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A STUDY ON SAVING AND INVESTMENT METHODS OF SCHOOL TEACHERS IN BIDAR TALUKA, KARNATAKA

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ABSTRACT

The present paper enlightens the saving and investment methods adopted by school teacher. The study carried in the month February 2013 covering Bidar Taluka of Karnataka state. Mainly five objectives were structured and with the help of questionnaire method information were collected from the Teachers of the Government, Aided, and Private primary and high schools. The collected information tabulated by using simple calculations and presented result by using graphs and tables.

KEYWORDS

Saving and Investment Methods, Teachers, Bidar.

INTRODUCTION

Saving is most important to all human being because somewhere I read the person Who is Earning He is not Rich but who is saving money he is called as rich, basically our study is concern with saving and Investment Methods adopted by school Teachers. the teachers are calculative minded and future is always Uncertain so for meeting Future know our unknown obligations teachers should save money in certain form i.e. cash in hand ,bank, post office saving Account ,Insurance ,Gold and land and buildings. Our study focus on school teachers. We considered primary School (Govt, Aided and Private) and High School (Govt, Aided and Private).

NO OF SCHOOL IN BIDAR DISTRICT

S.no	Type of school	Schools in Bidar District	Schools in Bidar Taluka
1	Lower Primary	706	169
2	Higher Primary	1178	352
3	High School	432	126
4	Total	2316	647

*source www.bidar.nic.in

NO OF TEACHERS IN BIDAR DISTRICT

S.n	Type of School	Teachers in Bidar District	Teachers in Bidar Taluka
1	Primary	10630	3167
2	Higher primary and high school	3250	823
3	Total	13880	3990

*source www.Bidar.nic.in

Thus, after studying the no of schools and No of teachers in Bidar district as well as Bidar Taluka. The researcher felt of doing the saving and investment Method adopted by school teacher in Bidar taluka and here with presented the same data in simple tabular and graphical form.

OBJECTIVES OF THE STUDY

The main objectives of the paper are to know about the Teachers saving and Investment Methods in Bidar Taluka of Bidar Disrtict of Karnataka State. It hoped that this study not only helps to the Teachers or Researchers but also to the small investors which have scattered all over the country:

1. To study about the various factors which determine the Savings and Investment Method of School Teacher
2. To analyze the Saving Pattern of School Teacher in Bidar Taluka
3. To evaluate the opinion of the Teacher about the Saving and investment.
4. To study about satisfaction of Teachers with regard to after investment
5. To give suggestions from findings of this study

SCOPE OF THE STUDY

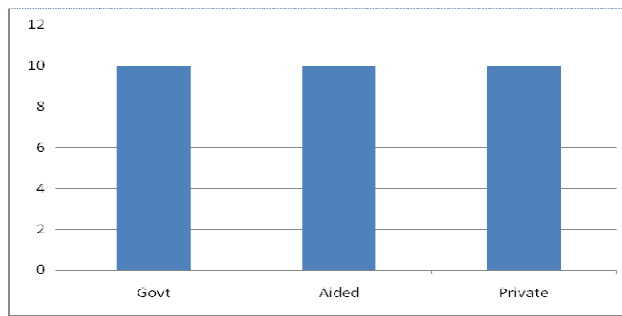
Present study was limited to Bidar Taluka of Bidar district of Karnataka state with specific number of respondents. The study or information was limited to researcher questionnaire. The research was conducted in one month (February 2013) so in depth study and analyze was limited to time bond.

DATA ANALYSES AND INTERPRETATION

Analysis of all the received data have been presented in simple tabular and graphical form.

