

PROJECT REPORT
ON
STOCK MARKET AWARENESS AMONG YOUTH IN THRISSUR
DISTRICT

Submitted By

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MASTER OF COMMERCE

OF

THE UNIVERSITY OF CALICUT



M.E.S.ASMABI COLLEGE

P.VEMBALLUR – 680671

2022-2024

CERTIFICATE

This is to certify that the project report entitled “**STOCK MARKET AWARENESS AMONG YOUTH IN THRISSUR DISTRICT**” is a bonafide record of project work carried out by **SHAHIRA T S** in partial fulfillment of her Degree of Master of Commerce of the University of Calicut.

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CERTIFICATE

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DECLARATION

I, **SHAHIRA T S**, hereby declare that the project report entitled “ **STOCK MARKET AWARENESS AMONG YOUTH IN THRISSUR DISTRICT**” is a bonafide record of project work done by me, in partial fulfillment of the requirement for the award of the degree of Master of Commerce, under the supervision of **Smt. THANZEELA EBRAHIM K, Assistant Professor, Research Department of Commerce, MES Asmabi College, P.Vemballur**. The information and data given in the report is authentic to the best of my knowledge.

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First of all, I am thankful to GOD ,the Almighty for all his blessings showered upon me throughout my life and his grace, I could successfully complete the project works.

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1.1 INTRODUCTION

The stock market serves as a vital indicator of a country's economic health, it is known as pulse of economy or economic mirror. The stock market, also known as the share market or equity market. The stock market is a dynamic and integral component of the global financial system, serving as a platform for buying and selling ownership stakes in publicly traded companies. It represents a bustling marketplace where investors, ranging from individual traders to large institutional players, come together to trade securities such as stocks, bonds, and derivatives. It operates as an organized platform where buyers and sellers engage in transactions involving shares and securities of various companies listed on the stock exchange. This exchange need not be a physical location but serves as a centralized marketplace for trading financial instruments. To be traded on a stock exchange, a security must be listed on a prominent stock market. Stock exchange serves as marketplace for buyers and sellers come together to conduct trading activities for a specified duration on business days. The trade could be stocks commodities or currencies. The regulatory body with the power to control and monitor the stock market is SEBI.

India's stock market has a long history, having begun in the 1850s. Initially, stock trading occurred informally among stockbrokers under a banyan tree near Bombay Town Hall. With the Company's Act introduced in 1850, which brought in the concept of limited liability, investors began showing interest in corporate securities. Eventually, these brokers organized themselves and established the Bombay Stock Exchange (BSE) in 1875, the oldest stock exchange in Asia. Over time, more stock exchanges emerged across India in 19th and 20th centuries. India has several stock exchanges, but the two

main ones are the Bombay Stock Exchange (BSE) and the National Stock Exchange of India (NSE). These exchanges facilitate trading of stocks, derivatives, and other financial instruments. There are currently 24 approved stock exchanges in India, but only a small number of them are operational and long-term, according to SEBI data. India's stock market stands as one of the oldest and most resilient among emerging economies with the rapid improvement in exchange infrastructure and better safeguard under SEBI.

The ancient stock market, a real marketplace that has existed for ages, was the site where shares of publicly traded companies were traded. These markets were characterized by manual trading, with traders negotiating prices face-to-face. Transactions were recorded manually, often leading to delays and inefficiencies. Access to the market was limited to a small group of wealthy individuals and institutions. Information dissemination was slow, relying on newspapers and word of mouth. Regulation was minimal, leading to frequent market manipulation and insider trading. Overall, the old stock market operated with limited technology, transparency, and regulation compared to the modern stock market. In today's stock market, securities are bought and sold electronically through a global electronic market place. It operates with advanced technology, allowing for high-speed trading and real time information dissemination. Electronic trading platforms connect buyers and sellers instantaneously, enabling transactions to be executed within milliseconds. The modern stock market is highly regulated, with government agencies overseeing market integrity, investor protection, and fair trading practices. Access to the market has significantly broadened, with individual investors able to participate through online brokerage accounts. Financial advancements have facilitated the creation of a wide range of trading methods and investment products to meet the needs and risk preferences of different investors. Overall, the modern stock market is characterized by efficiency, accessibility, and transparency compared to its historical counterpart.

1.2 STATEMENT OF THE PROBLEM

To investigate the current awareness and knowledge level of stock market among youth, and to identify the factors influencing their participation, it involves assessing their

awareness, knowledge and participation of the stock market. And to identify there is any barriers that may prevent youth from participating in stock market.

1.3 SIGNIFICANCE OF THE STUDY

A study on stock market awareness among youth holds significant importance for various reasons. Firstly, it serves as a cornerstone for enhancing financial literacy among young people, a crucial skill in today's complex financial world. Understanding the stock market empowers individuals to make informed decisions about their finances, including investing and saving for the future. Secondly, the study provides insights into the investment behaviour of youth, which can influence not only their own financial futures but also broader economic trends. For instance, if young people are more aware about stock market, they are likely to contribute to economic growth through investment activities. Additionally, the study can inform policymakers and educators about the need to integrate financial education into school curriculum ensuring that future generations are equipped to navigate the financial landscape effectively. Furthermore, increased awareness among youth can lead to positive social impacts.

1.4 SCOPE OF THE STUDY

The study aims to explore how much young people know about the stock market and what influence their participation in it. By surveying or interviewing the youth, the study will assess their awareness of basic stock market concepts and barriers preventing them from getting involved.

1.5 OBJECTIVES OF THE STUDY:

1. To evaluate the existing level of stock market awareness among youth
- 2 .To identify and analyze the factors that influence youth's awareness of the stock market
3. To recommend effective strategies for enhancing stock market awareness among youth

1.6 HYPOTHESIS

H_{01} : The average level of stock market knowledge among youth in Thrissur district is equal to a predetermined standard level.

H_{02} : There is no significant relationship between various factors(age, gender, educational qualification)and youth's awareness of the stock market.

H_{03} : There is no significant difference in stock market awareness level among youth exposed to different awareness strategies

1.7 RESEARCH METHODOLOGY

1.7.1 Type of data used

Both primary data and secondary data used for the study

A. Primary data

Primary data for the study collected through questionnaires using Google form

B. Secondary data

Secondary data is collected from publications, internet, journals etc

1.7.2 Tools for data collection

Questionnaires are used to collect the data

1.7.3 Sampling method

Non probability sampling method is used

1.7.4 Sampling method

The convenience sampling method is used

1.7.5 Sample size

The sample size is 60

1.7.6 Tools for data analysis

Percentage analysis, one way ANOVA, Independent sample T test

1.7.7 Period of the study

The study conducted during the period in between February 2024 to June 2024

1.8 LIMITATION OF THE STUDY

- The sample size is limited up to 60
- Non availability of confidential information
- The data is collected only from youth
- Limited time

CHAPTERISATION

Chapter 1: Introduction

Chapter 2: Review of literature

Chapter 3: Theoretical framework

Chapter 4: Data Analysis and Interpretation

Chapter 5: Findings, Suggestions, Conclusion

CHAPTER 2

REVIEW OF LITERATURE

- **Nesan Venkatesan(2023)**the purpose of this study is to investigate Chennai's Generation Z population's level of stock market awareness and expertise. It aims to learn more about their comprehension of this financial component through focus groups and questionnaire surveys. By doing this, it seeks to provide insight about this Chennai demographic's knowledge of the stock market. The results may have a significant impact on the development of programs and policies that increase youth financial literacy. They may also provide insightful information to financial institutions and investors who work with this demographic. All things considered, this survey may yield important insights regarding Chennai's stock market knowledge and comprehension among Generation Z.
- **Bakir Illahi Dar, Jatinder Kumar(2023)**the premise of most financial theories is that people are rational and weigh all the information before making decisions, however this is not how things actually work. The purpose of this study is to analyze the behavioral factors that influence individual investors' decisions about their investments . A self-administered questionnaire was used to collect 392 responses from individual investors using non-probability convenience sampling. The impact of investment behavioral factors on investment decision-making was ascertained by logistic regression, whereas the effect of demographics on investment behaviour was assessed using the t-test and ANOVA
- In **2021 N. Selvaraj** elucidates the concept of derivatives for traders seeking to optimize profits with minimal risk. Derivatives, a groundbreaking financial innovation, are designed to enhance returns while mitigating risk. These financial instruments derive their value from other underlying assets and are inseparable from the markets they represent. When agreements are made between two parties regarding easily tradable assets, they are termed derivatives.

- **Alnakhli & Shabir (2021)**, In this study, the researcher emphasizes the vital role investors play in economic expansion. It's crucial for investors to grasp the risks and rewards involved in making wise investment decisions, saving for the future, and managing wealth allocation. Understanding awareness, especially among students, is key to enhancing their financial decision-making abilities. Regression analysis was employed to test hypotheses regarding the connection between information accessibility and perceptions, barriers, and channels for market communication.
- The paper by **Ashwini Ajay and Shabu K R (2020)** studied how young employees in Kerala invest their money. They discovered that the majority favored safe options such as post office schemes, gold, and bank accounts. The common goals for investing are to grow wealth and pay off long-term debts. Many get financial advice from family and friends, followed by the internet and newspapers. The study suggests that young investors are cautious and need more financial education to consider riskier but potentially rewarding investments like stocks and mutual funds based on their needs.
- **Bastur Buyondo (2020)**, aimed to understand how young people engage in stock market based on Financial knowledge and economic factors. It explored the connection between youth's Financial literacy & their decision to participate in stock market, as well as the impact of their Income and savings on their ability to invest. The Study gathered data from 112 participants through a questionnaire achieving a 96 % response rate.
- **Iqbal Thonse Hawaldar, Habeebur Rahiman (2019)** talks about using the idea of planned behavior to investigate what influences the stock market behavior of individual investors. For data analysis, it makes use of structural equation modeling and a structured questionnaire. The study shows how psychological traits like herd mentality and overconfidence affect attitudes toward investing. Additionally, it highlights gender's interference in the relationships between

psychological factors, attitudes, subjective norms, perceived behavioral control, and behavioral intentions among Vietnamese individual investors. The article discusses investors' perceptions towards the stock market, emphasizing factors influencing investment decisions and awareness sources.

