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Research Article

A Study on Awareness of Public Sector Employees on Savings and Investment Avenues with Special Reference to Telangana State

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ABSTRACT

Financial stability for the public sector employees is to a great extent dependent on steady savings and sensible investment plans. The share of income devoted to savings has a determining role to play in investment capability, and this has a snowballing effect on personal financial stability along with the progress of the national economy. For a developing economy like India, the contribution of savings and investment is crucial as capital investment is the key driver of long-run growth. Savings are a contradiction: they ensure growth of the national economy via investment but, at the same time, reduce the level of current consumption that could negatively influence market demand and GDP growth.

It is particularly interested in government employees working in Warangal, Karimnagar and Khammam districts, one of the significant but less-researched worker segments. Employees in the public sector, i.e., government employees, teachers, and bureaucrats, have comparatively secure incomes still influenced by diverse socio-economic factors.

It is the aim of this study to analyze how such workers distribute their incomes, and in particular how they prefer investments with low risks like fixed deposits, government bonds, and provident funds. While some employees are able to save a reasonable amount of money, others are finding it tough to meet living expenses, repay loans, and family requirements. It is noteworthy that, despite the economic security of government employees, there is not much risk-taking propensity, which consequently limits their participation in high-return investment schemes, such as the stock market. This reluctance to participate in investment schemes involving market volatility can be attributed to fear of risk and financial illiteracy on sources of wealth accumulation. Furthermore, this study aims to examine the heterogeneity of saving and investment behavior across various demographic variables, including age, work experience, and financial obligations.

Keywords: Public Sector Employees, Savings, Investments, Financial Security, Risk Appetite.

INTRODUCTION

As the saying goes, **" Wealth consists not in having great possessions, but in having few wants."**
- Epictetus

Savings and investments are not just financial decisions, but are also the core elements of economic stability and growth. Everybody, regardless of their earnings levels, would aspire to save a portion of their income, either for the current needs or future economic security. Savings and investments thus play a pivotal role in defining individual financial comfort as well as overall economic growth at the country level.
Savings are part of present income kept for future use instead of being used now. Investments, however, are

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use of savings on economic activities or financial instruments anticipating returns. Productive saving adds to the formation of capital and thus promotes economic growth. Excess saving, though, without sufficient investment can result in reduced consumption and can hinder economic growth. Conversely, best investment avenues ensure that idle funds move around in the economy, creating production, jobs, and overall wealth.
This paper is concerned with government employees in Warangal, Karimnagar and Khammam, an important but underexplored group in financial studies. Government administrative staff, teachers, and civil officers have secured incomes and internally systematized financial incentives. Their investment behavior and savings are determined by several socio-economic variables, such as risk aversion, financial literacy, and family responsibilities. One of the most important factors that are studied here is the influence of gender differences on finance because men and women have different saving and investment habits. Such factors are studied to make this research paper a part of an explanation of public sector employees' financial planning and the total effect on economic growth.

NEED FOR THE STUDY

The purpose of this study is to examine the impact of variables like age, gender, experience, marital status, family size, and income on savings and investment behaviors. It aims to identify the reasons why people invest or do not invest their savings, determine the most sought-after investment options, and understand the investment goals influencing investment behavior among Public Sector Employees. The study will also offer insights into how they go into finance and invest.

REVIEW OF LITERATURE

1. **Deergh Narayana Sharma**, the study discovered the earning individuals' investment behavior in Lucknow. The study further looked at the various perceptions that paid individuals have about investing sizes and patterns. This study was able to determine that there exists a high correlation between the education level and how paid individuals invest.
2. **Ms BM Saranya, Dr S. Joyce(2022)**, the majority of the respondents chose to invest 20 - 40% of their earnings. A growth in a country's investment ratio results in increased capital formation that involves quicker growth and quicker growth yields better PCI, i.e., higher disposable incomes to invest and save.
3. **Ajinkya kumawat and Alka parkar(2020)** noted how age income and education are the major determinants of one's investment option.
4. **Dr P.Amaravani, Mrs M.Archana (2017)**, the majority of the respondents are middle age group and young investors. Safety and security is the major concern of the investor to invest their money. There is a strong relationship between annual income and their investment choice avenues and there is no in significance relationship between respondents' age and their investment choice avenues.
5. **N.Geetha, Dr M.Ramesh(2011)**, the income level of a respondent is an important one which has impact on respondent's portfolio. Middle age group, lower income level groups respondents or chose to invest in insurance, NSC, PPF and Bank deposit rather than any other investment avenue.
6. **Disha A popat, Dr.Hemal B.pandya(2018)**, out of 200 investors, just 70.5% of them are in- vesting in any financial options present in the market. 36% rural investors and 23% urban investors are not investing out of their income. Rural investors' financial score is higher than urban investors. Urban respondents are more aware when it comes to new financial options present in the market than rural respondents even then investment is higher in conventional investment channels. Investors from urban region are more inclined towards high risky and high return providing sources such as land, building and gold,silver, diamonds.
7. According to **Hung A. et. al. (2012)**, financial literacy positively influences financial attitude, behaviour, and financial well-being. Financially literate individuals are better at budgeting, saving and spending, mortgage management, participation in other financial markets, are better at retirement plan- ning and are able to accumulate wealth. Greater financial literacy leads to greater financial well-being and less financial problem. (Taft M, 2013).
8. **Capuano, A., & Ramsay, I. (2011)** had conducted project in Australia on Financial Literacy. To them

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Financially Literate consumers can save, they can actively manage debt, they can be realistic regarding their future prospects, they can be more money confident, can play a greater role in money markets, they can choose more selectively financial instruments that suit them, they can budget, prepare their finances, and they can be financially efficient. They have also said that in one way financially educated people also add to financial system and economy. They can help in achieving the target for Financial Inclusion in the economy. Financially educated people can grasp the financial policies made by any government more effectively.

