Savings and Investment Behaviour of Beedi Rollers – A Quantitative ABCD Analysis

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ABSTRACT

Purpose: *The main goal of this study is to use the comprehensive ABCD analysis approach to analyse beedi rollers' savings and investment behaviour. In order to understand the subject matter better, the study also intends to use factor analysis and elementary analysis.*

Design: *The study technique includes an ABCD framework-based basic analysis as well as a systematic examination of the literature using keyword searches that target specific factors. The focus group method is used to conduct quantitative analysis, and the study's identified factors and components are given different weights.*

Findings: *The findings of the researcher illustrate the ABCD framework's appropriateness for a wide range of research endeavours, including the current study. The evidence gathered from the focus group interviews clearly indicates the significant benefits of examining the specific topic under consideration.*

Originality value: *This study offers insightful information by expanding the application of the ABCD analysis paradigm to the setting of savings and investment behaviour among beedi rollers. This study leads research in the area of savings and investment behaviour by identifying critical constituent issues and stressing their significance in this particular context.*

Paper Type: *Empirical Analysis*

Keywords: ABCD analysis, Quantitative Analysis, Factor Analysis, Elementary analysis, Savings and Investment Behaviour, Beedi Rollers, Financial Behaviour.

1. INTRODUCTION :

For economic development and financial stability, savings and investments are essential. The key variables that affect investing choices include safety, return, capital growth, risk, liquidity, tax advantages, and convenience. Investment is a type of financial action done with the hope of making a profit. It is the commitment of money that has been set aside from current spending in anticipation of future rewards. It serves as compensation for having to wait for money. Saving is thus a prerequisite for investing. The primary determinants of investment are safety, return, capital growth, risk, liquidity, tax advantages, and convenience. There are numerous investing possibilities with various risk-reward trade-offs such as savings in the post office, bank accounts, stocks, mutual funds, gold, and other tangible assets. Investors can build a portfolio that maximises profits while reducing risk exposure with the aid of a solid understanding of the fundamental ideas and in-depth research of the available possibilities (Basha et al., 2022) [1]. The choices and actions made by individuals or corporations about the distribution of their financial resources for use in the future or to produce revenue are referred to as savings and investment behaviour. Income, risk perception, level of awareness, and investment preferences are just a few of the variables that affect investors' behaviour when it comes to saving and investing (Anuradha & Anju, 2015) [2].

Millions of people, mostly women, work in the traditional Indian cottage industry of beedi rolling. The majority of beedi rollers are low-income individuals who put in a lot of overtime for little pay. They frequently find themselves unable to save money and invest the same for the future. A growing body of research, however, contends that beedi rollers might be persuaded to save money and make investments. For instance, a study discovered that beedi rollers who received financial literacy training were more

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likely to save and invest than those who did not. In accordance with a different study, beedi rollers who participated in a micro-savings programme were able to save much more money than those who did not.

Beedi rollers have lots of difficulties that make saving and investing challenging for them. First of all, their average income is extremely low. Second, because they frequently labour in the unorganised sector, they frequently lack access to formal financial services like bank accounts and loans. Third, they could lack financial literacy or be illiterate. Despite these obstacles, there is proof that beedi rollers are becoming more and more interested in investing and saving. According to a Reserve Bank of India (2018) survey, from 30% in 2014 to 50% in 2018, more beedi rollers have bank accounts. Beedi rollers put money aside for a variety of purposes, like as paying for unforeseen costs, educating their kids, and retiring with dignity. A few beedi rollers also make investments in their companies or in other assets like gold or real estate.

2. CURRENT STATUS OF ABCD ANALYSIS FRAMEWORK :

A flexible approach for evaluating thoughts, ideas, and tactics is the ABCD analysis framework, which stands for Advantages, Benefits, Constraints, and Disadvantages. This paradigm, which enables a thorough evaluation of both individual and systemic traits, has been successfully applied in a number of contexts, including the investigation of ideas like the "Higher Education Stage Model". It allows for the systematic listing of the advantages, benefits, constraints, and disadvantages related to a certain concept, system, or approach, permitting a more in-depth analysis by identifying determinant issues and critical constituent elements through factor and elemental analysis (Aithal & Kumar, 2016) [3]. Further demonstrating its versatility, ABCD analysis has developed to include quantitative analysis (Sujaya & Aithal, 2022) [4].

