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A COMPREHENSIVE STUDY ON INVESTORS BEHAVIOR TOWARDS STOCK MARKET

Rupesh A. Dhruvanshi

Shri. J.J.T. University

Research Scholar

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Abstract

The present study is based on the behavior of investors towards investment in stock market. Investment itself means keeping money aside for future. The rule of investment is to invest more, invest early and invest it for a long time for better returns. Now a days the market is of young investors. Many investors at early age have started parking their funds into the various investment alternatives available. The researcher has studied the various factors affecting the investors behavior and the preference of investors towards stock market. The research paper is based on the secondary data collected from the published sources like news paper articles, research papers, websites etc. The researcher concluded that the investors are afraid and are less ready to take risk moreover many investors prefer to invest their money in such an option which has less risk. The researcher suggested that the broking firms should create more and more awareness about investment in stock market. The companies should also conduct campaigns to create a healthy environment for investment.

Keywords: Investment, Stock market

Introduction

Investment means saving funds for future prospects. People who lock their money into various schemes are termed as investors. The investors invest their money in such options which generate more returns in less time. Traditionally investors used to invest their money in options like Post office schemes, Gold, Real estate etc. But now-a-days people are more



interested to invest in such options which generates more returns in less time. But it is rightly said that more returns can only be generated if the investor is ready to take more risk. Returns in investment has direct relationship with risk taking capacity of the investor. More and more investment can only be possible if the people are more aware about the various investment options available in the market. Investment in Stock market is always considered to be the best option if the investor invests with a calculated risk. Stock market had a very important role towards the growth of country's economy. Savings had always played a considerable role towards the economic growth. If these savings are channelized towards stock market then it can prove to be the game changer in the country's economy.

Review of Literature

Jeet Singh & Preeti Yadav (2016) studied the various factors influencing the decisions of investors of Jaipur and Moradabad towards investment in equity shares. The researcher has considered the influence of demographic factor like gender on the investment decision of investor towards investment in equity shares. The researcher collected primary data through structured questionnaire and secondary data was also collected for the research. The researcher concluded that considerations like tax planning, safety of investments, future needs and recurring income had proved to be important for investor before investment.

Mark KY Mak and WH Ip (2017) studied the behavior of investors towards the investment alternatives available in Hong Kong and the demographic characteristics of individual investors. The researcher developed linear models of financial investment behavior of investors of Hong Kong and Mainland Chinese. The researcher collected primary data and secondary data for the research. The researcher concluded that factors like demographic, psychological and sociological influence a lot to the investor's behavior and factors like age, gender, income etc. play a very important role in investment decisions.

Arup Kumar Sarkar & Tarak Nath Sahu (2018) studied the impact of variables like demographic, awareness and risk-taking capacity on the decisions making of investors of West Bengal towards stock market. The researcher collected primary as well as secondary data for the research and used statistical tools to analyze the data collected. The researcher concluded that the demographic, psychological, perceived risk attitude and awareness factors



have great influence on the decisions of investor.

S. SuriyaMurithi et. al., (2012) studied the behavior of investors towards various investment avenues in India. The researcher mentioned that the investors should prepare a strategy before investing their money in any investment option and understand the benefits before investment. The study was based on secondary data which was collected through published sources. The researcher concluded that the investors should analyze the investment alternative before investment and should take a little bit risk to earn good returns.

Objectives

1. To understand the concept of investment.
2. To find out the behavior of investors and the factors influencing their decision.

Research Methodology

Primary data was not collected for research paper. The research is based on secondary data collected through books, journals, articles etc.

Limitations

The topic is so vast but due to certain limitations couldn't express in depth. Due to certain situations could not collect primary data.

Scope of Study

1. Use promotional strategies for stock market,
2. Increase awareness about stock market,
3. Increase investment in stock market by encouraging investors,
4. To suggest improvement in working pattern of stock market

Conclusion

The published sources and the literature available shows that the investors are not fully aware about the investment in stock market. There is a need to create awareness about the benefits



and the options like SIP and others to minimize the risk of investors and increase investment in Stock market. The broking firms should also conduct various campaigns to create awareness about investment in stock market and reduce the impact of demographic and other factors on the investment decisions of investors.

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A handwritten signature in blue ink, appearing to be "S. SuriyaMurithi".