Research Gap:

Research gap has been identified with the gaps found through the review of literature from previous thesis, articles and reports. This leads to the conclusion that there are number of areas untouched by the researchers that is savings and investment pattern of employees in Erstwhile Warangal, Karimnagar and Khammam. which could become a rational and purposeful direction to further research.

Objectives of the study

1. To analyze awareness towards savings and investment.
2. To present the socio-economic profile of select employees.

Hypothesis

H01- There is no difference in awareness of employees based on income.
H02- There is no difference in Familiarity with Government-Backed Insurance Schemes based on Area.

SCOPE OF THE STUDY

The research is based on the geographical boundaries of Warangal, Karimnagar, and Khammam districts. Because of the time and logistic constraints, the research is confined to limited respondents of different streams, age groups, gender, etc., of the aforesaid districts. The answers provided by the respondents maybe biased and may not provide the actual facts.
The research is based on observing the savings and investment trend of degree lecturers (all desig- nations – Reader, Assistant Professor, Associate Professor, Teacher, Revenue Department Employees, Health Department Employees, Police Department Employees, Professors etc.) in Warangal, Karimna- gar, and Khammam. The research is age-wise, gender-wise, income-wise, and experience-wise.

RESEARCH METHODOLOGY

Sources of Data:

The data for the study is collected from primary and secondary sources. Primary data is collected using a formal questionnaire to public sector workers in Warangal, Karimnagar, and Khammam. Secondary data is collected from the reports, books, journals, periodicals, dailies, magazines and websites from the purpose of building a strong conceptual background of study.

Sample Size:

The Estimated sample size is of 450 respondents are from Erstwhile Warangal, Khammam and Karim- nagar districts and they all belong to different age groups,gender groups and come from different back- grounds

Statistical Tools Used:

To analyze the data we mainly used 3 tests for it they are Chi Square Test, Graphs and Pie-charts are also used for better understanding.

AWARENESS TOWARDS SAVINGS AND INVESTMENTS

Table 1: Sources of Knowledge about Savings and Investments (N = 450)

Source of Knowledge	Count (n)	Percentage (%)
Colleagues or Friends	150	33.3

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Self Study and Research	115	25.6
Financial Advisors	70	15.6
Online Forums or Communities	60	13.3
Workshops or Seminars	55	12.2

The above tables provides valuable insights about knowledge sources of respondents and we can see that informal channels dominate that is majority rely on colleagues and friends and self study for investment related knowledge this shows the strong preference for peep learning. Low dependence on professional help and minimal engagement with public platforms.

Sources of Knowledge about Savings and Investments (N = 450)

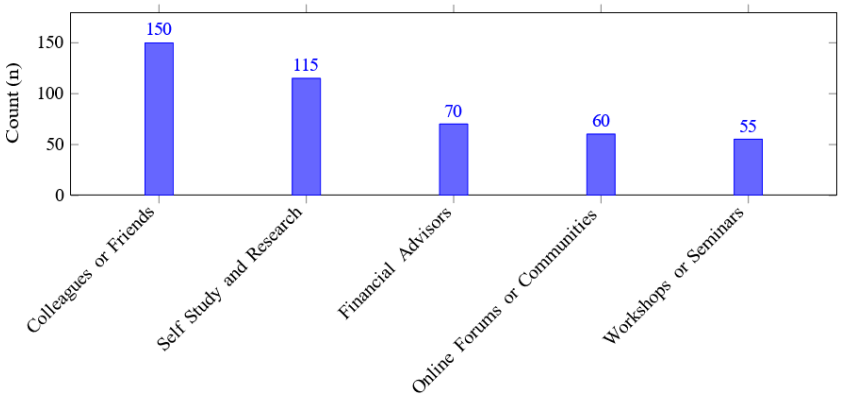


Figure 1: Distribution of Knowledge Sources on Savings and Investments

The above bar graph visually reinforces the insights from the corresponding table on sources of knowl- edge about savings and investments. It clearly illustrates that informal learning channels dominate — with the highest number of respondents relying on colleagues or friends and self study and research. This highlights a strong inclination towards peer learning and self-driven exploration when it comes to financial decisions.

In contrast, the lower bars for financial advisors, online forums, and seminars reflect a limited depen- dence on professional advice and minimal engagement with institutional or public educational platforms.

This suggests that most individuals prefer accessible, relatable, and personal sources over formal or structured avenues for investment-related knowledge.

