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Problems Of Employees Relating To Investments Working In Educational Institutions

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Abstract

The study presents empirical data regarding the issues facing employees of educational institutions in investment sector. The study on employees working in the Educational Institutions and issues in investing money, served as the foundation for this study. It adopts an exploratory approach due to the topic's early stages of investigation. The paper provides a comprehensive factual picture of the main obstacles to employees' investment by methodically linking the views of the various problems. The findings indicate key issues in the investments. It includes institutional contexts that are still greatly impacted by the quirks of the economic systems, the activities of investors, and the lack of developed framework requirements in the investment market. The study of academic category of employees streamline by highlighting social impact of investment and issues will empower this section of employees.

Keywords*: Investments, Employees, Investors, Finance.*

1. Introduction

The financial effects [1]of the investors often not well understood, and many investors hesitate to invest because they are unsure of how to solve the issue. Financial concepts, such as return on investment, can also be used to calculate the financial resources and direct the right kind of investment to solve the issue, even though there is a compelling moral and ethical rationale for investors to address the issue. The addressing investments aspects are complex and it involves costs related to employee earnings or income with financial risk and return on investment and viability of the investments.

2. Statement of problem

Not Crediting salary on exact date on the start of the month, Market rate keeps on fluctuating., Foreseeing future rate of market is difficult, Risk bearing is high, Fixed Return can be expected, Tax Saving, All investment cost documentation charges, Huge investment may result into huge disappointments, Low Risk with low return is always better and Future benefits are aimed rather than taking risk, the main work as these many perceptions has been viewed in this study.

3. Objective of the study

To study the problems faced by the employees working in educational institutions on investments.

4. Hypotheses

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H01: There is no significant difference between problems faced by employees of Educational Institutions on Investments and age of the respondents.

H02: There is no significant difference between respondents' gender in investment and problems faced by employees of Educational Institutions on Investments.

5. Research Methodology

The process of enumeration, as well as the correct recording of outcomes, is referred as data collection. The proper data is critical to the success of an investigation; the study comprises assessing the respondent's Commitment influence in various aspects, as well as the researcher employ the current study was carried out in a practical world situation.

6. Sample Design

The approaches of convenient samples were used to get the collect data. Questionnaire was used to perform a field survey. The 210 employees were selected from self-financing colleges of arts and science college category and engineering college category.

7. Statistical Tools

The ANOVA, T test and Regression analysis has been used to analyze the connection towards Problems of investment activities and influencing investors' decisions.

8. Literature Reviews

Buijs (2011), The European transmission network is having trouble making investments. An urgent need for increased transmission capacity exists. Simultaneously, there is strong public resistance, a convoluted regulatory environment, and other issues that make investing difficult. Numerous plans to increase transmission capacity are postponed or abandoned. This paper discusses various technological approaches that can be used to increase transmission capacity. Without delving too deeply into technological specifics, the goal is to inform policymakers about technologies. The emphasis is on the potential and constraints of putting different technology options—including technical fixes that go beyond building new connection lines—into reality. The barriers listed in the European Priorities Interconnection Plan served as the foundation for the technology assessment's criteria. This guarantees a practical strategy founded on issues seen in actual projects. Whilst AC overhead line (OHL) will always be the preferred method of expanding the grid, there is a case to be made for other technological solutions that can get around many of the challenges OHL faces. It is also demonstrated that the higher upfront costs of some solutions can be balanced by a greater return on investment, for example, by completing investments with shorter delays because fewer challenges were faced. **López-Gutiérrez (2015),** this study examines how financial crisis affects businesses' investment decisions. Companies from a wide range of diverse institutional environments, including those representing Germany, Canada, Spain, France, Italy, the UK, and the USA, are included in the analysis. The Generalised Technique of Moments (System-GMM) is the methodology employed for panel data estimation, which permits control over both unobservable variation and endogeneity issues in explanatory variables. The findings demonstrate that depending on the investment possibilities that companies have access to, the impact of financial crisis varies on investment. Thus, businesses experiencing difficulties with fewer chances are more likely to under invest, but businesses experiencing difficulties with better prospects do not exhibit different investment behaviour from businesses in good health. **Uwanyuze (2021),** Titanium alloys are low density, biocompatible, strong at high temperatures, and resistant to corrosion. As a result, their use in chemical, medicinal, and aerospace applications is growing. A tried-and-true method for producing complex pieces with near-net shapes for these kinds of uses is investment casting. Mass transfer from metal-mold reactions, however, continues to be a significant issue that seriously degrades the castings' surface and other characteristics. Despite the remarkable advancements that have

occurred over the last 20 years, they are still dispersed over several research articles and conference proceedings. The field's current state, knowledge gaps, and research objectives for the advancement of titanium alloy casting efficiency are all outlined in this paper. This paper's originality lies in its thorough examination of the mass transport issues and interfacial interactions.