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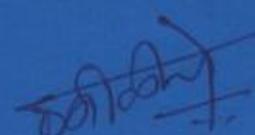
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A DETAILED STUDY OF SEXUAL ORIENTATION PROSPECTIVE IS VARIED FROM GENDER IDENTITY WITH RESPECT TO THANE CITY**¹Mrugaya Sachin Gaikwad, ²Mr. Vamsee Srinivasrao Madapetti and ³Mr. Saurabh Chandrakant Gorivale**¹Assistant Professor, ²TYBCOM and ³TYBBI, Anand Vishwa Gurukul Senior Night College, Raghunath Nagar, Next to Mittal Estate, Thane**ABSTRACT**

The communities of LGBTQIA are often left behind or we walk out on. These people can have a different gender identity and sexual orientation. Sexual orientation means to whom you get attracted physically and mentally, a person may get attracted to a male or to a female or both. However, the sexual orientation may be different from gender from which they are identified and that is known to own self that too after attaining certain age. They go through a lot of societal pressure after a transition of sexual orientation in their life. This research paper will study the basic difference between biological sex, gender identity and sexual orientation of an individual from LGBTQIA+ community and will find out the correlation between them. The research is based on primary and secondary data collection methods wherein the researcher has used interview and observation techniques. It can be concluded that there is no relation between Gender Identity, Sexual Orientation and Biological Sex but they are connected. The gender identity is what individuals feel from inside which ultimately is the reflection of ourselves in the society.

Keywords: LGBTQIA, biological sex, gender identity, Sexual orientation, birth-gender, own self, transition, puberty, reflection.

INTRODUCTION

A few years ago, the maximum people in India came to know about a term called LGBTQIA+ Community, after the Indian Penal Code Decriminalizing some parts of Section 377. This Section 377 of the Indian Penal Code was brought by the British Raj (British Rule) in the year 1861 saying "Sexual intercourse against the order of the nature" is illegal. But this act was taken back by the Delhi court in the year 2009 and then again criminalized in year 2012 by the same. Now after 6 years this act was decriminalized and made "Homosexuality" legal in the year 2018.

Before the British Raj Homosexuality in India was very prevalent across the Indian subcontinent. After many years of the criminalization of homosexuality, this culture of discriminating against the community of LGBTQIA did not go.

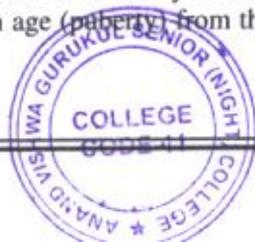
In these past years of accepting and not discriminating the homosexuals and the people belonging to this community, there is a change. But the change is only in the mindset of the youth in this country. The maximum number of youths in this country are ready to accept that these, people belonging to this community. However, the people of these communities are still struggling with the acceptance of society, family, school, and freedom to express their sexual choices.

According to the survey of YouGov in collaboration with the Mint, they found out the parts of the country is more supportive of homosexuality by taking a survey in some major metro's cities. The finding of the survey was the southern part has the lowest support and highest support is from Delhi followed by Mumbai.

Everyone needs to know one thing that the birth-sex cannot decide the Gender Identity and Sexual Orientation (GISO). We cannot expect gender identity and sexual orientation to be same as the birth-sex. Not only Sexual Orientation and Gender Identity are different but Sex and Gender are also different concepts.

Let us, get familiarize with these terms more clearly.

1. **Biological Sex:** It is known and labeled at birth by doctor based on genes, hormones and body parts.
2. **Gender:** This is what the society think, look, and act like should be. For example, A person is look like a male so he should only act, think and look like a man.
3. **Gender Identity:** It means the gender from which the person is been identifying themselves by their inner side. Gender Identity cannot be always known from their birth-sex by seeing the genetic features. This may also differ at a certain age (puberty) from their birth-sex. Mostly the birth sex and gender identity differ in case of transgender.



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For example, an individual may be born as male or female. However, may identify themselves after certain age as female or male respectively.

4. **Sexual Orientation:** It means to whom is the person attracted romantically or sexually. This may also differ from their birth-sex as well as gender identity. He /she may get attracted to the same gender or any other.

For Example,

1. A genetically male is attracted to a male then he is known as gay and if a female is attracted to a female, then this is termed as Lesbian, in both of these cases both are attracted to their gender so they are termed as homosexual.
2. In another case if he /she is attracted to both a male and female person then they are termed as Bi-Sexual and if he /she is attracted to any person regardless of their gender then this is known as Pansexual.
3. If he /she are neither interested in sex nor get sexually attracted to any then they are known as Asexual.

Though we study the LGBTQIA+ is a community still the research found, it has several sub communities. Wherein each community prefers to live differently and liking to be with one of like them.

OBJECTIVES

1. To study the basic difference between biological sex, gender identity and sexual orientation.
2. To find out the Gender identity and Sexual Orientation of an individuals from LGBTQIA+ community of Thane City.
3. To find out the correlation between biological sex, gender identity and sexual orientation.
4. To find significance of gender or gender identity.