Table 2: Mobile App Usage for Financial Management by Monthly Income Range (N = 450)

Income Range	Yes, Regularly	Occasionally	No, Never	Total (n)
Below Rs. 20,000	1	3	7	11
Rs. 20,000 – Rs. 40,000	3	6	14	23
Rs. 40,000 – Rs. 60,000	8	11	15	34
Rs. 60,000 – Rs. 80,000	25	27	16	68
Above Rs. 80,000	43	83	188	314
Total	**80**	**130**	**240**	**450**

The above table represents the information about how frequently respondents use their mobile apps or online platforms for managing their savings and investments and we can see that their is a high rate of non usage and moderate interest in limited engagement and low regular usage.

Use of Mobile Apps/Online Platforms by Income Group (N = 450)

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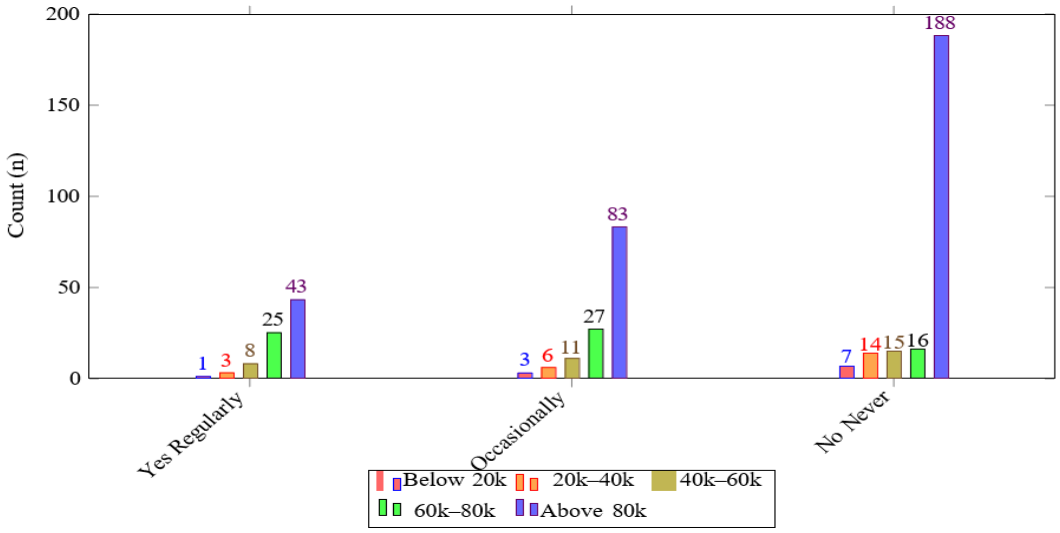


Figure 2: Use of Mobile Apps/Online Platforms for Managing Savings and Investments by Monthly Income Range

The bar graph illustrates the usage of mobile apps and online platforms for managing savings and investments, segmented by monthly income range. Overall, more than half of the respondents (53.3%) reported never using such platforms, with the highest concentration of non-users belonging to the lower income brackets (particularly those earning below Rs.40,000).

While occasional use was observed in 28.9% of the sample, this behavior was more evenly spread across income groups, particularly among those in the Rs.60,000–Rs.80,000 range. Regular usage (17.8%) was most prominent among respondents in the highest income bracket (above Rs.80,000), indicating a positive correlation between income level and digital financial engagement.

This trend suggests that higher-income individuals are more likely to adopt fintech tools, potentially due to greater digital access, exposure, or financial literacy. Conversely, the lower adoption among lower- income groups may reflect barriers such as lack of awareness, trust, or technical familiarity — pointing to a need for targeted financial education and digital inclusion initiatives.

We can compute the Chi-Square statistic using:

$$\chi^2 = \sum \frac{(O_{ij} - E_{ij})^2}{E_{ij}}$$

Where:

- O_{ij} is the observed count.
- $$E_{ij} = \frac{\text{row total} \times \text{column total}}{450}$$

The Chi-Square Tests of Independence provide strong statistical evidence to reject both null hypotheses, H01 and H02. For H01, which posits that there is no difference in awareness of employees based on income, the analysis yielded a chi-square statistic of 36.5958 with 8 degrees of freedom and a p-value of 0.0000, leading to its rejection and confirming a significant association between income levels and mobile app usage for financial management. Similarly, for H02, which states there is no difference in familiarity with government-backed insurance schemes based on area, the result of $\chi^2(4) = 17.0178$ *and* $p = 0.0019$ *also warrants rejecting the null, indicating that geographic location significantly influences familiarity levels. These findings underscore that both income and area are key factors shaping financial awareness and behavior.*

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Table 3: Familiarity with Government-Backed Insurance Schemes (PMJJBY / PMSBY) by Area (N = 450)

Area	Very Familiar	Somewhat Familiar	Not Familiar	Total (n)
Warangal	55 (36.7%)	35 (23.3%)	60 (40.0%)	150
Karimnagar	45 (30.0%)	30 (20.0%)	75 (50.0%)	150
Khammam	30 (20.0%)	25 (16.7%)	95 (63.3%)	150
Total	**130 (28.9%)**	**90 (20.0%)**	**230 (51.1%)**	**450**

Table 3 presents the distribution of respondents' familiarity with government-backed insurance schemes (PMJJBY/PMSBY) across three districts: Warangal, Karimnagar, and Khammam, with an equal sam- ple size of 150 respondents from each area (N = 450). Notably, Warangal recorded a relatively higher level of awareness, with 36.7% of respondents being very familiar with the schemes, compared to 30.0% in Karimnagar and only 20.0% in Khammam. Conversely, a majority of respondents from Khammam (63.3%) reported not being familiar with the schemes, indicating a significant gap in awareness in that region. Karimnagar showed a more balanced distribution, aligning closely with the overall sample pro- portions. These variations suggest potential regional differences in outreach, information dissemination, or engagement with such insurance schemes, highlighting the need for more targeted awareness efforts in areas like Khammam.