The ABCD analytic framework is a useful tool for exploratory research because it gives researchers the freedom to investigate several issues, including research design, subject choice, and data collection techniques. This strategy entails a thorough analysis of the body of prior research and the incorporation of qualitative techniques like in-depth interviews and pilot studies. Additionally, the framework offers a mechanism to conduct empirical research, enabling the testing of hypotheses through both experimental and observational studies (Aithal, 2016) [5]. ABCD analysis helps in problem identification and solution formulation from many stakeholders' viewpoints by simplifying complicated challenges, identifying affecting factors through factor analysis, and critical constituent elements through elemental analysis (Aithal, 2017) [6].

ABCD analysis provides a structured and comprehensive approach to understanding and evaluating concepts, making it a useful tool for researchers and analysts (Aithal et al., 2015) [7]. This is in contrast to other analytical techniques like SWOC, Competitive Profile Matrix (CPM) analysis, EFE & IFE Matrices, BCG analysing frameworks, Porter's Five Forces Model, and PESTLE Analysis. Applications of this framework in a variety of areas, such as company analysis and business case studies (Aithal, 2017) [8] and in particular situations, such as the quantitative analysis of organic food product influence on purchase intention (Sujaya & Aithal, 2022) [4], online food delivery system (Frederick & Bhat, 2022) [9], corporate sustainability disclosures by higher educational institutions (Nayak & Kayarkatte, 2022) [10], highlight the usefulness of this paradigm.

3. OBJECTIVES OF THE STUDY :

The present research study has the following objectives:
1. To apply the ABCD analysis framework for studying the savings and investment behaviour of beedi rollers.
2. To list the Advantages, Benefits, Constraints, and Disadvantages associated with the savings and investment behaviour of beedi rollers.
3. To identify the determinant issues influencing the savings and investment behaviour of beedi rollers.
4. To determine the factors affecting key attributes using the ABCD analysis.
5. To analyse critical constituent elements within the ABCD framework using elementary analysis techniques.
6. To evaluate the significance of critical constituent elements within each ABCD construct.

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4. REVIEW OF LITERATURE ON ABCD ANALYSIS FRAMEWORK :

A literature review, an essential component of any research endeavour, plays a critical role in shaping the direction of a study. It serves as the foundation for new research, providing significant insights into earlier study and highlighting gaps and potential for additional investigation. The literature review not only offers a solid foundation for the research by analysing current studies, but it also aids in the creation of a compelling argument. The literature review is divided into two areas within the context of the study: first, a review of literature referring to beedi rollers' saving and investment behaviour, and second, an evaluation of the relevant literature on ABCD listing. This dual investigation intends to comprehensively inform the research and identify established procedures, enabling a well-structured and methodologically sound approach to analysing beedi rollers' saving and investment behaviour.

4.1. Review of literature on saving and investment behaviour of beedi rollers:

The beedi industry has been a long-standing pillar of Dakshina Kannada's economic landscape, supporting several families for decades. Historically, many people's lives were dependent on this industry, which was a vital aspect of the local economy. However, due to the emergence of alternative employment options, reliance on the beedi business has decreased in recent times. Despite this transformation, a significant number of families are still involved in the manufacturing of beedis, albeit with less reliance. However, earnings in this industry remain significantly low, resulting in diminished financial stability. As a result, their savings and investment behaviour have suffered. In this section, researchers conducted a thorough literature analysis, utilising academic databases and specific keywords, such as 'saving', 'investment', 'saving habit', 'investment behaviour', 'savings among beedi rollers', 'investment practices of beedi roller' and so on, to shed light on the subtle dynamics of this economic transition and its impact on savings and investment patterns within these communities.

Table 1: Review of literature on saving and investment behaviour

S. No.	Focus	Outcome	Author
1.	Influence of Financial literacy on Saving Behaviour	Higher financial literacy considerably improves personal savings, according to the study findings, with regular saving, gender, income, and education level also playing important roles. These findings highlight the need of governments conducting financial education programmes to improve family financial literacy and increase national saving rates.	Shahnaz Mahdzan (2013). [11]
2.	Low-income households' saving behaviour	Two logistic regression models were used in the study, which focused on low-income households. The first model, based on the life cycle theory, was supplemented with non-economic person characteristics and institutional elements in the second model. While financial literacy did not have a substantial impact on saving behaviour, social networks and psychological factors did. In terms of institutional factors, incentives were not statistically significant, while access and facilitation were positively and significantly related to saving behaviour.	Heckman & Hanna, (2015). [12]
3.	Determinants of Saving Behaviour	Financial self-efficacy emerged as a critical element in saving behaviour, with higher financial self-efficacy government employees more inclined to work towards their financial objectives. These findings have consequences for organisations and research in boosting personal savings and financial well-being in order to avoid bankruptcy.	Ismail et al., (2020). [13]