9. Demographic Profiles

The profile variables the respondents were discussed as on the basis of age, gender, education and experience in the study.

Table 1 Age of the Respondents

S. No.		Age (in years)	No. of Respondents	Percentage
1.	**Age**	Upto 30 Years	36	17.14
2.		31 to 40 Years	92	43.81
3.		41 to 50 Years	51	24.29
4.		Above 50 years	31	14.76
		Total	**210**	**100.00**
1.	**Gender**	Male	127	60.48
2.		Female	83	39.52
		Total	**210**	**100.00**
1.	**Education**	PG with Doctoral Degree	66	31.43
2.		PG with M. Phil Degree	62	29.52
3.		PG with NET/SET	48	22.86
4.		Others	34	16.19
		Total	**210**	**100.00**
1.	**Experience**	Upto 4 years	24	11.43
2.		5 to 8 years	77	36.67
3.		9 to 12 years	82	39.05
4.		Above 12 years	27	12.86
		Total	**210**	**100.00**

Source: Primary Data

Based on the data provided in table 1, the largest portion of respondents, including 92 individuals or 43.81% of the total, fall between the age ranges of 31 to 40 Years old. This is the predominant category in terms of the overall count. The next set of responders consists of 51 individuals, aged between 37 and 54, which accounts for 24.29 percent of the total. These persons are within the specified age range. Additionally, there are 36 participants who are aged up to 30 years, constituting 17.43 percent of the total, and 31 participants who are aged above 50 years, constituting 14.76 percent of the total. Both of these age cohorts are encompassed within the previously specified population. The research project under inquiry involved a cohort of 210 participants.

The gender analysis revealed that 127 of the participants are male, accounting for 60.48 percent of the total. The remaining 83 participants are female, making up 39.52 percent of the total.

The survey findings indicate that 31.43 percent of postgraduates hold a Doctoral Degree, 29.52 percent hold an M. Phil Degree, 22.86 percent hold NET/SET qualifications, and 16.19 percent fall into other educational categories.

Individuals with nine to twelve years of experience constitute 39.05 percent of the total, whereas those with five to eight years, more than twelve years, and up to four years of experience each account for 36.67 percent, 12.86 percent, and 11.43 percent, respectively, in terms of their level of experience.

10. Investment Problems of the Employees

Table 2 Problems of Employees Working in Educational Institutions on Investments

S. No.	Sources		Always	Usually	Occasionally	Not Usually	Never	Total
1	Not crediting salary on exact date on the start of the month	No.	77	86	15	6	26	210
		%	36.67	40.95	7.14	2.86	12.38	100.00
2	Market rate keeps on fluctuating.	No.	78	62	36	12	22	210
		%	37.14	29.52	17.14	5.71	10.48	100.00
3	Foreseeing future rate of market is difficult.	No.	103	59	18	9	21	210
		%	49.05	28.10	8.57	4.29	10.00	100.00
4	Risk bearing is high.	No.	75	67	21	15	32	210
		%	35.71	31.90	10.00	7.14	15.24	100.00
5	Fixed Return can be expected	No.	100	60	17	11	22	210
		%	47.62	28.57	8.10	5.24	10.48	100.00
6	All investment cost documentation charges	No.	79	76	22	7	26	210
		%	37.62	36.19	10.48	3.33	12.38	100.00
7	Tax Saving.	No.	49	61	46	17	37	210
		%	23.33	29.05	21.90	8.10	17.62	100.00
8	Huge investment may result into huge disappointments.	No.	63	70	42	8	27	210
		%	30.00	33.33	20.00	3.81	12.86	100.00
9	Low Risk with low return is always better.	No.	83	65	21	9	32	210
		%	39.52	30.95	10.00	4.29	15.24	100.00
10	Future benefits are aimed rather than taking risk.	No.	83	71	19	11	26	210
		%	39.52	33.81	9.05	5.24	12.38	100.00