- **Neha Garg, shveta singh (2018)**, examine how young People understand and manage their Finance by looking past research. The study explores connection between what young individuals know between what about Finance and how they feel about money and their financial performance. understanding and enhancing Financial literacy becomes crucial for individuals to make better financial choices
- **Aisa Amagir, Wim Groot, Henriëtte Maassen van den Brink, Arie Wilschut (2018)**, programs teaching kids about money. Most studies suggest that school programs can make kids know more and have better attitudes about money. Some studies also show that kids say they want to do better with money. But, there aren't many studies showing if these programs really change how kids handle money in real life. One good way to teach money skills in school is through hands-on learning. For older students, focusing on real-life situations is important, these information can help make better money programs for schools
- **Adeel Akhtar, Lubna Kanwal, M. Hassan (2017)** this study explores the connection between investors' awareness and market efficiency in Southern Punjab, Pakistan. It utilizes market capitalization, liquidity, and turnover as indicators of market efficiency. The social learning and financial literacy variables are used to measure awareness. The findings indicate a significant association between investors' awareness levels and market efficiency in the specified region

- **K Banumathy (2016)**, investigates how investors in Puducherry are aware about stock market investments. The study surveyed 290 investors using a structured questionnaire. The analysis, conducted through Mann-Whitney U test and Kruskal-Wallis H Test, reveals noteworthy findings. It shows a significant difference between awareness of male and female investors. Additionally, there's a notable distinction in awareness across age, education, and occupation groups. The study also highlights significant differences in awareness among investors of varying age and occupational backgrounds.
- **Tina Vohra and Mandeep Kaur (2016)** conducted a study on how empowering women economically is a significant social change. The study focused on the evolving social and economic status of women, emphasizing the necessity for improved financial literacy. Its objective was to assess women's knowledge of the stock market, operating under the hypothesis that fewer women engage in stock trading due to lower levels of information. Data collection involved a well-designed questionnaire aimed at substantiating their findings.
- **Aabida Akhter, mohi ud Din sangmi (2015)** find out how knowledgeable the youth are about the stock market. The state of the economy of a nation is reflected in the stock market. Investors play a crucial role and their understanding of stock market is vital. The findings suggest that surveyed youth have a basic to moderate understanding about stock market
- **Bharat Singh Thapa, Surendra Raj Nepal (2015)**, studied at 436 college students to understand how much they know about money matters. Using different methods like averages, group comparisons, and statistical models. The findings reveal that while most students have a basic understanding of finance, they struggle with concepts like credit, taxes, the stock market, financial statements, and insurance. The survey also discovered that although children generally have a positive attitude toward saving money, parents have a big influence in forming their financial attitudes. The researchers identified factors

like income, age, field of study, type of college, and students' attitude as things that influence financial knowledge. Importantly, gender, university affiliation, financial behavior, and external influences don't seem to impact financial knowledge. In conclusion, college students generally have a basic financial understanding, but specific factors like income and attitude can affect their overall financial knowledge.

- **Sangeeta Arora, Kanika Marwaha (2013)**, investigates the general public's knowledge of stock market investment and the level of financial literacy among individual stock investors. The study also looks at whether there are differences in financial literacy based on factors like age, income, occupation, and education. They surveyed 100 stock investors in Punjab using a well-organized questionnaire. The results were analyzed using percentages and average scores. It found that the people are more aware to invest in stocks compared to mutual funds. They used Chi-square test to check the differences in financial literacy across demographics.
- **Atkinson & Messy (2013)**, noted lack of global financial awareness including insurance, budgeting and stock market with many Japanese people lacking knowledge in that areas
- The research by **Kukreja in 2012** aimed to find out what factors influence how investors see investing in the Indian stock market. They used both primary data, gathered mainly from big cities like Delhi, and secondary data from sources like journals and books. They analyzed the data using various tests like Bartlett's, principal component analysis, chi-square, and Cronbach's Alpha. The study found that investors have good opportunities for making money in India's growing market, but it depends on having trust, guidance, and stable regulations among brokers and investors

- **Bonte&filipiak(2011)**,found that many Indian households don't know much about financial instruments and only a few actually invest in them.
- **Mrinalini Shah, A. Verma (2011)**the greatest recession of the century has hit the globe. According to this research, young people in India's 25–35 age range make up the second-highest income demographic. Young people tend to be careless investors due to their high spending power and lack of family responsibilities. The study is an attempt to look into the behavioural aspects of young Indian investors during the Indian stock market's recovery phase. The study looks into how demographics affect the sources used to gather data
- In **2010, Gend Ford and Kent** noted that female college students tend to be less aware, and less interested in markets compared to males. On average, women are less knowledgeable about investing than men, as observed in collegiate studies where female students generally have lower investment knowledge than male
- The paper by **Bonte & Filipiak (2010)**, Studied how social Interaction and caste affiliation influence people's understanding of financial tools & their investments habits in India, the findings reveal that social interaction is linked to belter Financial awareness, but the individual From backward areas are not much aware of Financial instruments. It appears that social interaction positevely influences the financial literacy.
- In **2009, Parag Parikh** explained in his book how people's emotions and behaviors affect stock market trading. Investors often make decisions based on common biases like following the crowd, making mistakes in judgment, fearing losses and justifying their actions. Successful investors are those who recognize their emotional weaknesses, understand these biases, and have the perseverance and courage to handle risks while trading.

- **Lusardi & Mitchell (2007)**, discovered that many investors specially females those with limited knowledge and lack of understanding of stock market concepts
- **Lusardi (2003)**, suggests that people become financially knowledgeable by learning from others mistakes being motivated by those experiences

CHAPTER 3

CONCEPTS OF STOCK MARKET:

A stock is a type of ownership in a corporation that is often referred to as a share or equity. When individuals purchase shares, they acquire a small portion of ownership in the company. Stocks are typically bought and sold on stock exchanges, where the interplay of supply and demand, along with the company's performance and market conditions, determines their prices.

A stock exchange is a trading place for the buying and selling of securities, including bonds, stocks, and commodities. It offers a venue for investors to purchase and sell these assets as well as for businesses to raise money by issuing shares to investors. Stock exchanges use regulated procedures and technologies to enable efficient and transparent trading.

Stock Exchanges in India

Stock exchanges are essential components of the capital market in India since they enable investors to trade securities and corporations to raise capital. The two main stock exchanges are NSE and BSE, both following similar rules and trading mechanisms. BSE, established in 1875, is the oldest and fastest in South Asia, with over 5,000 listed companies and Sensex as its main index. The Bombay Stock Exchange (BSE) was founded in 1875 as a venue for the purchase and sale of stocks. It's like a local market where vegetables are traded, but here, stocks are traded. Buyers bid to buy stocks at the best price, while sellers offer to sell at the lowest price. When the best bid and offer match, a trade happens. Nowadays, computers handle these trades on exchanges. NSE, founded in 1992, is the 12th largest globally and introduced the first fully automated trading system. Its main index is Nifty, consisting of 50 stocks. There are 23 stock markets in India, with BSE, NSE, and BSE being the major ones Each and every activity in the Indian stock market is governed and overseen by SEBI. The Securities and Exchange Board of India is known by its acronym, SEBI. It serves as the Indian securities market's regulatory authority. SEBI was established in 1988 and its primary

role is to protect the interests of investors in securities and to promote the development of the securities market in India through regulation and supervision.

In this regard, National Stock Exchange (NSE) and Bombay Stock Exchange (BSE) are well-known exchanges in the country. But beyond these two, India has four other permanent exchanges. There are also regional stock exchanges but their significance has diminished over time.

LIST OF INDIAN STOCK EXCHANGES

1. Bombay Stock Exchange (BSE):

BSE is the oldest stock exchange in Asia and the first one established. It was founded in 1875 and was previously called The Native Share & Stock Brokers Association. Situated in Dalal Street, Mumbai, it's among the largest stock exchanges in India. Mr. Premchand Roychand, also known as the Cotton King, the Bullion King, or the Big Bull, played a key role in its establishment. The roots of BSE date back to the 1850s when 22 stockbrokers used to meet under banyan trees near Mumbai's Town Hall before shifting to Dalal Street in 1874. In 1986, BSE introduced Sensex, the first equity index, to identify the top 30 trading companies across various sectors. Besides Sensex, BSE hosts several other important indices like BSE 100, BSE 200, BSE 500, and others. BSE doesn't only facilitate trading in stocks but also in derivatives like futures and options. In recent times, it has expanded its offerings to include commodities derivatives such as gold, silver, almond, crude oil, steel, and cotton.

2. National Stock Exchange (NSE)

NSE, though younger than BSE, is still one of India's biggest stock exchanges. It started in 1992 with Vikram Limaye as its CEO. Recognized by SEBI in 1993, it began operations in 1994. NSE kicked off with the wholesale debt market and soon added the cash market. It brought in an electronic trading system, replacing the old paper-based setup, making trading simpler. This made it a competitor to BSE. In 1995-96, NSE introduced the NIFTY 50 Index, listing the top 50 companies traded on its platform.

Besides NIFTY, it has other important indices like Nifty Next50, Nifty500, and more. NSE expanded its offerings to include clearing, settlement, equities, derivatives, commodities, and currency trading.

3. Multi-Commodity Exchange (MCX) :

MCX is a major commodity exchange in India. It's where you can trade various goods, from agricultural stuff like cardamom and cotton to non-agricultural items like metals, bullion, and energy products. It started in 2003 and is headquartered in Mumbai. MCX is the first commodity exchange in India to be listed on both the BSE and NSE. It offers futures and options contracts for its products and has recently added index futures contracts. While hedgers, dealers, and businesses mainly use it, the market for commodities is growing steadily.

4. National Commodity and Derivates Exchange (NCDEX)

Around the same time as MCX, NCDEX, another major commodity exchange, started operating. Unlike MCX, NCDEX focuses only on agricultural products. These include grains, pulses, oils, seeds, fibers, and spices. Recently, NCDEX has also introduced index products like AGRIDEX.:

5. India International Exchange (India INX):

India INX is a new addition to the exchange market, starting in January 2017. It's India's first international stock exchange and a subsidiary of BSE. Situated at the International Financial Services Centre (IFSC) in GIFT City, Gujarat, it boasts advanced technology with a speedy turnaround time of 4 microseconds, operating 22 hours a day for six days a week. India INX introduced the Global Securities Market, a platform connecting global investors with Indian and foreign issuers. Currently, it offers derivative products like equity, currency, and commodities derivatives, along with debt instruments such as masala bonds and foreign currency bonds.

6. NSE IFSC

Located at the International Financial Services Centre (IFSC), GIFT City in Gujarat, NSE IFSC Limited (NSE International Exchange) is a wholly-owned subsidiary of the National Stock Exchange (NSE), having been founded on November 29, 2016. Products offered are comparable to those of India INX

7. Indian Commodity Exchange (ICEX)

India has ICEX, an exchange for commodities derivatives. As the sole exchange offering futures trading in diamond contracts, it is a permanent exchange that is registered with SEBI. In 2014, trading stopped after its 2009 incorporation. In 2017, it recommenced its activities. ICEX provides agricultural derivatives such as spices, oilseeds, cereals, and plantations in addition to diamond contracts.

8. Calcutta Stock Exchange (CSE)

Since its start in the 1830s as the Neem Tree, the CSE has come a long way. Initially, it was seen as one of the biggest stock exchanges but it's actually one of the oldest. It was located at Lyons Range, Calcutta, specifically in building 7 when it was established in 1908. Like the Nifty50 and Sensex, CSE also has its own index called CSE-40. CSE used to compete with NSE and BSE. Although SEBI recognized it as an official stock exchange, its future is uncertain. SEBI had halted its trading for nearly nine years due to non-compliance with certain rules. Despite many regional stock exchanges shutting down voluntarily, CSE is still trying to overcome its challenges.

9. Metropolitan Stock Exchange (MSE)

On December 21, 2012, the Ministry of Corporate Affairs recognized the Exchange as an official stock exchange. MSE offers various products just like any other stock exchange. These include futures and options, currency derivatives, and debt market instruments.

Features of Stock Market

1. **Liquidity:** Stocks can typically be bought or sold quickly, making them a liquid investment compared to other assets like real estate.
2. **Volatility:** Stock prices can go up and down quickly because of different things like economic news, how well a company is doing, and how investors feel.
3. **Risk and Return:** Investing in stocks carries risk, but historically they have provided higher returns over the long term compared to other assets.
4. **Diversification:** Investors can spread risk by investing in a variety of stocks across different industries and regions.
5. **Regulation:** Stock markets are regulated by government agencies to ensure fairness, transparency, and investor protection.
6. **Market Participants:** Apart from regular people who invest, big organizations like mutual funds, hedge funds, and pension funds also join the stock market.
7. **Market Orders:** Investors can place various types of orders to buy or sell stocks, including market orders, limit orders, and stop orders.