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4.	Investment preferences	For their investments, middle-class households in Nagpur preferred bank deposits, insurance, and small savings plans such as PPF and Post office deposits. The predicted return on investment was the most important element determining their investment decisions.	Samudra & Burghate (2012). [14]
5.	Investment decision	The study evaluated Indian investors' investment behaviour and awareness, demonstrating that age, education, occupation, and income level all influenced their investment decisions. While respondents were more aware of traditional investing choices such as bank deposits and fixed deposits, they were less knowledgeable of corporate securities, mutual funds, equity shares, and preference shares. Furthermore, occupation, education, and income level were identified as important factors influencing investor awareness.	Chaturvedi and Khare (2012). [15]
6.	Influencers of investment decision	According to the study, women are more risk averse than males, although younger and more educated people are more likely to pursue new and hazardous investing options.	Bashir et al. (2013). [16]

Source: Compiled by Researcher

4.2. Review of literature on ABCD Listing:

The following section of the literature review focuses on the analysis of research publications connected to ABCD listing. Researcher collected these works from various scholarly sources, principally academic databases. The search parameters comprise articles published between 2016 and 2023. To investigate this topic thoroughly, researcher used a variety of keywords carefully placed throughout multiple fields within these databases, ensuring extensive and up-to-date coverage of the literature.

Table 2: Review of literature on ABCD listing

S. No.	Focus	Outcome	Author
1.	ABCD Analysis for company analysis	ABCD analysis is a versatile and effective approach for company analysis in various industries. It aids in the identification of potential issues based on objectives and key factors, and it provides qualitative and quantitative analysis skills, making it invaluable for various company assessments.	Aithal (2017). [6]
2.	Promoting Small Enterprises through Mudra Yojana	Despite scant data on Agri-allied industries and employment development, MUDRA should explore raising programme boundaries for long-term SME/MSME transformation by enhancing rural support through digital integration and financial literacy.	Mahesh et al., (2022). [17]
3.	Livestream marketing during Covid-19	The ABCD analytical method is extremely useful for evaluating new business models and concepts, providing important insights on generality, systems, strategies, technologies, models, and ideas. Its qualitative research framework improves comprehension and evaluation by incorporating important indigenous components.	Rajasekar & Aithal (2022). [18]
4.	Analysing Higher Education Research	The ABCD model promotes a research-driven culture that encourages innovation, knowledge production, and career growth. This mutually advantageous	Aithal et al.,

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	Productivity with ABCD Method	environment fosters collaboration, which benefits organisations, educators, and society as a whole. It serves as a measurable standard for institutional and faculty growth and development.	(2016). [19]
5.	Evolving Sustainability Reporting in the Indian Context	Though the terms sustainability, sustainable development, ESG (Environmental, Social, and Governance), and CSR (Corporate Social Responsibility) are frequently used interchangeably, they each have different theoretical foundations that offer possible paths for future research. Policymakers, regulators, and scholars all play critical roles in defining optimal reporting practises, emphasising the importance of their contributions to this sector.	Nayak & Kayarkatte (2021). [10]
6.	Applying ABCD Analysis as a Firm Case Study Methodology	The ABCD Analysis technique enhances firm case study research by systematically addressing determinant issues, selecting influencing factors, and revealing essential elements through elemental analysis. Its adaptability makes it valuable for diverse corporate assessments.	Aithal (2017). [20]
7.	Evaluating Dabur India Ltd.'s Performance	The author's ABCD list highlights Dabur India Ltd.'s primary advantage, which is the natural sourcing of its ayurvedic products. Because of their natural origins, these products are intrinsically safe and free of side effects.	S Chandra, & Mayya (2022). [21]
8.	Incentives for Bitcoin Investment and Investor Behaviour Goals	This study seeks to provide insights into the behavioural intents of Bitcoin users in order to aid merchants in developing effective strategies to preserve market competitiveness.	Bhuvana, & Aithal (2022). [22]
9.	Green Banking Practises	Consumer demand for environmentally friendly financial products drives banks to implement green practises and technologies, lowering their carbon footprint. Increased CSR funding increases consumer engagement, collaborations, and sustainability.	Prabhu & Aithal (2021). [23]
10.	Utilising Meta Platforms Inc. for Fashion Industry Promotion on Social Media	ABCD Analysis, through its listing procedure, aids in identifying the core structure of a firm. Through a thorough assessment of fundamental concerns, it determines critical components required to incorporate all determinants inside critical aspects of the company's operations.	Madhura & Panakaje (2022). [24]
11.	Transforming Libraries into Universal Resource Centres	Cutting-edge technology opens up new possibilities for innovation in traditional libraries, allowing governments to convert physical libraries into virtual ones, allowing anyone, regardless of geography or status, to gain global access to comprehensive knowledge. The advent of Universal Resource Centres, aided by technology, represents a huge step forward in democratising intangible information resources and facilitating global knowledge sharing.	Aithal (2016). [5]