LIMITATIONS

1. The study of Gender Identity and Sexual Orientation is very complex and dynamic.
2. Many of them are not ready to reveal about gender Identity or sexual orientation because of social stigmata.
3. The research's conclusion and suggestions are restricted only to LGBTQIA+ community of thane region.
4. There is no direct access or the existence to converse with LGBTQIA+ community.

Hypothesis 1:

There is no relationship between biological sex, gender identity and sexual orientation (H0)

There is relationship between biological sex, gender identity and sexual orientation. (H1)

Hypothesis 2:

There is no change in personality, education, career, lifestyle, preferences after knowing the gender identity. (H0)

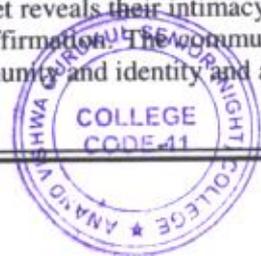
There is a change in personality, education, career, lifestyle after knowing the gender identity. (H1)

REVIEW OF LITERATURE**BOOKS****(Samons, 2009)**

The author talks about gender, that we cannot rely on genitals at birth as it may be difficult in case of intersex individuals whose genitals may not be completely male or female and also in case of person who met with accident or a disease and lost genitals also cannot be called as transgender. Sex designations can be determined by a visual inspection of the genitals at birth. Transgender people do not know where they fit into the spectrum of gender identity and sexual attraction as some desire to live fully as female from the beginning and some may anticipate potential losses and unwilling to risk. The author pointed out the limitations of vocabulary and perceptions related to sex and gender by social expectations.

(Pullen, 2010)

This book gives the details of new connections for LGBT identity. The engagement of transgenders (lesbian, gay, bisexual) using internet reveals their intimacy and diverse sexuality. Which creates opportunities for virtual coming out and identity affirmation. The communication technology helped in construction of new electronic ways of networking, community and identity and allowing LGBTs presence in real physical to online world.



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(Healey, 2014)

In a book by Justin Healey published by Spinney Press, the author states that one's life is deeply influenced by their gender identity. However, in our society where the norms are so narrowly and rigidly defined. The individual who crosses those norms have to face many challenges or sometimes straight away reject from the society. The author also states that this scenario is not forever and there will be a change. This change will be a thoughtful change in the mindset of the people that everyone is unique with a different identity. This will not only create a great inclusion for everyone but also let the people explore more of themselves and celebrate their living.

(Antony Palackal, 2021)

The author mentioned the Interventions for LGBT. In which he stated that the Supreme Court of India declared that transgender people as a socially and economically backward class and also kept reservations in education and in employment and also directed the state governments to frame welfare schemes for them and made to recognizes as third gender on April 2014. The author also states that with this kind of facilities also they are still facing many challenges in their life. Also, in the same way hundreds of LGBT are facing the same discrimination that they use to face before the changes in the welfare scheme.

RESEARCH PAPERS AND JOURNAL-ARTICLE**(Andersen, 2019)**

The large number of studies proves that there is increased risk of mental health problems with regards to LBBT individuals. Therefore, many governments' public health agencies are addressing needs of LGBT individuals. Wherein this workshop has showcased gender affirmative surgical treatment of LGBT individuals to improve their mental health in Sweden presented by Dr. John Pachankis (Yale University, USA).

(Rastogi, Shilpa Rao,2018)

This research has focused on discrimination of children on the basis of sexual orientation and gender identity. When the children exposed their sexual orientation and gender identity parents do not accept this fact and they have to face family exclusions, verbal and physical harassment, bullying, also sometimes parents often force such children to undergo various therapies to altered their sexual orientation and gender identity. Such practices increase their mental and physical stress. These practices where violating their basic human rights. Further, the researcher suggested, establishment of grievances redressal mechanism for sexual minorities, appropriate sex education and information, proper training through medical experts, measures to safeguard the international human rights law to prevent discrimination on the basis of sexual orientation and gender identity.

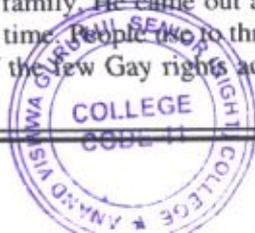
(Rosemaree Kathleen Miller, Daniel O'Neill, et al. 2022)

This research paper proves with the semi structured interview with 20 transgender females that the psychological distress had causing due to social strain and not by gender dysphoria also some of them were undergone with gender changing surgery and others did not express any discomfort with their gender.