Functions Of Stock Market

1. **Mobilization of Savings for Investments:** Individuals can invest in securities through mutual funds and investment trusts, even with smaller amounts.
2. **Protection of Investors' Interests:** The stock exchange safeguards investors' interests and controls funds to build trust.
3. **Contribution to Economic Growth:** By directing savings into productive investments, the stock market facilitates economic growth and capital formation.
4. **Liquidity Provision:** Investors can easily sell their investments for liquidity needs, promoting flexibility.

5. Ensures Safety and Fair Dealing: Transparent transactions regulated by authorities ensure the safety of investors' capital and fair treatment.
6. Encourages Healthy Speculation: Speculation is encouraged, allowing investors to profit from market fluctuations.
7. Facilitates Funding Mobility: Enables investors and companies to buy/sell securities, strengthening the money market for short-term funds.
8. Promotes Corporate Governance: Stock exchange regulations enhance corporate governance and management efficiency.
9. Redistributes Wealth: Allows various investors to participate, reducing wealth inequalities through profitable trades.
10. Creates Opportunities for Small Investors: Small investors can enter the market with limited funds, generating passive income and fostering growth.

Advantages Of Stock Market

1. Potential for High Returns: stocks have provided higher returns compared to other investment options over the long term.
2. Liquidity: Stocks can be bought and sold quickly, giving investors access to their funds when needed.
3. Diversification: Investing in a variety of stocks can help spread risk, as opposed to putting all funds into a single investment.

4. **Ownership Stake:** When you purchase stocks, you're essentially owning a share of the company. This ownership may grant you voting privileges and the possibility of receiving dividends.
5. **Inflation Hedge:** Stocks can grow faster than inflation, which helps investors protect and increase their wealth as time goes on.
6. **Accessibility:** Online trading platforms have become popular, more people can now invest in stocks easily.
7. **Tax Benefits:** Depending on the jurisdiction, certain investment accounts offer tax advantages for investing in stocks
8. **Professional Management:** Investors can choose to invest in professionally managed funds such as mutual funds or exchange-traded funds (ETFs), which offer diversification and expertise in stock selection.

Disadvantage of Stock Market

1. **Volatility:** Stock prices can change a lot, which can make investments worth a lot less or a lot more in a short time. This might make investors feel worried or stressed.
2. **Risk of Loss:** Investing in stocks carries the risk of losing some or all of the invested capital, especially in the case of individual stock picking or during market downturns.
3. **Market Uncertainty:** Economic, geopolitical, and other external factors can influence stock prices, leading to uncertainty and unpredictability in the market.
4. **Emotional Investing:** Investor emotions such as fear and greed can lead to irrational decision-making, such as buying or selling stocks based on short-term fluctuations rather than long-term fundamentals.
5. **Lack of Control:** Individual investors may have limited control over the performance of the companies, stock prices can be influenced by factors beyond their control, such as company management decisions or industry trends.
6. **Market Timing:** Trying to buy stocks when they're cheap and sell when they're high can be tough. Sometimes, you might miss chances or even lose money if you get the timing wrong.
7. **Costs and Fees:** Transaction costs, brokerage fees, and taxes can erode investment returns over time, especially for frequent traders or those investing in actively managed funds.

8. Information Overload: Keeping up with market news, company reports, and economic indicators can be overwhelming, leading to analysis paralysis or making impulsive investment decisions based on incomplete information.

CHAPTER 4
ANALYSIS AND INTERPRETATION

Table 4.1

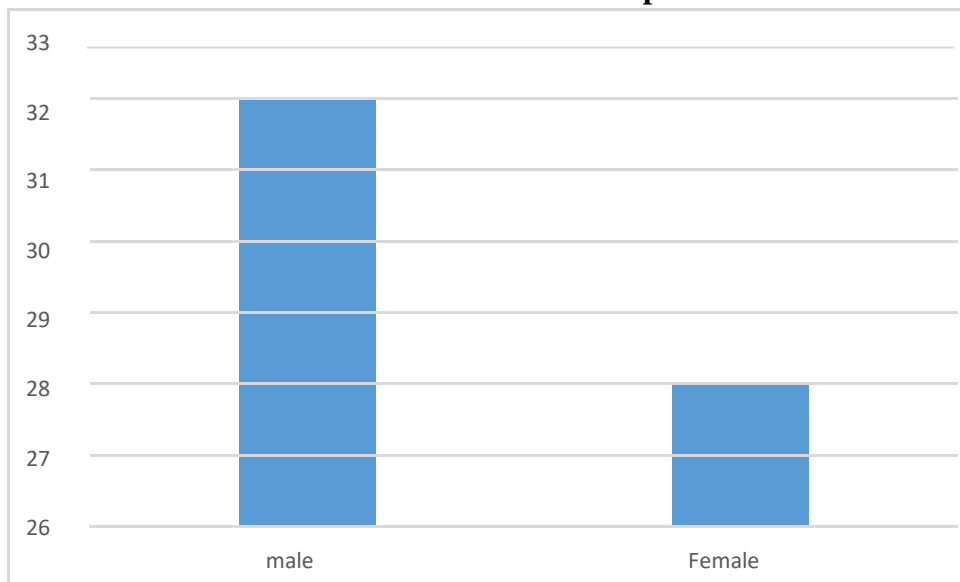
Gender wise classification of respondents

Gender	No. of respondents	Percentage
Male	28	46
Female	32	54
Total	60	100

Source : Primary Data

Chart 4.1

Gender wise classification of respondents



Interpretation :

The table 4.1 shows that 54 % of respondents are female and 46 % of respondents are male

Table 4.2

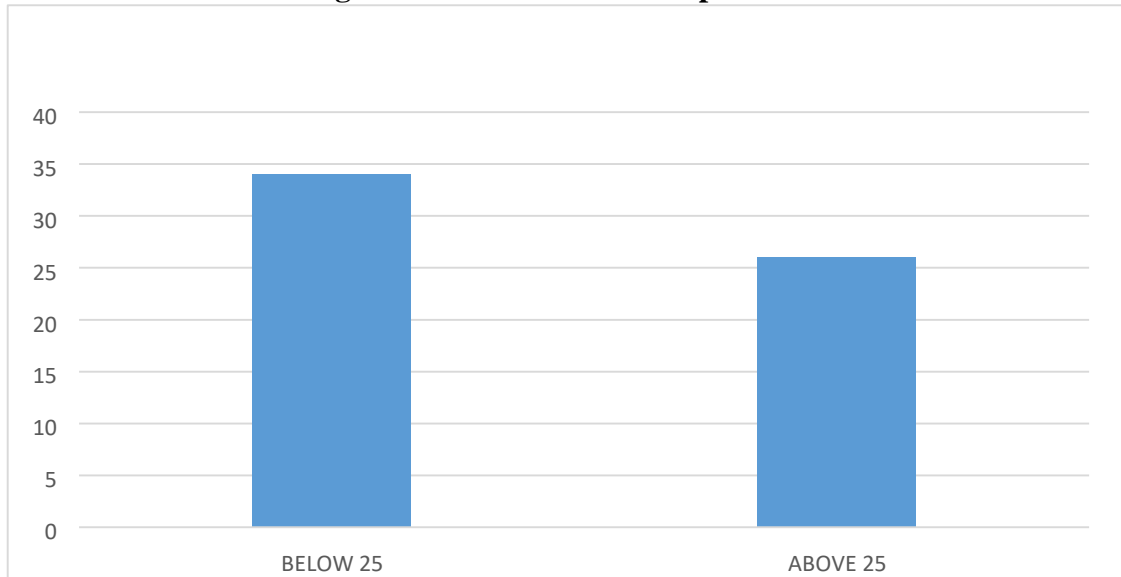
Age wise classification of respondents

Age	No. of respondents	Percentage
Below 25	34	57
Above 25	26	43
Total	60	100

Source : Primary Data

Chart 4.2

Age wise classification of respondents



Interpretation

The table 4.2 shows that the 57 % of respondents are aged below 25 and 43 % of respondents are aged above 25

Table 4.3

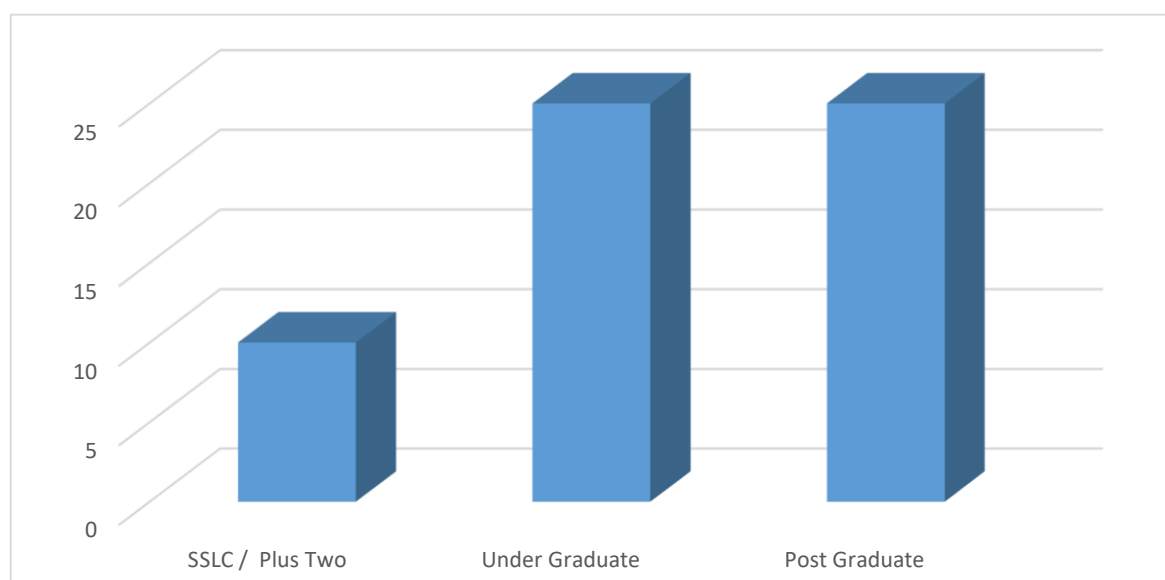
Educational qualification of respondents

Educational qualification	No .of respondents	Percentage
SSLC / Plus Two	10	18
Under Graduate	25	41
Post Graduate	25	41
Total	60	100

Source : Primary Data

Chart 4.3

Educational qualification of respondents



Interpretation :

Table 4.3 shows that the educational qualifications of respondents, 18 % of respondents having completed SSLC or Plus Two, 41 %of respondents holding undergraduate degrees, and another 41 % of respondents are postgraduates.