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12.	Enhancing B.Com Programmes with CA Syllabus, IT Disciplines, Soft Skills, and Internships	Higher education should prioritise extending students' knowledge, skills, and job opportunities. To simplify things, a novel solution is proposed in which B.Com. graduates specialising in Corporate Auditing can effortlessly transition to the C.A. (IPCC) exam. This technique allows graduates to enter the job market and pursue advanced professional prospects immediately after finishing their degree.	Aithal & Noronha (2016). [25]
13.	Education, Skills, Cleanliness, and Health in Rural Communities	CSR has grown gradually in terms of monetary donations, reach, and recipient count. Despite its gradual pace, the overall impact is positive, with advantages outweighing disadvantages. Companies see CSR as a strategic strategy for improving their employer brand and cultivating consumer loyalty.	Shailashri & Kariappa (2020). [26]
14.	Empowering Faculty: Creating Micro-Research Centres in Higher Education	The case study on faculty-student research collaboration at Srinivas University shows the university's research-focused mission by increasing research efficiency and productivity at a minimal cost. This strategic strategy presents the institution as a leading role model in the education sector, showcasing best practises for boosting societal research contributions.	Aithal et al., (2022). [27]
15.	Assessing the Impact of Collaborative Social Engagement (CSE) on Skill Development and Sustainability	The research provides a new paradigm for higher education institutions to effectively implement Social Engagement as a Service as a societal outreach strategy.	Pradeep & Aithal (2022). [28]
16.	Evolving Business Formation and Digital Marketing Trends	Institutions provide a variety of educational opportunities, including numerous marketing features specialised for startups, to students from a variety of academic backgrounds and disciplines.	Dsouza & Panakaje (2023). [29]
17.	Challenges in Agricultural Finance and Income Enhancement for Farmers	Smallholder systems, programmes, and investments are aimed at improving infrastructure, increasing efficiency, and automating labour activities. Regulatory frameworks are critical in preventing financial institution wrongdoing, such as exorbitant interest rates or dangerous practises, and in supporting the expansion of legal financial channels.	Kambali & Panakaje (2022). [30]
18.	Industry 4.0 Readiness in the Indian Engineering Sector	To be successful, organisations must analyse the viability of implementing Industry 4.0. This study provides a multidimensional readiness model that forecasts the probable success of Industry 4.0 implementation in their operations.	Sony & Aithal (2020). [31]
19.	Enhancing Higher Education for Holistic Student Development	Innovative practises promote holistic student development by raising graduation requirements and creating flexible, entrepreneurial graduates with employable skills, while also encouraging individuality, self-sufficiency, and important contributions to their nation.	Aithal & Maiya (2022). [32]
20.	Analysing Multinational	This research investigates frameworks for international business decisions, taking into account both internal and external settings. It studies	Aithal (2017). [33]

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	Corporations' Business Strategies	variables, dimensions, and determining issues, as well as their impact on investment decisions and operations in various countries, embracing operational, business, and corporate aspects, as well as necessary frameworks and approaches.	
21.	Mangalore International Airport Growth Analysis with ABCD	The project of the Adani Group aims to improve service efficiency, worldwide standards, and professionalism. The Airports Authority of India (AAI) anticipates greater revenue, which will allow for additional investments in Tier-II and Tier-III cities, promoting economic growth, job opportunities, and infrastructural development in these areas.	Kumari & Aithal (2020). [34]
22.	Exploring Hyperledger Fabric in IBM Blockchain	By quickly recording transactions in a shared ledger, blockchain ensures safe and unalterable accounting records, decreasing fraud concerns. The ABCD listing approach was used by researchers to analyse IBM's blockchain technology, taking into account its advantages, benefits, limitations, and drawbacks. The growing popularity of blockchain applications indicates a bright future.	Bhuvana & Aithal (2020). [35]
23.	Investigating the Effects of the BOP Sector on India's Digitalization	India may leverage from advanced countries' practises and technology to accelerate digitization, resulting in considerable socioeconomic advantages for the poor.	Raj & Aithal (2018). [36]