TABLE 1: CATEGORY OF SCHOOL

S.No	Catagory of school	No of respondents	%
1	Govt	10	33
2	Aided	10	33
3	Private	10	34
	Total	30	100

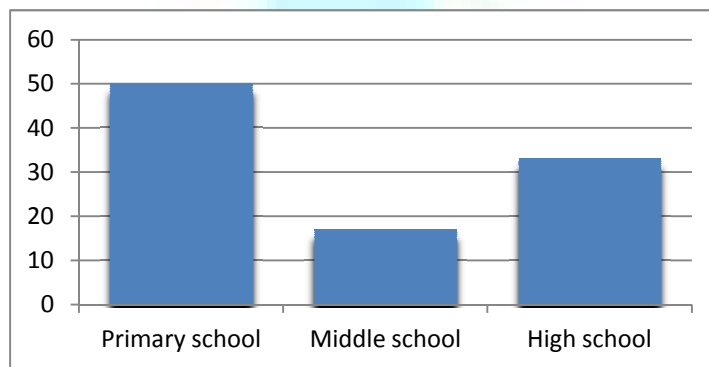


Source: Field work

Table No. 1 Represents the type of School 34%, 33% and 33% respectively Private, Govt and Aided schools

TABLE NO 2: TYPE OF SCHOOL WHERE TEACHER WORKING

SI No	Description	No of Resp	%
1	Primary school	15	50
2	Middle school	05	17
3	High school	10	33
Total		30	100

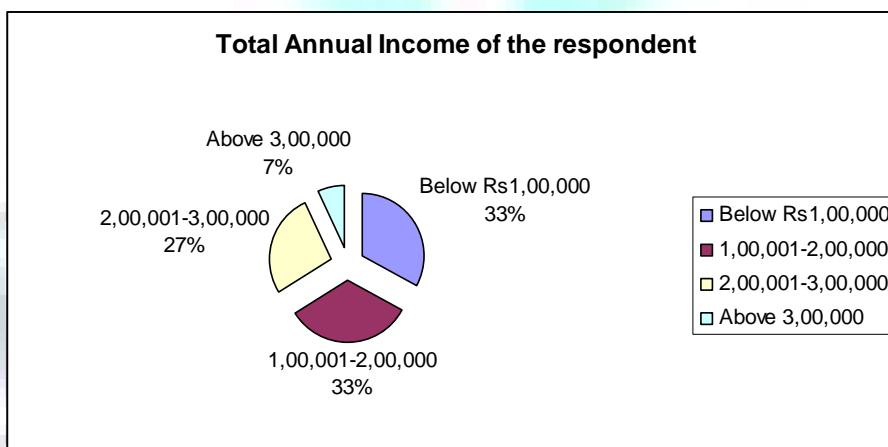


Source: Field work

Table No 2. Cleared that 50% of the respondents are Primary Teacher, 33% of the respondents are high school Teachers and lastly 17% of the respondents are middle school teachers.

TABLE NO 3: TOTAL ANNUAL INCOME OF THE RESPONDENTS

SI No	Description	No of Resp	Percentage
1	Below Rs1,00,000	10	33
2	1,00,001-2,00,000	10	33
3	2,00,001-3,00,000	08	27
4	Above 3,00,000	02	07
Total		30	100

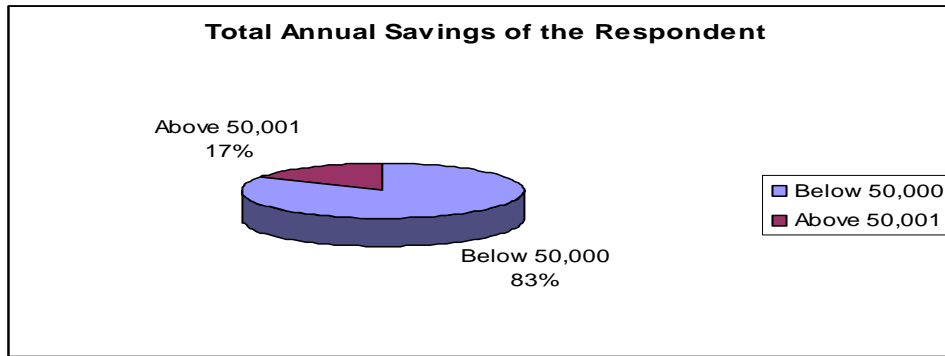


Source: Field work

Out of 100% of respondents, 93% of respondents Annual income is less than Rs 3,00,000 and only 7% of respondents Annual income is more than Rs 3,00,000 (Table No.3)

TABLE NO 4: TOTAL ANNUAL SAVINGS OF THE RESPONDENTS

SI No	Description	No of Resp	Percentage
1	Below 50,000	25	83
2	Above 50,001	05	17
Total		30	100

