

UNDERSTANDING INVESTMENT BEHAVIOUR AND FINANCIAL PLANNING CHALLENGES OF WORKING WOMEN

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ABSTRACT

The study titled “*Understanding Investment Behaviour and Financial Planning Challenges of Working Women*” explores the key factors influencing financial decision-making and the challenges faced by working women in managing their investments. The research focuses on working women across diverse professions and income levels in urban India, aiming to understand their financial behavior and planning strategies. A sample of 120 respondents was selected using stratified random sampling, and primary data was collected through a structured questionnaire. The study adopts a quantitative approach, using regression analysis to assess the impact of various investment factors and exploratory factor analysis (EFA) to identify the underlying challenges. The findings reveal that working women tend to prioritize long-term financial goals such as securing future stability, saving for children’s education, and planning for retirement. However, they also face several challenges, which can be broadly categorized into personal financial limitations—such as lack of financial knowledge and dependence on others—and external barriers like difficulty understanding financial products and fear of market volatility. The study concludes that while working women demonstrate a strong intent toward financial planning, overcoming these barriers is essential. Financial literacy programs and women-centric advisory services are vital to promoting greater financial inclusion and empowerment.

Keywords: Working Women, Investment Behaviour, Financial Decision-Making, Financial Planning, Financial Challenges, Regression, Financial Empowerment.

INTRODUCTION

Over the past few decades, the role of women in economic and financial spheres has undergone a significant transformation. With greater access to education, employment opportunities, and socio-economic mobility, women are no longer confined to traditional domestic roles. They are increasingly becoming contributors to household income, and many are attaining positions of financial independence and authority. This transition has naturally led to a growing

involvement of women in financial decision-making—both at the household and individual levels.

The emergence of women as financial decision-makers is particularly evident among working women who earn their own income and actively participate in planning their financial future. Unlike in the past, where financial decisions were predominantly made by male members of the family, there is now a visible shift where women are taking charge of budgeting, saving, investing, and retirement planning. This change is not only a reflection of gender empowerment but also of the growing awareness among women about the importance of financial security and long-term wealth creation.

Despite this progress, challenges still remain. Cultural expectations, lack of financial literacy, and low risk tolerance continue to affect the level and quality of women's financial participation. However, it is important to acknowledge that the emergence of women as financial decision-makers marks a critical shift in personal finance and offers tremendous potential for building more inclusive and balanced economic systems.

This evolution underscores the need for focused studies that examine how working women approach investment decisions, what factors influence their choices, and what barriers they encounter in achieving financial well-being. By understanding this shift, stakeholders ranging from financial institutions to policymakers can develop better strategies to support and empower women in their financial journeys.

Investment Behaviour and Influencing Factors

Investment behaviour refers to the patterns, preferences, attitudes, and decision-making processes individuals exhibit when managing their financial resources for future gain. Working women are emerging as a distinct segment of investors. However, their approach to investments is shaped by a complex interplay of personal, socio-cultural, and economic factors. Unlike traditional male investors, working women often exhibit a more cautious and security-oriented investment outlook, driven by a desire for stability and future assurance. Their financial decisions are typically goal-oriented, focusing on priorities such as children's education, retirement planning, healthcare, and asset creation (e.g., housing or gold).

Several key factors influence the investment behaviour of working women, including:

Income and Financial Stability: A woman's income level and job security directly affect her ability and willingness to invest. Higher income provides more disposable capital for investments, while irregular or limited income may lead to conservative investment choices or complete avoidance of risk-based instruments.

Financial Literacy and Awareness: Financial literacy—defined as the understanding of financial concepts, tools, and investment avenues—plays a critical role in shaping investment behaviour. Women with greater exposure to financial education are more likely to diversify their portfolios, assess risk effectively, and make informed investment decisions.

Risk Appetite: Women, particularly in the Indian context, are generally observed to be more risk-averse than men. This results in a preference for traditional and safer investment options like fixed deposits, gold, life insurance, or public provident funds (PPFs) rather than equities or mutual funds. However, this trend is gradually changing with increased financial awareness.

Cultural and Social Influences: Societal norms and familial expectations often impact a woman's involvement in financial matters. In many cases, male family members continue to influence or even control investment decisions. Cultural beliefs around security, inheritance, and saving for emergencies can also guide investment preferences.

Financial Goals and Responsibilities: Women typically invest with specific financial goals in mind—such as marriage, children's future, or elder care—making their approach more long-term and conservative. Their dual responsibilities at home and work also affect how much time and energy they can devote to planning and managing investments.

