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SOCIO-ECONOMIC FACTORS INFLUENCING SAVING AND INVESTMENT DECISIONS IN RURAL AREAS OF REWA

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ABSTRACT

The review paper examines social-economic factors on saving and investing behaviors in the rural communities of Rewa and how income levels, education, occupation, household demographics, gender norms, financial literacy and access to institutions contribute to financial behavior. Focusing on the most important economic theories (the Life-Cycle Hypothesis, Permanent Income Hypothesis, and behavioral economics), the research points out that classical models cannot be applied quite well in the rural economy where income regularities are not as high as, or the operating system is socio-culture-bound. It contrasts the informal and formal financial practices with the contrasting trust as promoted through community-based informal systems and the legality coupled by scale from formal institutions. With the strides in step 4, barriers, including financial exclusion, a trust shortfall, a digital divide, and a gap in custom financial products, still exist. Such policy initiatives as the Pradhan Mantri Jan Dhan Yojana (PMJDY), Direct Benefit Transfers (DBTs) and financial literacy campaigns are discussed with the view to analyzing their contribution to these challenges.

Keywords: *Rural Finance, Investment Decisions, Socio-Economic Factors, Financial Inclusion, Rewa District.*

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1. INTRODUCTION

The decisions related to saving and investing play a pivotal role in the development of the economy, especially the rural economy where inclusion in the financial sector and economic development remain an essential challenge. In the case of developing economies, rural inhabitants form a major section of the demographic scenario, but are often unserved by formal financial networks. Development of efficacious policies and interventions requires an understanding of the socio-economics that dictate financial behavior in those regions (Alem, 2018). This review examines the factors of the socio-economic parameter that affect saving and investment made by rural house-holds.

The income level, education, occupation, access to financial institutions, cultural beliefs, the roles of gender, social norms or government policies are some of the factors that are critical in determining how rural people handle their finance. As much as these decisions only apply following individual and household welfare, they extend to aspects to do with regional economic stability and growth. The importance of this study subject is that it will contribute towards policy changes that can enable the enhancement of rural financial inclusion, the enhancement of livelihood security and local economic resilience (Andualem, 2021). In spite of a variety of government programs and microfinance activities, the rural population tends to have a low savings rate as well as insufficient productive investment.

Table 1: Summary of Reviewed Literature

Author(s) & Year	Title	Study Focus	Key Findings
(Acharya et al., 2015)	Making pregnancy safer birth preparedness and complication readiness study among antenatal women attendees of a primary health center,	Assessed awareness and preparedness of pregnant women regarding birth and complications in a primary health setting	Found that many antenatal women lacked adequate birth preparedness; recommended improving maternal education and awareness in rural health

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	Delhi		programs
(Birol et al., 2023)	Role of socio-economic research in developing, delivering and scaling new crop varieties: the case of staple crop biofortification	Analyzed how socio-economic research supported the scaling of biofortified crops	Showed that integrating socio-economic factors facilitated the adoption of new crop varieties, especially in rural and low-income settings
(De Costa et al., 2009)	Financial incentives to influence maternal mortality in a low-income setting: making available 'money to transport'– experiences from Amarpatan, India	Evaluated the impact of transport-related financial support on maternal health outcomes	Reported that providing transport money significantly improved access to institutional deliveries and reduced maternal health risks
(Etefa, 2020)	Exploration of Contributions of Women in Rural Development and Determinant Factors Influencing their Participation	Studied women's involvement in agricultural cooperatives in rural Ethiopia	Found that education, access to credit, and land ownership were key factors enhancing women's participation in rural development
(Kalura et al., 2021)	Assessment of hydrological drought vulnerability using geospatial techniques in the Tons River Basin, India	Assessed drought vulnerability using GIS-based methods	Identified spatial patterns of drought risk and emphasized the importance of water management for rural resilience

1.1 Scope of The Study

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This paper critically examine the literature which has been developed with regard to socio-economic factors that determine saving and investment behavior in rural setting, with special consideration to the developing nations, and how general trends are adopted (Rewa, 2012). It tries to define the major patterns, point out the missing links in the studies, as well as summarize the results of numerous works to provide an in-depth picture of the matter.

1.2 Objectives of the Study

- To determine and classify key socio-economic factors that determine saving and investing choice in the countryside
- To examine the differences in these factors among the location by location and population groups
- To determine the efficiency of the existing policies and institutional solutions to rural financial problems
- To make recommendations on what should be researched or on policy formulation in future.