NEWSPAPERS

(Hindustan Times, Abhishek Jha 13 September, 2015) The article of Hindustan Times covered the Director of the LGBT Research and Communications Project at the Center for American Progress (Jeff Krehely) stated, lot of people belonging to the community of LGBT are becoming homeless because they are coming out to their families at age 12 to 13 instead of coming out after age 18. The people are ready to come out into society and feel ok to be what they are. But as they are coming out at an earlier age and they cannot independently stay as their families reject them. However, in India people do not come out because of the taboos and do not face this kind of situation and also live in good economic conditions. This differs for transgender as they come out because of the being effeminate and been rejected by the family.

(New York Times Shalini Venugopal Bhagat on 31st July 2020) the writer talked about the prince of a royal family that once ruled the kingdom of the Rajpipla. Manvendra Singh Gohil the prince of the Rajpipla dynasty was brought up to take over a dynasty that was 600 years old. Prince got married to the princess of the royal family of Jhabua. That was the time when he was clear about his sexual orientation as he was not attracted to a female sexually. He started reading books and different magazines from which we gained knowledge about the same. Then he came out as gay in an interview in the year 2006. After which his mother rejected him as a child of her and this also led to protests in his kingdom, where his statues were brunt. He also got many threats and got disinherited by his family. He came out and also posted the interview in a newspaper 14 years ago. Being gay was a crime at that time. People use to threaten him so the governor also provided security to the prince and then he became one of the few Gay rights activists in the world belonging to such a royal family. He said," I



decided that I would continue fighting because I have truth on my side.” This was how difficult to come out with your sexual orientation even years back. Prince Manvendra is also working on a project in which he is making shelter for LGBTQ people on his property in Gujarat.

(TODAY ALL DAY Sarah Lemire on 23rd May 2022) the writer talked about meaning and importance of the Pride month June. In the month of June various programs are held for the Individuals belonging to LGBTQA community to celebrate equality, unity and visibility for them. The writer also talked about the reason behind June being only the pride month and said in the late 1960s, being a gay or any gender queer was illegal in New York. On 28th of June 1969, police raided the Famous bar which was diverse with different individuals belonging to the LGBTQA community. Where after various riots and protests began and this was then known as stonewall uprising. Then in the same month of next year a huge crowd gathered at Manhattan, here after every year the month of June was known as pride month. In year 1999, President bill Clinton officially declared June as the time to recognize LGBTQ community’s achievements.

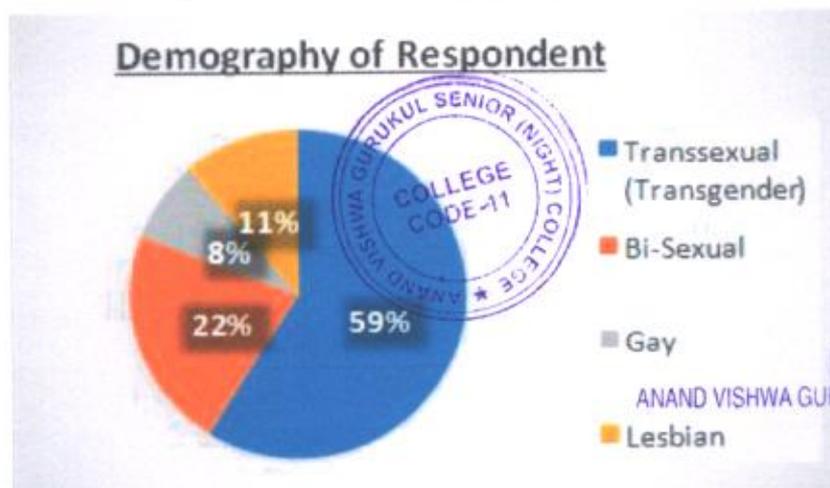
RESEARCH METHODOLOGIES

Type of Research Method	Basic Research
Research Universe	Individuals from LGBTQIA+ Community.
Sampling Method	Convenience Sampling and Snowball Sampling these two non-probability methods were used.
Research Area	Thane Region
Sample Size	28
Method of data collection	Primary and Secondary
Primary Data collection Methods	Structured questions were design. Personal Interview, Telephonic Interview, and Questionnaire (Survey) via google forms were conducted.
Secondary Data Collection Methods	Books, Research Papers, Magazines, Websites, Newspapers articles and social media sited such as Facebook, Instagram, What's app, Twitter, Quora, Link-in.
Data Analysis Techniques	To analysis and interpret the data percentage and graphs are used.

