Efficient Diversification

Chapter

6

Learning Objectives:

- Show how covariance and correlation affect the power of diversification to reduce portfolio risk.
- Calculate mean, variance, and coveriance using either historical data or scenario analysis.
- Construct efficient portfolios and use the Sharpe ratio to evaluate portfolio efficiency.
- Calculate the composition of the optimal risky portfolio.
- Use index models to analyze the risk and return characteristics of securities and portfolios.

n this chapter we describe how investors can construct the best possible risky portfolio. The key concept is efficient diversification.

The notion of diversification is age-old. The adage "Don't put all your eggs in one basket" obviously predates formal economic theory. However, a rigorous model showing how to make the most of the power of diversification was not devised until 1952, a feat for which Harry Markowitz eventually won the Nobel Prize in Economics. This chapter is largely developed from his work, as well as from later insights that built on his work.

We start with a bird's-eye view of how diversification reduces the variability of portfolio returns. We then turn to the construction of optimal risky portfolios. We follow a top-down approach, starting with asset allocation across a small set of broad asset classes, such as stocks, bonds, and money market securities. Then we show how the principles of optimal asset allocation can easily be generalized to solve the problem of security selection among many risky assets. We discuss the efficient set of risky portfolios and show how it leads us to the best attainable capital allocation. Finally, we show how index models of security returns can simplify the search for efficient portfolios and the interpretation of the risk characteristics of individual securities.

The last section examines the common fallacy that long-term investment horizons mitigate the impact of asset risk. We argue that the common belief in "time diversification" is in fact an illusion and is not real diversification.

Related websites for this chapter are available at www.mbbs.com/bkm.

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K. G. Saxena

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