Source: Primary Data

Table 2 indicates that 77.62% agree, while 15.24 % disagree, that not receiving salary on the exact date at the beginning of the month is the most significant issue. 77.14% agree, while 14.29% disagree, that predicting future market rates is challenging. The majority of 73.33% think that the future rewards are prioritised over taking risks, while only 17.62% disagree. Similarly, 76.19% feel that a fixed return may be expected, while 15.71% disagree. A considerable majority (73.81%) agree that all investment cost documentation costs are problematic. About 70.48% thinking that low-risk investments with poor returns are preferable on the other hand, 67.62% think that high-risk investments are worth bearing. It is important to note that the market rate is subject to constant fluctuations of 66.67% of respondents, agree with the statement. Additionally, it is worth noting that substantial investments can potentially lead to significant letdowns with 63.33% of those in agreement and 16.67% expressing disagreement. Nevertheless, the survey found that tax saving had the lowest %age of agreement (52.38%) and the highest %age of disagreement (25.71%). Hence, it is concluded that all of the factors that were brought up in the conversation are considered to be significant problems, as indicated by the findings of the research. The fact that investors in the education sector are becoming less prevalent, the fact that credit markets are providing assistance, and the fact that the private sector is the primary

participant in higher education are all factors that contribute to the reality that the difficulties that employees of investments in higher education are experiencing are made even more difficult.

$H_0$1: There is no significant difference between the demographics of the investors and Problems of the Employees Working in Educational Institutions.

1.10.1. One way ANOVA Test of Employee Age and Investment Problems

Table 3 Age and Investments Problems of Employees in Educational Institutions

Variables	Age	N	Mean	S.D.	F Value	Sig.
Not crediting salary on exact date on the start of the month	Upto 30 Years	36	4.06	1.12	6.895	0.001*
	31 to 40 Years	92	4.01	0.92		
	41 to 50 Years	51	4.04	1.44		
	Above 50 years	31	2.94	1.73		
	Total	**210**	**3.87**	**1.29**		
Market rate keeps on fluctuating	Upto 30 Years	36	4.14	1.02	6.814	0.001*
	31 to 40 Years	92	3.87	1.14		
	41 to 50 Years	51	3.88	1.24		
	Above 50 years	31	2.87	1.69		
	Total	**210**	**3.77**	**1.29**		
Foreseeing future rate of market is difficult	Upto 30 Years	36	4.58	0.91	8.920	0.001*
	31 to 40 Years	92	4.15	1.03		
	41 to 50 Years	51	3.94	1.29		
	Above 50 years	31	3.10	1.81		
	Total	**210**	**4.02**	**1.29**		
Risk bearing is high	Upto 30 Years	36	3.97	1.11	4.346	0.005*
	31 to 40 Years	92	3.68	1.33		
	41 to 50 Years	51	3.86	1.41		
	Above 50 years	31	2.87	1.75		
	Total	**210**	**3.66**	**1.42**		
Fixed Return can be expected	Upto 30 Years	36	4.14	1.15	5.394	0.001*
	31 to 40 Years	92	4.11	1.06		
	41 to 50 Years	51	4.14	1.30		
	Above 50 years	31	3.13	1.82		
	Total	**210**	**3.98**	**1.31**		
Tax Saving	Upto 30 Years	36	4.25	0.97	7.839	0.001*
	31 to 40 Years	92	3.96	1.14		
	41 to 50 Years	51	3.90	1.28		
	Above 50 years	31	2.87	1.71		
	Total	**210**	**3.83**	**1.31**		
All investment cost documentation charges.	Upto 30 Years	36	3.83	1.03	4.703	0.003*
	31 to 40 Years	92	3.30	1.33		
	41 to 50 Years	51	3.43	1.30		
	Above 50 years	31	2.61	1.75		
	Total	**210**	**3.32**	**1.38**		
Huge investment may result into huge disappointments	Upto 30 Years	36	4.14	0.99	8.393	0.001*
	31 to 40 Years	92	3.85	1.11		
	41 to 50 Years	51	3.43	1.33		
	Above 50 years	31	2.77	1.63		
	Total	**210**	**3.64**	**1.30**		
Low Risk with low return is always better.	Upto 30 Years	36	4.42	0.97	6.946	0.001*
	31 to 40 Years	92	3.68	1.31		
	41 to 50 Years	51	3.90	1.46		
	Above 50 years	31	2.94	1.65		