Source: Compiled by Researcher

The ABCD analysis framework is a useful technique for understanding the advantages, benefits, constraints and disadvantages of a certain study topic. When quantitative analysis is used within this framework, it aids in assessing whether a specific issue gives advantages from the standpoint of stakeholders, effectively serving the study purpose. The following publications used quantitative ABCD analysis to go deeper into this topic.

Table 3: ABCD quantitative analysis to determine ABCD construct weight

S. No.	Focus of Research	Contribution	Reference
1.	Corporate Social Responsibility	Positive components and benefits of CSR surpass constraints and downsides in the ABCD framework assessment, indicating CSR's success in value generation.	D'Souza & Varambally (2023). [37]
2.	Customer Intentions to Reduce Restaurant Food Waste	Mean scores emphasise the importance of researching client intentions in order to prevent restaurant food waste. The top scoring factors are advantages and benefits, followed by constraints and disadvantages.	Salins & Aithal (2022). [38]
3.	Fingerprint Biometric Attendance Maintenance System	The ABCD research of the Fingerprint Biometric Attendance System identifies major aspects such as security, usability, input, process, and performance evaluation. It also provides useful suggestions for development, making it an important addition to future research in this sector.	Prasad (2018). [39]
4.	Impact of Organic Food on Purchase Intention	The ABCD analytical approach revealed 98 main characteristics influencing the purchasing intention of organic food products. Benefits were the most important, followed by advantages and drawbacks, while constraints were less important.	Sujaya & Aithal (2022). [4]

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5.	Online food delivery services	The ABCD analysis framework is a versatile tool that scholars use to evaluate different topics. According to a quantitative examination of Online Food Delivery Services, success is significantly related to "Advantages," confirming the concept's practicality.	Frederick & Bhat (2022). [9]
6.	NAAC Accreditation System	NAAC accreditation's ABCD study identifies major difficulties and factors. It is critical to emphasise the benefits of tackling these difficulties and institution-specific quality challenges. While striving to improve quality, it is critical to acknowledge restrictions.	Aithal et al., (2016). [40]
7.	Income Generation at the Base of the Pyramid	It is critical to categorise knowledge, including important determinants and influencing elements, in order to improve business strategies and implement effective models in Bottom of the Pyramid (BOP) marketplaces. The key to major success is to turn restrictions and problems into favourable possibilities that promote business growth, profitability, and expansion.	Raj & Aithal (2018). [41]
8.	Key Factors Influencing Online Shopping	The study, which use the ABCD analytical framework, emphasises the importance of beneficial factors in affecting the success of online buying. It demonstrates the ABCD analytical paradigm's versatility in identifying essential features of online buying, as well as its relevance in evaluating business models, strategies, concepts, and systems.	Frederick & Salins (2022). [42]

Source: Compiled by Researcher

5. ABCD LISTINGS OF SAVINGS AND INVESTMENT BEHAVIOUR OF BEEDI ROLLERS :

The advantages, benefits, constraints and disadvantages are listed out for savings and investment behaviour of beedi rollers as follows:

Advantages:
The following advantages result from beedi rollers' saving and investing behaviour:
1. Being aware of financial behaviours enables people to make wise financial decisions.
2. It encourages stability by encouraging wiser saving and investing behaviour.
3. Prudent financial practises support both individual and broader societal economic progress.
4. Individuals can make excellent retirement plans.
5. It makes possible to accumulate wealth over time.
6. Better money management enhances life quality.
7. Recognising and managing financial risks is aided by an understanding of behaviour.
8. Policymakers can create sound financial regulations.
9. Insights support the creation of programmes for financial literacy.
10. Behaviour comprehension helps people be more resilient during economic downturns.

Benefits:
The following are some benefits to studying saving and investment behaviour:
1. Financial independence results from better financial behaviour.
2. It aids in debt management and reduction.
3. A stable financial situation enhances overall well-being.
4. Credit ratings are favourably impacted by sound financial behaviour.
5. Recognising financial behaviour encourages individuals to investigate their investment possibilities.
6. It leads to better-informed investing decisions.
7. Good retirement planning behaviours ensure financial security.
8. Effective behaviour safeguards gathered funds.
9. Economic growth is aided by better financial management.
10. Understanding behaviour helps with attempts to increase financial inclusion.

