



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

A STUDY ON PURCHASE OF IMMOVABLE PROPERTY WITH REFERENCE TO WOMEN CONSUMERS IN COIMBATORE CITY

1Dr.N.Sridevi, 2Mr.Harish .M

1Associate Professor, 2Student

1Kumaraguru College of Liberal Arts and Science ,

2Kumaraguru College of Liberal Arts and Science

Abstract

The focus of this study is on the women consumers who purchases land in Coimbatore city. In recent times women prefer to buy land than gold, etc. And real estate industry is also the one of the employment generation sectors in India. This pandemic has also a huge influence in the thought of safe investment in the minds of people, especially women. This study focuses on which age group of people is interested in investing in lands, why do they prefer land than any other property, whether women face any problems while purchasing the land and the important factors which influences the women consumers in choosing the land. By using percentage analysis and chi square analysis this project has been done. The findings of the study are there is no relationship between educational qualification and investment style of customers, people of every age group have developed their interest towards fitness. Majority of people belong to an income category below Rs. 20,000 and there is relationship between income and how do consumers prefer to buy the land. Majority of the respondents are homemakers and also only completed schooling. In conclusion most of the people does not have awareness about the real estate sector and it is the duty of the government to create awareness about this sector

KEY WORDS: *land, Women consumers, Purchasing, Problems faced.*

1.1 INTRODUCTION

One of the most famous issues for the purchaser is the place where to put resources into the year ahead has continuously been a discussing factor. Individuals now and again inquire as to why this is along these lines, as a similar story is rehashed consistently. From a wide perspective, considering the country's venture profile, there could be some truth in that. A few investigations have shown that the famous options picked by an ordinary Indian Financial backer (arranged by inclination) include: Fixed Deposit, Bonds & Public Provident Fund (PPF); Protection plans, Mutual asset plans, values, items and subordinates, Real home and Gold.

Any activities past execution are a calm sign of its future potential. It is smart to survey how the undertaking has acted over the most recent a half year to long term to check its true capacity in what's to come. Financial backers ought to recollect that for the best re-visitations of be conveyed in land speculations, it is vital to take a medium to long term view.

1.2 Statement of problem

There is a lack of knowledge among the Female buyers in buying a immovable property when compared to male buyers.

There is also no proper education for buying immovable property as like we have in few sectors like shares, mutual funds, etc.,

Private property as a resource class was the great driver behind the recuperation. Private business sectors the nation over considered dynamic interest by real purchasers to be well as financial backers following monetary recuperation and positive opinions.

There are many examples in which the dealers argue loss of unique title deeds at some place of time. However, such proclamation could be a real articulation, some of the time, it very well might be a ploy to cover the home loan previously made on that property by keeping the title deeds. In such conditions the purchaser faces a predicament. They could have intellectually chosen to purchase that property. On enquiry and furthermore on examination of the duplicates of the records, their backer may have gotten the title and suggested in favour free from the attractiveness of its title. The deficiency of title deeds could be the main obstacle for the purchaser, in taking a ultimate choice, to purchase that property.

For the lawful techniques and documentation, the buyers are subject to advertisers, specialists and arbiters. Late measurements shows that numerous offers of land is occurred by copying the reports of government land. Subsequently, to fill the hole between the absence of mindfulness in the systems buyers must be instructed. For example, there are 23 kinds of reports that are appended to the purchasing system of authoritative archive. Aside from advertisers, specialists and legal counsellors, many don't know about these archives, however there are a few degrees, recognitions are presented on different subjects about different ventures, there is no particular learn about land, regardless of being a multi-canter industry. The present review is an endeavour made by the specialist to be aware, about the land business from average citizens who are purchasing, selling plots, pads, homes to intermediaries. Consequently, to make mindfulness

among the purchasers the exploration paper is planned to act as a direction and source of data to the financial backers.

1.3 IMPORTANCE OF THE STUDY

Real estate business in India has emerged as one of the most profitable businesses in the recent years. Investing in Real estate in India is sure to fetch a rewarding deal as the return on investment in this sector are at an all-time high. Thus, real estate business has attracted several foreign investors also, who are investing in the properties all over the country. The diverse sectors of India viz. the agricultural sector, IT sector and industrial sector all offer high returns on investment. Metro projects and Road projects have led to tremendous increase in the value of residential land.

1.4 OBJECTIVES

The overall aim of the study is to evaluate the awareness level and problems faced by the consumers while purchasing the property. Keeping the broad objectives in mind the following specific objectives are framed.

1. To study the factors influencing the purchase behaviour on immovable property in Coimbatore.
2. To study the problems faced by female consumers in purchase of the immovable property.
3. To offer findings, suggestions and conclusion.

1.5 Scope of the Study

The immovable property includes plots and acres of land. The survey is done in around Coimbatore city.

.Methods of Data Collection :

Primary Data: The primary data was collected with the help of questionnaire to analyze the factors that influence the consumers to purchase immovable property by issuing questionnaire to consumers. The specific method of data collection includes google form circulation to all.

Secondary Data: The secondary data is derived from printed journals, online gateway and data bases, government & other body publications, universities and libraries.

Sampling Design

Coimbatore district is selected for the purposes of the study and it covers major part of the study. The sample size is 100 respondents. The sampling is based on stratified random sampling as this study only focus on women consumers only.

1.6 Geographical Coverage

The area of study covers the whole of Coimbatore. Coimbatore also known as Kovai or Covai is one of the major metropolitan cities in the Indian state of Tamil Nadu. It is located on the banks of the Noyyal River and surrounded by the Western Ghats. Coimbatore is the second largest city in Tamil Nadu after Chennai and the 16th largest urban agglomeration in India as per the census 2011. It is administered by the Coimbatore Municipal Corporation and is the administrative capital of Coimbatore District. In 1981 Coimbatore formed as third municipal corporation in Tamil Nadu after Chennai and Madurai.

1.7 Collection of Data

To make the sample more balanced encompassing life style choices, occupation, cultural and socio-economic status of Coimbatore district residents' viz., Government employees, private employees, self-employed, and homemakers, a convenient sampling technique was used.

1.8 Data Processing

After collecting the data, filled up questionnaires were edited properly, to take them ready for coding. All the information collected with the help of questionnaires was summed up by preparing a master table and then classification table was prepared. The classification tables were used for further analysis. The statistical tools used in the study are percentage analysis and chi-square.

1.9 Limitation of the Study

1. The data collected takes into account only the consumers in metro places only.
2. The study doesn't consider the NRIs and foreign nationals purchasing property in India.
3. The study is done on immovable property (land) alone; other categories such as residential houses, commercial complex and constructed property have been excluded.
4. There is no consideration of the institutional buyers like the corporate houses, NGOs, government bodies and others. It only considers the individual buyers of the society.

Review of Previous Studies:

The following are the extracts of various books published by different authors in U.K, USA and Asian countries. In this chapter the researcher has also cited few articles, newspapers, journal and magazine report and survey by different dignitaries and research scholars.

PROPERTY AND POLITICS (1981)¹- Land ownership regulation, belief system and metropolitan turn of events in England - assert offer-Cambridge college press-1870- 1914-in page 31 last Para have announced that rearrangements of the land regulations would leave the specialists work, in an arrangement of private persuading especially as in the past. Method would be more straightforward to do, expenses and postponements decreased, request would increment, turnover speeds up and clients are happier.