2. UNDERSTANDING SAVING AND INVESTMENT BEHAVIOR IN RURAL CONTEXTS

The save and investment behavior in the rural settings will entail more than just following up on just the financial activities; it would necessitate one to avail a theoretical framework that would report on the motivations and constraints motivating the individuals in their decision processes. Economists have come up with different theories to tell how and why citizens decide to either save or invest their money throughout the years (Banerjee et al., 2023). Keynesian theories: The Life-Cycle Hypothesis (LCH) and the Permanent Income Hypothesis (PIH) both focus on the rational long-term financial planning with reference to the planned expenditure and income. These models are however less applicable in rural settings cases especially those that rely on informal labor and agriculture where income flow is erratic.

2.1 Economic Theories Related To Saving And Investment

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There are a number of older and newer economic theories which seek to answer the question of how and why person save and on how and why they invest:

- **Life-Cycle Hypothesis (LCH)**

The LCH was proposed by Franco Modigliani and other associates, which advises people to plan their consumption and saving pattern at the lifetime level (Shanko, 2016). There is regional differentials and the retiree dis-saves and saves when he or she is working. Rural context in rural contexts the model is partially applicable because of low and highly irregular standard of income, absence of a pension plan and wide-spread absence of long-term planning.

- **Permanent Income Hypothesis (PIH)**

It was proposed by Milton Friedman and according to his theory people are said to base consumption on the anticipated income in their whole life and not on the present income (Dave et al., 2017). This assumption is less likely real in rural settings where people have high tendencies of experiencing seasonal income (e.g. peasants who work in the farms).

- **Behavioral Economics**

Behavioral theories acknowledge that financial choices are made under the influence of psychological bias, financial literacy, social norms as well as risk aversion. Theories such as a present bias, mental accounting, and loss aversion are specifically applicable where little trust in the financial institutions and uncertainty exist (as it is the case in rural areas).

2.2 Informal Vs Formal Behavior

Households in rural areas usually use informal and formal financial system to save and invest. People use informal means of saving either in cash or in livestock, loans taken by their family members or SHGs as it is easily accessible to people, flexibility and community trust ability. Conversely, formal financial products like banks and microfinance agencies are regulated and safe, but their accessibility is usually marred by other factors such as inaccessibility,

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cumbersome processes and lack of confidence. The table below gives the comparison of essential aspects of informal and formal financial conduct in villages (Sharma, 2013).

Table 2: Comparative Overview of Informal and Formal Financial Behavior in Rural Areas

Aspect	Informal Financial Behavior	Formal Financial Behavior
Examples	Cash, livestock, jewelry Family/friends lending Chit funds, ROSCAs, SHGs	Bank/Post office savings Insurance, mutual funds, FDs Credit from banks, MFIs
Accessibility	Highly accessible; based on community ties and personal trust	Limited by institutional presence, infrastructure, and procedures
Flexibility	High; informal terms often negotiable	Lower flexibility due to fixed terms and regulatory requirements
Documentation	No formal paperwork required	Requires ID proofs, forms, compliance with formal norms
Legal Protection	Lacks legal safeguards; high risk of exploitation	Legally protected under financial regulations
Scalability & Growth Potential	Limited scalability; restricted to local or community level	Scalable through formal channels and schemes
Trust Level	High within known community networks	Low due to lack of awareness, literacy, or previous negative experiences
Government Promotion	Indirect or community-based support (e.g., SHG promotion)	Actively promoted via schemes like Jan Dhan Yojana, PMJDY, microfinance policies
Challenges	Risk of fraud, informal pressure, lack of returns	Literacy gap, complex procedures, physical inaccessibility

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2.3 Relevance Of Theoretical Framework In Rural Area

Although main stream economic theories are helpful it is usually the case that their assumptions are not consistent with the rural setting that is characterized by:

- The income is variable and seasonal
- Little education and financial knowledge
- Family and community commitments play a major part in decision-making
- Access to resources is not gender neutral

As such the subtler method of integrating economic theory with the concept of behavioral and culture analysis is needed to adequately comprehend the saving and the investment aspects in a countryside setting (Fikadu, 2014).

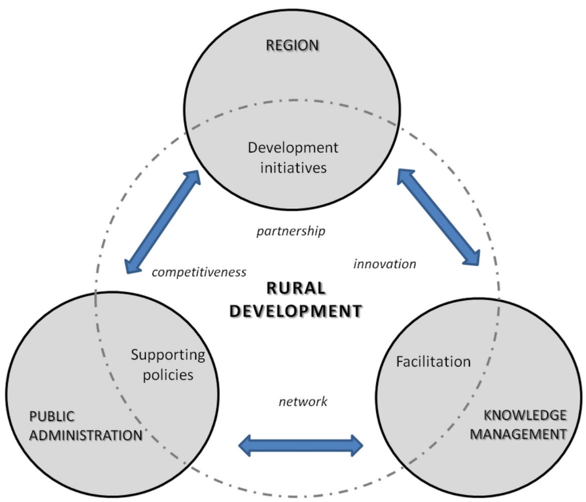

Figure 1: Framework of Rural Development

3. SOCIO-ECONOMIC FACTORS SHAPING FINANCIAL DECISIONS

Decision making in rural finance is dependent on an array of social economical parameters not necessarily connected to the income (Hirschland, 2008). These determinants are interrelationships with the consequent aspects of cultural, institutional, and psychological aspects which shape a manner of individual and household savings and investments. The section will

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offer a critical overview of important socio economic factors influencing the financial behavior in rural areas.