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Constraints:

The constraints of saving and investing behaviours are as follows:

1. A low income may limit one's ability to save and invest.
2. High debt levels can make it difficult to save and invest.
3. Long-term planning may be hindered by economic volatility.
4. Insufficient financial understanding can make it difficult to make wise decisions.
5. The inability to access banks and other financial institutions can be a problem.
6. Unfavourable financial decisions can result from psychological biases.
7. Savings might lose their value at high inflation rates.
8. Unexpected costs could interfere with savings and investment strategies.
9. Cultural norms might forbid specific methods of saving and investing.
10. Income inequality may reduce opportunities for saving and investing.

Disadvantages:

The following list of disadvantages to saving and investment behaviour:

1. Stress and anxiety can result from poor financial decisions.
2. Insufficient retirement funds may be the result of improper financial behaviour.
3. Negligent actions can result in lost investment possibilities.
4. Unproductive behaviour may prevent the building of wealth.
5. Making poor financial decisions can result in a poorer standard of living.
6. Poor behaviour can result in debt accumulation.
7. Financial instability might be the outcome of bad behaviour.
8. Poor behaviour can impede the development of the individual and the national economies.
9. Financial hardships may have a negative impact on overall wellbeing.
10. Poor financial behaviour can increase reliance on social support networks.

6. FACTOR AND ELEMENTARY ANALYSIS USING ABCD FRAMEWORK :

In this section of the article, researcher describe significant determinant issues identified by several researchers in their studies using the ABCD framework. The emphasis is on highlighting major determinant issues and causes uncovered through research using the ABCD framework. This section will explain how the ABCD framework might assist researchers effectively analyse and categorise determinants.

Table 4: Review on Scholarly Publications of ABCD Analysis in other areas and their identified determinant issues

S. No.	Area	Determinant issues	Reference Number
1.	Black Ocean Strategy	Organizational, Administrative, Employee, Operational, Business, External and Operational	Aithal & Kumar (2015). [43]
2.	Ideal Software and Its Realization Scenarios	Operational, Transitional, Maintenance, Output, Environment	Aithal & Pai (2016). [44]
3.	Dye-Doped Polymers for Photonic Applications	Material Properties, Application Issues, Commercialisation, Production/Service Providers, Customers, Environmental/Society	Aithal & Aithal (2016). [45]
4.	Task Shifting Professional Healthcare Personnel Shortage	Organizational, Alternative Acceptors, Donor Physicians, Patients & Relative, Societal, Country	Aithal & Aithal (2017). [46]
5.	Generating Wealth at the Base of the Pyramid	Stakeholder, Business, Operational, Customer, Technological and Environment & Social	Raj & Aithal (2018). [41]

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6.	Block chain technology	Financial issues, Health care system issues, Education issues and Supply chain issues	Aithal & Aithal (2019). [47]
7.	Online food delivery system	Supplier Issues (Restaurants), Food Delivery Partner Issues, Customer Issues, Food Delivery Technology Issues (Operating System)	Frederick & Bhat (2022). [9]
8.	Organic food and its impact on purchase intentions	Consumers issues, Company issues, Society issues, Farmers issues, Co-operative society issues, Suppliers issues	Sujaya & Aithal (2022). [4]
9.	Factor & Elemental Analysis of Nanotechnology as Green Technology	Organizational Issues, Business Issues, Consumer Issues, Environmental Issues, Social Issues	Aithal & Aithal (2018). [48]
10.	NAAC Accreditation System	Organizational, Faculty Performance, Student Development/Progression, Social/Environmental/Community Engagement	Aithal et al. (2016). [40]
11.	Private University Analysis	Organisational, Student Progression, Faculty Development, Societal and Other Stakeholders, Governance, Innovation and Best Practices	Aithal & Suresh Kumar (2015). [49]
12.	New National Institutional Ranking System	Teaching And Learning Resources, Research Productivity, Impact And IPR, Graduation Outcome, Outreach and Inclusivity, Perception	Aithal et al. (2016). [50]
13.	Annual Research Productivity	Organizational, Academic & Curriculum, Faculty, Students, Other Stakeholders	Aithal et al. (2016). [19]
14.	Factors & Elemental Analysis of Six Thinking Hats Technique	Conceptual, Managerial, Operational, Organisational, Societal, and Stakeholder	Aithal et al. (2016). [51]
15.	Factor Analysis Based on ABCD Framework on Recently Announced New Research Indices	Research Organisation, Researcher, Funding Agency, Industry	Aithal & Aithal (2017). [52]
16.	IEDRA Model of Placement Determination	Model Schedule, Model Flexibility, Model Administration, Overall Model Relevance and Applicability	Shenoy & Aithal (2017). [53]
17.	Well-being of Care takers	Pschyo education and Jacobson's muscle relaxation therapy	Hameed & Kotian (2022). [54]
18.	Education For Corporate Sustainability Disclosures by HEIs	Organisational Issues, Administrative Issues, Faculty Member Issues, Student Issues, Employer (Corporates) Issues, Society and other Stakeholders Issues	Nayak & Kayarkatte (2022). [10]