ROBERT IRWIN (1986)² - "HOW TO FIND HIDDEN REAL ESTATE

BARGAINS: In page 1873rdPara the author featured three issues to keep an eye outfor while deciding whether a property evaluated beneath market esteem is really a deal:

1. Secret issues with the property
2. Under assessed expenses of liquidation
3. Invalid gauge of genuine market esteem.

TIMOTHY CHESTER (2005)²¹ - in his book named "Land Rights"- page 13 first Parawriter has expressed that to ponder land privileges without a moment's delay develop an decreases anything we could wish to say about basic freedoms. It develops, for at its

most noteworthy degree land summons the planet, the shared characteristic of our reality, what we share regardless of whether we like it. It reduces, as land appears to bea specific materiality, a particular sort of asset, only one among numerous parts of individuals' lives and for the overwhelming majority town occupants something like a house plot or office site.

SITA RAM SINGH (2005)²² - in his book land changes and structure variety page 223-1stPara has brought up that the point of land change is to work with changes in land proprietorship and word related privileges. Such changes will adjust the pay conveyance, societal position and political power structure. Notwithstanding, the modelof land changes being uncovered by the World Bank isn't in way going to accomplish the above targets nor is it will moderate the object of neediness of landless and negligible ranchers.

JOHN MCMAHAN (2006)²³- "THE HANDBOOK OF COMMERCIAL REAL ESTATE Money management"- MCGRAWHILL PUBLISHING. The creator makes sense of the significance of best rehearses inside the setting of the land business, and stresses the significance of grasping financial backer goals. He likewise talks about the attributes of different property types, the trustee commitments included and present shutting issues on be kept away from.

EVOLUTION OF DOCUMENTS

Assortment of the Explanations of the right of a property is known as Deed. It is criticalto know the development of the records. Report is proof written in letters. The custom of composing and protecting was not continued in antiquated days since every one of the exchanges were oral. Later the reality of the situation was not followed in this manner it lead to need recorded as a hard copy and saving reports. It was evident that assuming it is in the composing nobody can change their words. Likewise, it become as a mandatory to securely keep the composed records. In Tamil they call the archives as Path smash implies security.

Our Ancestors were exceptionally careful in satisfying the word given by them, along these lines no strategy was continued specifically for individuals to notice... After specific many years, oral offer of grounds for example, House, Land, Garden and so on, and choosing the initials, Boundaries, made individuals to follow the custom of composing into reality. In the antiquated period, points of interest were written in the palm leaves, metals (seppu) Particulars of terrains dispensed for the Temples were composed the bronze (seppu).

Then the traditions of writing in the stones, palm leaf lastly writing in papers came to presence. It was exceptionally simple to deal with and there were many advantages recorded as a hard copy, so composing of the deeds appeared.

The subsequent stage prompts notice about current realities of the property and incitement for the purchaser and dealer of getting assent and acknowledgment in their exchanges. The most ideal way to dodge future issue is the strategy for keeping duplicates of the deal by the vender and purchaser appeared. Marking of both the vender and purchaser was considered as their assent for the deal and it became proof. The essential target of the deed is subsequent to tolerating both the gatherings shouldn't change the words in the report, on the off chance that in the event that they cause change and misfortune to emerge out of it, it ought to be repaid by the party who has made the adjustment.

The custom of composing a deed appeared to stay away from the pointless fights and questions in moving the title. In A.D.1800, the Act in regards to the Registration of deeds came into reality. Composing and registering of deed was made as mandatory in Chennai, Mumbai what's more, Kolkata and Many Amendments were made in this demonstration. The Indian stamp act comprises of many parts which were passed in the year 1899.

3.5.1 Registration in Tamil Nadu

There was a need to regularize the properties act in Tamil Nadu. The Indian Enlistment Act imposed a standard expressing those deeds properties arranged in Tamil Nadu ought to be enrolled in Tamil Nadu as it were. The justification for executing the demonstration, is individuals trade the property and enlisted with different states were the property isn't arranged, which direct to misfortune furthermore, decrease in the stamp obligation. To stay away from these imperfections, enrolling the properties in Tamil Nadu was brought into execution.

Stamp obligation according to the rule worth of the property and Registration expense instalment was likewise carried out. The expense ought to be paid at the jurisdictional Registrar or Sub Registrar office, after the instalment the Transfer of property will be legitimate according to regulation in any case void.

3.1 Source of Information that Help to Know About Real Estate Market

The First step strikes a chord depends on the financial plan he needs to choose the land. Next thing he searches for the wellspring of data through, Newspapers, Television, merchants and companions and so forth. On the off chance that he has gone through the article, he needs to go through the Name of the Paper, Page, and Size of the exposure. On the off chance that it is a board, he needs to search for the spot where the board was shown. Through companion in the event that they have gotten, to check with dependability and the previous involvement in the organization. On the off chance that going through the intermediary Name of the middle person, Address, Phone No, and on the off chance that it is accumulated in the Exhibition, Exhibition place, date, Time, Organizers of the Exhibition, Stall No. At last the Method they answered ought to be concentrated cautiously. Subsequent to gathering data about land, next is to distinguish the quantity of plots,

name of the area, Specialty of the spot and various conveniences accessible at the spot.

Acquisition of land should be possible in the accompanying ways

- A. Straightforwardly from a person
- B. Through a Broker or Agent
- C. Through little land establishments
- D. Through a Big or corporate foundations.

With respect to as conceivable try not to purchase of the land from obscure individual, obscure representatives (mediators). It is smarter to purchase the plots from an association were they market tremendous plots all things being equal of real estate parcel, so there won't be any chance of land infringement and phony archives. Though individual, dealers (arbiters) there is plausible of unscrupulous occur among them.

A few specialists would have shown the board expressing trading of land with the contact subtleties what's more larger part of them are doing their business in part premise. It is continuously better to approach for presumed merchants, who are doing in full time premise, were the unwavering quality and validation will be there yet the charges are high.

Land organizations can delude us in following ways

1. Regular Advertisement in the paper and TV by expressing the plot is exceptionally close closeness to Chennai and close to a notable land.
2. A few real estate professionals might orchestrate their vehicle for their site and in the excursion, they could screen motion pictures not to engage yet to redirect the clients from ascertaining time.
3. Enquire ought to be done on the off chance that they offer gold coin, Induction store, free Registration and so forth. If the worth of previously mentioned is to be in thousand then to stayaway from the buy.
4. Enquire about the sq.ft of the plot and investigate about the environmental elements where propose to purchase a plot.
5. In the event that there is any developing area close to the bought land, the plot likewise would be in the field. One can sell the developing field solely after saving the land without use for three years into the endorsement of the nearby panchayat. Land roof regulations are expected to guarantee impartial circulation of the wellsprings of creation and wellsprings of abundance among the individuals and to forestall its fixation among few. In this way, different grounds roof regulations fix roof limits for different classifications of people. The fact that any abundance holding makes it moreover given would consequently turn into the property of the Government. To abridge the centralization of farming terrains in couple of hands, the State councils have ordered different land change regulations. While purchasing agrarian terrains the purchaser

ought to likewise observe of such arrangements to make a choice about the legitimacy of the title he might get on such buy.