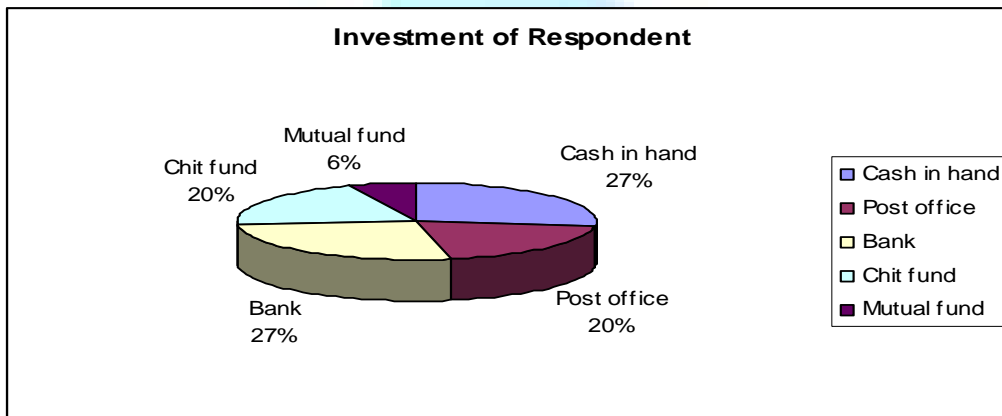


Source: Field work

It is cleared from **Table No 4** that 83% of school Teachers saving less than Rs 50,000 per annum and only 17% teachers saving more than Rs.50,001

TABLE NO 5: INVESTMENT OF RESPONDENTS

Sl No	Description	No of Resp	Percentage
1	Cash in hand	08	27
2	Post office	06	20
3	Bank	08	27
4	Chit fund	06	20
5	Mutual fund	02	06
Total		30	100

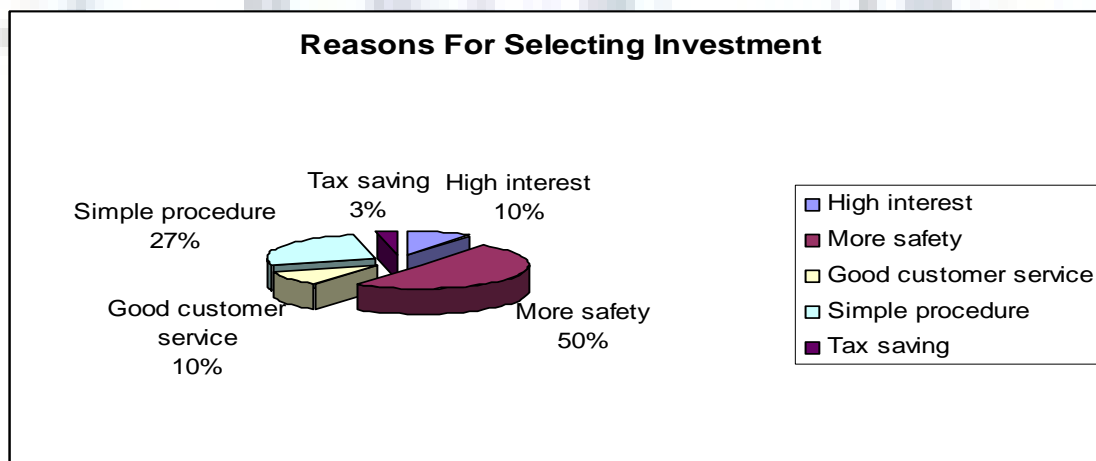


Source: Field work

It is cleared from **Table No 5** that 27% of respondents selected Bank and Cash in hand is best investment option. Where as 20% of respondents choose chit fund and Post office investment is good and lastly only 6% of respondent choose mutual fund and share for investment.