	Total	**210**	**3.75**	**1.41**		
Future benefits are aimed rather than taking risk.	Upto 30 Years	36	4.39	0.99	5.882	0.001*
	31 to 40 Years	92	3.86	1.08		
	41 to 50 Years	51	3.84	1.53		
	Above 50 years	31	3.06	1.71		
	Total	**210**	**3.83**	**1.34**		

Calculations Based on Primary Data * Sig.@5%

Table 3 shows that the ANOVA test results of age and variables are significant at 5% level. Hence, the stated null hypothesis is rejected as the analysis of age and problems. Not crediting salary on exact date with the F value of 6.895, Market rate keeps on fluctuating as the F value is 6.814, Foreseeing future rate of market is difficult as the F value is 8.920, Risk bearing is high as the F value is 4.346, Fixed Return can be expected as the F value of 5.394, Tax Saving with the F value of 7.839, All investment cost documentation charges with the mean score of 4.703, Huge investment may result into huge disappointments as the F value is 8.393, Low Risk with low return is always better as the F value 6.946 and Future benefits are aimed rather than taking risk with F value is 5.882. Hence this analysis concluded that young age are more problems expressed their view on investment this may be less ability of earnings in the study.

1.10.2. One way ANOVA Test of Employee Education and Investment Problems

Table 5 Education and Investments Problems of Employees in Educational Institutions

Variables	**Education**	**N**	**Mean**	**S.D.**	**F Value**	**Sig.**
Not crediting salary on exact date on the start of the month	PG with Doctoral Degree	66	4.33	0.98	4.503	0.004*
	PG with M. Phil Degree	62	3.60	1.52		
	PG with NET/SET	48	3.69	1.31		
	Others	34	3.71	1.12		
	Total	**210**	**3.87**	**1.29**		
Market rate keeps on fluctuating	PG with Doctoral Degree	66	4.15	1.06	5.437	0.001*
	PG with M. Phil Degree	62	3.27	1.43		
	PG with NET/SET	48	3.90	1.32		
	Others	34	3.76	1.16		
	Total	**210**	**3.77**	**1.29**		
Foreseeing future rate of market is difficult	PG with Doctoral Degree	66	4.47	0.93	4.376	0.005*
	PG with M. Phil Degree	62	3.71	1.58		
	PG with NET/SET	48	3.88	1.27		
	Others	34	3.91	1.11		
	Total	**210**	**4.02**	**1.29**		
Risk bearing is high	PG with Doctoral Degree	66	4.08	1.18	4.234	0.006*
	PG with M. Phil Degree	62	3.23	1.61		
	PG with NET/SET	48	3.75	1.28		
	Others	34	3.50	1.44		
	Total	**210**	**3.66**	**1.42**		
Fixed Return can be expected	PG with Doctoral Degree	66	4.47	0.96	5.862	0.001*
	PG with M. Phil Degree	62	3.55	1.49		
	PG with NET/SET	48	3.96	1.29		
	Others	34	3.82	1.31		
	Total	**210**	**3.98**	**1.31**		

Tax Saving	PG with Doctoral Degree	66	4.00	1.02	3.585	0.015*
	PG with M. Phil Degree	62	3.39	1.59		
	PG with NET/SET	48	4.00	1.19		
	Others	34	4.09	1.24		
	Total	**210**	**3.83**	**1.31**		
All investment cost documentation charges	PG with Doctoral Degree	66	3.48	1.29	1.153	0.329*
	PG with M. Phil Degree	62	3.10	1.54		
	PG with NET/SET	48	3.25	1.36		
	Others	34	3.53	1.26		
	Total	**210**	**3.32**	**1.38**		
Huge investment may result into huge disappointments	PG with Doctoral Degree	66	3.98	1.10	2.883	0.037*
	PG with M. Phil Degree	62	3.34	1.40		
	PG with NET/SET	48	3.52	1.37		
	Others	34	3.68	1.25		
	Total	**210**	**3.64**	**1.30**		
Low Risk with low return is always better	PG with Doctoral Degree	66	3.97	1.10	6.957	0.001*
	PG with M. Phil Degree	62	3.18	1.55		
	PG with NET/SET	48	4.29	1.41		
	Others	34	3.62	1.33		
	Total	**210**	**3.75**	**1.41**		
Future benefits are aimed rather than taking risk	PG with Doctoral Degree	66	4.42	1.01	8.130	0.001*
	PG with M. Phil Degree	62	3.34	1.53		
	PG with NET/SET	48	3.77	1.28		
	Others	34	3.65	1.23		
	Total	**210**	**3.83**	**1.34**		