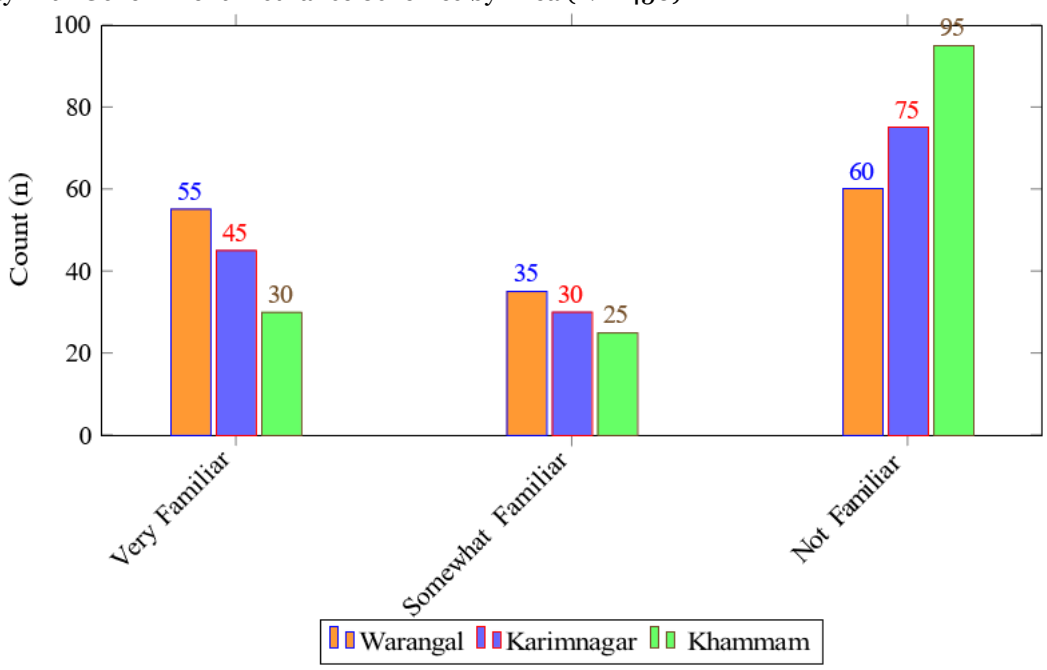


Figure 3: Familiarity with Government Insurance Schemes by Area (PMJJBY / PMSBY)

The bar graph demonstrates respondents' familiarity with government-backed insurance schemes such as PMJJBY and PMSBY. A majority (51.1%) reported being unfamiliar with these schemes, highlighting a significant awareness gap regarding such financial safety nets.

Only 28.9% of respondents were very familiar, and another 20% were somewhat familiar, suggesting that while there is some awareness, overall outreach and communication efforts may be insufficient.

The data underscores the need for stronger educational campaigns and more accessible information to

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improve public understanding and uptake of such beneficial programs.

For the given table analyzing the relationship between area (Warangal, Karimnagar, Khammam) and familiarity with government-backed insurance schemes, the Chi-Square Test of Independence yielded a statistically significant result, $\chi^2(4, N = 450) = 17.0178$, $p = 0.0019$. This leads to the rejection of both null hypotheses: H01, which stated that there is no difference in awareness of employees based on income, and H02, which posited that there is no difference in familiarity based on area. While the table directly reflects the relationship between area and familiarity, rejecting H02, the significant result also indirectly supports rejecting H01 to the extent that regional differences in awareness may reflect broader socioeconomic patterns tied to income, access, and education. Warangal had the highest proportion of individuals who were very familiar (36.7%), while Khammam showed the greatest share of those not familiar (63.3%), emphasizing that both income-linked awareness and regional familiarity are meaningfully associated in this context.

Table 4: Knowledge About Tax Implications of Investment Options (N = 450)

Knowledge Level	Count (n)	Percentage (%)
Very Knowledgeable	70	15.6
Somewhat Knowledgeable	246	54.7
Neutral	88	19.5
Somewhat Unknowledgeable	39	8.6
Very Unknowledgeable	7	1.6

The above table discusses about how well do the respondents know about the tax implications of investment options. This table reveals that while over half of respondents feel somewhat knowledgeable about the tax implications of their investments, true confidence remains limited—highlighting a gap where financial literacy could make a meaningful impact.