Table 4.4

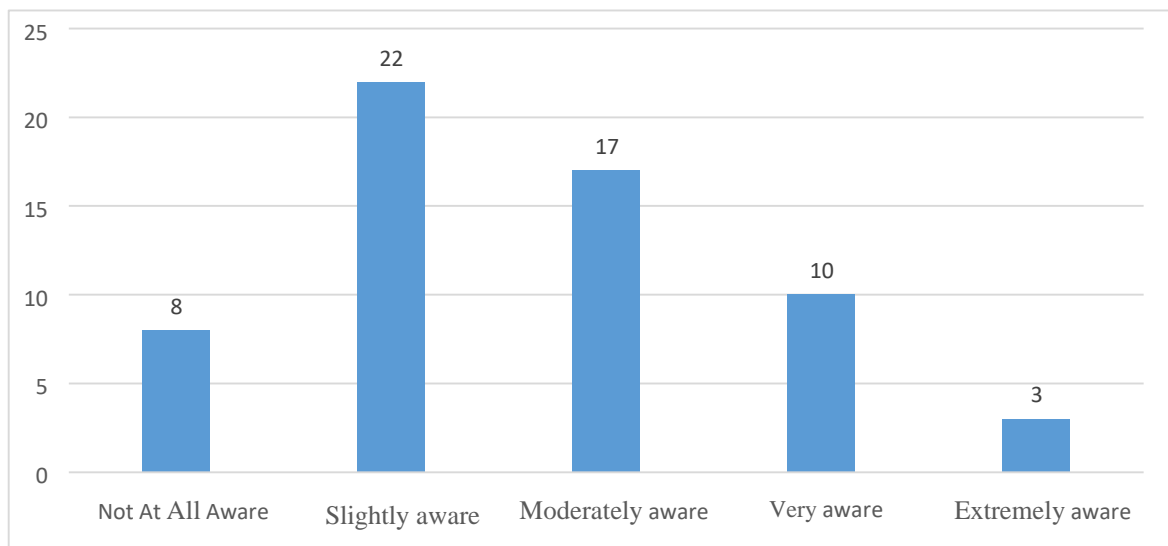
Awareness about stock market

Particulars	No. of respondent	Percentage
Not at all aware	8	13
Slightly aware	22	37
Moderately aware	17	29
Very aware	9	15
Extremely aware	4	6
Total	60	100

Source : Primary Data

Chart 4.4

Awareness about stock market



Interpretation

The table 4.4 shows that the 37 % of respondents are slightly aware about stock market, 29 % of respondents are moderately aware, 15% of respondents are very aware about stock market and 13 % of the respondents are not at all aware and 6% of respondents are extremely aware about stock market

Table 4.5

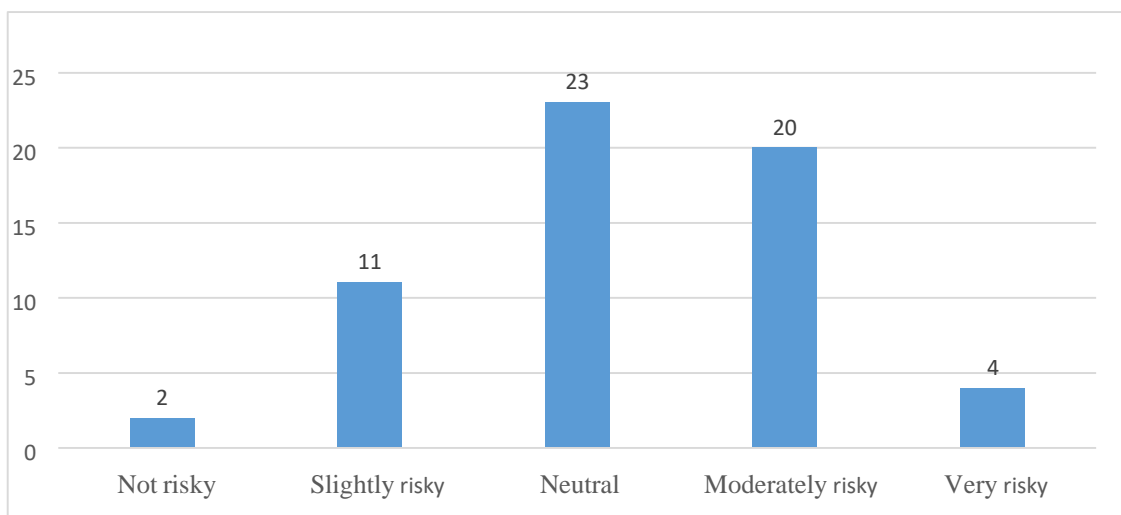
Opinion about stock market

Particulars	No. of respondents	Percentage
Not risky	2	3
Slightly risky	11	19
Neutral	23	39
Moderately risky	20	34
Very risky	4	5
Total	60	100

Source : Primary Data

Chart 4.5

Opinion about stock market



Interpretation :

This table shows that the opinion of respondents about stock market, the 39 % respondents have neutral opinion about stock market, 19% respondents think the stock market is slightly risky and 34% respondents think stock market is moderately risky, 5% respondents says that stock market is very risky and 3% says stock market is not risky.

Table 4.6

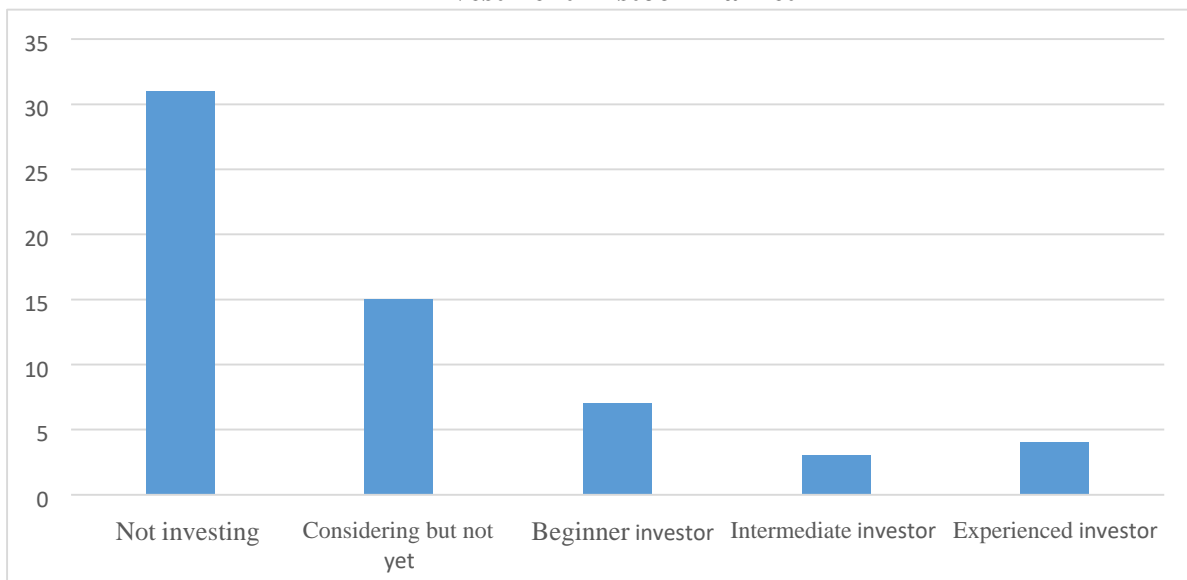
Investment in stock market

Particulars	No. of respondents	Percentage
Not investing	31	52
Considering but not yet	15	25
Beginner investor	7	12
Intermediate investor	3	5
Experienced investor	4	6
Total	60	100

Source : Primary Data

Chart 4.6

Investment in stock market



Interpretation

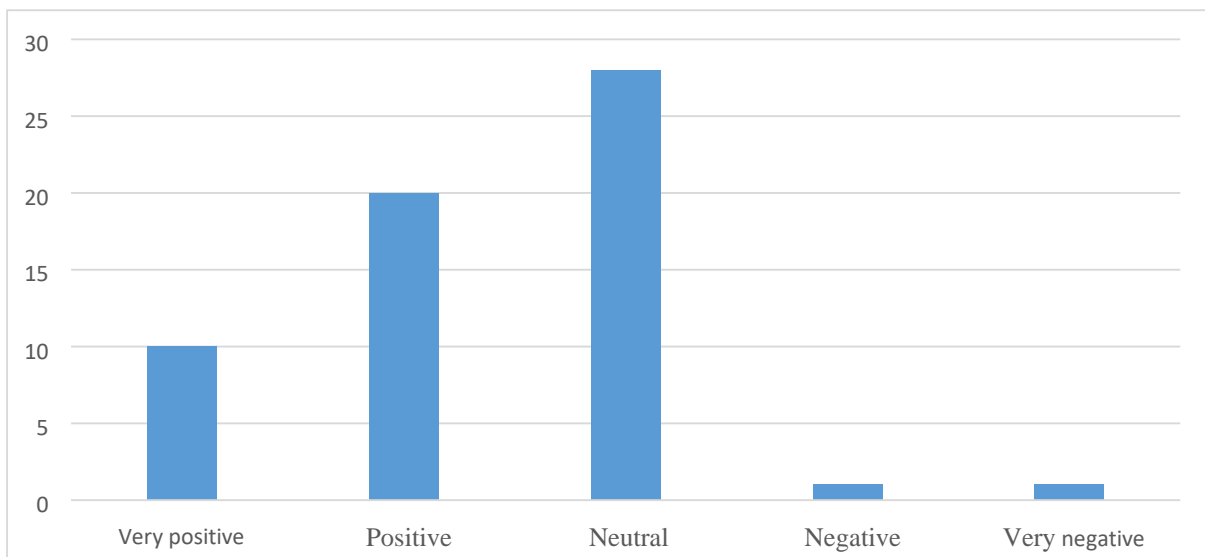
The table 4.6 shows that 52 % respondents are not invest in stock market , 25% respondents are not invest in stock market but they are considering stock market investments 12 % of respondents are beginner investors ,5% respondents are intermediate investors and 6 % respondents are experienced investors.

Table 4.7
Perception about stock market

Particulars	No. of respondents	Percentage
Very positive	10	17
Positive	20	33
Neutral	28	48
Negative	1	1
Very negative	1	1
Total	60	100

Source : Primary Data

Chart 4.7
Perception about stock market



Interpretation

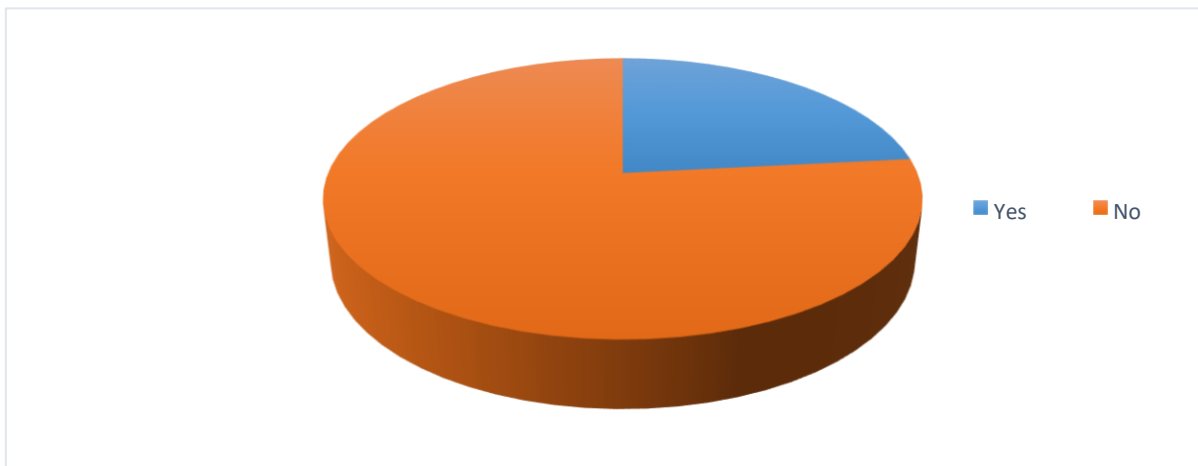
The table 4.7 shows that the perception of the respondents about stock market, 48 % respondents have neutral opinion about stock market, 33 % respondents have positive opinion 17% of respondents are have very positive opinion and only 1% respondents have negative opinion