Calculations Based on Primary Data * Sig.@5%

Table 5 shows that the ANOVA test results of age and variables are significant at 5% level. Hence, the stated null hypothesis is rejected as the analysis is done with age and problems and the calculated F value 4.503, 5.437, 4.376, 4.234, 5.862, 3.585, 2.883, 6.957 and 8.130 are significant at five % level. Further PG with Doctoral Degree category expressed more problems than other category of respondents. This may be expectation of earnings may be not satisfied with their qualifications.

1.10.3. One way ANOVA Test of Employee Education and Investment Problems

Table 6 Experience and Investments Problems of Employees in Educational Institutions

Variables	Experience	N	Mean	S.D.	F Value	Sig.
Not crediting salary on exact date on the start of the month	Upto 4 years	24	4.54	24	8.433	0.001*
	5 to 8 years	77	3.99	77		
	9 to 12 years	82	3.88	82		
	Above 12 years	27	2.89	27		
	Total	**210**	**3.87**	**210**		
Market rate keeps on fluctuating	5 to 8 years	24	4.58	24	12.005	0.001*
	9 to 12 years	77	3.87	77		
	Above 12 years	82	3.82	82		
	Upto 4 years	27	2.63	27		
	Total	**210**	**3.77**	**210**		

Foreseeing future rate of market is difficult	Upto 4 years	24	4.46	24	10.851	0.001*
	5 to 8 years	77	4.21	77		
	9 to 12 years	82	4.11	82		
	Above 12 years	27	2.81	27		
	Total	**210**	**4.02**	**210**		
Risk bearing is high	5 to 8 years	24	3.71	24	3.508	0.016*
	9 to 12 years	77	3.75	77		
	Above 12 years	82	3.82	82		
	Upto 4 years	27	2.85	27		
	Total	**210**	**3.66**	**210**		
Fixed Return can be expected	Upto 4 years	24	4.29	24	10.960	0.001*
	5 to 8 years	77	3.96	77		
	9 to 12 years	82	4.29	82		
	Above 12 years	27	2.78	27		
	Total	**210**	**3.98**	**210**		
Tax Saving	5 to 8 years	24	3.83	24	10.328	0.001*
	9 to 12 years	77	4.12	77		
	Above 12 years	82	3.96	82		
	Upto 4 years	27	2.63	27		
	Total	**210**	**3.83**	**210**		
All investment cost documentation charges	Upto 4 years	24	3.38	24	4.112	0.007*
	5 to 8 years	77	3.69	77		
	9 to 12 years	82	3.17	82		
	Above 12 years	27	2.70	27		
	Total	**210**	**3.32**	**210**		
Huge investment may result into huge disappointments	5 to 8 years	24	4.17	24	10.830	0.001*
	9 to 12 years	77	4.06	77		
	Above 12 years	82	3.38	82		
	Upto 4 years	27	2.74	27		
	Total	210	3.64	210		
Low Risk with low return is always better	Upto 4 years	24	4.25	24	5.243	0.002*
	5 to 8 years	77	3.90	77		
	9 to 12 years	82	3.77	82		
	Above 12 years	27	2.85	27		
	Total	**210**	**3.75**	**210**		
Future benefits are aimed rather than taking risk	5 to 8 years	24	4.21	24	4.154	0.007*
	9 to 12 years	77	3.91	77		
	Above 12 years	82	3.90	82		
	Upto 4 years	27	3.04	27		
	Total	**210**	**3.83**	**210**		

Calculations Based on Primary Data * Sig.@5%

Table 6 shows that the ANOVA test results of experience and variables are significant at 5% level. Hence, the stated null hypothesis is rejected as the analysis is done with age and problems. Not Crediting salary on exact date on the start of the month with F value of 8.433, Market rate keeps on fluctuating with F value of 12.005, Foreseeing future rate of market is difficult with F value of 10.851, Risk bearing is high with F value of 3.508, Fixed Return can be expected with F value of 10.960, Tax Saving with F value of 10.328, All investment cost documentation charges with F value of 4.112, Huge investment may result into huge disappointments with F value of 10.830, Low Risk with low return is always better with F value of 5.243 and Future benefits are aimed rather than taking risk with F value of 4.154