DATA ANALYSIS AND INTERPRETATION

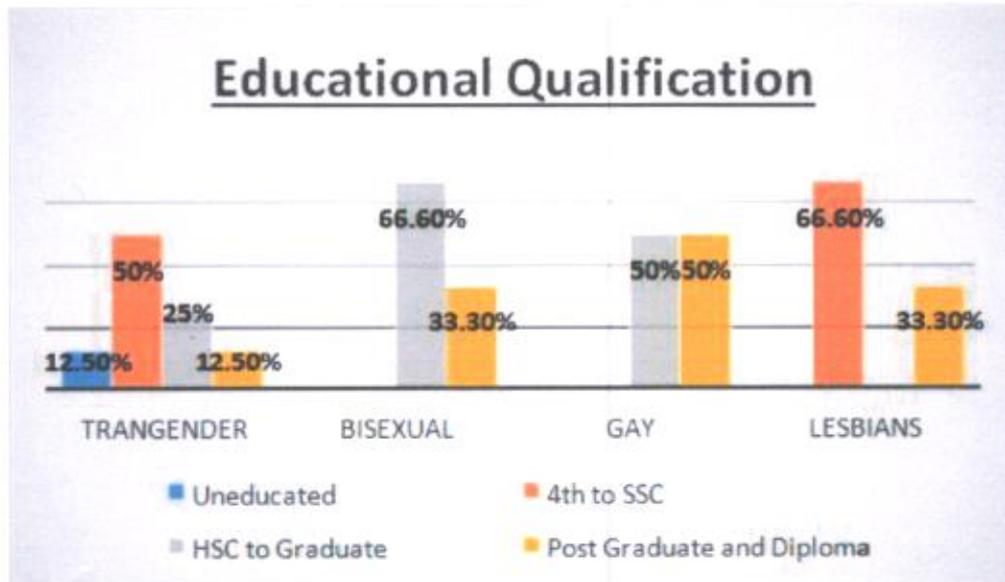
1. Demography of Respondents

Transsexual (Transgender)	16	59%
Bi-Sexual	6	22%
Gay	2	8%
Lesbian	3	11%
Total	28	100%



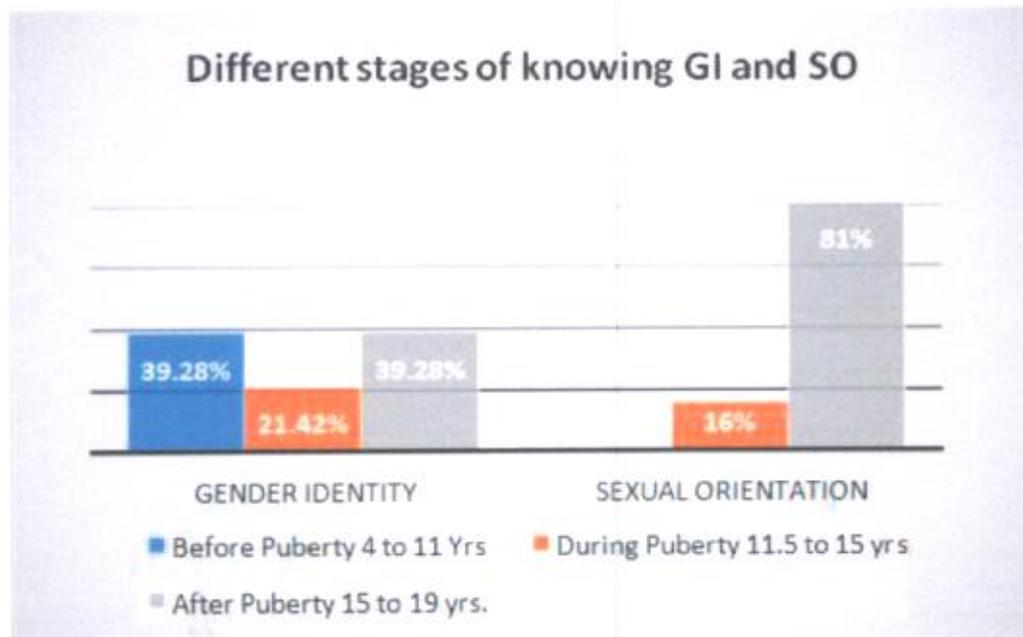
Interpretation: Out of total 28 respondents 16 were transgender, 6 were bisexual, 2 were gay and 3 were lesbians.

Educational Qualification of the Respondents



Interpretation: It has been observed, 12.50% uneducated & almost 50% of participants belongs only from Transsexual (Transgender) community because of migration due to societal stigma.

2. When did you get to know about your gender identity and Sexual Orientation?



Interpretation: There are certain stages at which respondents got know their Gender Identity and Sexual Orientation. Most of the respondents got to know about their Sexual Orientation after confirming their Gender Identity. However, 16% respondents got to know their sexual orientation during Puberty and at that stage the respondents accepted themselves with gender Identity that they belong to the LGBTQIA+ community.

