

A Study on Farmers Investment Habit in Antharam Ranga Reddy District

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Abstract

This research investigates the investment habits of farmers in Antharam, Ranga Reddy District, shedding light on the economic decisions that shape agricultural practices in the region. Agriculture, being a pivotal sector in the district, is influenced by various factors, and understanding the investment behavior of farmers is crucial for sustainable rural development. The study employs a comprehensive research design that combines surveys, interviews, and on-site observations to capture the nuances of farmers' investment preferences, risk perceptions, and decision-making processes.

Keywords: Farmers, Investment Habits, Agriculture, Economic Decisions, Rural Development, Risk Perception, Agricultural Practices, Sustainable Agriculture.

1. Introduction

Investment is the employment of funds with the aim of getting return on it. In general terms, investment means the purchase of a financial product or other item of value with an expectation of favorable future returns. Investment of hard earned money is a crucial activity of every human being. Investment is the commitments of funds which have been saved from current consumption with the hope that some benefits will be received in future. Thus, it is a reward for waiting for money [1]. Saving of the people are invested in assets depending on their risk and return demands. Investments refers to the concept of deferred consumption which involves purchasing an assets giving a loan or keeping funds in a bank account with the aim of generating future returns. Various investment options are available, offering differing- reward trade offers an understanding of the core concepts and a thorough analysis of the options can help an investor create a portfolio that maximizes.

1.1 Need and Importance

- The study is done to know the idea of

investment habits of farmers in Antharam, Ranga Reddy.

- To know the investment habits of farmers.
- To give suggestions and conclusions about investment habits through questionnaire [2-4].

1.2 Statement of the Problem

The study has been carried out to find out the different investment habits in Antharam, Ranga Reddy district.

1.3 Objectives of the Study

The objectives of the study are

- To analyze the farmer's investment habits in Antharam, Ranga Reddy district
- To study about various factors for investment by farmers

1.4 Scope of the Study

The scope of the study is confined to farmers investment habits in Antharam, Ranga Reddy. It covers the sample respondents of 50 farmers.

2. Findings of the Study

The major findings of the study are presented below:

- The study finds that 56% of the farmers are male.
- The study finds that 38% are in the age group of 25-40 years and completed 10th standard.
- The study finds that 80% of the farmers are married.
- The study finds that 60% of the farmers are in nuclear family with 2-4 members.
- The study finds that 34% of the farmers are getting annual income of less than 1lakh.
- The study finds that 38% of the farmers are working since 5-10 years.
- The study finds that 54% of the farmers are growing cotton crop.
- The study finds that 38% of the farmers are satisfied regarding to their income.
- The study finds that 52% of the farmers are investment regularly [17].
- The study finds that 42% of the farmers invest annually between 25000Rs- 50000Rs.
- The study finds that 42% of the farmers are investing maximum of their savings in bank deposits only.
- The study finds that 52% of the farmers are aware of the investing avenues.
- The study finds that 38% of the farmers are investing for safety of risk.
- The study finds that 46% of the farmers are investing in medium investment.
- The study finds that 30% of the farmers are saving for their health care.
- The study finds that 78% of the farmers are cautious investor who avoids risk.
- The study finds that 66% of the farmers doesn't monitor their investment regularly.
- The study finds that 36% of the farmers got the information from the media and agents their agents [5].
- The study finds that 54% of the farmers are willing to increase their investment in future.
- The study finds that 46% of the farmers are satisfied regarding the present investment scheme.

- The study finds that 28% of the farmers invest because of additional bonus.
- The study finds that there is no significance difference between gender and annual investment.
- The study finds that there is no significance difference between age and annual investment.
- The study finds that there is no significance difference between age and avenues of maximum investment.
- The study finds that there is no significance difference between educational qualification and annual investment [6].
- The study finds that there is significance difference between annual income and annual investment.
- The study finds that there is no significance difference between annual income and avenues of maximum investment.

Conclusions

The major conclusions of the study are presented below:

- It can be concluded that maximum of the farmers is male [7].
- It can be concluded that maximum of the farmers is in age group of 25 years-40 years and completed 10th standard.
- It can be concluded that most of the farmers are married.
- It can be concluded that maximum of the farmers is in nuclear family with 2-4 members
- It can be concluded that maximum of the farmers annual income is less than 1lakh.
- It can be concluded that maximum of the farmers is working since 5-10years
- It can be concluded that maximum of the farmers is growing cotton crop [16].
- It can be concluded that maximum of the farmers is neutral from their income
- It can be concluded that maximum of the farmers is investing regularly
- It can be concluded that maximum of the

farmers is aware about the investment option [8].

- It can be concluded that maximum of the farmers invests annually between Rs 25000-Rs 50000
- It can be concluded that maximum of the farmers is investing their savings in bank deposits
- It can be concluded that maximum of the farmers is investing for safety of risk
- It can be concluded that maximum of the farmers is investing in medium term investments
- It can be concluded that maximum of the farmers is saving for their healthcare [9]
- It can be concluded that maximum of the farmers is cautious to avoid risk
- It can be concluded that maximum of the farmers does not monitor their investment regularly
- It can be concluded that maximum of the farmers got the information from the media and their agents [10].
- It can be concluded that maximum of the farmers is interested in increasing the investment in future
- It can be concluded that maximum of the farmers is neutral with the satisfaction regarding to the present investment scheme
- It can be concluded that maximum of the farmers invests because of additional bonus
- It can be concluded that there is no significance difference between gender and annual investment [11-13].
- It can be concluded that there is no significance difference between age and annual investment.
- It can be concluded that there is no significance difference between age and avenues of maximum investment.
- It can be concluded that there is no significance difference between educational qualification and annual investment.
- It can be concluded that there is significance

difference between annual income and annual investment.

- It can be concluded that there is no significance difference between annual income and avenues of maximum investment [14].

Suggestions of the study

The major suggestions of the study are presented below

- The farmers suggested that interest rates of bank deposits are better.
- The study suggested that fixed deposits are better.
- The study suggested that savings and deposits of banks are more important for future children education and also for their health care [18].

Limitations of the study

The major limitations of the study are as follows

- The study is limited to only Ranga Reddy district. The reference drawn on the basis of analysis may not be applicable in general.
- The study is restricted to 50 respondents.
- The analysis is restricted to questionnaire.
- The period of the study is limited to 1 year.
- The opinions expressed by the respondents might be biased [15].

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