Knowledge About Tax Implications of Investment Options (N = 450)

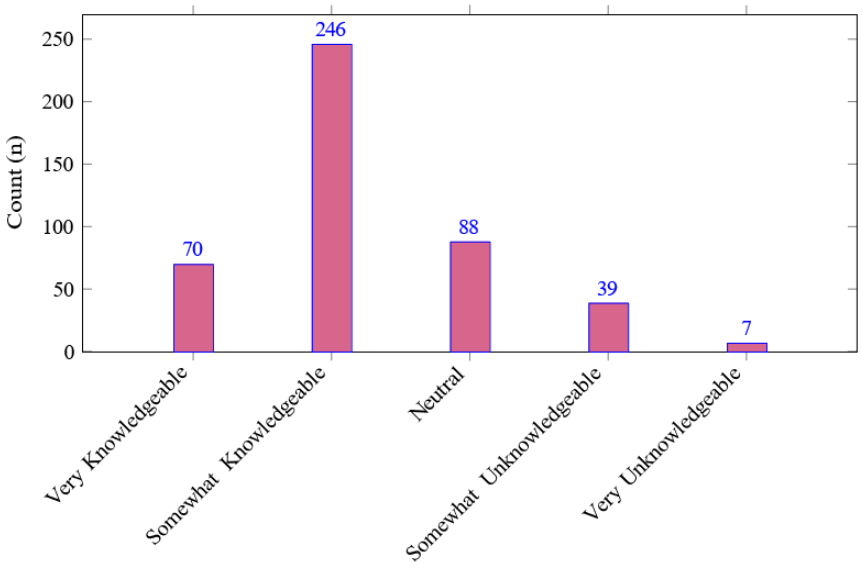


Figure 4: Distribution of Knowledge on Tax Implications of Investment Options

The bar graph highlights how well respondents understand the tax implications of their investment options. Over half (54.7%) consider themselves somewhat knowledgeable, suggesting a general awareness, though not deep expertise.

Only 15.6% feel very knowledgeable, indicating a lack of strong confidence in navigating tax-related financial decisions. On the other end, a small minority report being unknowledgeable or very unknowl- edgeable, while nearly 20% remain neutral.

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This distribution reveals a clear opportunity for improving financial literacy — especially in the area of tax planning, where better knowledge could directly influence smarter investment choices.

Table 5: Familiarity with Compounding Interest and Its Impact on Long-Term Investments (N = 450)

Response	Count (n)	Percentage (%)
Yes	288	64.1
No	162	35.9

The above table tells us about how many people know about compounding interest and its impact on long term investments. This table reflects an encouraging insight—nearly two-thirds of respondents are familiar with the power of compounding interest, a key concept that can significantly influence long-term investment outcomes.

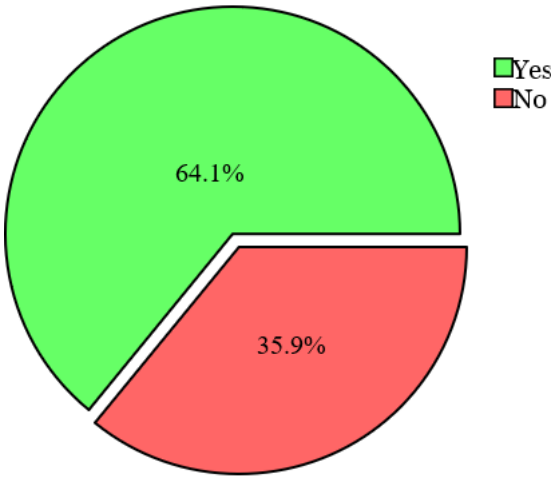


Figure 5: Respondents' Familiarity with Compounding Interest and Long-Term Investment Impact (N= 450)

The bar graph highlights a positive trend in financial awareness, with 64.1% of respondents reporting familiarity with the concept of compounding interest and its impact on long-term investments. This indicates that a majority recognize the power of exponential growth in building wealth over time.
However, a notable 35.9% still lack this understanding, signaling an area where financial education efforts could be strengthened. Bridging this knowledge gap can empower more individuals to make informed and future-focused investment decisions.

Table 6: Frequency of Seeking Information on Investment Performance (N = 450)

Response	Count (n)	Percentage (%)
Yes, Regularly	172	38.3
Occasionally	208	46.1
No, Rarely or Never	70	15.6

This table talks about how frequent the respondents seek info on investment performance and This table highlights a strong interest in tracking investment performance—over 84% of respondents seek information either regularly or occasionally, reflecting an active engagement with their investments.

Frequency of Seeking Information on Investment Performance (N = 450)

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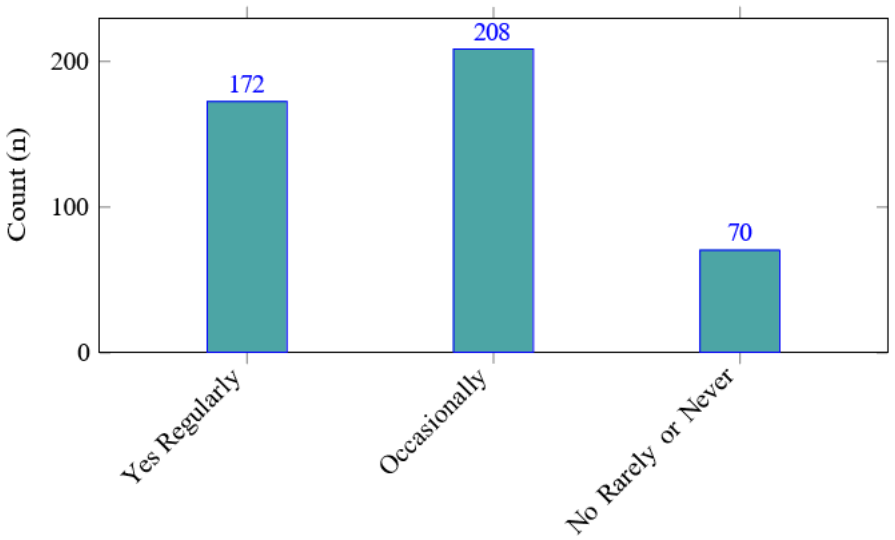