Table 4.8
Information about Demat account

Particulars	No. of respondents	Percentage
Yes	14	24
No	46	76
Total	60	100

Source : Primary Data

Chart 4.8
Information about demat account



Interpretation

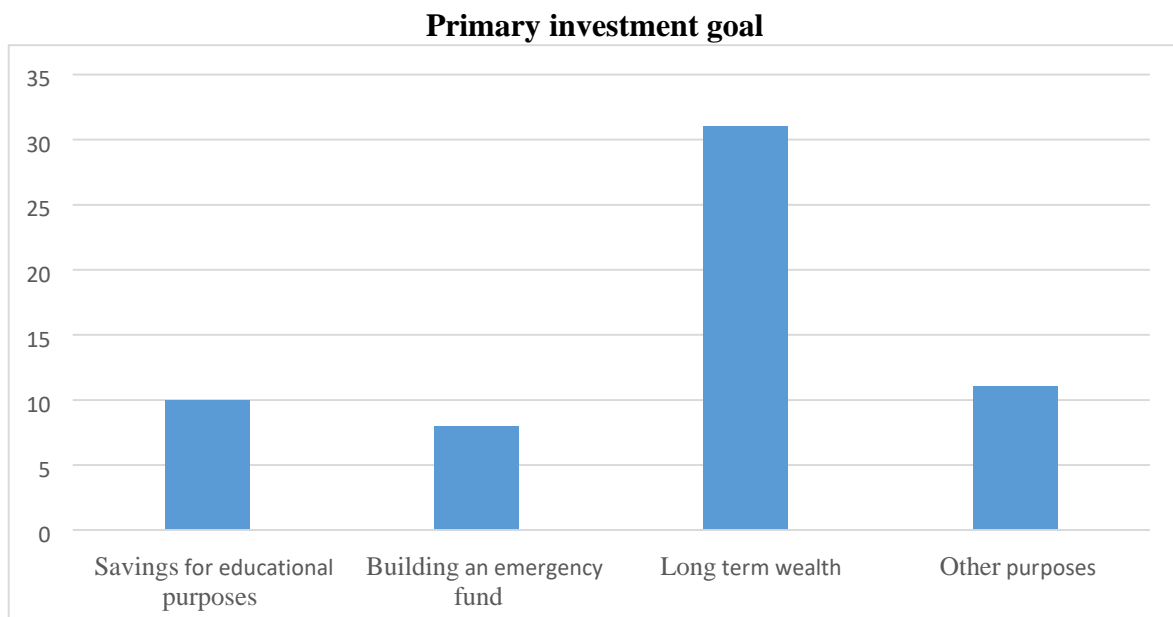
The table 4.8 shows that the 76% of the respondents do not have demat account, 24 % of the respondents have demat account

Table 4.9
Primary investment goal

Particulars	No. of particulars	Percentage
Savings for educational purposes	10	17
Building an emergency fund	8	13
Long term wealth	31	52
Other purposes	11	18
Total	60	100

Source : Primary Data

Chart 4.9



Interpretation

The table 4.9 shows that 52% of the respondents are invest their money to create long term wealth, 18% of the respondents invest their money for other purposes and 17 % of the respondents invest their money for educational purposes and 13% of respondents invest their money for long term capital

Table 4.10

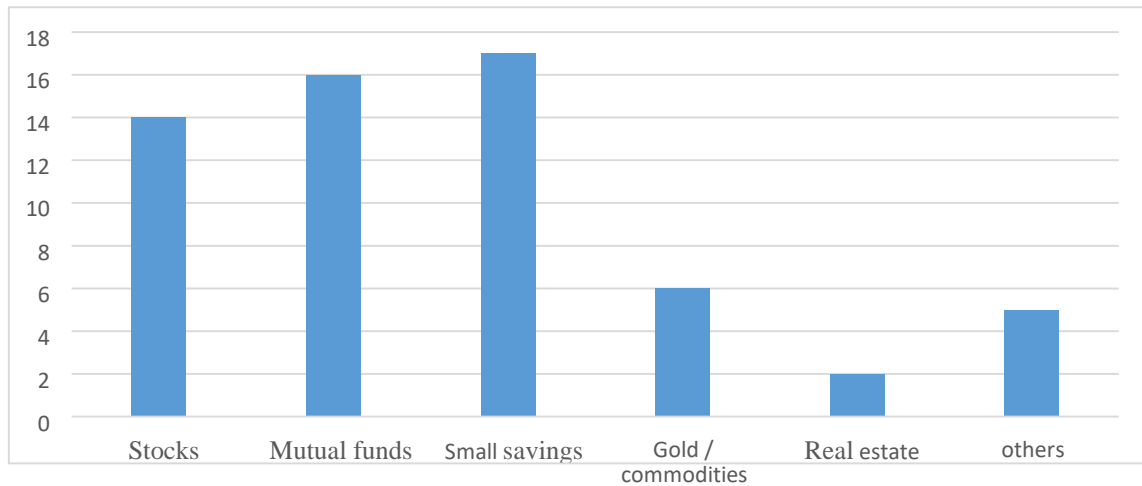
Considering investment options

Particulars	No. of respondents	Percentage
Stocks	14	23
Mutual funds	16	27
Small savings	17	28
Gold / commodities	6	10
Real estate	2	4
others	5	8
Total	60	100

Source : Primary Data

Chart 4.10

Considering investment options



Interpretation

The table shows that the 28 % of the respondents are consider small savings as their investment option, 27 % of the respondents consider mutual funds as their investment option and 23% of the respondents consider stocks as investment option 10% respondents invest in gold and 4% respondents invest in real estates

Table 4.11

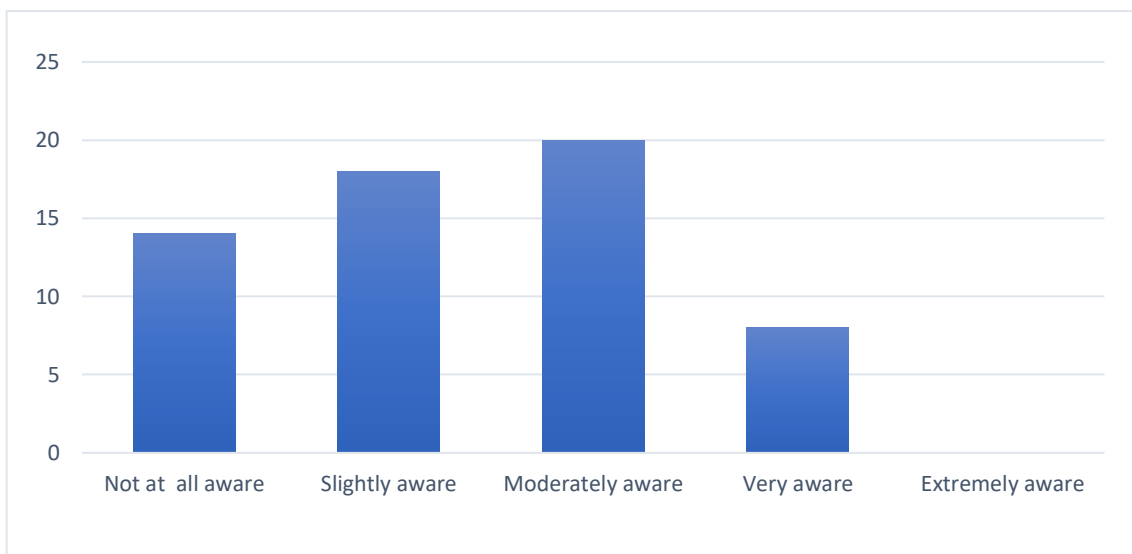
Awareness about stock market instruments

Particulars	No. of respondents	Percentage
Not at all aware	14	24
Slightly aware	18	30
Moderately aware	20	33
Very aware	8	13
Extremely aware	0	0
Total	60	100

Source : Primary Data

Chart 4.11

Awareness about stock market instrument



Interpretation

The table shows that 33 % respondents are moderately aware about stock market instruments and, 30 % respondents are slightly aware about stock market instruments and 24% respondents are not at all aware about stock market instruments and 13 % respondents are very aware

Table 4.12

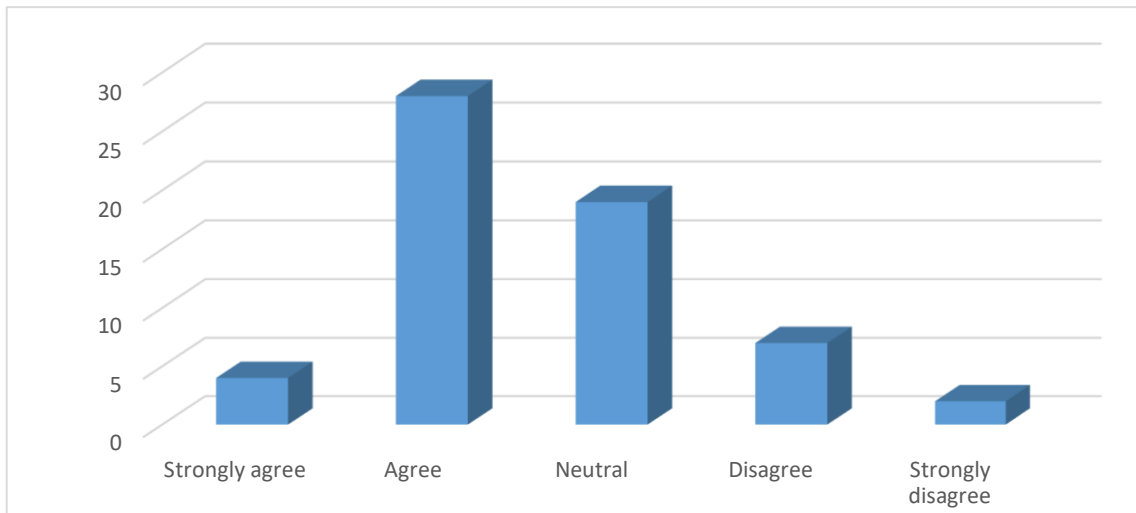
Educational programmes provided by college

Particulars	No .of respondents	Percentage
Strongly agree	4	7
Agree	28	47
Neutral	19	32
Disagree	7	11
Strongly disagree	2	3
Total	60	100

Source : Primary Data

Chart 4.12

Educational programmes provided by college



Interpretation

The table shows 47 % of the respondents agree that their college provides educational programmes related to stock market. 32% respondents have neutral opinion and 11% respondents disagree, 7% respondents strongly agree and 3% of respondents strongly disagree.