3.6.1 LOCAL INSPECTIONS & ENQUIRIES

The purchaser ought to make a neighbourhood visit and furthermore have a comprehensive conversation with the people under lock and key, proprietors, their relatives, neighbours and furthermore the residents. This would empower the purchasers to determine numerous other crucial realities. Regardless of whether the archives of title show clear title to the property, the awful or cases character of the vender would direct the purchaser to make a choice about the attractiveness of having such exchange with such individual. In view of the headway of science, misrepresentation has likewise become more logical. Very much like phony money notes, many phony and produced reports of title are likewise made.

The individual conversation would empower the purchasers to find out the validity of the reports of title created by the vender. By and large, the request for connection passed by the Court, or then again other legal specialists comes to the information on the purchaser just on private conversation and direct enquiries. Land procurement request passed by the Government or the proposition toward this path would come to the information on the purchaser just on private conversation. Accessibility of the ground water and other water source might impact the worth of the property.

Women's land and property right:

In many international locations round the world, women's property rights are constrained via social norms, customs and law hampering their monetary popularity and possibilities to overcome poverty. Even in nations the place female represent the majority of small farmers and do extra than 75% of the agricultural work, they are mechanically denied the proper to very own the land they domesticate and rely on to increase their families.

Ownership of land and property empowers female and affords earnings and security. Without sources such as land, ladies have restricted say in family decision-making, and no recourse to the property at some stage in crises. In areas of conflict, the influence of unequal land rights has specifically serious penalties for female — regularly the solely survivors. In battle and post-conflict situations, the range of women-headed households regularly will increase sharply as many guys have both been killed or are absent. Without their husbands, brothers or fathers — in whose title land and property titles are historically held — they locate themselves denied get entry to to their residences and fields via male household members, former in-laws or neighbours. Without the safety of a domestic or income, ladies and their households fall into poverty traps and warfare for livelihoods, education, sanitation, fitness care, and different primary rights.

In current years, global agreements have again and again reiterated the significance of women's land and property rights. The Beijing Platform for Action affirmed that women's proper to inheritance and possession of land and property must be recognized. The Convention on the Elimination of All Forms of Discrimination towards Women (CEDAW) has underscored it, referring to rural women's rights to equal cure in land and

agrarian reform processes.

Women's property rights are an implicit phase of attaining the Millennium Development Goals, specially Goal 1 on eradicating excessive poverty and Goal three on gender equality. UN Women advocates for women's land and property rights as phase of its core approach to decorate women's monetary safety and rights and decrease feminized poverty. There is a sturdy focal point on ensuring that female gain from equal rights to property underneath the law, as properly as in genuine exercise at the grassroots level.

In Aceh, UN Women's gender guide labored with the Agency for Recovery and Reconstruction for Aceh and Nias (BRR) to put into effect a joint land titling coverage so girls and guys are protected on title.

TABLE 1.1

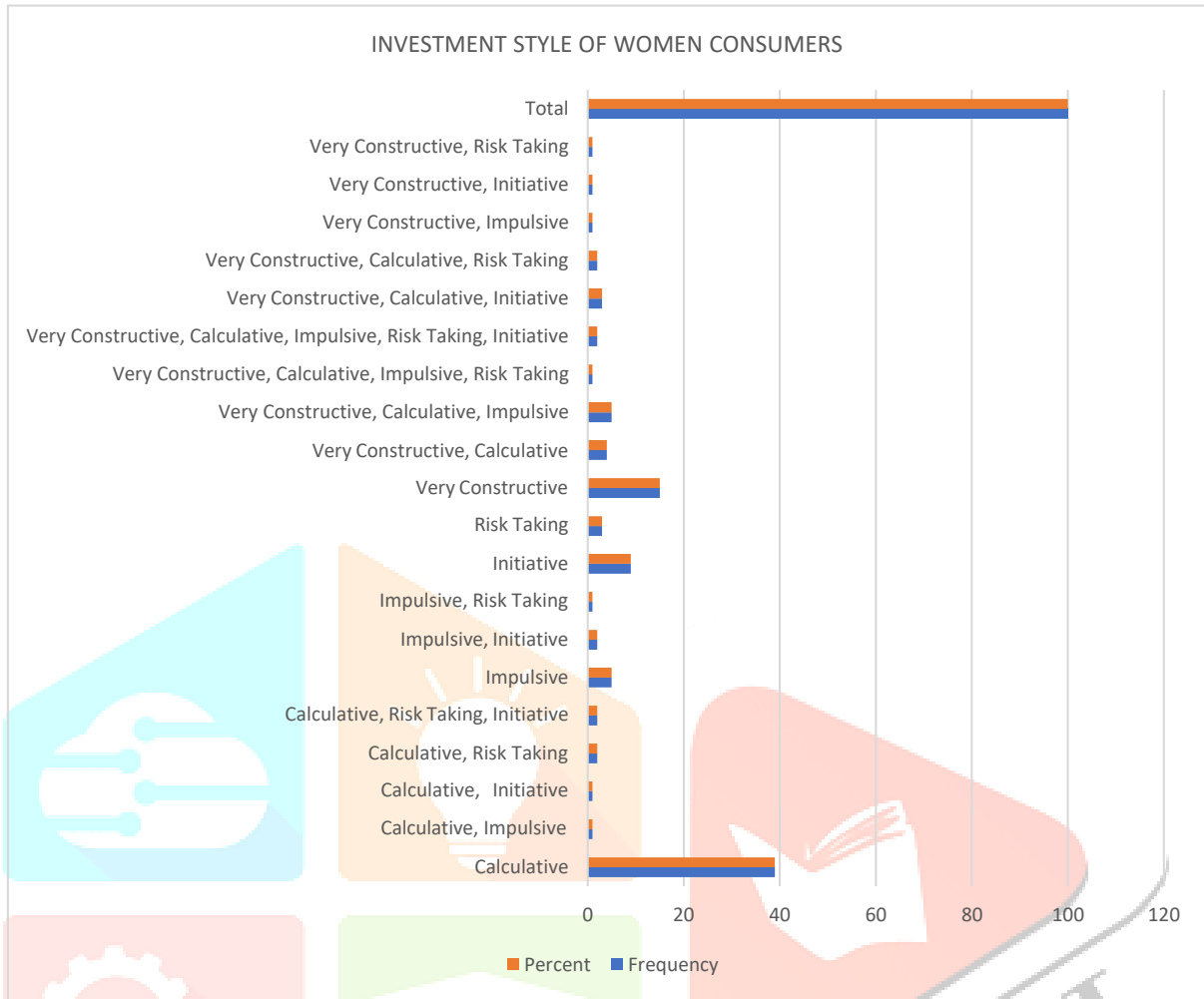
Frequency Distribution of Investment Style of Women Consumers

Investment style of consumers	Frequency	Percent
Calculative	39	39.0
Calculative, Impulsive	1	1.0
Calculative, Initiative	1	1.0
Calculative, Risk Taking	2	2.0
Calculative, Risk Taking, Initiative	2	2.0
Impulsive	5	5.0
Impulsive, Initiative	2	2.0
Impulsive, Risk Taking	1	1.0
Initiative	9	9.0
Risk Taking	3	3.0
Very Constructive	15	15.0
Very Constructive, Calculative	4	4.0
Very Constructive, Calculative, Impulsive	5	5.0
Very Constructive, Calculative, Impulsive, Risk Taking	1	1.0
Very Constructive, Calculative, Impulsive, Risk Taking, Initiative	2	2.0
Very Constructive, Calculative, Initiative	3	3.0
Very Constructive, Calculative, Risk Taking	2	2.0
Very Constructive, Impulsive	1	1.0
Very Constructive, Initiative	1	1.0
Very Constructive, Risk Taking	1	1.0
Total	100	100.0

Source: Primary Data

Table 1.2

Bar chart showing investing style of Women Consumers



Interpretation:

From the table it is understood that majority 39% percent of the women consumers are calculative in their invest. Being in competitive world and increase in the cost of living and future being uncertain in the present modern era the consumers take each decision after thoroughly weighing pros and cons. Being in competitive world and increase in the cost of living and future being uncertain in the present modern era the consumers take each decision after thoroughly weighing pros and cons.

