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STATEMENT OF THE PROBLEM
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HYPOTHESIS (ES)
RESEARCH METHODOLOGY
RESULTS & DISCUSSION
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AN EMPIRICAL STUDY ON THE EXISTENCE OF GENDER GAP IN THE PERSONAL FINANCIAL BEHAVIOUR OF INFORMED INVESTORS

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ABSTRACT

Finance has the ability to make or break an individual's life, but its influence depends on how possessors use and manage it. This blatant truth signifies the importance of Personal finance. Personal Finance is the application of principles of finance to the monetary decisions of an individual or family unit. Another noteworthy fact is that women do not have the same relationship to finance as men because there are many striking differences between them. Both men and women should be financially efficient to take appropriate financial decisions for themselves and their families. The study aims to get a clear understanding of the existence of a gap in the financial behavior of women as compared to men with the objective of providing a basis for assessment as to what should be done in order to make sure that women are not financially disadvantaged. The author has come out with a model called the POWER model which aims at giving women the power to ensure this.

KEYWORDS
personal finance, gender finance, financial behavior, power model.

INTRODUCTION

PERSONAL FINANCE

Personal finance can be defined as the application of principles and techniques of finance in an individual's money affairs. The main goal of personal Finance is the efficient allocation of financial resources which in turn paves way for financial security and independence. This also helps an individual or family in meeting expected expenses as well as monetary contingencies.

This is a very important element in every aspect of an individual's life since it deals with almost everything ranging from trivial things like eating in a restaurant to major ones like buying an apartment or Retirement planning. Hence it can be noticed that personal finance affects your relationships, lifestyle, attitude and even your perception. In a broader sense, it involves planning and implementing of our financial goals. Therefore, how well you manage your personal finance determines the Quality of your life i.e.: whether you buy a house or stay in a rented one, whether you have an international holiday or a domestic one, the quality of your kid's education, retirement plans etc. An effective management of the personal finance will help individuals to run ahead of others and grab the unbound opportunities ahead. In a nutshell, effective personal financial management helps in the following:

a. To fulfill goals.
b. Avoiding debt
c. Reducing stress
d. Personal empowerment.

GENDER FINANCE

There are significant differences between men and women in all aspects from biological to physical to emotional to social. These differences automatically get reflected in their financial behavior and decisions also. The saying Men buy shares from Mars and Women have a savings account on venus highlights this blatant truth. Chase Lancaster and Anubhav Raj (2009) found that women are more conservative than men while allocating assets in their retirement account. They concluded that gender differences are a significant factor in explaining individual investment decisions. A study by a major Swedish brokerage firm found that women are more long term oriented with their investments because men tend to buy and sell more often that women. According to Graham et al (2002) women are more thoughtful and likely to ask more questions than men do and to consider all relevant investment factors. Schubert, Brow, Gyster and Brachinger (1999) contrary to many other studies found that women under controlled economic conditions generally do not make less risky financial decisions. Jianakoplos and Bernasek (1999) in their study showed that women are more risk averse than men. They emphasized on the old belief that while men are financial daredevils who take risk, women are cautious and want more security. Powell and Ansec (1997) conducted a study and found that there are relative gender differences in allocation of investments in retirement plans. They suggested that women exhibit a greater risk aversion while choosing retirement savings account. According to Sitkin and Weingart (1995), The characteristics of the individual affects financial decision making indirectly.

Thus it can be seen that there are a lot of differences in the financial perception, expectations, goals and confidence of men and women. The following factors contribute to this;

a. Longer longevity: Women have a biological advantage that allows them to live longer. This is because they have fewer behaviors' that are bad for health than men. There are various studies which have proved the positive relation between female hormones and life longevity. Studies have also shown that current advances in health care and living conditions have benefitted women more than men.
b. Career choices with low average income: In majority of the cases, women are forced to make career choices with low average income. They consider alternative work arrangements and flexibility over remuneration and promotions. They don't indulge themselves in physically challenging jobs even if the pay is more. Studies have revealed that they are less assertive than men when demanding promotions and increments. All these contribute to them having a lower average income as compared to their male counterparts.
c. Shorter working lives with breaks: The total work time that women are able to put in as compared to men is significantly less. This is because they have a shorter working life which is subject to many breaks. They are committed to various care giving tasks and hence have less time to devote to work. They are prone to taking more family leave which in turn affects their career advancement and in turn hampers their financial prospects.

Thus women face unique challenges both in terms of making money as well as making it grow for the future. Normally they are risk averse due to child bearing and reproduction. They also feel fear and intimidation when it comes to dealing with money and investments.

LITERATURE REVIEW

Chase Lancaster and Anubhav Raj (2009) found that women are more conservative than men while allocating assets in their retirement account. They concluded that gender differences are a significant factor in explaining individual investment decisions.

According to Graham, Stendardi, Myers and Graham (2002), women are less overconfidence and hence they are more likely to avoid financial issues in general. They also opined that women are more likely to postpone financial planning.

A study by a major Swedish brokerage firm found that women are more long term oriented with their investments because men tend to buy and sell more often that women

According to Graham et al (2002) women are more thoughtful and likely to ask more questions than men do and to consider all relevant investment factors.

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Powell and Ansec (1997) conducted a study and found that there are relative gender differences in allocation of investments in retirement plans. They suggested that women exhibit a greater risk aversion while choosing retirement savings account.

According to Sitkin and Weingart (1995), The characteristics of the individual affects financial decision making indirectly.