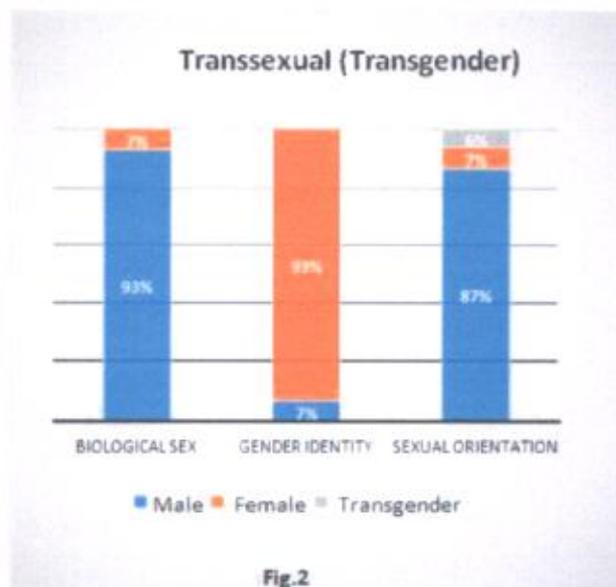
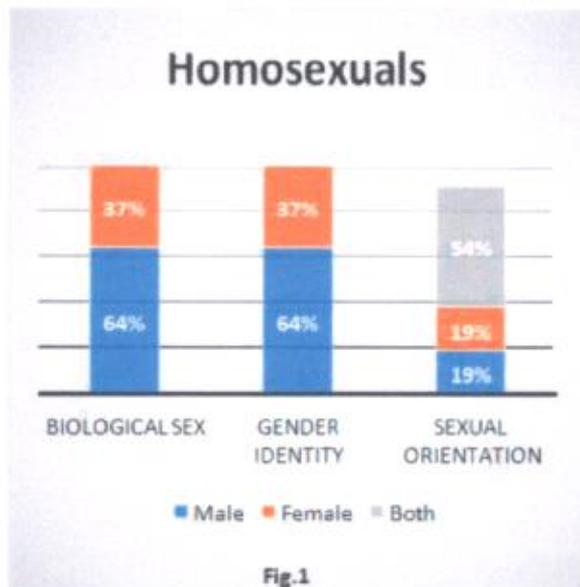


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3. Gender Identity and Sexual Orientation at this point of time



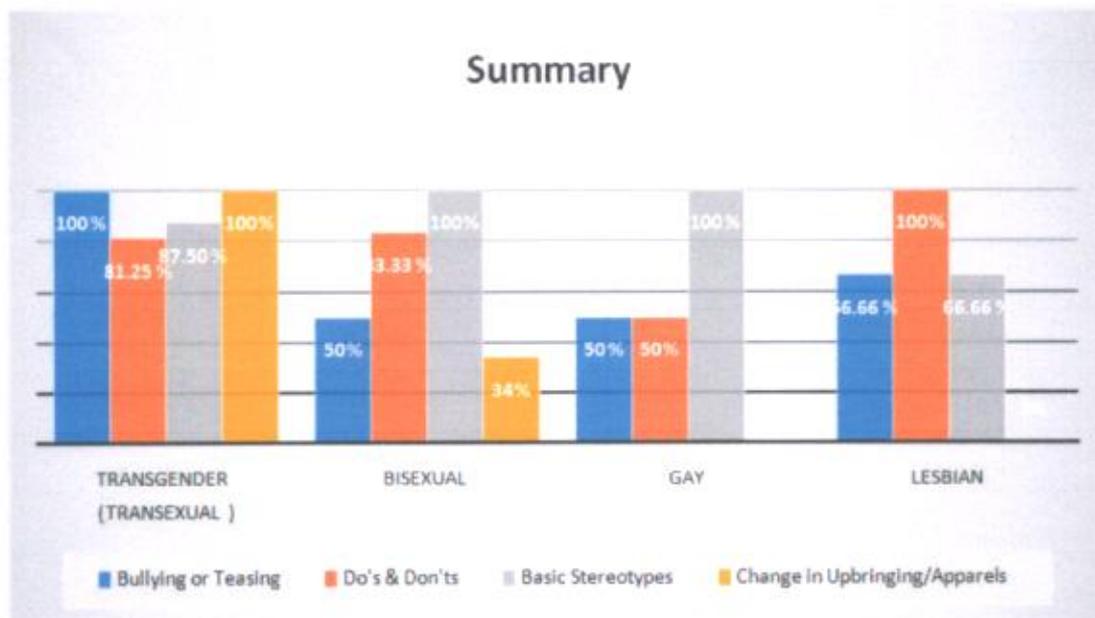
Interpretation: Fig 1 represents (Homosexuals total respondents were 11)

64% respondents have male and 37% respondents have female as their biological sex. However, it can be observed from the graph that their Gender Identity remains same but the sexual orientation is homogeneous or bisexual.