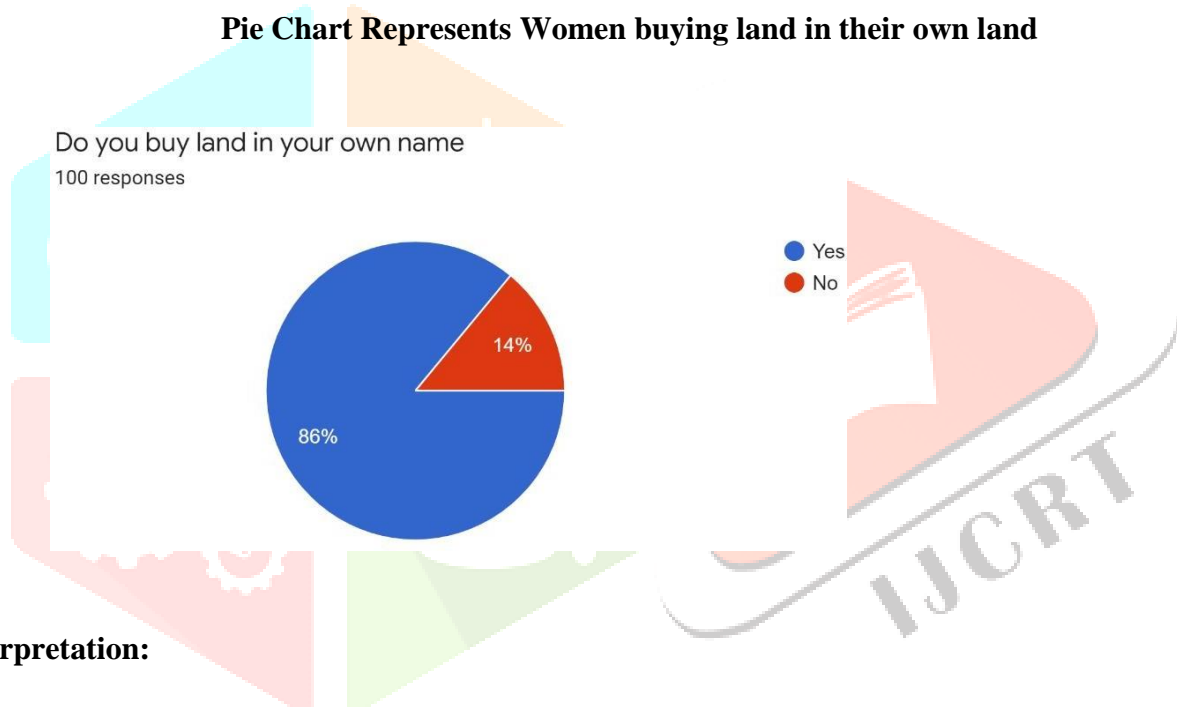
TABLE 1.3

Frequency Distribution of Women Buying Land in their Own Name

Women owning land intheir Name	Frequency	Percentage
Yes	86	86
No	14	14
Total	100	100

Source: Primary Data

Fig 1.1

**Interpretation:**

From the table it is proved that 86% of the respondents are willing to own a land in their own name, 14% does not like to own the land in their own name. Hence majority 84% of the Women likes to own a property in their own name.

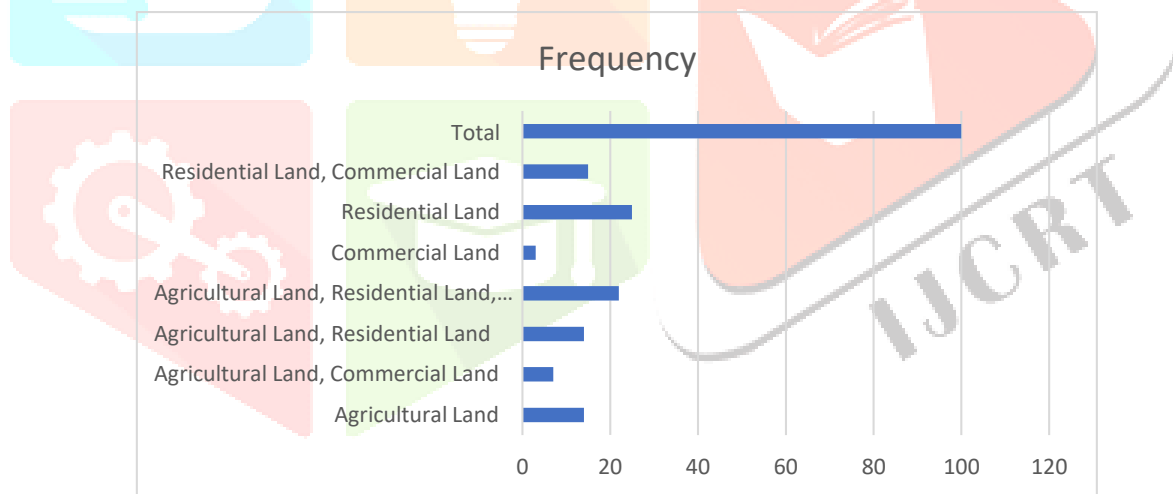
TABLE 1.4

Frequency distribution showing preference of women consumers in what type of land they prefer to buy

Type of land	Frequency	Percentage
Agricultural Land	14	14.0
Agricultural Land, Commercial Land	7	7.0
Agricultural Land, Residential Land	14	14.0
Agricultural Land, Residential Land, Commercial Land	22	22.0
Commercial Land	3	3.0
Residential Land	25	25.0
Residential Land, Commercial Land	15	15.0
Total	100	100.0

Source: Primary data

1.2 Bar chart showing type of land preferred by the women consumers



Interpretation: From the above it is proved that 25% of the total women consumers preferred only to buy residential land, 22% of the total preferred to buy all three types of land, 15% of the total preferred both residential land and commercial land, 14% of the total women consumers preferred to buy agricultural land, 14% agricultural land and residential land 7% of total women consumers preferred to buy agricultural land and commercial land and 3% women consumers only preferred commercial land. Thus majority 25% of the women consumers preferred only to buy residential land.