Thus it can be concluded that researches overtime have indicated that significant differences occur in the financial decision making of an individual depending on the gender.

OBJECTIVES OF THE STUDY

1. To provide an insight into the existence and reasons of gender gap in the personal finance of informed investors.
2. To come out with a model to give suggestions to bridge the above gap and make sure that women are not financially disadvantaged.

METHODOLOGY

This is a conceptual paper. It employs a review through personal experience and background study. Secondary sources have also been made use of in relation to figures and statistics.

NEED FOR THE STUDY

According to Graham, Stendardi, Myers and Graham (2002), women are less confident and hence they are more likely to avoid financial issues in general. They also opined that women are more likely to postpone financial planning. The researcher felt that both men and women should be financially efficient to take appropriate financial decisions for themselves and their families and to ensure this, the researcher has tried to introduce a model called the '***power*** model.

POWER MODEL

The author has come up with a model called the ***POWER*** model which aims at giving women the necessary suggestions to prevent themselves from being financially exploited by the opposite sex and thereby the ***power*** to be financially efficient.

Prioritise the goals
Optimise income, savings and investment.
Wealth accumulation and protection
Estate planning.
Retirement planning

1. **Prioritise your goals**

Every woman must have a clear understanding of her life goals. The concept of SMART goals comes here. Women must take care to see that the goals she set are Specific, Measurable, Achievable, Realistic and tangible. These can range from buying an apartment to taking care of one's parents to daughter's wedding. Once this is done, she must take efforts to prioritize her goals and subsequently decide the time she would take to save to achieve these goals. The progress of such goals must be reviewed and in case they are not being met, they must be refined accordingly. Such goals or aims or dreams must act as a trigger to their financial efforts and activities.

2. **Optimise income, savings and investments**:

a. Income: It is very important for everyone to have an alternative or a passive source of regular income. In case of women, this becomes all the more important and significant because their careers and job life is very volatile. Hence apart from salaries, every woman must take efforts to build a secondary source of income like rental income, income from Fixed deposits, post office schemes etc.

b. Savings: Every woman must have a clear understanding as to whether and when their spending habits will start gnawing at their principal amount. They must take conscious efforts to be frugal in their spending. Proactive efforts must be taken to ensure that they have adequate savings and that their principal is intact.

c. Investments; Its mandatory for every woman to have some efficient investments in her kitty. Investments should be made in such a manner that it helps reduce risk, increase returns and most importantly minimize investment related taxes.

3. **Wealth accumulation and protection**

Various studies have revealed that women do not acquire as much wealth as men. Thus, accumulation and protection of wealth is another very important area which every woman must focus on. They must take active interest and effort in wealth ownership. Planning, building and preserving wealth must be given utmost priority. This helps them to be financially independent.

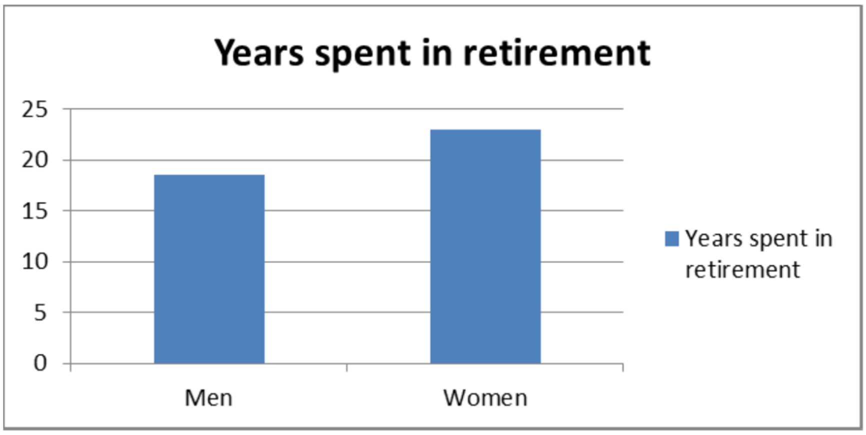
4. **Estate planning**

Death is the only thing certain in an individual's life. Even though nobody likes to accept this truth, it is incumbent upon every individual to plan and prepare oneself for this event. Women are no exception to this. A proper estate plan would guide her in this. An efficient estate plan helps a woman in making the best choices when it comes to major decisions like who should care for minor children, who should be the recipient of the property, who should wind up one's affairs etc. Thus every woman must spend considerable time in estate planning.

5. **Retirement planning**

Retirement is considered as the most important milestone in the lives of all working people. Planning towards retirement is very crucial because once we retire, our income stops but expenses continue. Studies have revealed that 21% of the retirees experienced a drop in income in retirement of more than 50%, and 50% of the retirees felt that they continued to spend as much or more than what they did before retirement. Here comes the need and importance of retirement planning. Retirement planning in simple terms refers to the allocation of finances for retirement. The OECD representing the world's leading 43 industrialized economies revealed that the average length of time spent in retirement has drastically increased for both men and women, the main goal of retirement planning is to achieve financial independence after retirement and this is very important for a woman because the average number of years spent in retirement is more for women than men.

CHART 1



Source: OECD Survey.

CONCLUSION

It is often seen that women are expected to take primary responsibility of child bearing, taking important decisions relating to distribution of household resources and most importantly in transmitting financial habits and skills to the next generation. This makes it very important for us to attend the needs of women as financial consumers. In the light of this, it becomes our utmost priority to make sure there is no gender gap in finance and thus ensure that women are not financially disadvantaged

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