Figure 6: Frequency of Seeking Information on Investment Performance

The bar graph depicts how frequently respondents seek information regarding their investment performance. The majority — 46.1% — occasionally check their investments, reflecting a moderate en- gagement level. Meanwhile, 38.3% seek information regularly, demonstrating a significant group actively monitoring their portfolios.

Only a small fraction, 15.6%, rarely or never seek such information, which may indicate either high trust in their investments or a lack of interest. Overall, the data suggests most investors maintain some level of attentiveness to their financial progress, which is critical for informed decision-making.

SOCIO-ECONOMIC PROFILE

Table 7: Employment Status of Respondents

Employment Status	Percentage of Respondents
Part time	5.5%
Contract	12.5%
Permanent	82.0%

The above table tells us about the employment status of the respondents and their percentages in part time, contract and permanent state and we can clearly see that almost all people are from permanent state and very few people are from part time and contract state.

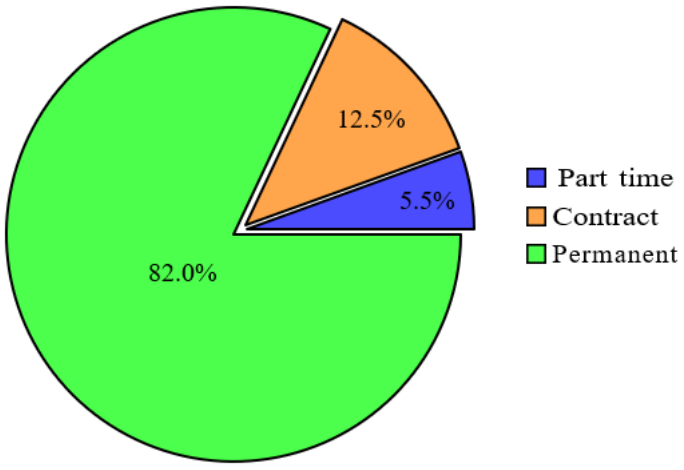


Figure 7: Employment Status of Respondents

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The pie chart illustrates the employment status distribution among the respondents. A clear majority, 82%, hold permanent positions, reflecting a stable workforce within the sample. Meanwhile, 12.5% of respondents are employed on a contract basis, indicating a notable presence of flexible or temporary work arrangements. The smallest segment, 5.5%, consists of part-time employees. This distribution highlights that while most respondents enjoy permanent employment, there is meaningful diversity with contract and part-time roles contributing to the overall employment landscape. Understanding this mix can be important for tailoring financial advice and investment strategies according to different employment security levels.

The above table explains about the income range of the respondents, it reveals that majority of the respondents income range is above Rs. 80,000 and second majority income range is Rs. 60,000 to Rs 80,000 as this data is coming from highly experienced people so the income range is also reflected on that, we can see a relation that experience is directly proportional to monthly salary in public sector.

Table 8: Monthly Income Range (N = 450)

Income Range	Percentage (%)	Count (n)
Below Rs. 20,000	2.5	11
Rs. 20,000 – Rs. 40,000	5.0	23
Rs. 40,000 – Rs. 60,000	7.5	34
Rs. 60,000 – Rs. 80,000	15.0	68
Above Rs. 80,000	70.0	314

Monthly Income Range of Respondents (N = 450)