Table 4.13

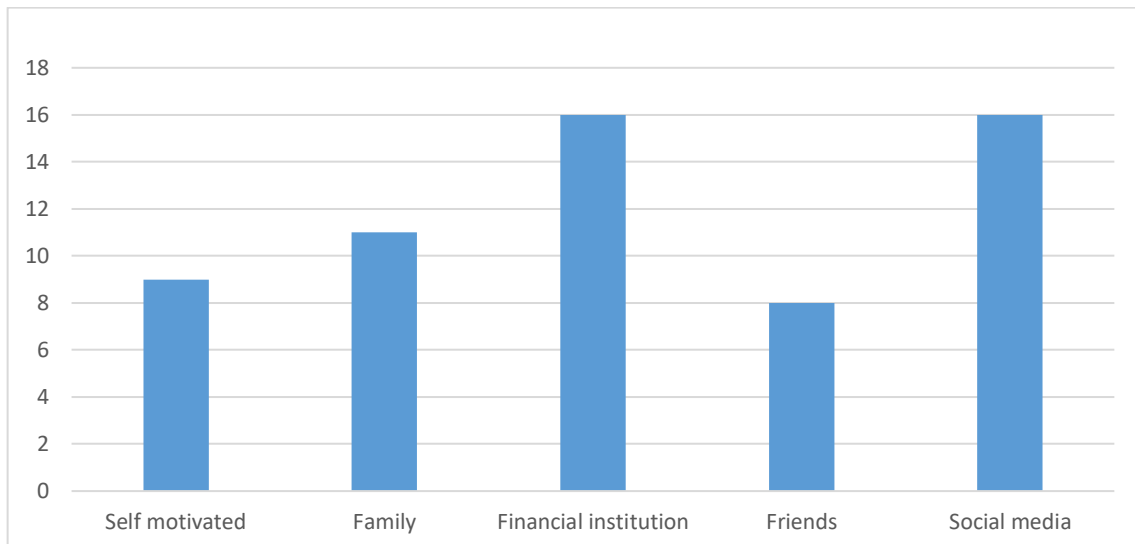
Encouraging factors in stock market investment

Particulars	No. of respondents	Percentage
Self motivated	9	15
Family	11	18
Financial institution	16	27
Friends	8	13
Social media	16	27
Total	60	100

Source : Primary Data

Chart 4.13

Encouraging factors in stock market investment



Interpretation

The table shows that the social media and financial institutions are equally encourage the people to stock market investment,

Table 4.14

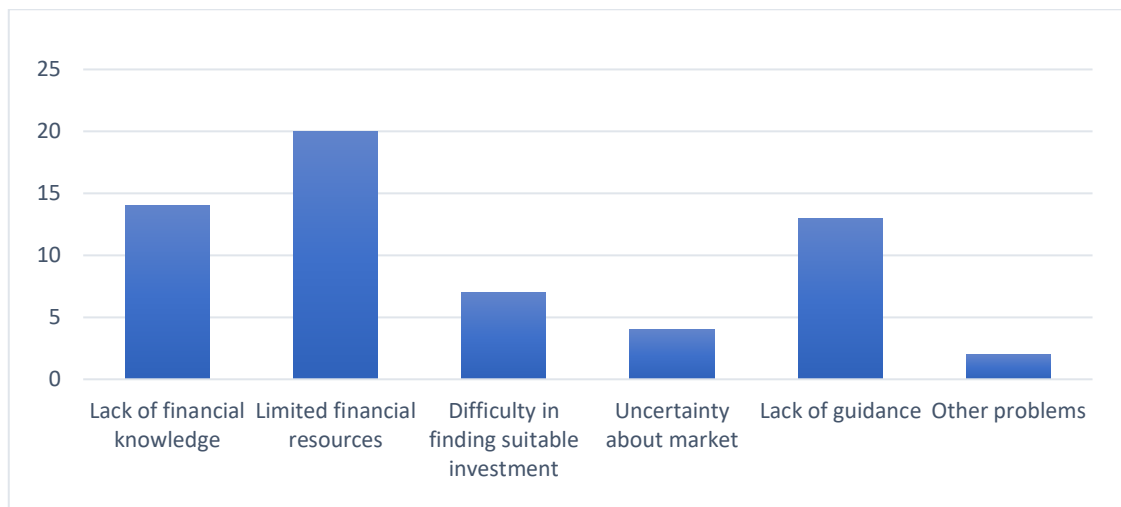
Problems faced while investing in the stock market

Particulars	No of respondents	Percentage
Lack of financial knowledge	14	23
Limited financial resources	20	33
Difficulty in finding suitable investment	7	12
Uncertainty about market	4	6
Lack of guidance	13	23
Other problems	2	3
Total	60	100

Source : Primary Data

Chart 4.14

Problems faced while investing in the stock market



Interpretation

The table shows that 23% cited a lack of financial knowledge as a barrier, while 33% indicated limited financial resources as a challenge. 12% of respondents struggled with finding suitable investment opportunities, while 6% expressed uncertainty about the market. Additionally, 23% reported a lack of guidance, and 3% identified other unspecified problems.

Table 4.15

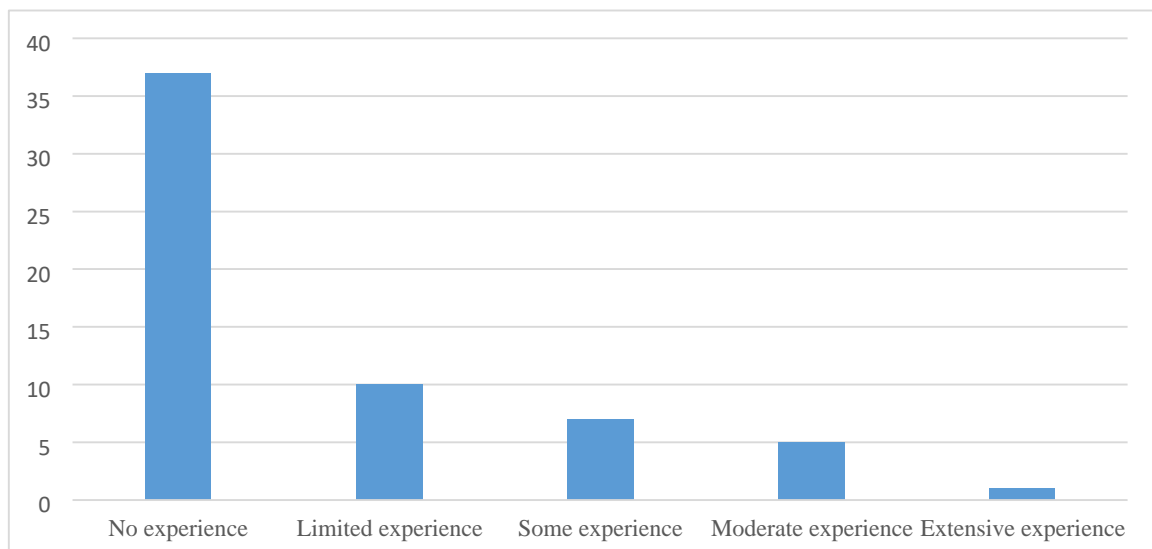
Practical knowledge or experience of respondents

Particulars	No of respondents	Percentage
No experience	37	62
Limited experience	10	18
Some experience	7	11
Moderate experience	5	8
Extensive experience	1	1
Total	60	100

Source : Primary Data

Chart 4.15

Practical knowledge or experience of respondents



Interpretation

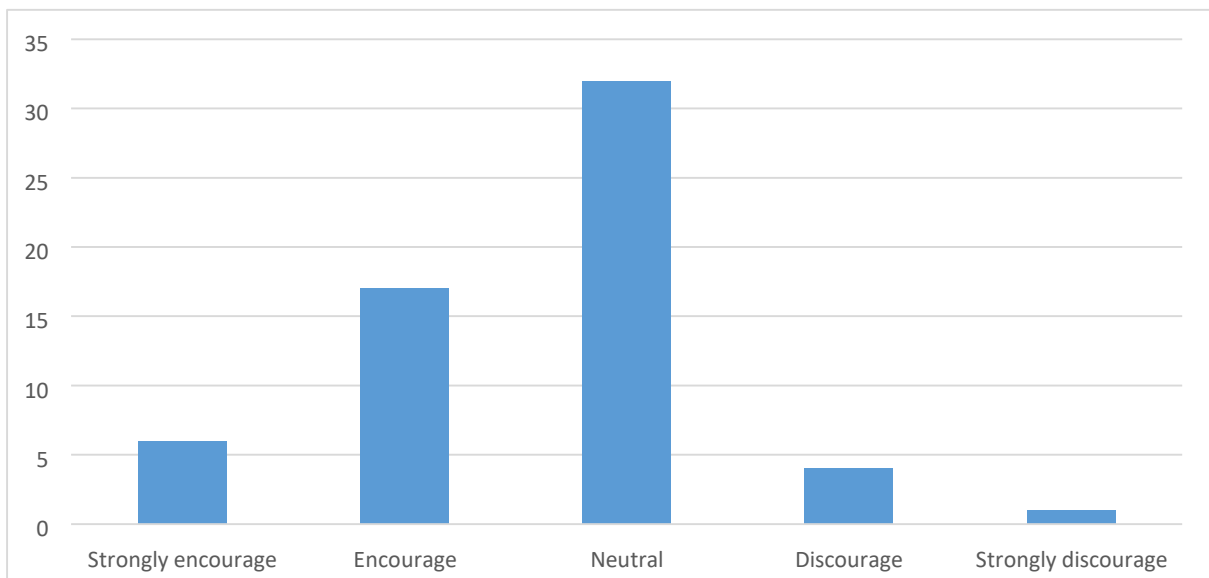
The table shows that majority of respondents, 62%, have no experience in stock market, meanwhile, 18% have limited experience, 11% have some experience, 8% have moderate experience, and only 1% claim to have extensive experience.

Table 4.16
Encourage or advice others to stock market

Particulars	No of respondents	Percentage
Strongly encourage	6	10
Encourage	17	28
Neutral	32	54
Discourage	4	6
Strongly discourage	1	1
Total	60	100

Source : Primary data

Chart 4.16
Encourage or advice others to stock market



Interpretation

That table shows that 54% of the respondents have neutral opinion to advice or encourage others to stock market, 28% respondents encourage others to stock market, 10% of respondents strongly encourage, 6% of respondents discourage and 1 % of respondents strongly discourage others to stock market

Table 4. 17

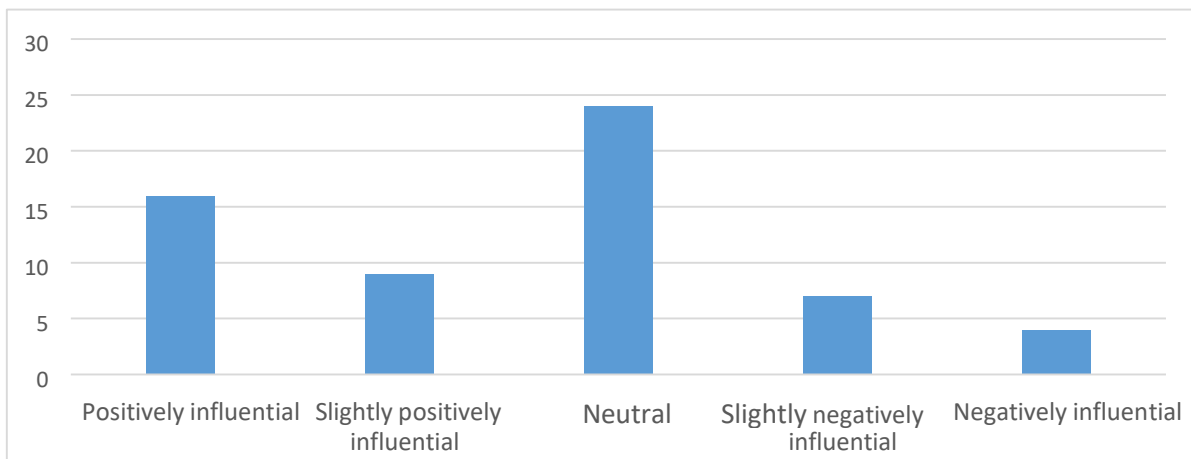
Influence of social media and technology towards stock market awareness

particulars	No of respondent	Percentage
Positively influential	16	27
Slightly positively influential	9	15
Neutral	24	40
Slightly negatively influential	7	11
Negatively influential	4	6
Total	60	100

Source : Pimary Data

Chart 4.17

Influence of social media and technology towards stock market awareness



Interpretation

The table shows that the 40% of the respondents think that the social media and technology neutrally influence stock market investment, 27 % of the respondents think social media and technology positively influence, 15% respondents think social media slightly positively influence and 6% of respondents think social media and technology negatively influence stock market investment.