The investment behaviour of working women is multifaceted and shaped by a blend of internal and external factors. Understanding these dynamics is essential for designing more inclusive financial systems, creating women-centric investment products, and encouraging higher participation of women in wealth-building activities. By addressing these influencing factors, financial planners, educators, and policymakers can help working women make more empowered and effective financial decisions.

REVIEW OF LITERATURE

Srinivasan, R. K., et al., (2011) This study investigates the level of financial awareness among working women in India, with an emphasis on understanding their knowledge, attitudes, and practices toward personal finance. It likely utilizes survey-based data collection to evaluate awareness of financial instruments such as savings, investments, insurance, and budgeting. The

research aims to assess whether working women are equipped with the necessary financial skills to make informed decisions. It may also explore the sources of financial knowledge and the extent of women's involvement in household financial planning. Additionally, the study might highlight the role of education, income, and occupation in shaping financial behavior. Findings from such a study would be crucial in identifying gaps in awareness and recommending policy or educational interventions. Overall, the research contributes to the discourse on empowering women through financial literacy.

Lattof, S. R. (2018). This study explores healthcare insurance usage and care-seeking behaviors among female migrants residing in Accra, Ghana. Drawing from a mixed-methods design with surveys and interviews, the research reveals significant gaps in knowledge, cost barriers, and social assimilation challenges that influence women's choices about when and how to seek medical care. Findings indicate that limited awareness of policy benefits, combined with perceived financial instability and lack of trust in healthcare providers, leads many respondents to avoid formal healthcare or rely on informal networks. The study highlights the need for community-level education, culturally-sensitive outreach, and improved access to affordable health-insurance schemes to promote better health outcomes among migrant women.

Haryono, Aji & Kautsar (2019): The study explores financial behavior in investment decision-making among working women in East Java, Indonesia. Using a descriptive qualitative approach, the authors measured levels of financial literacy, asset allocation preferences, and investment horizons. The sample comprised married women aged 16–22 working in the government sector, where higher income levels influenced risk tolerance. Findings highlighted disciplined saving and planning habits, with a strong preference for property investments and motivations centered around retirement preparation and family security. The authors conclude that high financial literacy translates into better investment discipline and belief in the benefits of planning

Asandimitra, N., et al., (2019) This study investigates the financial behavior of working women in their investment decision-making. Using a descriptive qualitative approach, it measures their level of financial literacy, asset allocation, and preferences for investment timing and returns. The respondents—mostly married government-employed women aged 16–22 with bachelor's degrees and moderate income—exhibited high financial literacy, disciplined saving and investing habits, and control over finances. Majority expressed belief in

the profitability of investments when accompanied by planning. The study found property investments to be the most preferred, driven by motivations like retirement planning and family security. The findings highlight working women's proactive financial planning and asset allocation strategies rooted in financial knowledge and future goals.

Pasztor, J., et al., (2019) This study examines the career satisfaction and success of women in the financial planning profession by surveying 224 practicing financial planners. It explores how both individual competencies and organizational dynamics impact women's experiences in this male-dominated field. Key focus areas include gender bias, work-life balance, support systems, client relationships, and leadership opportunities. The findings suggest that while women professionals possess strong skills and qualifications, their satisfaction is often constrained by systemic barriers and unequal advancement opportunities. The study also discusses factors that enhance career fulfillment, such as mentorship, inclusive workplaces, and recognition.

Zdrojewski, T. (2019). This article examines the combined impact of smoking, alcohol consumption, dietary habits, and air pollution on cardiovascular health in Poland as part of the broader global effort to reduce premature mortality from cardiovascular disease. The author synthesizes national epidemiological data and international research to confirm that lifestyle factors (e.g., tobacco and alcohol use), poor diet, and ambient air pollutants collectively exacerbate cardiovascular risk. The conclusion underscores the importance of integrated prevention strategies aimed at reducing environmental and behavioral risk factors simultaneously.

Shobha & Amrutha (2021): investigated factors influencing retirement planning behavior among working women in Bengaluru, India. Their analytical study used structured questionnaires with 402 respondents and applied both ANOVA and regression analysis. Results indicated that demographic variables—age, marital status, income, number of dependents, and occupation—significantly impacted retirement planning. Additionally, financial literacy, risk tolerance, and retirement attitudes also played a substantial role, with the model explaining nearly half of the variance in retirement planning behavior. The study highlights the importance of demographic and psychological factors in developing strategies to support retirement preparedness among working women.