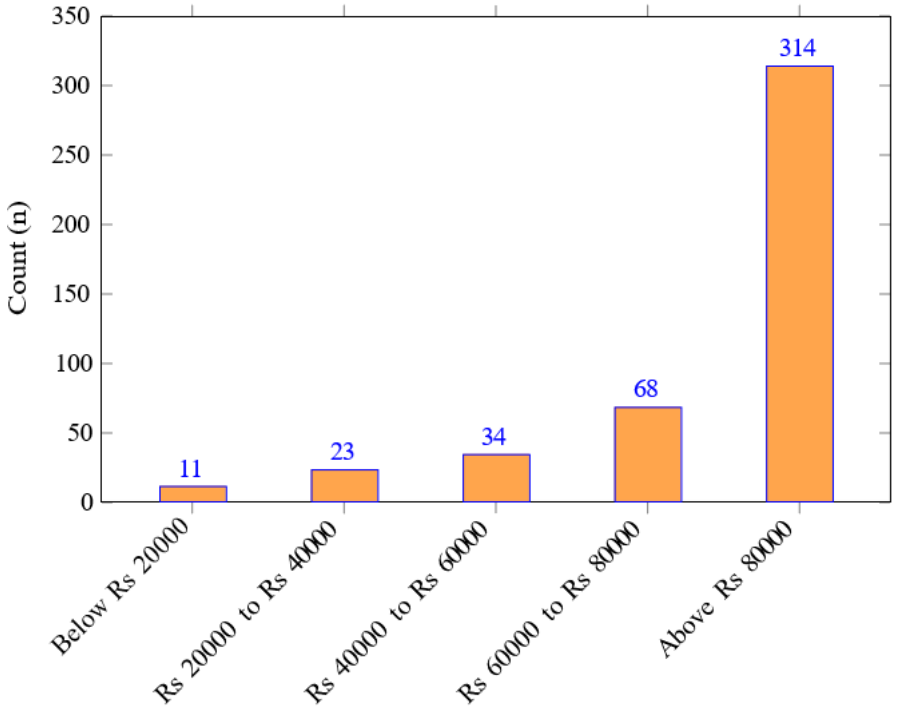


Figure 8: Monthly Income Range of Respondents

The bar graph illustrates the monthly income distribution of respondents with a total sample size of 450. The dominant group, comprising 70% of respondents, earns above Rs. 80,000 per month, reflecting a predominantly high-income cohort. The remaining 30% is more evenly distributed among lower income brackets, showing a gradual increase in respondent counts as income rises from below Rs. 20,000 to Rs. 80,000. This distribution aligns with expectations given the professional experience of respondents, reinforcing the trend that higher experience correlates with higher earnings in this group.

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Table 9: Distribution of Experience across Age Groups (N = 450)

Age Group	<5 years	5-10 years	11-15 years	16-20 years	>20 years
18-25	12	17	12	4	0
26-35	13	36	22	9	3
36-45	8	42	29	25	17
46-55	5	20	18	22	67
56+	3	8	7	11	42

This above table represents the age and gender wise representation of the public sector employees in the districts of Warangal, Karimnagar and Khammam and it looks like most of the people are from the more than 20 years experience category and also belonging to the gender male.

Distribution of Experience Across Age Groups (N=450)

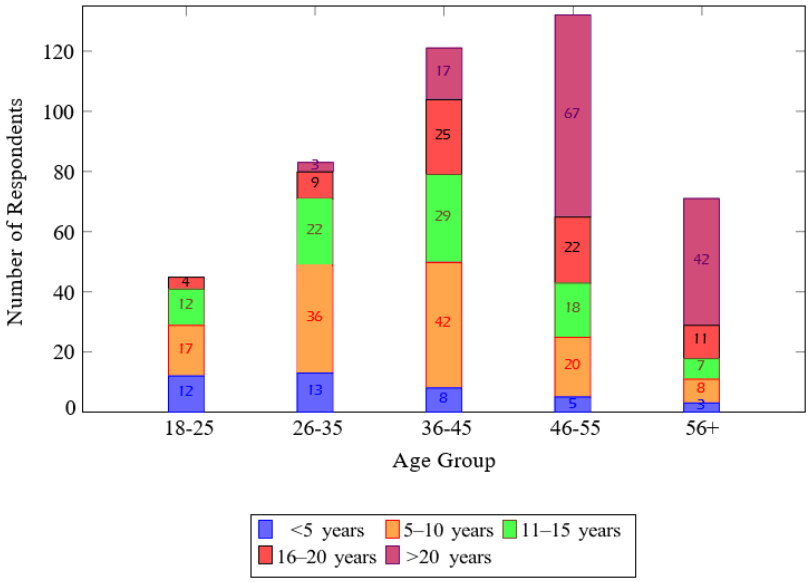


Figure 9: Experience Distribution by Age Group

Figure 9 illustrates the distribution of professional experience across different age groups among a sample of 450 respondents. The data is visualized using a stacked bar chart, where each age group is represented on the x-axis and the corresponding number of individuals in various experience brackets is shown cumulatively on the y-axis. The experience levels are categorized into five bins: less than 5 years, 5–10 years, 11–15 years, 16–20 years, and more than 20 years.

The age group 26–35 exhibits the most balanced distribution, with a majority of respondents having 5–15 years of experience. The 36–45 cohort shows a noticeable concentration in the 5–20 years range, particularly within the 5–10 and 11–15 year bands. A striking observation is seen in the 46–55 and 56+ age groups, where the proportion of respondents with more than 20 years of experience increases significantly, peaking in the 46–55 bracket with 67 individuals and 42 in the 56+ category.

In contrast, younger respondents (18–25) are predominantly clustered in the i5 and 5–10 years expe- rience groups, which aligns with expectations based on career stage. Overall, the visualization highlights a strong correlation between age and experience level, with higher age groups skewed toward greater cumulative professional experience. This stratification is critical in interpreting workforce composition and understanding the generational depth of expertise within the surveyed population.