TABLE 1.5

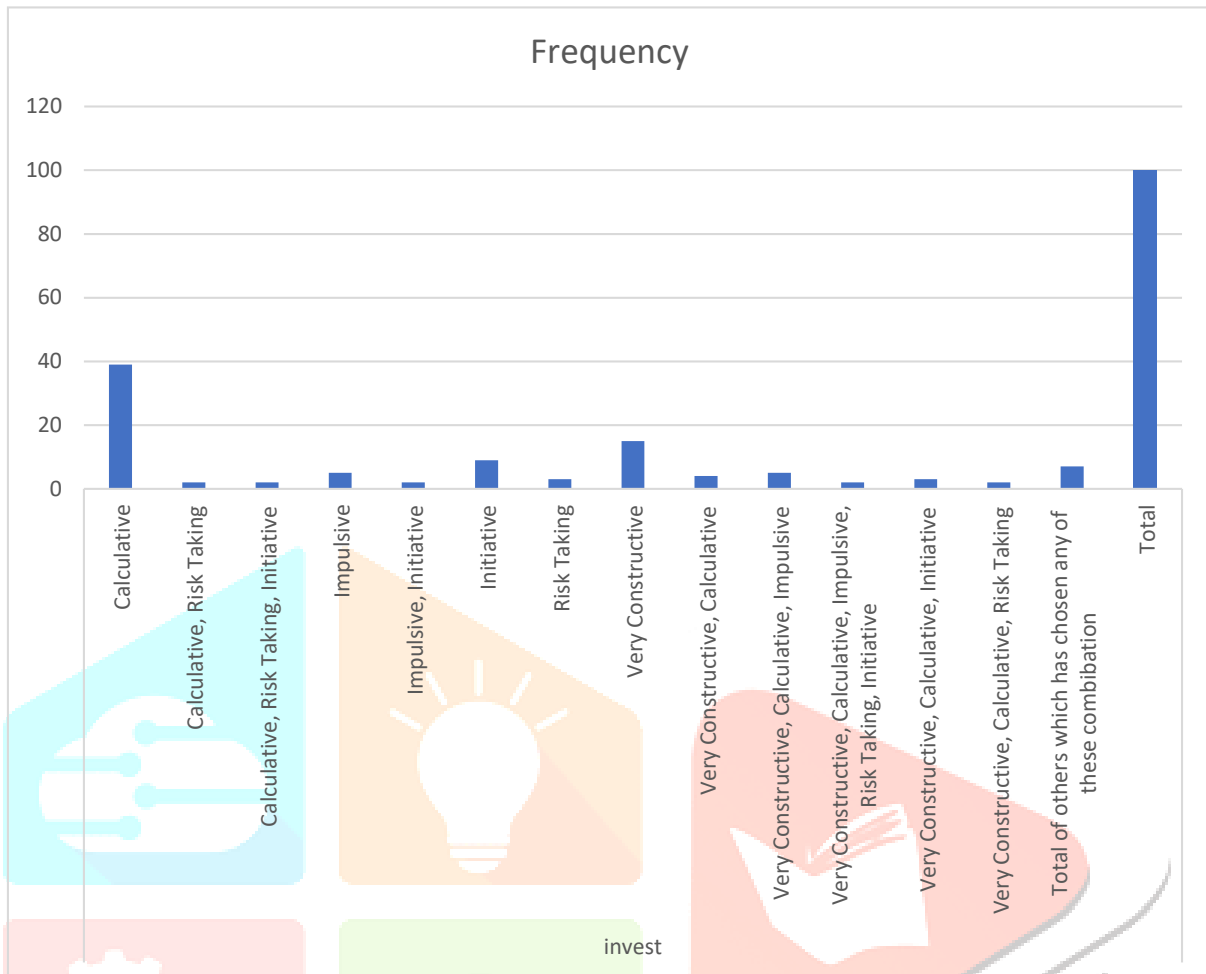
Frequency showing why women consumers buy land in their own name

Why women consumers buy land in their own name	Frequency	Percent
Avail Tax Benefits	11	11.0
Avail Tax Benefits, Asset creation	1	1.0
Avail Tax Benefits, Get Loans at Low Interest Rates	20	20.0
Avail Tax Benefits, Get Loans at Low Interest Rates, Relaxation in Stamp Duty	18	18.0
Avail Tax Benefits, my hard-earned money, avoid legal issues in future	1	1.0
Avail Tax Benefits, Relaxation in Stamp Duty	19	19.0
Buy land in family members name	1	1.0
Buy with the name of family members	1	1.0
Don't buy	2	2.0
Get Loans at Low Interest Rates	11	11.0
Get Loans at Low Interest Rates, Relaxation In Stamp Duty	9	9.0
No one else is there	1	1.0
Relaxation In Stamp Duty	5	5.0
Total	100	100.0

Source: Primary data

CHART - 1.3

Bar graph showing why does women consumers buy land in their own name



Interpretation:

From the table it is clear that 11% of the women consumers buy land in their own name to avail tax benefits, 1% of them to avail to avail tax benefits & asset creation, 20% of them to avail tax benefits & get loans at low interest, 18% of them to avail tax benefits, get loans at low interest & to get relaxation in stamp duty, 19% of them to avail tax benefits & to get relaxation in stamp duty, 11% of them to get loans at low interest rate. Hence, majority 20% of the women consumers buy land in their own name to avail tax benefits and to get loans at low interest rates for building houses.

TABLE 1.6

Frequency distribution of women consumers preferring land to any other property

Women consumers preferring land to any other property	Frequency	Percent
Good Investment Than Any Other Property	2	2.0
Good Investment Than Any Other Property, More Returns	4	4.0
Good Investment Than Any Other Property, Yield's Good Rental Income	1	1.0
Good Investment Than Any Other Property, Yield's Good Rental Income, More Returns	1	1.0
Good Investment Than Any Other Property, Yield's Good Rental Income, More Returns, liquidity	1	1.0
Increasing Value	3	3.0
Increasing Value, Good Investment Than Any Other Property	5	5.0
Increasing Value, Good Investment Than Any Other Property, liquidity	2	2.0
Increasing Value, Good Investment Than Any Other Property, More Returns	5	5.0
Increasing Value, Good Investment Than Any Other Property, More Returns, liquidity	2	2.0
Increasing Value, Good Investment Than Any Other Property, Yield's Good Rental Income	3	3.0
Increasing Value, Good Investment Than Any Other Property, Yield's Good Rental Income, More Returns	4	4.0
Increasing Value, Good Investment Than Any Other Property, Yield's Good Rental Income, More Returns, liquidity	1	1.0
Increasing Value, liquidity	1	1.0
Increasing Value, Safety	1	1.0

