

Analysis of Socio-Economic Factors Affecting the Saving and Investment Habits of Local Government Employees in Nasarawa State

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Received: 1 October, 2022; Revised: 15 Nov, 2022; Accepted: 1 December, 2022

Published online: 10 Dec 2022.

Abstract: Saving is very important and is responsible for preventing any emergency met by the individuals or the households or any other users, as well as essential for capital formation of any Economy. Savings is referred to as the amount of money which we keep aside from our income. Saving is a significant macroeconomic variable which is studied under the economic scenario of any individual as well as household. This study seeks to empirically explore the socioeconomic factors affecting savings habits of local government employees in Nasarawa state. For analyzing the effect, a questionnaire was prepared to study the impact of income, family size etc. The sample selected involved 395 Respondents. The results revealed that, most of the respondents saved money, and saving is one of the key qualities of a successful entrepreneur. The study established that savings and investment habits are significantly affected by income, household size, age and financial wellbeing. On the other hand, educational level, spouse spending habit, availability of credit facility, inflation and societal norms has no significant effect on savings and investment habits of the respondents.

Keywords: Savings, Socio-Economic, Factors, Inflation, Economic Development.

1 Introduction

Workers in Nigeria are predominantly employees of government establishments, agencies and institutions, especially the three tiers of government (Federal, state and local governments)¹. They are employed and entitled to monthly income which is relatively fixed, except for some small annual increments that serves as incentive for recognized performance or promotion². Nigerian civil servants' retirement after 35 years of service or at the attainment of 60 years of age is not negotiable³.

With a sudden drop in income, a large proportion of civil servants in Nigeria suffer hardships, depends on meager salary and pension which often times payment is delayed to the detriment of the suffering beneficiaries due to bureaucratic administrative process⁴.

Unfortunately, it is often found that most of these persons do not have investment return to smooth their consumption, e.g.

1 Nwana A., "Development Adult Education in Nigeria", Ibadan University Press Limited, 1984.

2 Andre, O. and Odejinmi, D., "Empirical Assessment of Socio-economic Determinant of Portfolio Investment Decisions of Civil Servants in Nigeria", Journal of Emerging Trends in Economics and Management Sciences (JETEMS), Vol. 5, No. 1, October 2013.

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Table of Contents The Demand For State And Local Government Employees An Economic Analysis

1. Understanding the eBook The Demand For State And Local Government Employees An Economic Analysis
 - The Rise of Digital Reading The Demand For State And Local Government Employees An Economic Analysis
 - Advantages of eBooks Over Traditional Books
2. Identifying The Demand For State And Local Government Employees An Economic Analysis
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an The Demand For State And Local Government Employees An Economic Analysis
 - User-Friendly Interface
4. Exploring eBook Recommendations from The Demand For State And Local Government Employees An Economic Analysis
 - Personalized Recommendations
 - The Demand For State And Local Government Employees An Economic Analysis User Reviews and Ratings
 - The Demand For State And Local Government Employees An Economic Analysis and Bestseller Lists
5. Accessing The Demand For State And Local Government Employees An Economic Analysis Free and Paid eBooks
 - The Demand For State And Local Government Employees An Economic Analysis Public Domain eBooks
 - The Demand For State And Local Government Employees An Economic Analysis eBook Subscription Services

- The Demand For State And Local Government Employees An Economic Analysis Budget-Friendly Options
- 6. Navigating The Demand For State And Local Government Employees An Economic Analysis eBook Formats
 - ePub, PDF, MOBI, and More
 - The Demand For State And Local Government Employees An Economic Analysis Compatibility with Devices
 - The Demand For State And Local Government Employees An Economic Analysis Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of The Demand For State And Local Government Employees An Economic Analysis
 - Highlighting and Note-Taking The Demand For State And Local Government Employees An Economic Analysis
 - Interactive Elements The Demand For State And Local Government Employees An Economic Analysis
- 8. Staying Engaged with The Demand For State And Local Government Employees An Economic Analysis
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers The Demand For State And Local Government Employees An Economic Analysis
- 9. Balancing eBooks and Physical Books The Demand For State And Local Government Employees An Economic Analysis
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection The Demand For State And Local Government Employees An Economic Analysis
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine The Demand For State And Local Government Employees An Economic Analysis
 - Setting Reading Goals The Demand For State And Local Government Employees An Economic Analysis
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of The Demand For State And Local Government Employees An Economic Analysis
 - Fact-Checking eBook Content of The Demand For State And Local Government Employees An Economic Analysis
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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