10.4. T Test of Employee Gender and Investment Problems

Table 7 Gender and Investments Problems of Employees in Educational Institutions

Variables	Gender	N	Mean	S.D.	T Value	Sig.
Not crediting salary on exact date on the start of te month	Male	127	4.11	1.12	3.308	0.001*
	Female	83	3.49	1.43		
Market rate keeps on fluctuating	Male	127	3.99	1.16	2.997	0.003*
	Female	83	3.43	1.42		
Foreseeing future rate of market is difficult	Male	127	4.21	1.07	2.553	0.012*
	Female	83	3.72	1.52		
Risk bearing is high	Male	127	3.95	1.29	3.750	0.001*
	Female	83	3.20	1.49		
Fixed Return can be expected	Male	127	4.21	1.19	3.199	0.002*
	Female	83	3.61	1.40		
Tax Saving	Male	127	4.01	1.16	2.303	0.023*
	Female	83	3.57	1.47		
All investment cost documentation charges	Male	127	3.54	1.28	2.701	0.008*
	Female	83	3.00	1.48		
Huge investment may result into huge disappointments	Male	127	3.80	1.25	2.156	0.033*
	Female	83	3.40	1.34		
Low Risk with low return is always better	Male	127	4.01	1.24	3.169	0.002*
	Female	83	3.36	1.57		
Future benefits are aimed rather than taking risk	Male	127	4.03	1.23	2.671	0.008*
	Female	83	3.52	1.44		

Based on Primary Data * Sig.@5%

Table 7 shows that the T test results of gender and problems relating to investment behaviour of employees working in educational institutions are significant at 5% level. Hence, the stated null hypothesis is rejected as the analysis is done with gender and problems.

The acceptance score also indicates that highest of 4.11, 3.99, 4.21, 3.95, 4.21, 4.01, 3.54, 3.80, 4.01 and 4.03 to the above respective variables among the male category of respondents when compared with females.