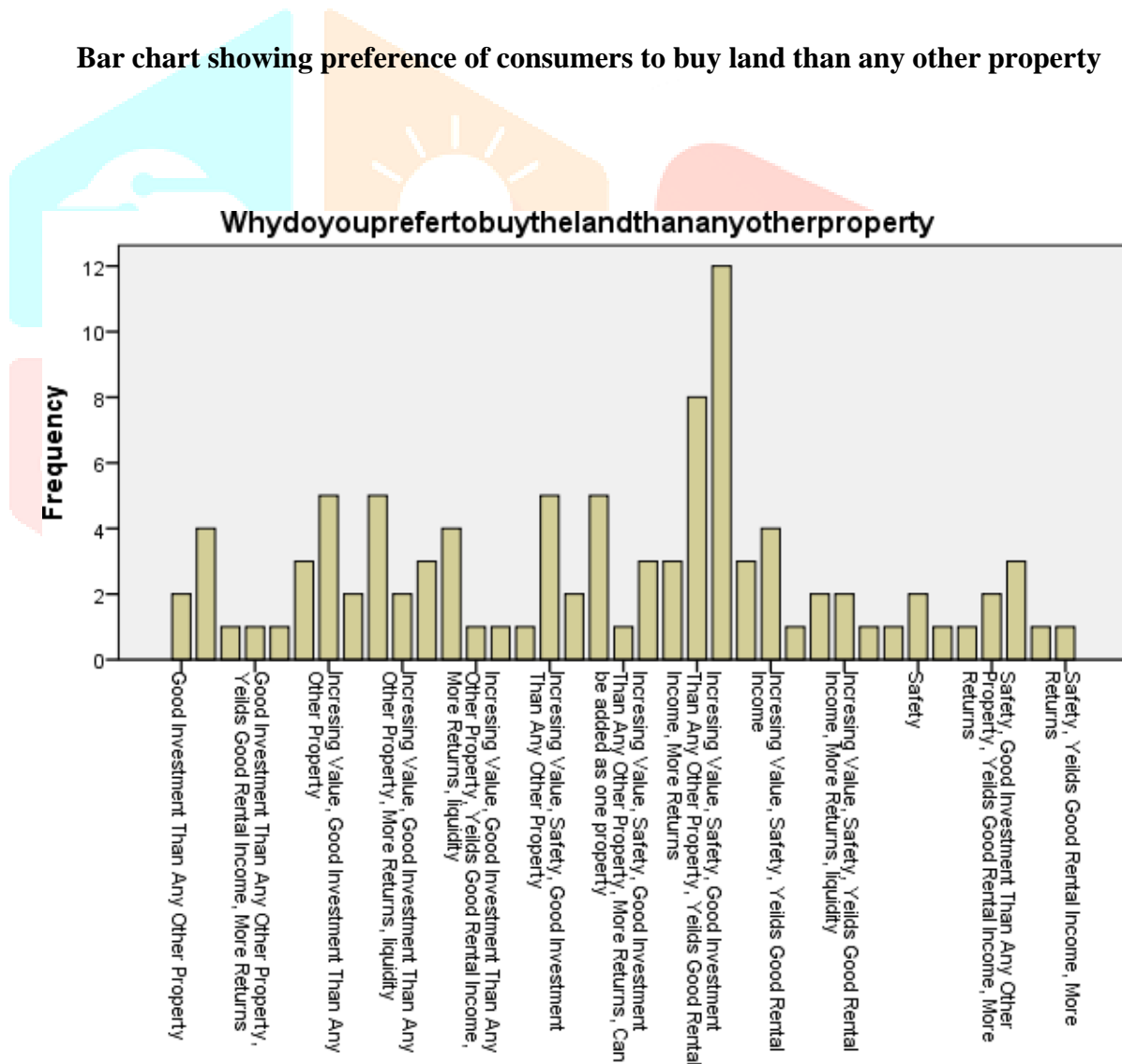
Increasing Value, Safety, Good Investment Than Any Other Property	55.0
Increasing Value, Safety, Good Investment Than Any Other Property, liquidity	22.0
Increasing Value, Safety, Good Investment Than Any Other Property, More Returns	55.0
Increasing Value, Safety, Good Investment Than Any Other Property, More Returns, can be added as one property	11.0
Increasing Value, Safety, Good Investment Than Any Other Property, More Returns, liquidity	33.0
Increasing Value, Safety, Good Investment Than Any Other Property, Yield's Good Rental Income	33.0
Increasing Value, Safety, Good Investment Than Any Other Property, Yield's Good Rental Income, More Returns	88.0
Increasing Value, Safety, Good Investment Than Any Other Property, Yield's Good Rental Income, More Returns, liquidity	1212.0
Increasing Value, Safety, More Returns	33.0
Increasing Value, Safety, Yield's Good Rental Income	44.0
Increasing Value, Safety, Yield's Good Rental Income, liquidity	11.0
Increasing Value, Safety, Yield's Good Rental Income, More Returns	22.0
Increasing Value, Safety, Yield's Good Rental Income, More Returns, liquidity	22.0
Increasing Value, Yield's Good Rental Income	11.0
Increasing Value, Yields Good Rental Income, More Returns	11.0
Safety	22.0
Safety, Good Investment Than Any Other Property, liquidity	11.0

Safety, Good Investment Than Any Other Property, Yield's Good Rental Income, liquidity	1	1.0
Safety, Good Investment Than Any Other Property, Yield's Good Rental Income, More Returns	2	2.0
Safety, More Returns	3	3.0
Safety, Yield's Good Rental Income, liquidity	1	1.0
Safety, Yield's Good Rental Income, More Returns	1	1.0
Total	100	100.0

Source: Primary data

1.4

Bar chart showing preference of consumers to buy land than any other property



Interpretation:

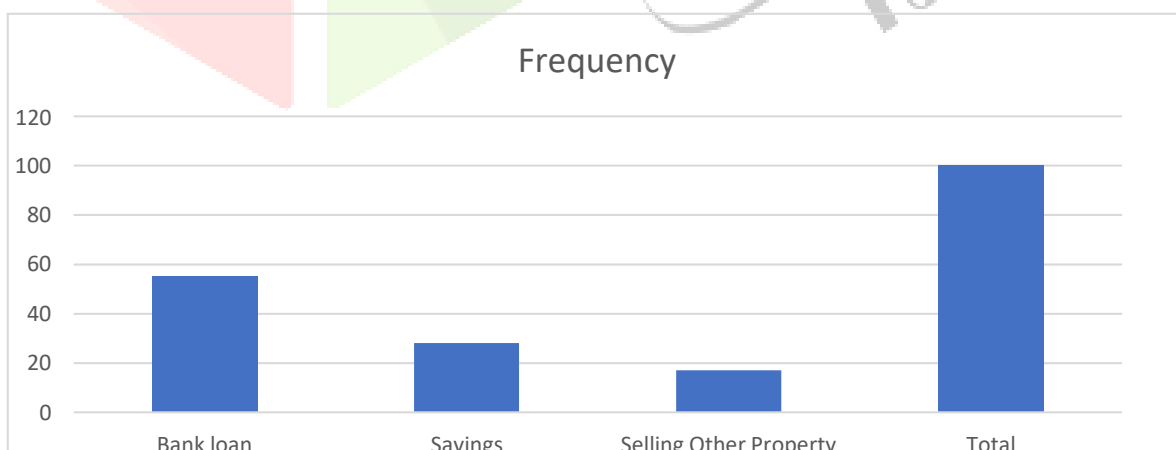
From the table we can understand that 2% of the total consumers prefer to buy land because they consider land as good investment than any other property, 4% consider land as Good Investment Than Any Other Property and More Returns, 1% as Good Investment Than Any Other Property, Yield’s Good Rental Income, more returns, liquidity, 12% Increasing Value, Safety, Good Investment Than Any Other Property, Yield’s Good Rental Income, More Returns, liquidity. Hence the majority 12% of the consumers prefer to buy land than any other property because land has Increasing Value, Safety, Good Investment Than Any Other Property, Yield’s Good Rental Income, More Returns, liquidity.

TABLE 1.7

Frequency distribution showing preference of women’s consumers to buy the land

Preference of women consumers to buy the land	Frequency	Percent
Bank loan	55	55.0
Savings	28	28.0
Selling Other Property	17	17.0
Total	100	100.0

Bar graph showing preference of women consumers to buy their land



Interpretation:

From the table it is proved that 55% of the women consumers preferred to buy the land through bank loan, 28% of the women consumers preferred to buy land through savings and 17% of the women consumers preferred to buy the property through selling other property. Hence the majority 55% of the consumers preferred to buy land through bank loan.