Table 4.18

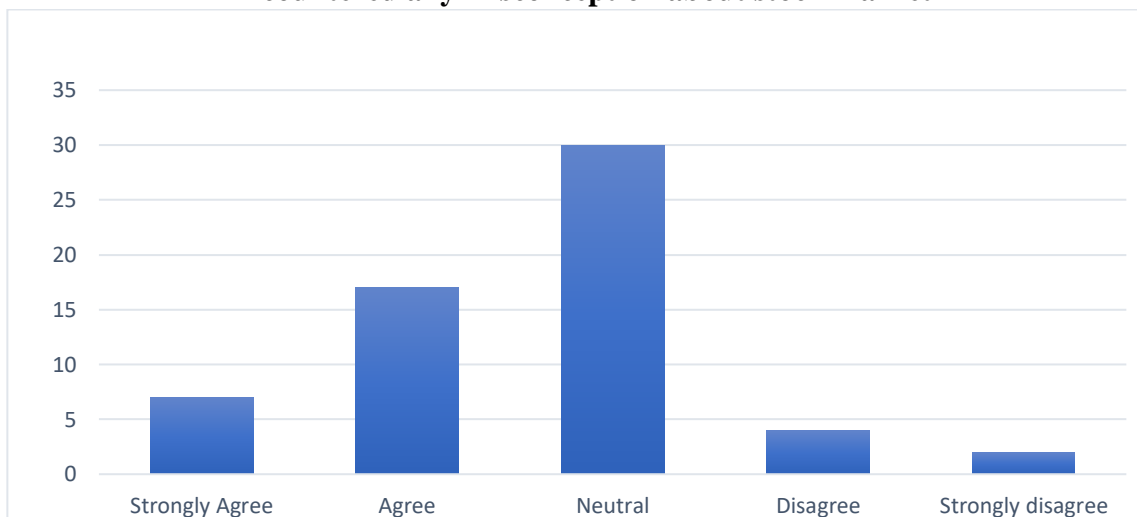
Encountered any misconception about stock market

particulars	No of respondents	Percentage
Strongly Agree	7	12
Agree	17	29
Neutral	30	50
Disagree	4	6
Strongly disagree	2	3
Total	60	100

Source : Primary Data

Chart 4.18

Encountered any misconception about stock market



Interpretation

The table shows that the 50% of the respondents neutrally encountered the myths or misconception about stock market, and 29 % of the respondents agrees that they encountered the stock market related misconceptions and 6% respondents disagree.

Table 4.19

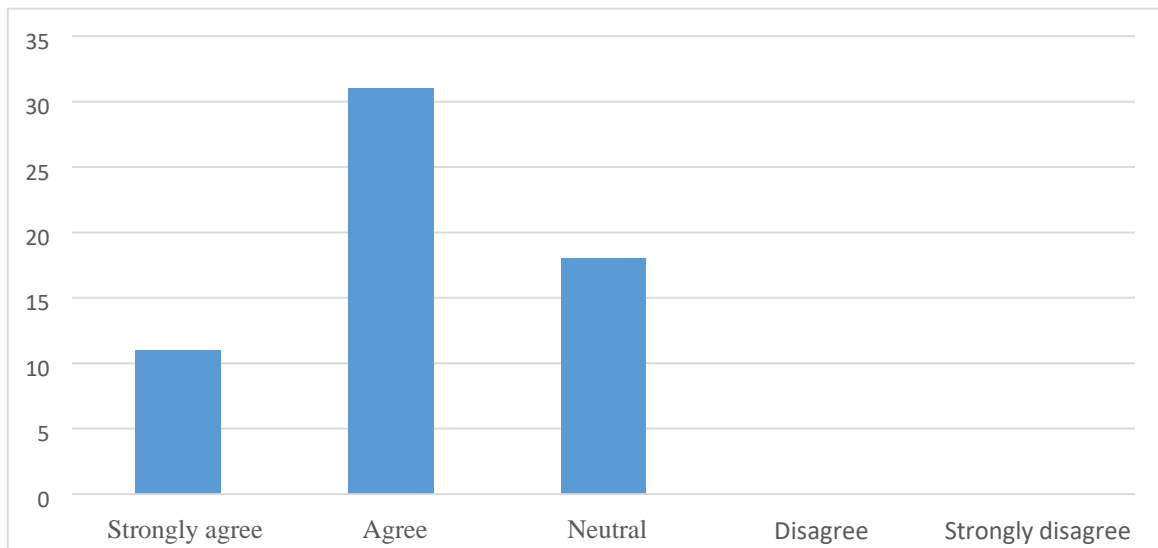
Influence of stock market awareness for financial well being

Particulars	No of respondents	Percentage
Strongly agree	11	18
Agree	31	52
Neutral	18	30
Disagree	0	0
Strongly disagree	0	0
Total	60	100

Source : Primary Data

Chart 4.19

Influence of stock market awareness for financial well being



Interpretation

The table data reveals people's opinions about the impact of stock market awareness on financial well-being. Around 18% strongly agree that it's influential, while 52% agree to some extent. Another 30% hold a neutral stance.

Table 4. 20

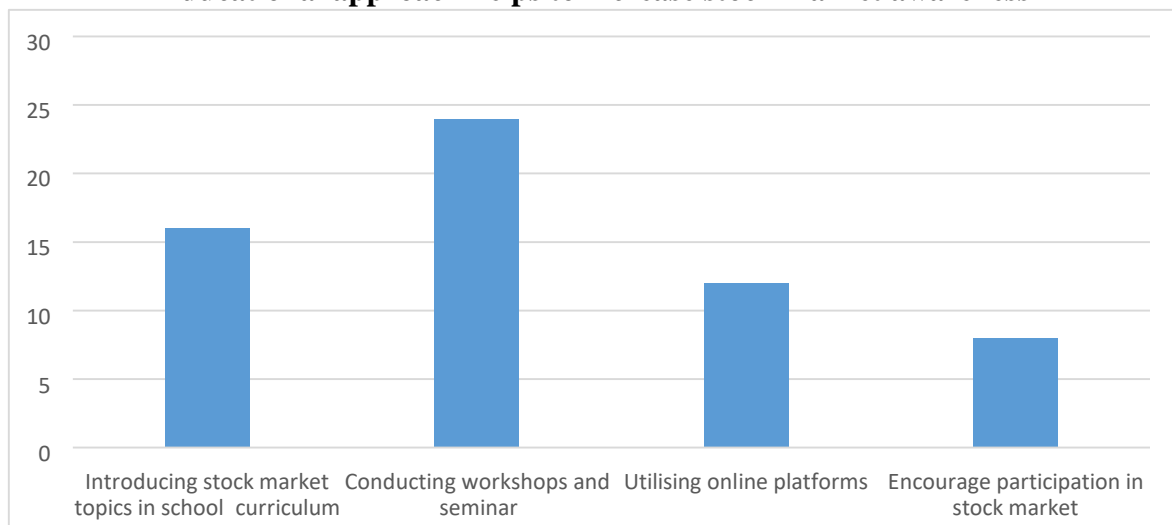
Educational approach helps to increase stock market awareness

particulars	No of respondents	Percentage
Introducing stock market topics in school curriculum	16	27
Conducting workshops and seminar	24	40
Utilising online platforms	12	20
Encourage participation in stock market	8	13
Total	60	100

Source : Primary Data

Chart 4.20

Educational approach helps to increase stock market awareness



Interpretation

The table shows that the 40% of the respondents suggests that conducting seminars and workshops will help to increase stock market awareness among youth and 27 % of respondents suggest to introduce stock market topics into school curriculum 20%of respondents suggest utilise online platforms and 13% of respondents suggest encourage the stock market participation

Table 4.21

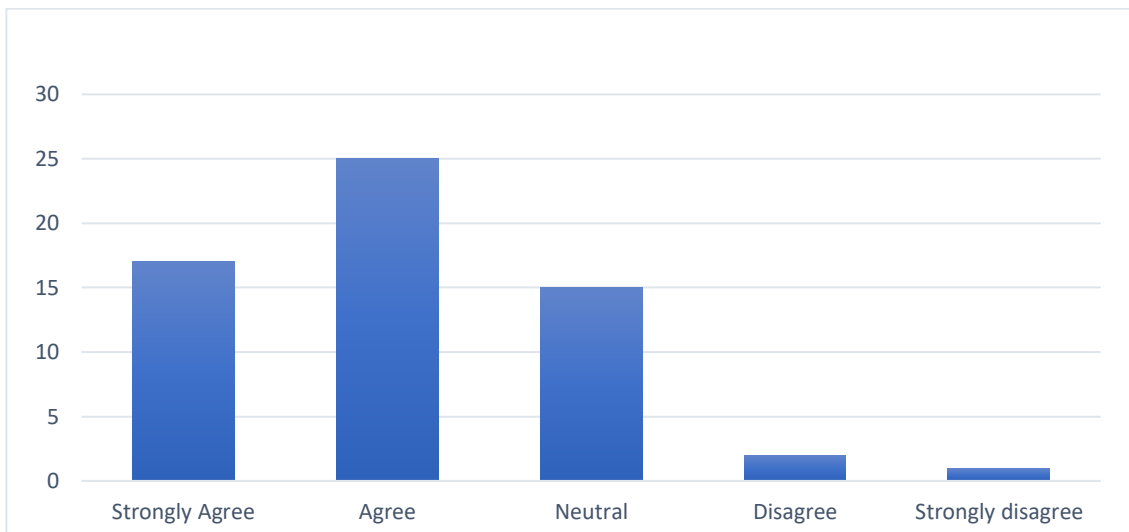
Lack of financial education affects awareness of stock market

Particulars	No of respondents	Percentage
Strongly Agree	17	29
Agree	25	42
Neutral	15	25
Disagree	2	3
Strongly disagree	1	1
Total	60	100

Source : Primary Data

Chart 4.21

Lack of financial education affects awareness of stock market



Interpretation

The table shows that 42 % of respondents agrees that lack of financial education in schools affects the awareness of stock market and 29 % of the respondents strongly agrees that lack of financial education affect the stock market awareness 3% of respondents disagree and 1% of respondents strongly disagree that the lack of financial education in schools affects the awareness of stock market.

OBJECTIVE 1

H₀ : Average level of stock market awareness among youth in Thrissur district is equal to predetermined standard level

H₁ : Average level of stock market awareness among youth in Thrissur district is not equal to predetermined standard level

Descriptives

	N	Mean	Median	SD	SE
LEVEL OF AWARENESS	60	2.94	3.00	1.24	0.160

Interpretation:

The descriptive statistics show that there were 60 participants in the study. On average, awareness level 2.94, with a median of 3. This means that most participants had an awareness level around 3. The standard deviation (SD) was 1.24, indicating that there was some variability in the awareness scores among the participants. The standard error (SE) of the mean was 0.160, suggesting that the sample mean of 2.94 is likely close to the population mean

Independent Sample T TEST

		Statistic	df	p
LEVEL OF AWARENESS	Student's t	-0.376	59.0	0.708

Note. H_a $\mu \neq 3$

Interpretation

The one-sample t-test was conducted to examine whether the mean level of awareness differs significantly from a hypothesized value of 3. The test resulted in a test statistic of -0.376 with 59 degrees of freedom and a corresponding p-value of 0.708. With a p-value greater than the conventional significance level of 0.05, there is insufficient evidence to reject the null hypothesis. Therefore, we do not have enough statistical support to conclude that the mean level of awareness is significantly different from 3.