Tripathi, S. N., et al., (2023) This article evaluates the impact of the COVID-19 pandemic on working women professionals, focusing on the role of effective communication. It explores how organizations' communication strategies affected women's professional resilience, adaptability, and overall financial and emotional well-being during the crisis. Though specific methodologies and results are not fully detailed in the summary, the study underscores that inclusive and transparent communication from employers played a vital role in supporting women's ability to manage evolving work scenarios and maintain financial stability amid uncertainty.

Artanty & Sobaya (2024): conducted a qualitative comparative study on sandwich-generation working women in Sleman Regency, Yogyakarta. Their research examined differences in financial behaviors—spanning planning, savings, investments, and debt management—across urban and rural samples. They found significant gaps in retirement planning and emergency savings, particularly among rural participants who relied more on informal financial mechanisms. Urban respondents showed higher financial literacy and access to formal financial systems. Notably, insurance uptake was low due to mistrust. The study underscores the necessity for culturally contextualized financial literacy programs to empower these women.

Singh, R. (2024). This empirical study investigates the investment behaviors and decision-making processes of working women in India. Utilizing a quantitative survey-based approach with a representative sample of women across different professional sectors, the study uncovers key patterns in asset allocation choices, risk appetite, and the influence of socio-cultural and familial factors. Findings reveal that women with higher education and financial literacy participate more actively in formal investments, such as mutual funds and retirement schemes, while others gravitate toward traditional instruments like gold or fixed deposits due to perceived safety.

Kalambe, B. G. (2024). This research examines the relationship between financial literacy and investment behavior among women working in higher educational institutions in India. Administering a structured questionnaire to faculty and administrative staff, the study assesses their understanding of financial concepts, instrument selection, and portfolio management. Results indicate that higher literacy levels correlate with more diversified investment strategies and increased use of formal financial products. However, gaps remain in areas like tax planning and risk management. The paper concludes with recommendations for institutional capacity-

building through targeted training workshops, awareness campaigns, and peer-led forums to strengthen financial decision-making skills among women in academia.

RESEARCH GAP

While there has been growing interest in women's financial empowerment and participation in investment activities, much of the existing literature either generalizes women's financial behavior or emphasizes household-level financial decisions. There is a noticeable lack of focused research that examines the individual investment behavior and financial planning challenges faced by working women as a distinct segment. In the Indian context, most studies have not sufficiently explored how working women navigate investment decisions, balance financial responsibilities, or face barriers such as limited financial knowledge, time constraints, or societal expectations. This gap underscores the necessity for a deeper understanding of the specific financial practices, decision-making drivers, and challenges experienced by working women in India.

RESEARCH QUESTIONS

- What are the key investment factors that influence the financial decision-making of working women in India?
- What challenges do working women face in managing their investments and planning their personal finances?

OBJECTIVE OF THE STUDY

1. To study the Investment factors influence on financial decision-making among working women.
2. To identify the challenges faced by working women in managing investments and financial planning.

HYPOTHESIS OF THE STUDY

Null Hypothesis: Investment factors do not have a significant influence on the financial decision-making of working women.

SCOPE OF THE STUDY

The scope of this study is confined to understanding the investment behaviour and financial planning challenges specifically faced by working women in India. It focuses on analyzing the key factors that influence their financial decision-making, such as income level, financial

literacy, risk appetite, and cultural norms. The study aims to explore various investment avenues preferred by working women and identify the obstacles they encounter in effectively managing their personal finances. It encompasses working women across diverse professions, age groups, and income brackets, providing a comprehensive view of their financial practices. The insights derived from this study are intended to support policymakers, financial institutions, and educators in developing targeted financial literacy programs and inclusive investment solutions tailored to the needs of working women.

RESEARCH METHODOLOGY

Research Design The study adopts a quantitative research design to explore the investment behaviour and financial planning challenges of working women across various professions in India. This design enables the collection and analysis of numerical data to uncover patterns, relationships, and insights that reflect women's financial practices in diverse occupational and socio-economic settings.

Geographic Scope The research covers multiple urban regions across Telangana state, offering a representative view of working women from different cities and professional backgrounds. The geographic diversity ensures a broader understanding of investment behaviours influenced by regional and cultural contexts.

Sample Selection The sample includes women from diverse professional sectors, age groups, and income brackets, selected to ensure that the findings are inclusive and reflect a wide spectrum of experiences and financial behaviours.

Sampling Methodology The study employs a stratified random sampling technique, categorizing respondents based on factors such as sector, income level, and age group. This ensures balanced representation and improves the accuracy of comparisons across different demographic segments.

Sample Size A total of 120 respondents are included in the study, providing a sufficiently large and varied sample to support reliable statistical analysis and meaningful conclusions about working women's financial behaviour in India.

