



***A STUDY ON THE PERCEPTION OF WOMEN TOWARDS FINANCIAL PLANNING IN THE CITY
OF BENGALURU***

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ABSTRACT

Effective financial planning and management are vital for the successful generation, safekeeping, and use of funds to achieve program objectives. Financial Planning is the very important while planning finances. Finance helps in the smooth movement of all the aspects of life. In short, financial planning is the process of systematically planning ones finances towards achieving his/her short-term and long-term life goals.

The research topic has been instrumental in identifying the perception of women towards financial planning which identifies the challenges and their perceptions through their process of financial planning. Women have to learn to inculcate the habit of savings, by prioritizing their expenses and budgeting their expenses to create investible surplus within their means. Another major hindrance faced by the women is lack of knowledge on the nuances of financial planning and investments. Lack of financial awareness and knowledge is contributing in a major way in their dependence on investment and financial planning on spouse/family, hampering their financial independence.

Keywords: Financial Planning, challenges, perceptions, financial awareness, financial dependence