

Invest Regularly to Fulfill Dreams



NIVESH PATRIKA

Year : 9 Volume : 7 Monthly Total Pages-8 ₹ 10/- Publication Date - 15 March, 2025

Mutual Funds For Women: Empowering Financial Independence



Maloo Investwise Pvt. Ltd.



8287099099 9829040524



www.mftoday.com



services@mftoday.com



Maloo Investwise Pvt. Ltd. (erstwhile Maloo Finance & Investment Services) was established in 1992. Our purpose is to help our customers on their journey to fulfill their financial dreams. With more than 32 years of experience, Maloo Investwise is an esteemed and trusted financial service provider in Rajasthan.

We provide investment, mutual fund and diversified financial services through dynamic information management, benchmarking and continuous client reporting.

Founder and Pioneer



Award and Achievements



Dr. Ramesh Chand Maloo, founder of Maloo Investwise Pvt. Ltd. is a Certified Financial Planner (CFP) with over 30 years of experience in financial management

Awarded with NSE Market Achievers Award in 2018.



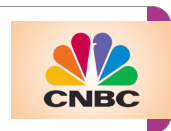
His Ph.D. theses "Analysis of Investment Opportunities- A comparative study of Mutual Funds, Equity, and traditional Investments." highlighted investment opportunities in open market

Awarded with the "Tarakki champion" Award in 2019



He has undergone a short term course on "Family Business: Organization, Strategies, Internationalization and Succession" From the prestigious IIM, Ahemdabad.

Awarded with CNBC TV 18, UTI MF, and ICRA's Best performing MFD Award erstwhile (Individual Financial Advisor Award)for north India cities (tier II)' 2018-19



He has also done short term course on leadership development program from ISB Hyderabad.

Awarded with MFRT Imperial Qualifier Award in Year 2013.



Company Strategy

Vision

To build long-term relationship with our clients and provide them real time financial services through use of state-of-the-art technology and innovation.

Mission Statement

To ensure optimal financial growth for our clients.

Purpose

To provide active portfolio management and diversified financial services to our clients through dynamic information management, bench marking and continuous client reporting.

Our Services

Online Investment

Our website and mobile app (IOS and Android) provide our clients with useful financial tools, calculators and articles for better financial planning and do-it-yourself online investment options.

Financial Solutions

We offer various financial products to help our clients achieve their financial goals;

Investment in Mutual Fund

We are Rajasthan's largest retail financial service provider offering a variety of financial products including mutual funds, life insurance, health insurance, postal schemes, bonds (capital gain, infrastructure, government and RBI) etc.

Mutual Funds for Women: Empowering Financial Independence

INTRODUCTION

Financial independence is one of the key pillars of personal empowerment, and for women, achieving financial security through strategic investments is increasingly vital. One of the most accessible and effective ways for women to invest their money is through mutual funds. Mutual funds allow individuals to pool their



resources to invest in a diverse range of assets, providing opportunities for both growth and income. Women, with their longer life expectancy and increasingly diverse roles in the workforce, can benefit significantly from mutual fund investments.

This article explores how mutual funds can serve as a powerful tool for women looking to take charge of their financial futures. We will explore some of the gender-specific challenges women face in investing and how mutual funds can address these challenges.

THE IMPORTANCE OF FINANCIAL INDEPENDENCE FOR WOMEN

Women have historically faced financial inequality, from wage gaps to a lack of representation in leadership positions. However, over the past several decades, women have made significant strides in education, career advancement, and overall economic participation. Despite these advancements, women continue to face unique financial challenges that can hinder their ability to build wealth.

- **Gender Pay Gap:** Women, on average, earn less than men for the same work. According to the World Economic Forum's Global Gender Gap Report, the global gender pay gap is estimated to take over 250 years to close. This disparity directly impacts women's ability to save and invest.
- **Longer Life Expectancy:** Women live longer than men, on average. In the United States, for example, women live an average of 5 years longer than men. This longevity necessitates longer-term financial planning and greater retirement savings.



Mutual fund investments are subject to market risks, read all scheme related documents carefully.

- **Caregiving Responsibilities:** Women often bear the brunt of caregiving responsibilities, whether caring for children or aging parents. This can lead to gaps in employment, fewer opportunities for career advancement, and reduced savings or investments.

Given these factors, it is essential for women to take control of their financial futures, and mutual funds can offer a practical and accessible way to begin investing.



WHAT ARE MUTUAL FUNDS?

A **mutual fund** is a type of investment vehicle that pools money from multiple investors to invest in a diversified portfolio of stocks, bonds, or other securities. The key benefit of mutual funds is that they offer investors diversification, professional management, and liquidity. When women invest in mutual funds, they are essentially buying shares in a fund that invests in a broad range of assets, which helps to mitigate risk.



There are different types of mutual funds, each with its own objectives, risk profile, and potential returns. The choice of a fund depends on the investor's goals, risk tolerance, and time horizon. Women, like any investor, must understand the various categories of mutual funds to select the ones that best suit their needs.