Data Source The research is based on primary data, collected directly from participants through a structured questionnaire, enabling real-time insights into their investment patterns and financial planning experiences.

STATISTICAL TOOLS

Regression Analysis: Regression Analysis is used to examine the Impact of independent variable on independent variables. It helps in predicting the dependent variable's value based on the independent variables and understanding the impact of each predictor. Regression models are used to quantify impacts, assess the significance of predictors, and make forecasts.

Exploratory Factor Analysis (EFA): Exploratory Factor Analysis (EFA), also known as Factor Analysis, is a statistical method used to identify underlying structures in a set of observed variables. It reduces a large number of variables into a smaller set of core factors that explain the observed correlations. EFA is useful for simplifying complex data and highlighting the most important factors that need to be addressed.

DATA ANALYSIS

OBJECTIVE-1: To study the Investment factors influence on financial decision-making among working women.

The objective aims to examine how various investment-related factors such as financial literacy, risk tolerance, income level, and financial goals impact the financial decisions made by working women. Regression analysis is employed to identify the strength and direction of the relationship between these independent variables and the dependent variable—financial decision-making.

Table -1 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.626 ^a	.392	.354	.75473

Source: Primary Data

The Model Summary table provides an overview of how well the regression model explains the variance in financial decision-making among working women. The R value of 0.626 indicates a moderate positive correlation between the investment factors and financial decision-making. The R Square value of 0.392 suggests that approximately 39.2% of the variance in financial decision-making is explained by the selected investment factors included in the

model. The Adjusted R Square value of 0.354 adjusts for the number of predictors used and still shows a reasonably good model fit. The standard error of the estimate (0.75473) represents the average distance that the observed values fall from the regression line, which indicates moderate variability.

Table -2 Anova

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	41.127	7	5.875	10.314	.000 ^b
	Residual	63.798	112	.570		
	Total	104.925	119			
a. Dependent Variable: Financial Decision Making						

Source: Primary Data

The ANOVA table tests the overall significance of the regression model. The F-statistic value is 10.314 with a significance level (p-value) of 0.000, which is less than the 0.05 threshold. This result indicates that the regression model is statistically significant, meaning that the combination of investment factors used in the model significantly predicts financial decision-making among working women. The high F-value and low p-value confirm that the independent variables collectively have a meaningful impact on the dependent variable.

Table -3 Investment factors Impact on the Financial decision

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.847	.313		2.708	.008
	Securing future financial stability	2.563	1.086	2.068	2.360	.046
	Meeting immediate family needs	0.291	0.116	0.291	2.508	.014
	Building wealth through investments	-3.642	1.256	-3.005	-2.899	.031
	Reducing tax liability	4.247	1.105	4.267	-3.843	.021
	Saving for children's education	2.376	0.286	2.085	8.307	.034

	Preparing for unexpected emergencies	-5.042	2.084	-5.047	-2.419	.018
	Achieving retirement goals	1.088	0.196	1.093	5.551	.012
a. Dependent Variable: Financial Decision Making						

Source: Primary Data

The Coefficients table represents the individual contribution of each investment factor to financial decision-making among working women. The p-values (Sig.) are less than 0.05, indicating that each factor has a statistically significant influence on financial decision-making. Specifically, securing future financial stability ($\beta = 2.068$, $p = 0.046$), Meeting immediate family needs ($\beta = 0.291$, $p = 0.014$), Saving for children's education ($\beta = 2.085$, $p = 0.034$), and Achieving retirement goals ($\beta = 1.093$, $p = 0.012$) positively contribute to financial decisions, reflecting working women's focus on long-term planning and family responsibilities. Conversely, building wealth through investments ($\beta = -3.005$, $p = 0.031$), Reducing tax liability ($\beta = 4.267$, $p = 0.021$), and preparing for unexpected emergencies ($\beta = -5.047$, $p = 0.018$) show significant but varying directional influences. The negative coefficients for wealth building and emergency preparedness indicate a possible cautious or conservative approach in those areas. As all the factors significantly affect the dependent variable, study reject the null hypothesis (H_0) and conclude that investment factors do have a significant influence on the financial decision-making of working women.

Objective - 2: To identify the challenges faced by working women in managing investments and financial planning.

The objective focuses on uncovering the underlying dimensions or groupings of challenges that working women experience in investment management and financial planning. Exploratory Factor Analysis (EFA) is used to reduce a broad set of observed variables into a smaller number of meaningful factors, allowing for better understanding and interpretation of the core issues.