Model Fit for Employee Investment Problems

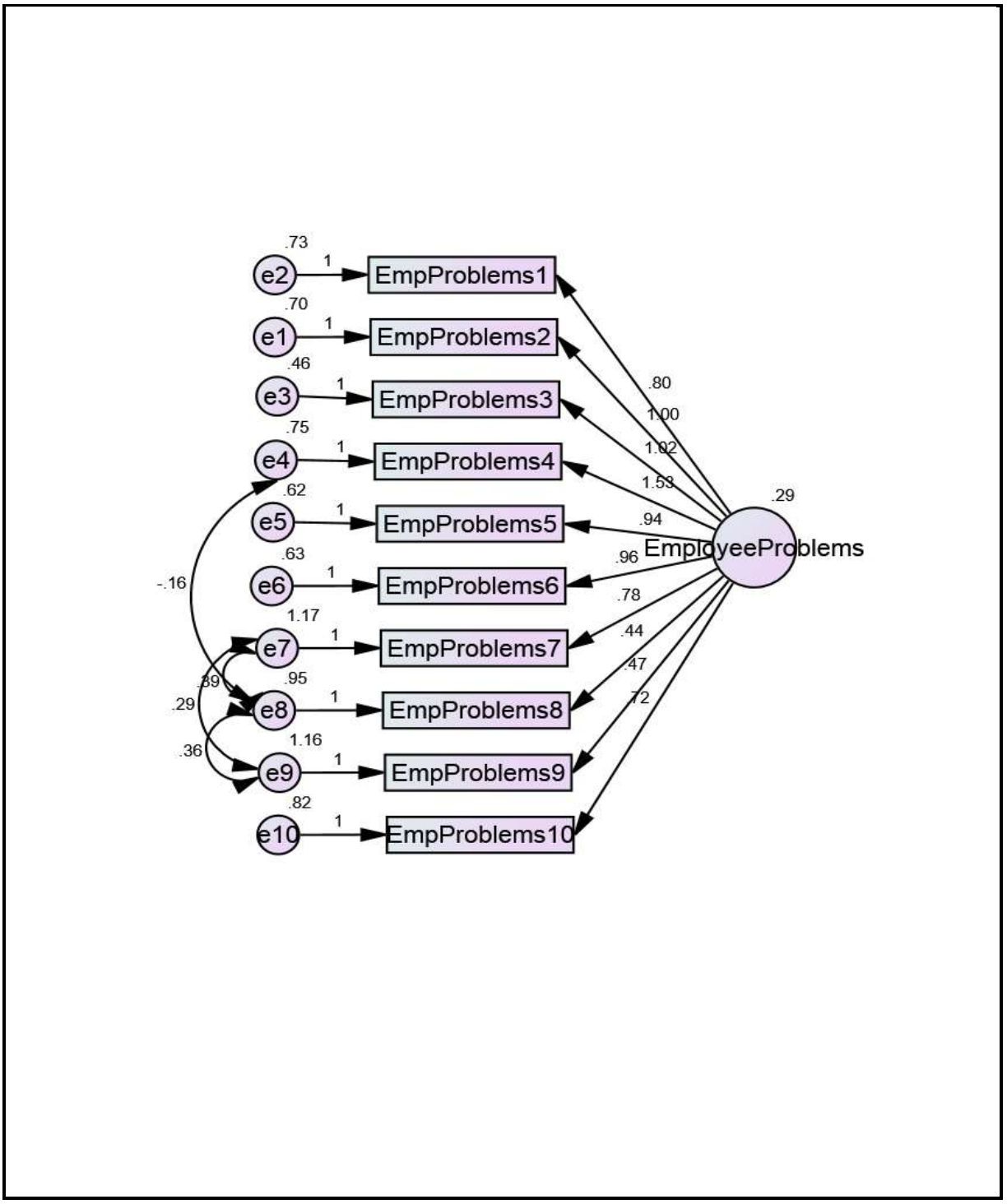
.73
e2
1
EmpProblems1
.70
e1
1
EmpProblems2
.46
e3
1
EmpProblems3
.75
e4
1
EmpProblems4
.62
e5
1
EmpProblems5
.63
e6
1
EmpProblems6
1.17
e7
1
EmpProblems7
.95
e8
1
EmpProblems8
1.16
e9
1
EmpProblems9
.82
e10
1
EmpProblems10
.80
1.00
1.02
1.53
.94
.96
.78
.44
.47
.72
.29
EmployeeProblems
-.16
.39
.29
.36

Table 8

GFI	0.944
AGFI	0.901
NFI	0.956
RFI	0.936
IFI	0.976
TLI	0.965
CFI	0.976
RMSEA	0.073

Based on Primary Data

The calculated GFI (0.944), AGFI (0.901), NFI (0.956), RFI (0.936) IFI (0.976), TLI (0.965), CFI (0.976) and RMSEA (0.073) values indicates that more than or less than required rate of fitting in the study.

Table 9b Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
EmpProblems2	<---	Employee Problems	1.000				
EmpProblems1	<---	Employee Problems	0.993	0.080	12.469	***	
EmpProblems3	<---	Employee Problems	1.098	0.077	14.255	***	
EmpProblems4	<---	Employee Problems	1.109	0.087	12.702	***	
EmpProblems5	<---	Employee Problems	1.078	0.079	13.564	***	
EmpProblems6	<---	Employee Problems	1.061	0.080	13.335	***	
EmpProblems7	<---	Employee Problems	0.856	0.090	9.508	***	
EmpProblems8	<---	Employee Problems	0.859	0.084	10.223	***	
EmpProblems9	<---	Employee Problems	0.915	0.091	10.065	***	
EmpProblems10	<---	Employee Problems	0.982	0.084	11.717	***	

Based on Primary Data

The Regression Weights indicates that the variables used in the present study shows significant in the study.

12. Suggestions of the study

1. The investments made must be based on futuristic goals, not aiming at shorter benefits.
2. Investments in order to be the better one the amount involved must be uniform and from time to time investing policy must be maintained.
3. Investments are very complex as generally people try to invest only in safe assets aspect, so higher risk which eventually gives higher return.

13. Conclusion

The purpose of this study is to analyse the problems of the employees working in the educational institutions. The study results shows a vast majority of the employees are stated that inadequate income delay in receiving salary, predicting future market rates, fixed return may be expected are significant issues in the investments. Hence, the educations institutions are take into considerations to enhance the earning and providing permanent nature of job will boost the economy of their life and also boost the education that important pillor of the nation.

14. References

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