HOW MUTUAL FUNDS CAN BENEFIT WOMEN

1. Diversification: One of the most significant advantages of mutual funds is the ability to diversify investments across a wide range of securities. Diversification helps reduce the risk associated with investing in individual stocks or bonds. By spreading investments across different sectors, industries, and asset classes, women can mitigate potential losses and increase the chances of achieving steady returns over time.



2. Professional Management: Many women may not have the time, expertise, or inclination to manage their investments actively. Mutual funds offer the benefit of professional management, where experienced fund managers make decisions about buying and selling securities on behalf of the investors. This can be particularly beneficial for women who are new to investing or who have other commitments that prevent them from managing their portfolios.

Mutual fund investments are subject to market risks, read all scheme related documents carefully.

3. Access to a Range of Investment Options: Mutual funds provide women with access to a wide range of investment opportunities that may be difficult to achieve individually. For example, some funds invest in international markets, which can help women diversify beyond their domestic markets. Additionally, women can choose funds that align with their financial goals, such as retirement, education, or growth.

4. Liquidity: Mutual funds are generally liquid investments, meaning they can be bought or sold on any business day. This liquidity gives women the flexibility to access their money when needed, making mutual funds a relatively easy and accessible investment option.

5. Affordability: You don't need a large amount of money to get started. Many mutual funds have relatively low minimum investment requirements, allowing small investors to gain exposure to a broad range of securities. This accessibility allows people to start investing even if they don't have significant capital to invest.



CHALLENGES WOMEN FACE IN INVESTING

While mutual funds provide numerous benefits, there are still challenges that women may face when investing.

1. Risk Aversion: Studies show that women tend to be more risk-averse than men when it comes to investing. This can sometimes result in women missing out on higher returns, particularly in the equity markets. However, this cautious approach can also be a strength, as it can lead to better long-term decision-making and less emotional reaction to market fluctuations.



2. Financial Literacy: Research has indicated that women are less likely to engage with financial topics compared to men. This can result in lower levels of financial literacy, which may hinder women's ability to make informed investment decisions. Financial literacy programs, especially those targeting women, can help bridge this gap and empower women to take control of their financial futures.

3. Time Commitment: Women often juggle multiple responsibilities, including care giving and professional obligations. As a result, they may not have the time to research and manage their investments. Mutual funds, with their professional management and diversified portfolios, are ideal for women who want to invest without dedicating significant time to market analysis.

Mutual fund investments are subject to market risks, read all scheme related documents carefully.

4. Bias and Gender Stereotypes: Gender bias and stereotypes still exist in the financial industry, with women sometimes being advised to take less risky investment options, which can result in missed opportunities for higher returns. It is essential for women to be proactive in educating themselves about investing and to seek advice from financial professionals who understand their unique needs.

INCREASING PARTICIPATION BY WOMEN IN MUTUAL FUNDS

In recent years, the participation of women in India's mutual fund industry has seen significant growth, reflecting a positive shift towards financial empowerment and investment awareness among women. Data from various sources highlights this trend, indicating both an increase in the number of women investors and their growing influence in investment decisions.

Women's empowerment in financial decision-making and their increasing momentum towards embracing capital market instruments is visible in the mutual fund industry. In line with the mutual fund industry's exponential growth, crossing the Rs 50 lakh crore mark, women are also increasingly making their presence felt in the industry. As per industry data, while the share of women folios has remained constant in the past six years, their share in industry assets has expanded from 15% in March 2017 to nearly 21% as of December 2023. What is more heartening is that this pace of growth is more prominent in the hinterland versus urban centres; the share of women folios and assets in B-30 cities has increased from 15% to 18% and from 17% to 28% during the period.