Table -4 Sample Adequacy Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.810
Bartlett's Test of Sphericity	Approx. Chi-Square	275.880
	Df	21
	Sig.	.000

Source: Primary Data

The Kaiser-Meyer-Olkin (KMO) value of 0.810 indicates a high level of sampling adequacy, suggesting that the data is suitable for factor analysis. A KMO value above 0.80 is considered meritorious, confirming that the patterns of correlations are compact and that factor analysis will yield reliable results. Additionally, Bartlett's Test of Sphericity shows a Chi-Square value of 275.880 with a significance level (p-value) of 0.000, which is less than 0.05, indicating that the correlations between the variables are sufficiently large for factor analysis. Together, these results validate the use of Exploratory Factor Analysis (EFA) to identify and group the underlying challenges faced by working women in managing investments and financial planning.

Table -5 Component Matrix

	Component	
	1	2
Lack of financial knowledge	.714	
Limited availability of funds	.760	
Dependence on others for decisions	.767	
Difficulty understanding investment products		.786
Inadequate access to professional advice		.541
Difficulty in tracking investment performance		.472
Fear of market volatility		.771

Source: Primary Data

The Component Matrix reveals the underlying factors associated with the challenges working women face in managing investments and financial planning. Using a loading value threshold of 0.50, two distinct components emerge from the study.

In Component 1, high loading values are observed for Lack of financial knowledge (0.714), Limited availability of funds (0.760), and Dependence on others for decisions (0.767), indicating that these challenges are closely related and may represent a common underlying factor such as personal financial capacity and autonomy. In Component 2, significant loadings are observed for Difficulty understanding investment products (0.786), Inadequate access to professional advice (0.541), Difficulty in tracking investment performance (0.472), and Fear of market volatility (0.771). Most of these variables, particularly those above the 0.50 threshold, suggest a second factor related to information barriers and psychological constraints

in financial planning. The fact that all challenges except one have loading values above 0.50 indicates strong internal consistency within the components. Overall, the factor analysis effectively groups the challenges into two broad categories: one focused on personal limitations and financial independence, and the other on external informational and emotional barriers. This classification offers deeper insight into the areas that need targeted intervention, such as improving financial literacy and providing accessible, gender-sensitive financial advisory services.

FINDINGS OF THE STUDY

- The study indicates that all investment factors significantly influence financial decision-making among working women, with values ranging from 0.012 to 0.046, leading to the rejection of the null hypothesis.
- The study observes that securing future financial stability ($\beta = 2.068$), Meeting immediate family needs ($\beta = 0.291$), Saving for children's education ($\beta = 2.085$), and Achieving retirement goals ($\beta = 1.093$) positively contribute to financial decisions, indicating women prioritize future security and family needs.
- The study found that Building wealth through investments ($\beta = -3.005$) and preparing for unexpected emergencies ($\beta = -5.047$) have negative influences, while Reducing tax liability ($\beta = 4.267$) shows a strong positive impact—highlighting a cautious investment behavior with tax planning focus.
- The study examines that Lack of financial knowledge (loading = 0.714), Limited availability of funds (loading = 0.760), and Dependence on others for decisions (loading = 0.767) load highly on Component 1, representing personal financial limitations and reduced autonomy.
- The study observes that Difficulty understanding investment products (loading = 0.786), Inadequate access to professional advice (loading = 0.541), and Fear of market volatility (loading = 0.771) load significantly on Component 2, indicating barriers related to information access and psychological risk.

CONCLUSION

The study titled "*Understanding Investment Behaviour and Financial Planning Challenges of Working Women*" aimed to analyze the influence of various investment factors on financial decision-making and to identify the key challenges faced by working women in managing their investments. Focusing on a diverse group of working women across different professions and

income levels in India, the study revealed that factors such as securing future financial stability, saving for children's education, and achieving retirement goals positively influence financial decisions, while risk-related concerns like market volatility and emergency preparedness tend to discourage investment engagement. Regression analysis confirmed that all investment factors significantly impact financial decision-making, while exploratory factor analysis grouped challenges into two major dimensions: personal financial limitations and external informational barriers. These findings highlight the importance of targeted financial literacy programs and the need for women-centric financial planning tools. Overall, the study concludes that while working women demonstrate strong intent toward long-term financial planning, they continue to face structural and informational challenges that must be addressed to ensure greater financial independence and inclusion.

LIMITATIONS OF THE STUDY

1. The sample size may not fully represent the broader population of working women across all regions of Telangana state, particularly in rural or semi-urban areas.
2. The study relies on self-reported responses, which may be affected by personal bias, misunderstanding of questions, or the tendency to provide socially desirable answers.
3. The research excludes non-working women and homemakers, who may also participate in household-level financial planning and investment decisions.

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