Fig.2 represent (Transsexual/Transgender total respondent were 16)

93% respondents have male and 7% have female as biological sex but there is change in Gender Identity in case of transsexual/transgender and sexual orientation is heterogeneous.

4. Summary of dos and don'ts, basic stereotypes, bullying and teasing and change in upbringing/apparels after knowing Gender Identity or Sexual Orientations.

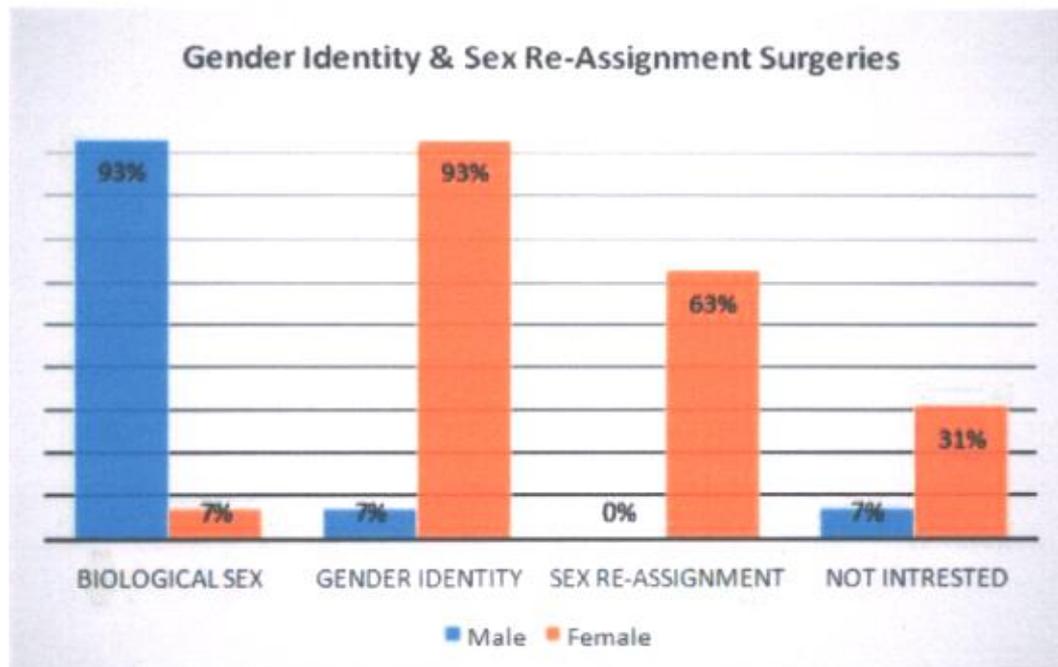


Interpretation: Most of Transsexual (Transgender) suffered from bullying and teasing compared to others. Whereas, the basic stereotypes around were approximately same in each case. This graph also shows that lesbians have the most dos and don'ts. Change in upbringing/apparels was only in the case of Transgender (Transsexual).



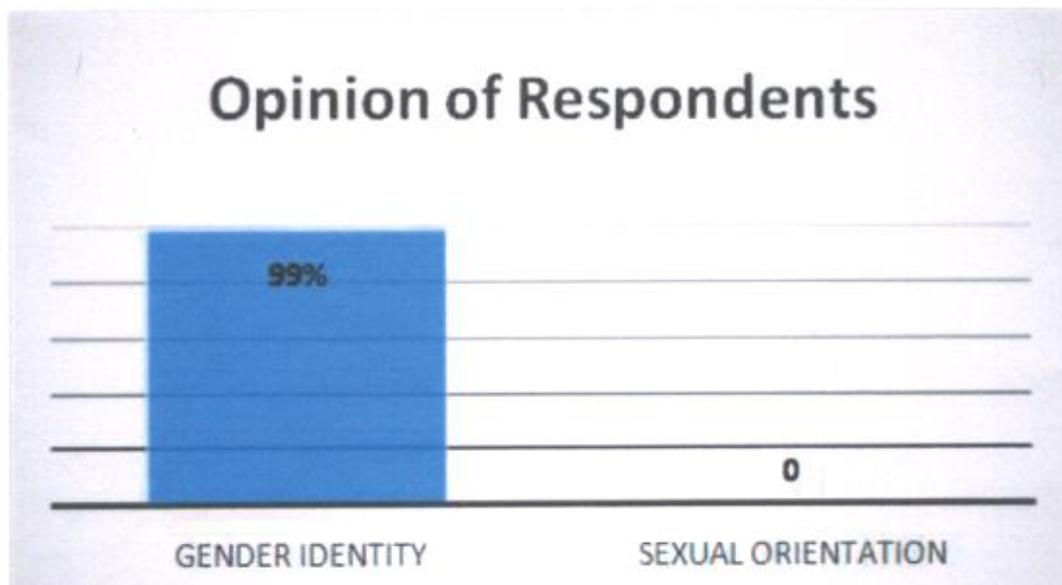
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5. Correlation between Gender Identity and sex affirming or sex re-assignment surgeries in case of Transsexual (Transgender).