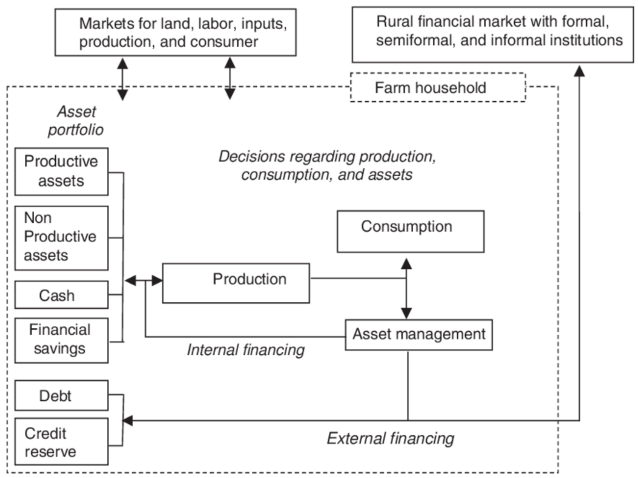

Figure 2: Financial Decision-Making in Rural Areas

3.1 Income Level

Saving and investment are plainly influenced by income. Income in rural status can be seasonal, random, based on farming or informal work (Kaso et al., 2014). More contracts will enter into proposed savings and invest in productivity by the households with higher and more stable income. Quite the opposite, low-income families concentrate on their short-term requirements and emergency funds.

3.2 Educational Attainment

Financial awareness and decision making are greatly enforced by education. Educated people stand a better chance of knowing about financial products, calculating risks and making a distinction between consumption and investment (Singh et al., 2023). Research indicate that formal financial institutions are used in rural areas more frequently as years of schooling increases in them.

3.3 Occupation And Employment Type

Financial behavior is influenced by the nature of the job people do; agricultural, wage labor, self-employed, and a salaried job. An example is that the receipt of salary by an individual is more predictable and hence people on salary will be more willing to undertake systematic savings or investments.

3.4 Household Demographics

Financial decisions are also influenced by household size, age distribution as well as dependency ratio. The households that possess more people or more dependents are likely to have less disposable income to save (Kotian et al., 2024). On the other hand, households that have less dependence members and members in the working age bracket are likely to spend less on savings and investment.

3.5 Gender Norms

The rural gender relations determine the control and the access to financial resources. Women in most areas are either not active in the formal financial world or they lack making profit decisions. Nevertheless, the success of similar programs such as Self-Help Groups (SHGs) and microfinance schemes which are mostly woman headed have demonstrated that financially empowering a woman would result in more stable and a responsible monetary behavior on the household level.

3.6 Financial Literacy

It is important in the development of saving and investment decisions because financial literacy is something that determines whether a person can grasp and apply different sorts of financial skills (Kumar et al., 2008). Rural population does not get much access to financial education and due to ignorance, there is lesser utilization of banking services, insurance or investigation.

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3.7 Access to financial institution

Close access, reliability, and accessibility of financial institutions matter a lot. Rural illy populated settings can leave both banks and formal lenders distant and unfriendly, even unwelcoming (Sharma, 2000). The absence of infrastructure, digital divide, and complicated processes also deter people to join the formal financial system.

Figure 3: Types of Financial Institution

4. EMERGING TRENDS, BARRIERS, AND POLICY PERSPECTIVES

The behavior of saving and investment patterns in rural setting need not only the study of socio-economic issues but it should keep in place with the changing finances (Lal, 2024). This section will look at the recent trends in rural financial behavior, the major obstacles that still exist and the policy attempts that are being made to solve the obstacles.