OBJECTIVE 2

H₀: There is no significant relationship between various factors (age, gender , educational qualification)

H₁: There is significant relationship between various factors (age , gender , educational qualification)

Group Descriptives

		EDUCATIONAL QUALIFICATION			
		N	Mean	SD	SE
LEVEL OF AWARENESS	Post Graduate	25	2.99	1.17	0.234
	Under Graduate	25	2.91	1.38	0.276
	SSLC / PLUS TWO	10	2.88	1.12	0.356

Interpretation:

The data presents awareness level of respondents having different educational qualifications. Among the 25 participants with a postgraduate qualification, the mean awareness level was 2.99, standard deviation (SD) of 1.17 and a standard error (SE) of 0.234. For the 25 participants with an undergraduate qualification, the mean awareness level was slightly lower at 2.91, with a higher standard deviation of 1.38 and a standard error of 0.276. The group with SSLC and Plus Two qualifications, consisting of 10 participants, had a mean awareness level of 2.88, standard deviation of 1.12 and a larger standard error of 0.356. Overall, these statistics suggest that participants with postgraduate qualifications tended to have slightly higher awareness levels compared to those with undergraduate or SSLC/Plus Two qualifications

One-Way ANOVA

	F	df1	df2	p
LEVEL OF AWARENESS	0.0428	2	26.3	0.958

Interpretation :

The one-way ANOVA using Welch's test was performed to see if there are any significant differences in awareness levels among different groups. The F statistic obtained was 0.0428, which compares the variability between groups to the variability within groups. Degrees of freedom (df1) for between-groups variance being 2 and degrees of freedom (df2) for within groups variance being 26.3, the analysis indicates that there might be some differences among the groups, but these differences are not strong enough to be statistically significant. According to the ANOVA results, we don't have enough proof to say the null hypothesis is wrong. So, we're saying the null

hypothesis is true, meaning there aren't big differences in awareness levels among people with different education levels.

GENDER

Independent Samples T-Test

Group Descriptives

	Group	N	Mean	Median	SD	SE
LEVEL OF AWARENESS	Female	31	3.08	3.00	1.17	0.210
	Male	29	2.79	3.00	1.31	0.243

Interpretation

The data shows the awareness level of both female and male groups. Among the 31 female participants, the mean level of awareness was 3.08 with a median of 3.00 and a standard deviation of 1.17. For the 29 male participants, the mean level of awareness was slightly lower at 2.79, with a median of 3.00 and a standard deviation of 1.31. The standard error for females was 0.210, and for males, it was 0.243.

Independent sample T Test

	Statistic	df	p
--	------------------	-----------	----------

LEVEL OF AWARENESS Student's t 0.889 58.0 0.378

Note. $H_a \mu_{\text{Female}} \neq \mu_{\text{Male}}$

Interpretation

The independent samples t-test was conducted to compare the awareness level between males and females. The test yielded a t-statistic of 0.889 with 58 degrees of freedom, resulting in a p-value of 0.378. With a p-value greater than the typical alpha level of 0.05, we don't have enough proof to say the null hypothesis is wrong. This means there's no big difference in awareness levels between male and female participants in the study.

AGE

Independent Samples T-Test

Group Descriptives

	Group	N	Mean	Median	SD	SE
LEVEL OF AWARENESS	ABOVE 25	26	2.91	3.00	1.36	0.266
	BELOW 25	34	2.96	3.00	1.16	0.198

Interpretation

The data compares the awareness level of two age groups: participants above 25 years old and below 25 years old. Among the 26 participants above 25, the mean level of awareness was 2.91 with a median of 3.00 and a standard deviation of 1.36. For the 34 participants below 25, the mean was slightly higher at 2.96, with the same median of 3.00 and a lower standard deviation of 1.16. The standard error for the above 25 group was 0.266, and for the below 25 group, it was 0.198.

Independent Samples T-Test

		Statistic	df	p
LEVEL OF AWARENESS	Student's t	-0.176	58.0	0.861

Note. $H_a \mu_{\text{ABOVE 25}} \neq \mu_{\text{BELOW 25}}$

Interpretation

The independent samples t-test was conducted to compare the level of awareness between two groups, aged above 25 and aged below 25. The test yielded a t-statistic of 0.176 with 58 degrees of freedom, resulting in a p-value of 0.861. With a p-value greater than the typical alpha level of 0.05, we don't have enough proof to say the null hypothesis is wrong, so we're saying it's true. This means there's no big difference in awareness levels between participants above and below the age of 25.

FINDINGS

- 54% respondents are females and 46 % are male
- Major part of the population comes under the below 25 age
- Majority (37 %) of the respondents having a slight awareness about stock market
- 39% respondents agrees to stock market is neutrally risky
- Majority of respondents(58%) are not invest in stock market
- 48% respondents have neutral perception about stock market
- Major part of the respondents do not have demat account
- Majority of the respondents invest their money for long term wealth
- 28% respondents invest their money in small savings and 27 % respondents invest in mutual funds.
- 33% respondents are moderately aware about stock market instruments
- 47% of the respondents agrees that the college provide educational programmes related to stock market
- The respondents agrees that the financial institution and social media are equally encourage to invest in stock market
- Most of the respondent says that the limited financial resource is the significant problem faced while investing as a student

- Majority respondents have no practical experience or knowledge about stock market
- 53 % of the respondents neutrally encourage others to stock market
- 40 % of the respondents think the social media and technology neutrally influence the stock market awareness
- 50 % of the respondents encountered misconceptions and myths about stock market
- 52 % of the respondents believe that the stock market influence the financial wellbeing
- 40 % of the respondents suggest conducting workshops and seminars will increase the stock market awareness
- 42% of the respondents agrees that lack of financial education affect the stock market awareness
- Average level of stock market awareness among youth is equal to predetermined standard level
- There is no significant relationship between various factors like age, gender , educational qualification.

SUGGESTIONS

- Develop and implement comprehensive educational programs within colleges and universities focusing on stock market awareness and investment strategies,

targeting the majority respondents who have slight awareness about the stock market and interested students

- Foster partnerships between educational institutions and financial organizations to provide workshops, seminars, and practical training sessions on stock market investment, addressing the lack of practical experience among respondents.
- Share fun and easy-to-understand post about stock market on social media. Correct any wrong ideas people might have and help them make good choices about investing
- Develop initiatives aimed at overcoming financial barriers faced by students, such as limited financial resources, by offering scholarships, grants etc.
- Emphasize the benefits of long-term investing to the majority of respondents who invest for long-term wealth, highlighting the potential for financial stability and growth through prudent investment strategies.
- Integrate financial education into the academic curriculum to address the lack of financial knowledge among respondents, ensuring that students have the necessary knowledge and skills to make informed financial decisions, including stock market investments.
- Organize workshops and seminars to the preferences and behaviours of the youth, covering topics such as basic investing principles, risk management, and portfolio diversification to increase stock market awareness.

CONCLUSION

In conclusion, the stock market serves as an important indicator of a country's economic health, referred to as the pulse of the economy or its economic mirror. In the 1850s in India, when informal trading occurred under a banyan tree in Bombay. Over time, with the establishment of formal exchanges like the Bombay Stock Exchange (BSE) and the National Stock Exchange of India (NSE), the market evolved into a dynamic and integral component of the global financial system. Despite its historical significance and rapid advancements in infrastructure and regulation under bodies like SEBI. Findings from the study reveal a concerning lack of stock market awareness among the youth. The majority exhibit only slight awareness, face financial barriers, and lack practical experience. To address challenges, it's essential to implement comprehensive educational programs, foster partnerships between educational and financial institutions, and leverage social media to disseminate accurate information and correct misconceptions. Additionally, initiatives aimed at overcoming financial barriers, emphasizing long-term investing benefits, and integrating financial education into academic curricula are crucial steps. By adopting these suggestions, we can empower the youth to navigate the complexities of the stock market confidently, ensuring their

long-term financial wellbeing and contributing to the resilience and growth of India's economy.

Topic: stock market awareness among youth in Thrissur district

Questionnaire:

- 1. Age**
- 2. Gender**
- 3. Educational qualification**
- 4. Are you aware about stock market**
 - a) Not at all aware**
 - b) Slightly aware**
 - c) Moderately aware**
 - d) Very aware**
 - e) Extremely aware**
- 5. Are you investing in stock market?**
 - a) Not investing**
 - b) Considering but not yet invested**
 - c) Beginner investor**
 - d) Intermediate investor**
 - e) Experienced investor**
- 6. When thinking of stock market investing ,what is your perception?**
 - a) Very Positive**
 - b) Positive**
 - c) Neutral**
 - d) Negative**

- e) Very negative
7. Do you have demat account?
- a) Yes
 - b) No
8. What investment options are you considering?
- a) Stocks
 - b) Mutual fund
 - c) Small savings
 - d) Gold/commodity
 - e) Real estate
 - f) Others
9. Your college provides any educational programs related to stock market?
- a) Strongly disagree
 - b) Disagree
 - c) Neutral
 - d) Agree
 - e) Strongly agree
10. Are you aware about different stock market instruments like stocks, mutual fund, bond etc ?
- a) Not at all aware
 - b) Slightly aware
 - c) Moderately aware
 - d) Very aware
 - e) Extremely aware
11. Primary investment goal?
- a) Savings for educational expenses
 - b) Building an emergency fund
 - c) Long term wealth
 - d) Other purpose
12. Who or what encourage you to invest in stock market?
- a) Self motivated
 - b) Institutions
 - c) Family
 - d) Friends
 - e) Financial intermediaries
13. Significant problems faced while investing as student?
- a) Lack of financial knowledge or education
 - b) Limited financial resources
 - c) Difficulty in finding suitable investments
 - d) Uncertainty about market
 - e) Lack of guidance
 - f) Other problems
14. Do you have any practical knowledge or experience in stock market trading?
- a) No experience

- b) Limited experience
- c) Some experience
- d) Moderate experience
- e) Extensive experience

15. Would you encourage or advice others to stock market investment ?

- a) Strongly discourage
- b) Discourage
- c) Neutral
- d) encourage
- e) Strongly encourage

16. How do you think social media and technology influence youth's awareness of stock market?

- a) Negatively influential
- b) Slightly negatively influential
- c) Neutral
- d) Slightly positively influential
- e) Positively influential

17. Have you ever encountered any misconception or myths about stock market ?

- a) Strongly disagree
- b) Disagree
- c) Neutral
- d) Agree
- e) Strongly agree

18. Do you believe that stock market awareness among youth can have long term benefits for financial wellbeing?

- a) Strongly disagree
- b) Disagree
- c) Neutral
- d) Agree
- e) Strongly disagree

19. Which educational approach is most likely to enhance youth's understanding of stock market ?

- a) Introducing stock market topics in school curriculum
- b) Conducting workshop and seminar
- c) Utilizing online platform for financial education
- d) Encouraging participation in virtual stock simulation

20. Do you think lack of financial education in schools affects youth's awareness of the stock market ?

- a) Strongly disagree
- b) Disagree
- c) Neutral
- d) Agree

e) **Strongly agree**

21. Do you have any additional suggestions or ideas for enhancing stock market awareness(open ended question)

The following statements are relating to Stock Market Awareness .To what extent you agree or disagree to these statements

Strongly. Disagree. Neutral Strongly Agree
Disagree Agree

I never follow
financial news
or updates
related to
the Stock Market

I have no
understanding
of the stock
market whatsoever.

I am unaware
to the risks
associated with
investing in the
stock market.

I have never
invested in
stocks or

other securities

I am completely
unfamiliar with
basic stock
market concepts.