TABLE 1.8**Association between educational qualification and investment style of consumers**

H₀: There is no significant relationship between educational qualification and investment style of investment style consumers.

H₁: There is significant relationship between educational qualification and investment style of investment style consumers.

Educational Qualification * investment style Crosstabulation

		What is your investment style?		Total
		Very Constructive, Initiative	Very Constructive, Risk Taking	
Educational Qualification	Uneducated	0	0	1
	Diploma	1	0	4
	Ph.D.	0	0	4
	Postgraduate	0	0	15
	Professional Course	0	0	7
	Schooling	0	0	38
	Undergraduate	0	1	31
Total		1	1	100

Chi-Square Tests			
	Value	df	Asymp. Sig.(2-sided)
Pearson Chi-Square	96.681 ^a	114	.878
Likelihood Ratio	76.583	114	.997
N of Valid Cases	100		

Interpretation:

From the above table, it is observed that the significant value of factors is greater than 0.05. Null hypothesis is accepted. Thus, there is no significant relationship between educational qualification and investment style of consumers. Thus, from here we may conclude that education qualification of women does not affect their investment style as most of the respondents completed only schooling.

TABLE 1.9

Association between income and preference of women consumers to buy land than any other property

H₀: There is no significant relationship between income and preference of women consumers to buy land than any other property.

H₁: There is relationship between income and preference of women consumers to buy land than any other property.

Income and preference to buy the land than any other property Crosstabulation			
		Why do you prefer to buy the land than any other property	Total
		Safety, Yield's Good Rental Income, More Returns	
Income	1,00,001 & above	0	8
	Less Than Rs 20,000	0	47
	Rs 20,001 To 50,000	0	33
	Rs 50,001 To Rs 1,00,000	1	12
Total		1	100

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	110.587 ^a	108	.413
Likelihood Ratio	110.067	108	.427
N of Valid Cases	100		

Interpretation:

From the above table, it is observed that the significant value of factors is greater than 0.05. Null hypothesis is accepted. Thus, there is no significant relationship between income and preference of women consumers to buy land than any other property. Since savings is our tradition, most of the women prefer to save though there is less income and also according to the results recent study reveals that most of the women prefer to invest in land other than gold, etc.

1.10

Association between income and preference of women consumers to buy the land
H₀: There is no significant relationship between income and preference to buy the land.

H₁: There is significant relationship between income and preference to buy land.

Income * How do you prefer to buy your land Crosstabulation					
		How do you prefer to buy your land			Total
		Bank loan	Savings	Selling OtherProperty	
Income	1	24	15	8	47
	2	26	3	4	33
	3	4	6	2	12
	4	1	4	3	8
Total		55	28	17	100

Chi-Square Tests

	Value	df	Asymp. Sig.(2-sided)
Pearson Chi-Square	17.548 ^a	6	.007
Likelihood Ratio	18.911	6	.004
N of Valid Cases	100		

Interpretation:

From the table, it is observed that the significant value of factors is lesser than 0.05. Null hypothesis is rejected. Thus, there is significant relationship between income and how do the women consumers prefer to buy the land. This result also proves that there is income affects the way of buying the land. As most of the respondents belong to a income category of below Rs.20,000, most of the women prefer to buy land only through bank loan as the savings held by them might be low and may not be sufficient to buy their land.

1.11

Association between occupation and whom does the women consumers consult before buy the land

H₀: There is no significant relationship between occupation and whom does the women consumers consult before buy the land.

H₁: There is significant relationship between occupation and whom does the women consumers consult before buy the land.

Occupation * Whom do you consult before buying a property Crosstabulation		
		Total
Occupation	Business	12
	Government Employee	4
	Homemaker	52
	Professional	13
	Salaried Employee	18
	Student	1
Total		100

Chi-Square Tests

	Value	df	Asymp. Sig.(2-sided)
Pearson Chi-Square	244.382 ^a	195	.009
Likelihood Ratio	136.278	195	1.000
N of Valid Cases	100		

Interpretation:

From the table, it is observed that the significant value of factors is lesser than 0.05.

Null hypothesis is rejected. Thus, there is significant relationship between occupation and whom does the women consumers consult before buy the land. Since most of the respondents are home makers and also since most of them completed only schooling, they want to make sure there that their decision is correct and also there might be less decision-making power also. So, there is significant relationship between occupation and whom does the women consumers consult before buy the land.

1.12**Association between Educational Qualification and problems faced by women consumers while purchasing land**

H₀: There is no significant relationship between educational qualification and problems faced by women consumers while purchasing land.

H₁: There is significant relationship between educational qualification and problems faced by women consumers while purchasing land.

Chi-Square Tests

	Value	df	Asymp. Sig.(2-sided)
Pearson Chi-Square	173.622 ^a	180	.620
Likelihood Ratio	121.918	180	1.000
N of Valid Cases	100		

Interpretation: From the table, it is observed that the significant value of factors is greater than 0.05. Null hypothesis is accepted. Thus, there is no significant relationship between Educational Qualification and problems faced by women consumers while purchasing land.

1.13

Association between income and the attributes that influence the women consumers to buy the land

H₀: There is no significant relationship between income and the attributes that influence the women consumers to buy the land.

H₁: There is significant relationship between income and the attributes that influence the women consumers to buy the land.

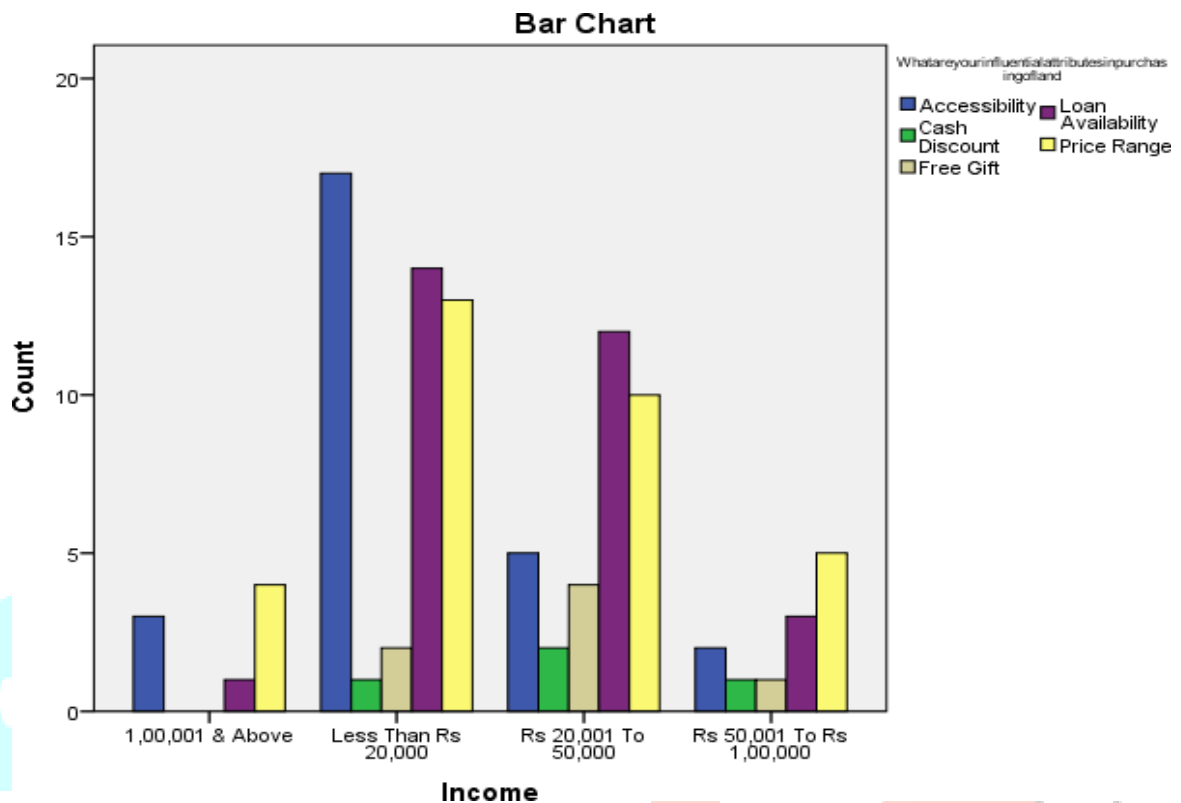
		What are your influential attributes in purchasing of land	Total
		Price Range	
Income	1,00,001 & above	4	8
	Less Than Rs 20,000	13	47
	Rs 20,001 To 50,000	10	33
	Rs 50,001 To Rs 1,00,000	5	12
Total		32	100