4.1 Emerging Trends In Rural Saving And Investment

Over the past years, a number of changes have been realized in rural financial behavior following the development of digital innovation, policy processes, and increasing awareness:

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- **Digital Financial Inclusion:** This has increased access to the financial services in the rural regions due to the proliferation of mobile banking, digital wallets, and Aadhaar-linked services that have led to the increased coverage of the rural regions (Lotto, 2023).
- **Increased Participation in Government Schemes:** The rural households are getting more involved in such schemes as Atal Pension Yojana, PM-KISAN, and Pradhan Mantri Suraksha Bima Yojana. These plans are to secure financial services and encourage farmers and low income families to save.
- **Growth of SHGs and Microfinance Institutions:** NGOs are also enacting Self Help Groups (SHGs), usually funded by NGOs and NABARD to empower rural communities and women through a shared saving and collective borrowing provision method.
- **Youth Engagement and Entrepreneurial Shift:** One of the emerging patterns in the rural young people is the need to establish a business or small scale enterprises or ventures and this aspect requires saving and investment attitudes (Maciejewska et al., 2022). This tendency is promoted by government programs, such as Startup India and MUDRA Yojana.

4.2 Barriers And Challenges

Although these are good signs, there are a number of structural and behavioral impediments which hamper financial access to the rural areas:

- **Financial Exclusion:** A large part of the rural population is never part of the formal financial system because it is illiterate, poor, or not having access to it (Mishra, 2004). People continue to practice informal channels of getting things done despite the existence of formal systems.
- **Trust Deficit:** A distrust in formal institutions is often generated by previous experiences of rejection of loan applications, hidden charges or fraud. Although informal networks have its share of limitations, it is considered more credible and open sided.
- **Digital Divide and Infrastructure Gaps:** Even as penetration of mobile and internet use gets better, most regions could not enjoy stable connectivity, regular power supply, and

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familiarity with digital devices, which restricts the application of hallmarks of digital money.

- **Cultural and Gender Barriers:** Conservative cultural behaviors, as well as traditional gender roles, do not usually allow women to be independent in financial decisions or even accessing the financial institutions on their own without the males to accompany them (Ohlan, 2013).
- **Lack of Customized Financial Products:** The formal institutions fail to provide the people in the rural areas with products adapted to their commitments and living conditions like flexible installments, crop tied deposits or cheap insurance.

4.3 Policy perspectives and interventions

Governments and financial institutions have brought forward various initiatives that increase rural financial inclusion:

- **Pradhan Mantri Jan Dhan Yojana (PMJDY):** An innovation program promoting financial inclusion by offering zero-balance savings accounts and overdrafts, as well as RuPay cards, to the unbanked categories of people.
- **Direct Benefit Transfers (DBT):** The DBTs are also associated with welfare subsidies (such as LPG, pensions and scholarships) being deposited directly into the bank accounts of recipients and promoting the use of accounts and knowledge of online-transactions.
- **Financial Literacy Campaigns:** Financial literacy roles are performed by organizations such as RBI, NABARD and NGOs through programs directed at developing trust and information among women and farmers on the issues of saving, insuring and lending (Reddy, 2020).
- **Microfinance and SHG-Linkage Programs:** Organizations such as the National Bank for Agriculture and Rural Development (NABARD) have stimulated SHG-Bank Linkage Model, where informal groups of savers are joined to formal credit institutions to make access within reach, without compromising on social confidence.

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- **Digital India Mission:** This more extensive effort has assisted in establishing the infrastructure of rural online connectivity and e-governance, which indirectly contributes to the cause of financial inclusion drive.

5. CONCLUSION

In conclusion, the saving and investment behavior of the rural population in Rewa is shaped by a complex and interrelated set of socio-economic factors, including income levels, educational attainment, occupational patterns, household composition and demographics, gender-related cultural norms, financial literacy, and access to financial institutions. These unpredictable and sometimes seasonal incomes mean that the households are not able to save regularly and to make long-term investments, especially those who are involved in agriculture. Narrow education and financial literacy also inhibits any form of informed choice and the culturally oriented norms of gender usually limit the involvement of women in formal financial ventures. Nevertheless, these obstacles are being overcome by emerging patterns, including the digitalization of inclusion in the financial sector, an enlargement of government welfare programs, and an upsurge in Self-Help Groups (SHGs) as well as microfinance banks, which are slowly changing the rural financial behavior. The Pradhan Mantri Jan Dhan Yojana (PMJDY), Direct Benefit Transfers (DBTs) and the SHG-Bank linkage programs have worked wonders in enhancing access to finance as well as the culture of savings. Nevertheless, trust issues with formal institutions, infrastructural shortage, and lack of tailor-made financial products continue to limit scale adoption. The process of filling these gaps will require an enhanced financial infrastructure, enhanced digital literacy, development of context-specific financial solutions, and region-specific research to learn more about the local financial behavior. Expanded, informed, and accessible financial ecosystem is the key to harnessing the power of rural populations and ensuring economic sustainability in the long run in such districts as Rewa.

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