Source: Compiled by Researcher

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7. STRUCTURE OF ABCD FRAMEWORK :

The four fundamental constructs of Advantages, Benefits, Constraints, and Disadvantages (ABCD) are taken into consideration while analysing saving and investment behaviour. These elements are frequently derived from qualitative data, enabling a thorough comprehension of the crucial components that influence saving and investment behaviour. As shown in Figure 1, measuring the critical constituent elements while identifying determinant issues and key attributes is the approach used to examine ABCD.
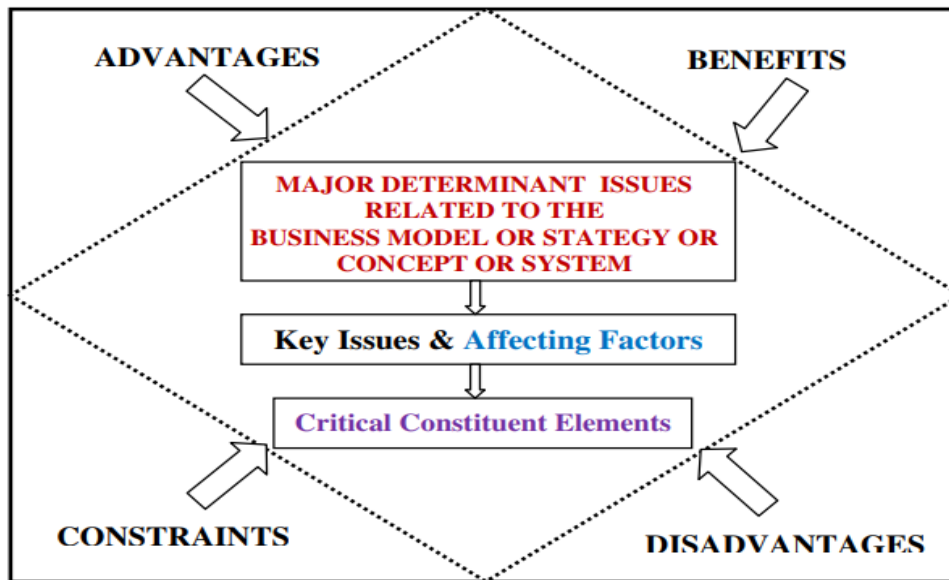

Fig. 1: Block diagram of issues affecting the Business model, or Concept or System as per ABCD framework [7]

8. KEY ATTRIBUTES AFFECTING SAVINGS AND INVESTMENT BEHAVIOUR OF BEEDI ROLLERS :

The thorough investigation of factors affecting savings and investment behaviours among beedi rollers includes a careful examination of the most important characteristics related to each factor. Understanding the elements influencing the behaviour in issue requires an understanding of these characteristics. Table 2 provides a fuller understanding of the complex dynamics of savings and investment behaviour among beedi rollers by providing an exhaustive list of determinant concerns and their main characteristics.

Table 5: Key Attributes affecting savings and investment behaviour of beedi rollers

S. No.	Determinant Issues	Key Attributes
1.	Income Variability Issues	Seasonality, Inconsistency, Dependency
2.	Financial Literacy Issues	Awareness, Understanding, Knowledge
3.	Access to Financial Services Issues	Proximity, Availability, Documentation
4.	Government Policy and Support	Policies, Initiatives, Subsidies
5.	Informal Financial Practices	Collectives, Networks, Traditions

Source: Compiled by Researcher

9. FACTOR ANALYSIS OF SAVINGS AND INVESTMENT BEHAVIOUR OF BEEDI ROLLERS BASED ON ABCD FRAMEWORK :

Through the identification of Advantages, Benefits, Constraints, and Disadvantages under the ABCD framework, the factors impacting important aspects of savings and investment behaviour among beedi rollers may be investigated. Table 3 provides insights into the factors influencing the savings and investment behaviour of beedi rollers through an illustration of a factor analysis carried out under the ABCD framework.

