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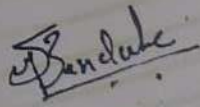
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# To Study The Spending And Saving Habits Among Youth W.R.T. Jalgaon District (Maharashtra)

**Dr. Yogesh Arvind Patil**

Assistant Professor

KCES's Institute of Management and Research, Jalgaon.

## **Abstract:**

The study aims to understand the saving and spending habits of youth in the Jalgaon District of Maharashtra State. By studying their substantial population, purchasing power, leisure time, and exposure to abundant information through technology, youth have a significant influence. The objective of this study is to investigate the factors that impact the saving and spending habits of youth, specifically focusing on the extent of peer influence, parental and family influence, and financial literacy. A survey design was adopted, involving the collection of data through a structured questionnaire administered to conveniently selected youth. Descriptive analysis and correlation results were conducted to determine the relationship between peer influence, parental influence, financial literacy, and the saving and spending habits of youth. The study has significance in the area of financial literacy, economic impact, financial inclusion and long term financial well-being. Researcher has made study with the 100 respondents (Youth) of Jalgaon District. The findings indicate a significant correlation between these factors and the financial behaviors of youth.

**Key Words:** Youth, Saving Habits, Spending Habits, Investment, financial literacy.

## **1. Introduction:**

Money plays a crucial role in our daily lives as it fulfills our basic needs. So it is essential to utilize money effectively and efficiently. The ability to manage personal finances is a key factor in achieving success in life. This applies to individuals of all backgrounds, including college students. A fundamental rule for maintaining good control over personal finances is to spend less than what is earned and save for the future. However, in reality, many people struggle with budgeting their income and increasing their savings.

In recent years, many sectors like IT and the retail sector in India has undergone a revolution, leading to changes in the spending and saving habits of the youth. Young people have become more brand-conscious and tend to allocate a significant portion of their income to entertainment and gadgets. Youth savings accounts have

emerged as a potential tool to promote both youth development and financial inclusion, possibly in a financially sustainable manner.

This study aims to investigate how, where, and why youth spend their money. The age group of 18-40, often depicted as financially and emotionally independent in Western countries. This group presents a different saving and spending behaviour in India. Therefore, this study analyzes the saving and spending habits of youth, exploring the various avenues they use to manage their earnings and expenses.

## 2. Scope and Significance of the Study:

Due to influence of western countries and the emergence of mall culture in India have changed the spending and saving patterns among youth. youth are now spending more money towards entertainment and lifestyle choices, becoming increasingly brand-conscious. As the standard of living for adults has risen, young people have also gained more financial independence and spending power. Consequently, the saving habits of youth have experienced a significant decline over the years. This study aims to examine the savings and spending behaviors of youth specifically in the Jalgaon district. The scope of the study is focused on this particular group of youth.

Following are the significance of this study:

- **Financial Literacy:** this research will help to understand the management of money effectively. This study can also contribute to understand the saving and spending patterns of youth and help to improve the financial literacy among youth.
- **Economic Impact:** By studying the behaviours of youth, researchers can gain insights into patterns that influence economic growth, consumer behaviour, and market trends. This knowledge will help policymakers, businesses, and financial institutions for decision making.
- **Financial Inclusion:** Once understanding the needs and preferences of youth that can lead to the development of innovative financial products and services that cater specifically to the youth.
- **Long-term Financial Well-being:** This research can open the factors that contribute to positive financial behaviours, such as saving for emergencies, investments, and long-term goals.

## 3. Literature Review:

**Rukhsana I Y and Mr. Aslam P.S (Calicut 2021)-** in their research report they found that respondents spending avenues are different and most of the students have savings and they know about the importance of savings. The spending status of the respondents showed they were saving less than their spending.

**Dr. Jyoti Pohane (Dombivali) –** in her research paper studied that most of students are aware towards bank account and maintaining bank account. Students has developed the habit of saving and they spend money cautiously on their needs and requirements.

**Kavita Chavali (Oman 2020) -** found that there is significant correlation between spending and saving habits and the pattern of saving and spending of youngsters and influence by group of peer and family members and also by financial literacy.

**Ajeesh P P (Kerala 2019)** – found that consumption or spending increased day by day. Youth spend more money on entertainment, clothes, parties, electronic and food items etc. They spend more rather than saving.

**By Sujata Dayare & Rupali Titkare (Badlapur 2019)** – found that the youth believes in spending more (on entertainment, gadgets, eating out and personal grooming) rather than saving. The youth have savings but they spend more than they save and most of youth are unaware towards the importance of savings.

**P.Jeevitha & R.Kanya Priya (Tamil Nadu 2019)** – they conclude that most of the students have savings and they also know the value of savings. Students generally prefer bank as saving avenues. Students save for their emergency situation and spend more on transportation, food, electronic gadgets.

#### 4. Research Gap:

It is found that most of research done with college going students from different areas. So research thought to do further study for Jalgaon district of Maharashtra with all category of youth (college going or outsider) to know the general view of youngsters towards saving and spending habits.

#### 5. Research Methodology:

Descriptive research design is used to conduct this research. Jalgaon District of Maharashtra State is considered for research population.

##### Objective of the Study:

- To know the demography of respondents.
- To study the saving habits of the youth.
- To study the spending habits of the youth.
- To suggest the corrective means to youth regarding saving and spending habits.

##### Sampling Size:

For doing the research and preparing a research report researcher has conducted survey from 100 respondents. So the sample size for this study was 200 respondents.

##### Sampling Method:

For this study researcher has used Convenient Sampling method to select the respondents. The respondents are youth.