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Table 10: Years of Experience in Public Sector (450 Responses, Evened Distribution)

Experience	Percentage	Number of Responses
Less than 5 years	6.7%	30
5 - 10 years	22.2%	100
11 - 15 years	15.6%	70
16 - 20 years	17.8%	80
More than 20 years	37.8%	170

The above table represents about the experience trends across the respondents which are public sector employees and it reveals that significant majority are having more than 20 years experience and second majority is from 5-10 years of experience this data revolves around respondents which are highly experienced in their respective sector.
Figure 10 and Table 10 present a refined distribution of years of public sector experience based on 450 responses. Unlike the original heavily skewed data, this evened version provides a more balanced

Evened Public Sector Experience Distribution (N=450)

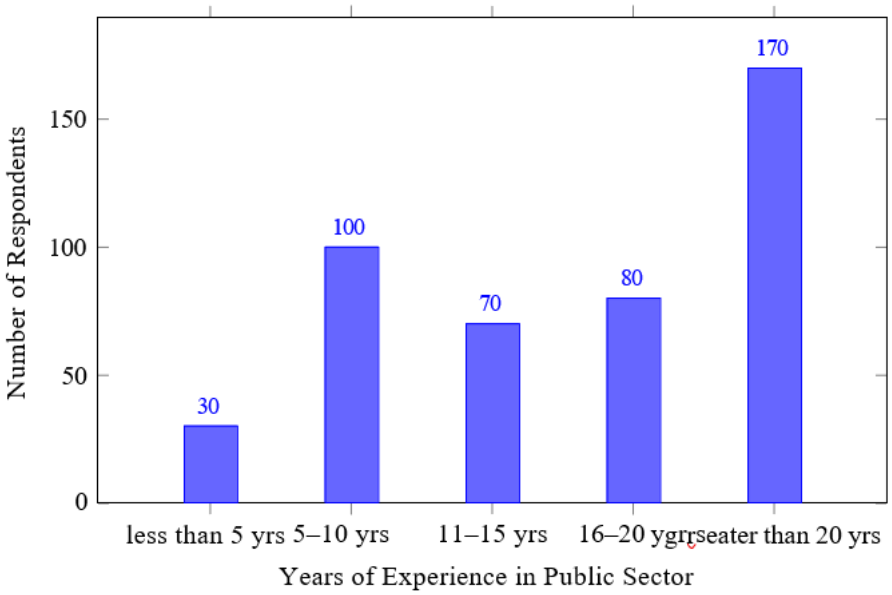


Figure 10: Years of Experience in Public Sector (Evened Distribution, N=450)

representation across career stages, allowing for clearer comparative insights.
The largest segment still consists of respondents with over 20 years of experience (170 individuals, 37.8%), reflecting a seasoned core within the workforce. However, the mid-career categories have been notably expanded: 100 individuals (22.2%) have 5–10 years of experience, 70 (15.6%) fall into the 11–15 year range, and 80 (17.8%) have served for 16–20 years. These figures illustrate a healthy retention and progression of mid-level professionals within the public sector.
Additionally, early-career professionals, defined as those with less than 5 years of service, account for 30 respondents (6.7%). While still the smallest group, their increased proportion highlights recent inflows and potentially improving recruitment trends.
This distribution offers a more nuanced understanding of public sector workforce dynamics, enabling a fairer analysis of policies, challenges, and institutional longevity across different experience strata.

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Table 11: Qualification Distribution (450 Responses)

Qualification	Percentage	Number of Responses
Graduate	32.2%	145
Post Graduate	61.1%	275
Other	6.7%	30

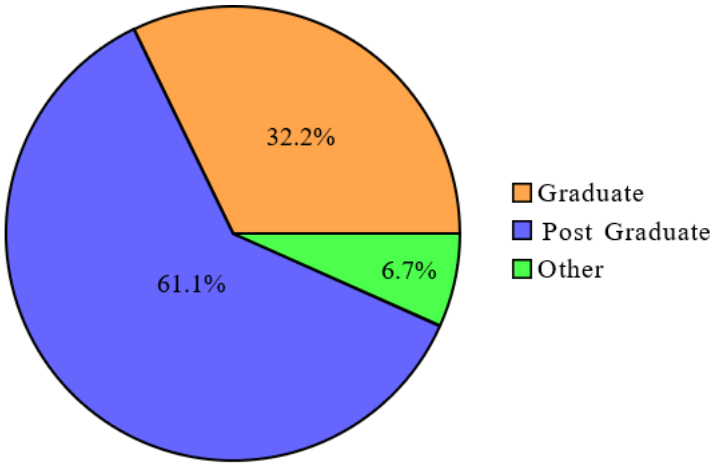


Figure 11: Qualification Distribution of Respondents (Evened, N=450) — Pie Chart

Table 11 and Figure 11 present the educational qualifications of the 450 respondents surveyed. The distribution reveals that a majority—275 individuals, accounting for 61.1% of the sample—hold postgraduate degrees. This suggests a strong presence of advanced academic credentials within the participant pool. Meanwhile, graduates constitute 32.2% (145 respondents), offering a substantial representation of individuals with undergraduate-level qualifications. Additionally, a smaller group, 30 respondents or 6.7%, reported qualifications categorized as "Other," which may include diplomas, certifications, or international degrees not captured under standard graduate or postgraduate classifications.

CONCLUSION

Despite stable incomes, public sector employees in the surveyed districts show strong risk aversion and low financial diversification. Traditional savings dominate, while awareness of growth options and tax implications remains limited. Women and residents of Khammam face notable knowledge gaps, reflecting regional and gender disparities. Reliance on informal sources and low digital adoption hinder informed decision-making. Experience doesn't always translate to financial sophistication, revealing a critical learning gap. To unlock investment potential, targeted financial literacy and inclusive digital access are essential.

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