

ANNEXURE-I

Research Objectives:

1. To understand the antecedents of investment intentions of the agrarian class
2. To examine the relationship between Financial Self efficacy, financial knowledge, social influence, Personal traits, and attitude towards investment intention of the agrarian Class
3. To examine the relationship between attitude towards financial risk propensity and financial planning with investment intention and investment behaviour of the agrarian class.
4. To investigate the moderation effect of demographics on the investment intentions of the agrarian class
5. To suggest strategies for financial institutions to attract investment from agrarian class

Questionnaire:

No question in the survey asks for your identification. You can write down details in places where ever space is provided. This survey is conducted for academic research. All details given will be kept confidential and will be used only for academic purpose by the researcher.

Part A

1. Village of residence
2. Age (in years):
 - a) < 25 years
 - b) 26 – 35
 - c) 36 – 45
 - d) 46 – 55
 - e) > 55
3. Marital Status:
 - a) Single
 - b) Married
 - c) Widow
 - d) Others, Please Specify.....
4. Education:
 - a) High School (10th)
 - b) Senior Secondary School (10+2/Diploma)
 - c) Graduation
 - d) Post Graduation
 - e) Doctorate

f) Others (please specify)

5. What is the primary source of Income?

- a) Agriculture
- b) Non-Agriculture

6. Income from Agriculture

- a) < 5 Lakh
- b) 5-10 Lakh
- c) 10-15 Lakh
- d) 15-20 Lakh
- e) > 20 Lakh

7. Income from Non-Agriculture

- a) < 5 Lakh
- b) 5-10 Lakh
- c) 10-15 Lakh
- d) 15-20 Lakh
- e) 20 Lakh

8. The current place where you live is:

- a) Own
- b) Rented
- c) others

9. How many people live in your house hold including yourself

- a) Less than 3
- b) 3 -5
- c) 6 and above

10. Number of earning members in the family _____

11. Mark the financial products about which you are aware of (not necessarily that you have invested)

- a) Bank deposits
- b) Postal savings
- c) Insurance
- d) Bonds/Debentures
- e) Mutual funds
- f) Share market
- g) Pension Schemes
- h) Commodities

Others

12. Your current financial investments are in (tick the appropriate ones)

- a) Bank Deposits
- b) Equity (Shares)
- c) Mutual Funds

- d) Postal Savings
- e) Life Insurance
- f) Chit funds (specify)
- g) Bonds/Debentures
- h) Provident fund

Investment intentions/behaviour of Agrarian people

Why I do investment:

S. No.	Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	I prefer to do investment for short term gains					
2	I prefer to do investment for medium term gains					
3	I prefer to do investment for long term gains					
4	My purpose of investment is to secure the future of children					
5	My purpose of investment is to cover the need of emergency funds like medical issues					
6	My purpose of investment is to save funds for old age financial safety					
7	I do investment for construction / buying the house in near future					
8	I do investment for availing tax benefits					
9	I prefer to do high risk investment for getting high return					
10	I prefer to do low risk investment for getting guaranteed return					
11	I do investment which gives me credit facility against investment					
12	I do investment for utilisation of savings from agriculture income					
13	I do investment for utilisation of savings from my business income					
14	I do investment for utilisation of savings from the income of my job					
15	I do investment for utilisation of the income from rental services.					

Whose financial advice do you take before Investment (Select any one)

- a) Family members _____
- b) Friends _____
- c) Colleagues _____
- d) Financial Advisors _____
- e) Media (Business Channels/ Newspapers) _____

Financial Risk & Social beliefs

Questionnaire

S. No.	Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	I consider investment as an important aspect of my life					
2	Financial investment gives me sense of financial independence					
3	I do not lack confidence in my ability to manage my finances					
4	It is challenging to make progress toward my financial goals					
5	It is hard to stick to my spending plan when unexpected expenses arise					
6	When unexpected expenses occurs, I usually have to use credit					
7	When faced with a financial challenge, I do not find hard to figure out a solution					
8	If return is very high, I would not hesitate to put my money where chance of loss is high					
9	Investing in secure investment with low return is a wise choice					
10	Investing in risky investment avenues with high return is a wise choice					
11	I would prefer to invest money in safer investment avenues.					
12	I like investing my money into multiple investments avenues					
13	Investment in different financial investment avenues simultaneously helps in reducing chances of bankruptcy					

14	Investment in different financial investment avenues simultaneously helps in increasing the return					
15	Investment in different financial investment avenues simultaneously enhances the liquidity					
16	Investment in banks, Post offices, stock market is a good idea					
17	I like the idea to invest in Government schemes					
18	I think I should invest in stock market frequently					
19	My colleagues and friends are investing various schemes					
20	Those who have important influence on me, think that I should invest regularly					
21	People whose opinion I value would prefer that I should invest regularly					
22	I would like to encourage my friend and family to invest in different financial investment avenues					
23	Regular investment gives me enough experience to give advice to others in society for investment.					
24	Investment gives me social recognition in society.					
25	It helps me in providing luxuries of life to family					
26	It helps me in enhancing better return utilisation of my savings					
27.	Financial investment enables me to support various social welfare schemes					
28	Doing regular investment build up belief of other people in me and they give weightage to my advice before doing their financial investment.					
29	Financial investment raises my standard of living in society					
30	Financial investment helps in strengthening the image of women in society.					
31	I invest only in Indian banks					
32	I check my astrology before investing					
33	I prefer to do investment without considering time and day					
34	I prefer to do investment in schemes of financial institution which is in the vicinity of my home or village					
35	I prefer to invest in private banks and other financial institutes as they provide better and fast customer services					

LIST OF PUBLICATIONS

In Journals:

Paper Title	Journal/ Book Name, Volume No. Issue No., Year,Page No., DOI	Indexing
Investigating the Factors Affecting Investment Intention of Rural Agrarian Investors – Evidence from India	Journal of Positive School Psychology, Vol. 6, No. 4, pp 2917 -2933, 2022	Scopus (up to 2021)
Investment Behavior of Agrarian Rural Population – A Systematic Literature Review	Webology (ISSN: 1735-188X) Volume 18, Number 3, pp 433-451, 2021	Scopus (up to 2021)
Do Socio Traits and Behavior Cause Attitude Towards Investment? Empirical Evidence	International Journal of Early Childhood, Special Education (INT-JECSE) Volume 14, No 2, pp 4002-4011, 2022	UGC-Care, India
Factors Determining the Investment Behavior of Farmers-The moderating Socio-economic Demographics	Journal of Indian Business Research, Vol. ahead-of-print. No. ahead-of- print. https://doi.org/10.1108/JIBR- 02-2022-0045	ABDC, Scopus
Exploring the Determinants of Investment Behavior: Evidence from Agrarian Investor Classes of India	Accepted for Publication in upcoming issue in Business Perspectives and Research	ABDC, Scopus, UGC Care, India

In Conferences:

Paper Title	Name of Conference, Date and Location	National/International
Identifying factors to determine the Investment Attitude of Rural Investors: Study of Punjab	International Conference on Contemporary Issues in Sustainable Management Practices and Technology Innovation, 24 July, 2021; organized at Sri Guru Hari Singh College, Sri Jiwan Nagar, Sirsa, Haryana, India	International
Review of Literature on Invest Intentions of Agrarian Class	International Conference on Contemporary Issues in Accounting, Finance & Banking. December 26-27, 2020; organized at Punjab Commerce and Management Association in Collaboration with Khalsa College for Women, Ludhiana, India	International