##### Source of Data:

**Primary Data:** the primary data is collected through questionnaire.

**Secondary Data:** Secondary data is collected from various sources like books, journals, Magazines and relevant websites.

##### Limitations of the Study:

The study was limited to 100 youth of Jalgaon District. Due to shortage of time period the analysis could not be carried out in depth.

## 6. Data Analysis and Interpretation:

**Table: Demographic profile of respondents**

Sr. No.	Demographic Profile	No. of Respondents	% of Respondents
1	<b>Age</b>		
	20-30 years	34	34.00
	30-40 years	66	66.00
	Total	100	100.00
2	<b>Gender</b>		
	Male	63	63.00
	Female	37	37.00
	Total	100	100.00
3	<b>Educational Qualification</b>		
	Upto 10 <sup>th</sup>	6	06.00
	Upto 12 <sup>th</sup>	24	24.00
	Graduate	60	60.00
	Post Graduate	10	10.00
	Total	100	100.00
4	<b>Marital Status</b>		
	Married	66	66.00
	Unmarried	34	34.00
	Total	100	100.00
5	<b>Monthly Family Income (Rs.)</b>		
	Below 10000	7	07.00
	10001-20000	23	23.00
	20001-30000	48	48.00
	30001-40000	12	12.00
	Above 40001	10	10.00
	Total	100	100.00
6	<b>Source of Income</b>		
	Pocket Money	8	08.00
	Full time job	43	43.00
	Part time job	18	18.00
	Agriculture	18	18.00
	Family business	9	09.00
	Stock trading	4	04.00
	Total	100	100.00
7	<b>Spending on recreation activities</b>		
	Daily	4	04.00
	Once in a week	69	69.00
	Once in a month	24	24.00
	occasionally	3	03.00
	Total	100	100.00
8	<b>Saving habits</b>		
	Regular saving	62	62.00
	Occasionally saving	28	28.00
	Not saving at all	10	10.00
	Total	100	100.00
9	<b>Means to deposit savings</b>		
	Bank Account	60	60.00
	Post office	22	22.00
	Piggy bank	5	05.00
	stocks	3	03.00
	Other	0	00.00



Sr. No.	Demographic Profile	No. of Respondents	% of Respondents
	Not saving at all	10	10.00
	Total	100	100.00
10	<b>Weekly spending (Rs)</b>		
	Less than 500	7	07.00
	500-1000	13	13.00
	1000-1500	34	34.00
	1500-2000	26	26.00
	Above 2000	20	20.00
	Total	100	100.00
11	<b>Spending priorities</b>		
	Entertainment	18	18.00
	Transportation	12	12.00
	Shopping	18	18.00
	Food/hoteling	19	19.00
	Fitness/recharge/electronic gadgets etc.	33	33.00
	Total	100	100.00
12	<b>Saving, spending status</b>		
	Saving more than spending	18	18.00
	Saving less than spending	63	63.00
	Saving equal to spending	19	19.00
	Total	100	100.00

#### Interpretation:

For this study researcher considered respondents from the age group 20-40 years old (youth). From these youth 63% respondents were male and 37% were female. Most of respondents were graduate (60%) and married (66%). Most of respondents had good monthly family income that is more than 20 thousand. Source of income of most respondents were full time and part time jobs, 18% respondents were get income from agricultural activities. Most of respondents (69%) spends money once in a week on recreation activities like cinema. 62% respondents had a regular saving habit still 10% respondents not saved money at all. 60% respondents were deposit their savings in banks and 22% were deposit in post office. Majority of respondents (80%) spends more than 1000 rupees per week. There was no fix priority of respondents for spending but 33% respondents were spending money on fitness, recharge and electronic gadgets. 63% respondents were agreed that they have less saving as compare to spending.

**Table: Factors affecting saving and spending patters**

Sr. No.	Pattern	Mean	Rank
---------	---------	------	------

1	Spend money on friends	6.20	VIII
2	Borrow money from friends and family members for spending	3.76	V
3	Spend money on traveling	4.72	VI
4	Exchange gifts on occasions	3.15	IV
5	Eat meals outside the home	5.16	VII
6	Friends encourage to spend money	6.66	IX
7	Saving important for future	1.44	I
8	Important to do extra work for saving	2.77	II
9	First save and then spend	3.05	III
10	Spend on needs and then save remaining amount	7.10	X

### Interpretation:

By using Friedman Rank Test, the analysis shows that the saving important for future, important to do extra work for saving and first save and then spend to rank I, II and III. The least three ranks like VIII, IX and X for spends money on friends, friends encourage to spend money and spend on needs and then save remaining amount.

### 7. Suggestions:

- Youth may be suggested to spend more on financial literacy programs.
- Youth should be take motivation from peer-family influencer for saving.
- Government or society should conduct awareness programs about savings.
- Youth should be taught how to differentiate between needs and wants.
- Youth should be taught spend less and save money before spend.
- Youth should be taught spend on health, fitness and healthy foods rather than recreation and shopping.
- Youth should be taught to avoid eating food outside the home and purchasing unnecessary gadgets.
- Youth should be taught to use the other ways of saving like stock market, mutual funds instead of bank saving account and Fix deposits.

### 8. Conclusion:

The primary aim of this study was to identify the factors that impact the saving and spending habits of youth. In order to examine this matter, the researcher considered the following variables: demography of youth, peer-family influence, and financial literacy in relation to the saving and spending pattern of youth. The analysis conducted in this research indicated that most of youth having less saving than spending. There is a noteworthy correlation between saving and spending habits and the influence of peers-family influence, and financial literacy.

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