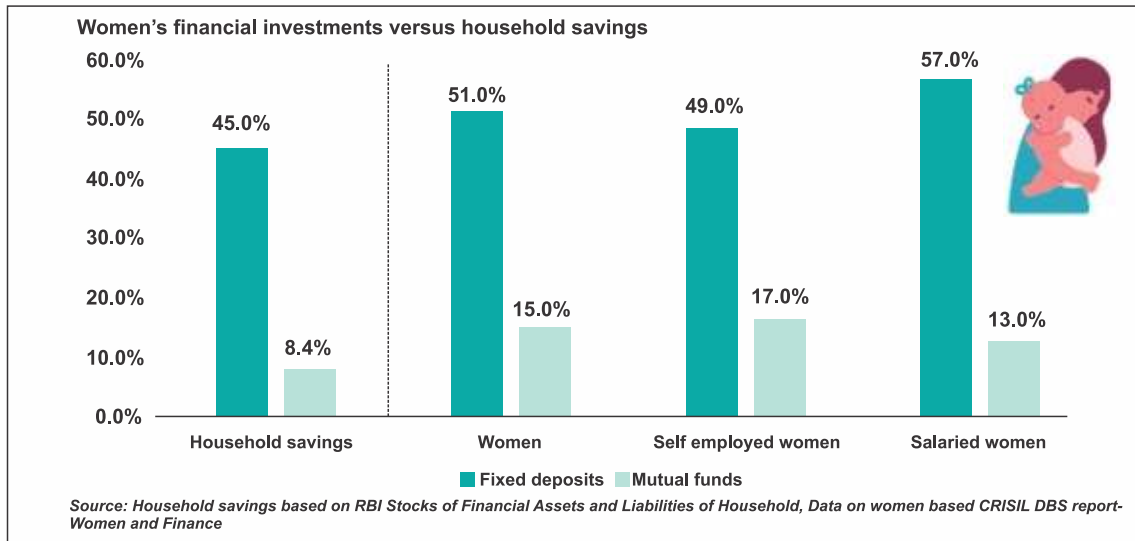


Why Women Need To Invest in Mutual Funds?



While the financial autonomy of women has strengthened, most of them stick with what they know best when investing — traditional instruments. As per the CRISIL DBS report, 'Women and Finance', women parked a higher share of their money in bank fixed deposits and savings bank accounts at 51% versus 46% for households in India. Their investments in capital market instruments, such as mutual funds, were also higher at 15% versus 8.4% for households. Further, as per the report, self-employed women had higher exposure to mutual funds (17%) and lower investments in bank deposits (49%) versus salaried women who had 13% and 57% exposure, respectively.

Mutual fund investments are subject to market risks, read all scheme related documents carefully.



Source: <https://www.amfiindia.com/>

CONCLUSION : Mutual funds are an excellent investment vehicle for women who are looking to grow their wealth and secure their financial futures. They provide an accessible and diversified way for women to invest in a wide range of assets, from stocks to bonds to socially responsible investments. While there are challenges, such as risk aversion and financial literacy gaps, these can be overcome with the right education and resources.

As women continue to break barriers in the workforce and take on greater financial responsibilities, mutual funds will play an essential role in helping them achieve financial independence and long-term security. With the right investment strategy, women can leverage mutual funds to grow their wealth, plan for retirement, and ultimately take control of their financial futures.

INVEST IN GOLD & SILVER THROUGH MUTUAL FUNDS /SIP



CONVENIENCE & SAFETY
Gold and Silver – investors saved from the hassle of physical storage



PURITY
Invests in 99.5% / 99.9% purity



LIQUIDITY
Market provide liquidity on Stock Exchange



NO MAKING CHARGES
no making charges unlike physical gold



Call Us
To Invest

MALOO INVESTWISE PVT. LTD.

AMFI registered Mutual Fund Distributor

📞 82870 99099
✉ info@mftoday.com
🌐 www.mftoday.com



Since 1992
maloo
Trust, Experience & Integrity

Mutual fund investments are subject to market risks, read all scheme related documents carefully.



FORM IV

Statement about ownership and other particulars about newspaper (NIVESH PATRIKA) to be published in the first issue every year after the last day of February

1. Place of publication: JAIPUR
2. Periodicity of its publication: MONTHLY
3. Printer's Name: RAMESH CHAND MALU
Nationality: INDIAN
Address: 103, First Floor, Brij Anukampa, Opp BSNL Office, Ashok Marg, C- Scheme, Jaipur – 01
4. Publisher's Name: RAMESH CHAND MALU
Nationality: INDIAN
Address: 103, First Floor, Brij Anukampa, Opp BSNL Office, Ashok Marg, C- Scheme, Jaipur – 01
5. Editor's Name: RAMESH CHAND MALU
Nationality: INDIAN
Address: 103, First Floor, Brij Anukampa, Opp BSNL Office, Ashok Marg, C- Scheme, Jaipur – 01
6. Names and addresses of individuals who own the newspaper and partners or shareholders holding. More than one per cent of the total capital. RAMESH CHAND MALU (INDIAN)
Address: 103 First Floor, Brij Anukampa, Opp BSNL Office, Ashok Marg, C-Scheme, Jaipur-01

I, RAMESH CHAND MALU, hereby declare that the particulars given above are true to the best of my knowledge and belief.

Date 28/02/2025

Place: JAIPUR

Signature of Publisher

If undelivered , please return to

Published by: Dr.Ramesh Chand Maloo
103, First Floor, BrijAnukampa, Opp BSNL
Office, Ashok Marg, C- Scheme, Jaipur – 302001

Phone: 9829040524, 0141-2360570/71/72

Email: niveshpatrika@mftoday.com

Printer, Publisher & Editor: **Dr.Ramesh Chand Maloo**

Editorial Team: **CA Kamal Maloo & Col Raj Rakesh**

Printed at: Mohan Sharma & CO. Pvt. Ltd, A-10,
Sudershanpura, Industrial Area, Jaipur

Address

Disclaimer:

Nivesh Patrika does not accept responsibility for any investment decision taken by readers on the information provided therein.

The objective is to keep readers informed by the information and articles.