Interpretation: Respondents go for surgeries because of Gender identity. Out of total respondents, 63% respondents performed the sex re-assignment surgeries.

6. Significance of Gender Identity or Sexual Orientation from the respondent’s Point of view.



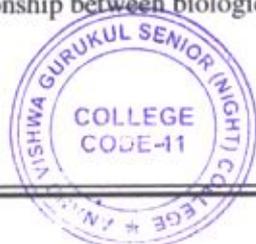
Interpretation: 99% respondents agreed that Gender Identity matters a lot as compared to Sexual Orientation.

TESTING OF HYPOTHESIS

Hypothesis 1:

There is no relationship between biological sex, gender identity and sexual orientation (H0)

There is relationship between biological sex, gender identity and sexual orientation (H1)



[Signature]
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Unless the gender identity is not confirmed the respondents could not get attached to the community also. So, to be a part of community individuals must be confirmed with their Gender Identity.

Until the time individual's gender identity is unknown to self, the sexual orientation cannot be known. Hence, both are connected but different.

FINDINGS

As gender plays important role in each one of life but still gender identity and sexual orientations are also matter a lot to especially with these communities.

Most of them are unaware about terminologies such as gender identity and sexual orientation. Though they belong from the same community, some are afraid that their benefits will be given to others.

In spite of several institutions, NGO, trusts, organizations are creating awareness regarding LGBTQIA+ community still the individuals from the community does not feel comfortable to reveal their identity because of the societal stigmata and taboo.

The survey conducted on 28 individuals from LGBTQIA+ community. Among 16 were transsexuals (Transgender), 6 were bisexual, 2 were gay, 3 were lesbians. Bisexuals and lesbians are most educated. Most of the respondents got to know their Sexual Orientation after confirming their Gender Identity.

64% respondents have male and 37% respondents have female as their biological sex. However, it can be observed from the graph that their Gender Identity remains same but the sexual orientation is homogeneous or bisexual.

93% respondents have male and 7% have female as biological sex but there is change in Gender Identity in case of transsexual/transgender and sexual orientation is heterogeneous.

Respondents go for surgeries because of Gender identity. Out of total respondents, 63% respondents performed the sex re-assignment surgeries.

99% respondents agreed that Gender Identity matters a lot as compared to Sexual Orientation.

The sex of most of the transsexuals (Transgender) in thane area is male during their birth (assigned male at birth) and in case of bisexual, they get more attracted by the opposite gender. This was the observation part of the study.

SUGGESTIONS

From the LGBTQIA community, majority of individual are belonging from transgender section. Hence, proper care to pronounce them one should take to protect their sentiments. For ex. Calling them respectfully as "They" instead of he/she. Or also asking them for their "pronounce". Being "allies" for them to think about them, we all can be helpful to them and start Pride month at institution too. For ex. my name is Mrugaya Gaikwad, I pronounce myself as she/her.

An Academic institution should conduct the sessions, to acquaint the students with various ways to know their identity. There is certain age generally 9 to 12 years (this research proves before or during puberty) at which the adolescence gets hints of their gender identity and sexual orientation within.

This can be done via conducting seminar through inviting such individuals who belongs from LGBTQIA communities. Therefore, they will feel sense of pride and there will change in perspective of youth of today's generation.

There should be strong support and inclusion of societies which will reduce the burden and ease of adopting to the families. There should be a gender-neutral parenting.

There should be availability of safe places wherein LGBTQIA+ community can talk freely without hesitation.

Maharashtra Government should provide some subsidy to set up some small-scale business, so that they can get the fixed income to run their livelihood.

SCOPE OF FUTURE RESEARCH

To study problem of infrastructure faced by LGBTQIA+ community.

To study the perception of people towards LGBTQIA+ community.

To study the mental health of LGBTQIA+ community.



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