TABLE NO 6: REASONS FOR SELECTING INVESTMENT

S.no	Description	No of Resp	Percentage
1	High interest	03	10
2	More safety	15	50
3	Good customer service	03	10
4	Simple procedure	08	27
5	Tax saving	01	03
Total		30	100

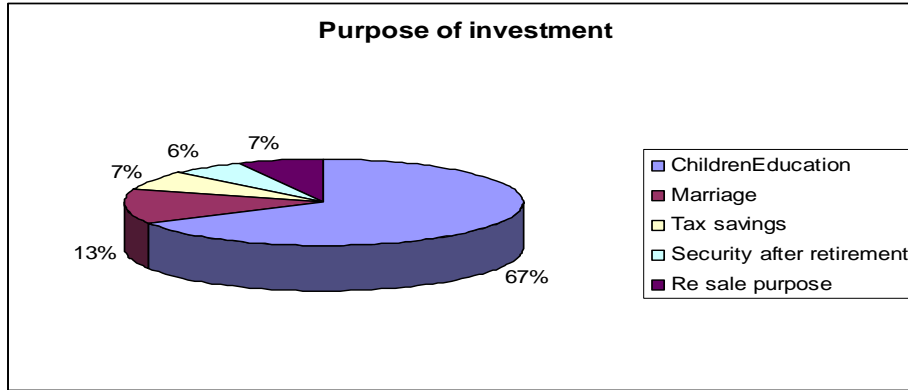


Source: Field work

Table No 6. Shows that 50% of the respondents are selected particular investment for the sake of safty,37% of respondents invested on the base of simple procedure of investment and good timely customer service after investment and 13% respondent invested to earn high interest as well to save tax.

TABLE NO 7: PURPOSE OF INVESTMENT

Sl No	Description	No of Resp	Percentage
1	Children Education	20	67
2	Marriage	04	13
3	Tax savings	02	07
4	Security after retirement	02	06
5	Re sale purpose	02	07
Total		30	100

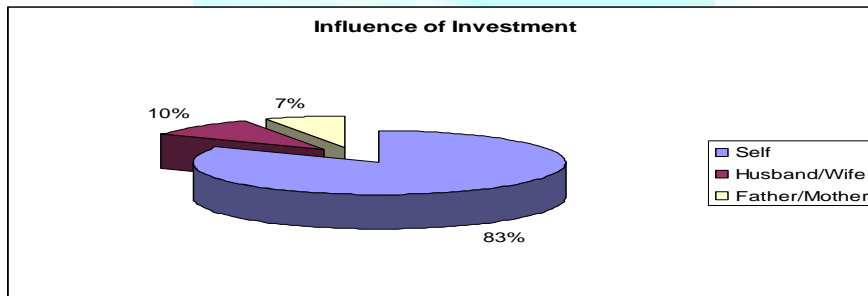


Source: Field work

Figures in **Table No 7.** Shows that 67% of respondents invested for the sake of their children education purpose only 13% respondents are invested for their children Marriage purpose and 21% respondents invested for to save tax, re sale purpose and security after retirement.

TABLE NO 8: WHO INFLUENCE FOR INVESTMENT

#	Description	No of Resp	Percentage
1	Self	25	83
2	Husband/Wife	03	10
3	Father/Mother	02	07
	Total	30	100

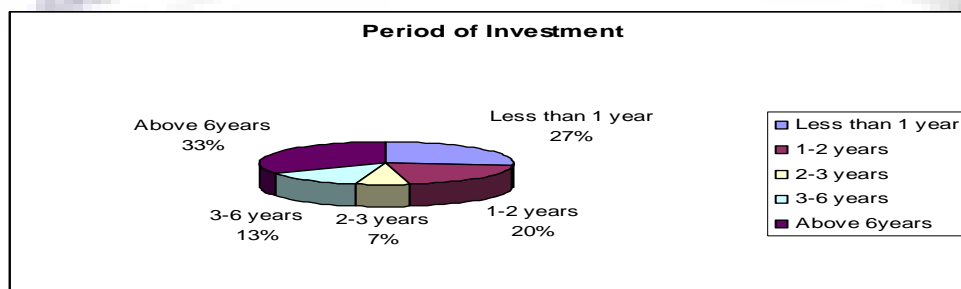


Source: Field work

From the **Table No 8.** It is clear that 83% of the respondents take self decision to where to invest,10% respondents take help from spouse and only 7% of respondents take guidance from their parents .

