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## A Study of Investment Pattern among Degree College Teachers in Karnataka

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### ABSTRACT:

The present investigation is an attempt to study of Investment pattern among degree college professors. The study comprises of 104 samples of degree college professors. The sample was collected through Google form of structured questionnaire and the obtained responses were analyzed through mean, sd, and t-test. The study shows that the most of the professor's Investment pattern. This research analysis includes gender, Age, Qualification and Income.

**Keywords:** Investment, Income, College.

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### 1. Introduction

**“In the long run, it’s not just how much money you make that will determine your future prosperity. It’s how much of that money you put to work by saving it and investing it.”By Peter Lynch**

Investment refers to the purchase by an individual of a financial instrument or any asset for cost on the grounds that expected to provide greater value in the future, proportionate to the risk assumed over some future investment period, it will exceed its initial cost and time to value. This can be achieved through

1. A difference in market situation (stock market)
2. A difference in the global supply

Basically investment is an assets that will change in the course of time it provide value that excel the initial price. Investment can be applied to almost any assets.

### **Elements of Investment**

1. Return- Primarily investor invests in financial instruments and other assets to earn the return on them. The return on investment is a bonus to the investors.
2. Risk – Risk is the chance of losing value due to variability on investment, these variability includes stock market variability, global market variability economic policies variability and natural calamities.
3. Time - Time factor plays an important role in investment, Time period depends on the attitude of the investor who follows to “buy and hold” policy.
4. Liquidity – Liquidity is also important factor to be considered while making an investment. Liquidity refers to the ability of an investment to be converted into cash as and when required, investor wants his money back at any time. So investment should provide liquidity to the investor.
5. Tax Shelter- The investor should get the benefit of tax exemption from the investment. There are certain investments which provide tax exemption to the investor. Therefore, the investor should also think of saving tax and invest in order to maximize the return on investment.

### **Types of Investments:**

1. Stock: Buying stock is like buying a small fraction of a company, it uses your money to fund the business and you get to enjoy a portion of the profits.
2. Bonds: Buying bonds is like having companies take out a loan from you. It will pay you interst on the principal as well as the full amount later on.
3. Mutual funds: It pools money from several invetros and invest it in different asset classes for that each investor sees a return based on performance and the value of their initial contribution.
4. Index funds: Index funds track the performance of a perticular market index, such as the S&P 500. They are not activilty managend. Their performance is based on the performance index.
5. Exchnage traded funds: ETF are similer in function to index funds, but they are trade on the open market like stock.
6. Option: These are a contract to buy and sell an asset at a fixed date for a fixed price. Smart investores predict price changes in order to relize a profit

### **I. Statement of the Problem**

“To Study Investment Pattern among Degree College Teachers in Karnataka”

#### **2. Literature Review**

1. A Study on Investment Behavior of Individual Investors with Reference to Delhi-NCR  
*International Journal of All Research Education and Scientific Methods (IJARESM), Volume 9, Issue 9, September-2021.*

11 Pages Posted: 24 May 2022 Last revised: 29 May 2022

In this above research paper researcher aims to examine how the investors invest and tries to test statically the interrelationship between various parameters. The information gathered through questionnaire from various part of Delhi NCR and the data has been analyzed by applying Chi Square Test between different parameters.

### Scope of the Study

The study survey was conducted with the help of well structured questionnaire consisting of relevant questions. The focus was on understanding the preference of investors with regards to Investment Avenue, education qualification, experience and awareness level. The response helps in analyzing the profile and investment pattern of Degree College faculties. The study can concentrate only upon selected degree college professors in Karnataka.

### 3. Research Methodology

#### 1.Objectives of the study

- a) To identify the awareness level of degree college professors towards investment.
- b) To analyze the investment pattern of degree college professors towards investment.
- c) To compare between male and female pattern of investment.
- d) To analyze the comparison between Govt, Aided and Private colleges teaching faculties (professors).

**2.Sample size:** The sample size which was taken for the study was 104

Sample was collected from different Govt, aided and private college teaching faculties (professors) of Karnataka.

#### 3.Tools used for analysis:

- t-test
- Standard deviation test

#### 4. Hypothesis:

H1: There would be a significant difference between in Investment pattern of professors

Ho: There would not be a significant difference in investment pattern of professors

### 4. Result Discussion

This section provides an overview of the results of investment pattern among the professors of degree college.

- ✓ Awareness level of degree college faculty toward investment
- ✓ Out of the total respondents, Majority of people (100) have awareness towards investment remaining are unaware about investment. Out of it Male awareness is 72 and female awareness is 28, there are 88 faculty members from Govt and Aided colleges aware of investment. The remaining 28 private college faculty are unaware of it.

✓ The compare between male and female pattern of investment

Sl.No	Male	Female	Standard Deviation	T-test
	0.70	0.57	0.01118	26.3

The above table shows the mean, Sd and t-value of the male and female faculty investment patterns. The mean of male and female faculty is 0.70 and 0.57. The calculated St.d and T – value is 0.01118 and 26.3 which shows there is significant a difference between male and female faculties in investment pattern.

✓ The comparison between Government, Aided and Private colleges

Sl.No	Government/ Aided college	Private college	Standard Deviation	T-test
	0.69	0.26	0.82916	5.308

The above table shows the mean, Sd and t-value of the Government /Aided and Private faculty investment patterns. The mean of Government /Aided and Private faculty is 0.69 and 0.26. The calculated St.d and T – value is 0.82916 and 5.308 which shows there is significant a difference between Government /Aided and Private Faculties in investment pattern.

## 5. Conclusion

The main aim of this research was to find out the insightful of investment pattern among the college professors. The research study uncovered a number of significant facts on investment patter.The study reveals that investment pattern and analysis of data clearly shows that, the awareness about Investment among Degree College faculties is very good, there is difference in investment pattern among male, female, Government / aided and private college.

### Inclusive in the Study:

The variables are included in the present research study are Gender, age, Qualification, income, service, investment pattern and investment preference.

### Exclusive in the Study:

The following variables like cast, religion and area are not included in the present research study.

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