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	10.789 ^a	12	.547
Likelihood Ratio	11.726	12	.468
N of Valid Cases	100		

Interpretation: From the table, it is observed that the significant value of factors is greater than 0.05. Null hypothesis is accepted. Thus, there is no significant relationship between income and the attributes that influence the women consumers to buy the land. From the past it is common that all women tend to save and the attributes changes from one to one. So, there is no relationship between income and influential attributes.

1.6

Bar chart showing relationship between income and the attributes that influence the women consumers to buy the land.



1.12

Association between occupation and the important factor that women consumer considers while choosing to buy the property

H₀: There is no significant relationship between occupation and the important factor that women consumer considers while choosing to buy the property.

H₁: There is significant relationship between occupation and the important factor that women consumer considers while choosing to buy the property.

Occupation * What is a important factor that you consider while choosing to b Crosstabulation							
		What is a important factor that you consider while choosing to buy the land					Total
		1.0	2.0	3.0	4.0	5.0	
Occupation	Business	0	2	1	0	9	12
	Government Employee	0	1	1	1	1	4
	Homemaker	3	2	6	11	30	52
	Professional	1	2	2	2	6	13
	Salaried Employee	0	1	0	5	12	18
	Student	0	0	1	0	0	1
Total		4	8	11	19	58	100

Chi-Square Tests

	Value	df	Asymp. (2-sided)	Sig.
Pearson Chi-Square	23.226 ^a	20	.278	
Likelihood Ratio	24.184	20	.234	
N of Valid Cases	100			

Interpretation:

It is evident from the above table that the significant value of factors is greater than 0.05. Null hypothesis is accepted. Thus, there is no significant relationship between occupation and the important factor that women consumer considers while choosing to buy the property. Important factors change person to person independent of occupation. So, there is no relation between the same.

FINDINGS

- The study reveals that out of 100 consumers taken for the study, the dominant age group is between 36-45 years and 88% of them are married.
- 38% of the women consumers had only did their schooling, 4% of them completed diploma courses, 31% of them completed graduates, 15% of them completed Post graduates, 7% of them are professionals. 4% of them have doctorate in their fields.
- Majority of the women consumers are homemakers with 52%, the second highest women consumers are salaries employee with 18%, 13% of them are professional, 12% of them are business, 4% of them are government employees and 1% of them is student.

- In the evident from the table that 47% of the women consumers belong to below 20,000 income categories. 33% of them belong to 20,001 to 50,000 income categories, 12% of them belong to 50,001 to 1,00,000 income categories and 8% of them to have 1,00,001 & above income categories. Majority 47% of the customers belong to less than 20,000 income group.
- 31% of the women consumers belong to family having 1 dependent, 31% of them belong to a family having 2 dependents, 29% of them belong to a family having 3 dependents and 19% of the people belong to a family having 5 & more dependents. Majority 31% of the consumers belong to a family having 2 dependents.
- 82% of the women consumers prefer to stay in own house and 18% of them prefer to stay in rented house and majority 39% percent of the women consumers are calculative in their investment.
- 86% percent of the women consumers prefer to buy land in their own name and majority 25% of the women consumers prefer only to buy residential land, 22% of the total preferred to buy all three types of land, 15% of the total preferred both residential land and commercial land, 14% of the total women consumers preferred to buy agricultural land, 14% agricultural land and residential land 7% of total women consumers preferred to buy agricultural land and commercial land and 3% women consumers only preferred commercial land. Majority 25% of the women consumers preferred only to buy residential land.
- Majority (20%) of the women consumers buy land in their own name only to avail tax benefits and to get loans at low interest rates for building houses.
- Majority 12% of the consumers prefer to buy land than any other property because land has Increasing Value, Safety, Good Investment Than Any Other Property, Yield's Good Rental Income, More Returns, liquidity.
- 55% of the consumers buy land only through bank loan followed by savings 28% and selling other property 17%.
- There is no significant relationship between educational qualification and investment style of consumers.
- There is no significant relationship between income and preference of women consumers to buy land than any other property.
- There is significant relationship between income and how do the women consumers prefer to buy the land.
- There is significant relationship between occupation and whom does the women consumers consult before buy the land.
- There is no significant relationship between Educational Qualification and problems faced by women consumers while purchasing land.
- There is no significant relationship between income and the attributes that influence the women consumers to buy the land.
- There is no significant relationship between occupation and the important factor that women consumer considers while choosing to buy the property.

SUGGESTIONS:

Prior to purchasing a land, various actually looks at should be done to affirm that the land has an unmistakable what's more, attractive title. The legitimate status of the land is quite possibly the earliest issue that ought to be tended to prior to making a buy.

- Like developed nations the system ought to be straightforward and refreshed where by the all-relevant information of an individual's property ought to be known and land assessment will likewise be paid accurately.
- Approved permit to be given to the merchants who are managing land exchanges. Trade of money exchange among purchaser and dealer ought to happen just before the enlistment centre.
- All the procedures have to be digitalized and all information must be easily accessible and available to all.
- All the expenses incurred while purchasing the property should also be considered and properly recorded.
- Government should also create awareness about owning land at special zones created by it and also all the schemes announced related to this real-estate field.

CONCLUSION:

This study concludes that both the social and financial attributes impact the women in purchasing the land and also it shows problems faced by the women while purchasing the land. But education does not affect the choice of women in choosing the land. Though the decades pass, the problem faced by the women are still in run. Because of gender discrimination and some other causes women are facing so many problems in real estate field. And also, there is no awareness for both men and women in this field. The government should take initiative to bring awareness about this field and also should provide all the information. The information should be available to all and should be easy to access it. All the information should also be computerized and all the schemes introduced by the government should be promoted in such a way that it is known to all and also all the schemes should be framed in such a way to avoid all the problems for both men and women.

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