TABLE NO 9: DURATION PERIOD OF INVESTMENT

Sl No	Description	No of Resp	Percentage
1	Less than 1 year	08	27
2	1-2 years	06	20
3	2-3 years	02	07
4	3-6 years	04	13
5	Above 6years	10	33
Total		30	100

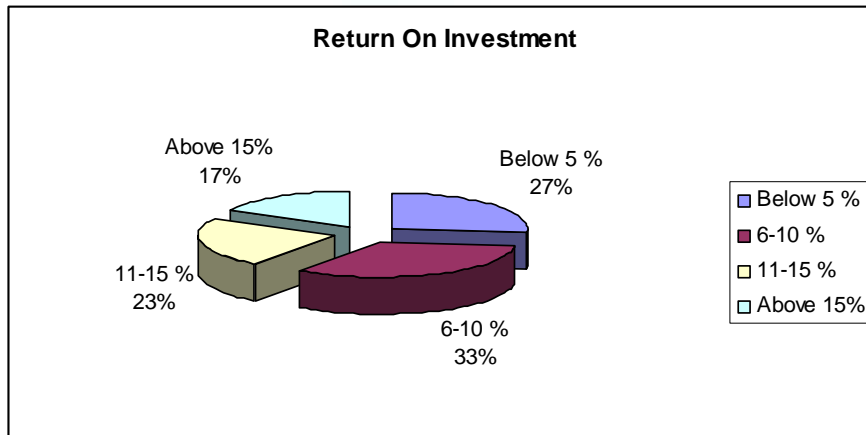


Source: Field work

From the above table and graph, we conclude that 33% of respondents invest in long period i.e more than 6 years where as 77% responds are more interested in short term investment that is less than 6 years.

TABLE 10: RETURN ON INVESTMENT

SI No	Description	No of Resp	Percentage
1	Below 5 %	08	27
2	6-10 %	10	33
3	11-15 %	07	23
4	Above 15%	05	17
	Total	30	100



Source: Field work

Table No 10 33% respondents satisfy with only 10% of rate of return ,23% respondents expect rate of return on investment is less than 15% ,and 17% respondents want 15% rate of return on investment lastly only 27% respondents are expect less then 5% rate of return on investment.

FINDINGS AND SUGGESTIONS OF THE STUDY

1. Cleared that 50% of the respondents are Primary Teacher ,33% of the respondents are high school Teachers and lastly 17% of the respondents are middle school teachers .
2. 93% of respondent’s Annual income is less than Rs 3,00,000 and only 7% of respondents annual income is more than Rs 3,00,0001
3. 83% of school Teachers saving less than Rs 50,000 per Annuam and only 17% teachers saving more than Rs.50,001.
4. It is observed that 56% of respondents selected Bank and Cash in hand is best investment option. Where as 40% of respondents choose chit fund and Post office investment is good and lastly only 6% of respondent choose mutual fund and share for investment.
5. It is clear from the study 67% of respondents invested for the sake of their children Education purpose only 13% respondents are invested for their children marriage purpose.
6. 83% of the respondents take self decision to where to invest, 17% of respondents take other help for investment decision
7. 33% of respondents invest in long period i.e more than 6 years where as 77% responds are interested in short term investment that is less than 6 years
8. 56% respondents satisfy with less than15% of rate of return and 44% of respondents want Less than 15% rate of return on investment.

SUGGESTIONS

The above study has given clear picture regarding the savings and investment method adopted by school teachers in Bidar taluka of Bidar district of Karnataka providing sufficient statistical figures and graphs. After studying above all as a researcher can I suggest the following points:

1. Teachers are less aware of mutual funds and shares training should be given
2. Teachers should increase their saving in chit fund ,mutual fund and shares because they give more return than bank and post office
3. Teachers should take expert advise for investment for batter return.
4. Teacher should invest more in long term to gain

CONCLUSION

The above study conducted to identify the saving and Investment method adopted by School teachers in Bidar taluka of Bidar District of Karnataka State. The study revealed the various aspects of teachers savings and investment It is clearly understood from the study that, there is direct relation between the teacher income and saving The study also focuses on the factors influencing saving of the teacher and they give first priority to safety, and easy availability money when they needed lastly return on investment

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