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Table 6: Factors Affecting Key Attributes Under ABCD Framework

Determinant Issues	Key Attributes	Advantages	Benefits	Constraints	Disadvantages
Income Variability Issues	Seasonality	Diversification	Financial Stability	Unpredictable Earnings	Vulnerability
	Inconsistency	Dependency	Flexibility	Unpredictability	Vulnerability
	Dependency	Limited Reliance on Seasonal Income	Stability	Reliance	Limited Opportunities
Financial Literacy Issues	Awareness	Informed Choices	Empowerment	Limited Knowledge	Poor Decision-making
	Understanding	Informed Decisions	Improved Outcomes	Misunderstandings	Suboptimal Choices
	Knowledge	Informed Financial Practices	Enhanced Financial Well-being	Lack of Awareness	Financial Struggles
Access to Financial Services Issues	Proximity	Convenient Access	Financial Inclusion	Remote Locations	Limited Access
	Availability	Financial Options	Opportunity	Scarcity	Limited Choices
	Documentation	Compliance	Formality	Administrative Hurdles	Documentation Burden
Government Policy and Support	Policies	Regulatory Framework	Supportive Environment	Bureaucratic Hurdles	Policy Gaps
	Initiatives	Financial Inclusion	Assistance Programs	Implementation Challenges	Ineffectiveness
	Subsidies	Economic Relief	Affordability	Funding Constraints	Dependency
Informal Financial Practices	Collectives	Group Savings	Mutual Support	Limited Formality	Risk
	Networks	Shared Resources	Informal Loans	Trust Issues	Limited Accountability
	Traditions	Cultural Relevance	Community Bonds	Limited Adaptability	Outdated Practices

Source: Compiled by Researcher

10. ELEMENTARY ANALYSIS BASED ON CRITICAL CONSTITUENT ELEMENTS :

By identifying the critical constituent elements (CCE) connected to advantageous, beneficial, constraining, and disadvantageous factors of savings and investment behaviour among beedi rollers, the elementary analysis technique is used to investigate deeper into the influencing factors. The following tables (tables 4 to 7) furnish the determined Critical Constituent Elements for each of these factors, providing a more thorough understanding of the components influencing the behaviour.

Table 7: Advantageous factors affecting the determinant issues and its critical constituent element

Determinant Issues	Key Attributes	Advantageous Factors	Critical Constituent Element
Income Variability Issues	Seasonality	Diversification	Multiple Income Sources
	Inconsistency	Dependency	Stable Income Sources
	Dependency	Limited Reliance on Seasonal Income	Investment Diversification

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Financial Literacy Issues	Awareness	Informed Choices	Financial Education
	Understanding	Improved Outcomes	Financial Literacy Resources
	Knowledge	Informed Financial Practices	Financial Knowledge Dissemination
Access to Financial Services Issues	Proximity	Convenient Access	Financial Institutions
	Availability	Financial Options	Diverse Financial Services
	Documentation	Compliance	Regulatory Support
Government Policy and Support	Policies	Regulatory Framework	Government Initiatives
	Initiatives	Assistance Programs	Support Mechanisms
	Subsidies	Affordability	Financial Assistance
Informal Financial Practices	Collectives	Group Savings	Trust and Participation
	Networks	Informal Loans	Informal Financial Networks
	Traditions	Cultural Relevance	Community Bonds

Source: Compiled by Researcher

Table 8: Benefit factors affecting the determinant issues and its critical constituent element

Determinant Issues	Key Attributes	Benefits	Critical Constituent Element
Income Variability Issues	Seasonality	Financial Stability	Diversified Income Sources
	Inconsistency	Flexibility	Diversification
	Dependency	Stability	Resource Utilization
Financial Literacy Issues	Awareness	Empowerment	Financial Education
	Understanding	Improved Outcomes	Financial Literacy Resources
	Knowledge	Enhanced Financial Well-being	Financial Knowledge Dissemination
Access to Financial Services Issues	Proximity	Financial Inclusion	Nearby Financial Institutions, Microfinance Proximity
	Availability	Financial Options	Diverse Financial Services
	Documentation	Formality	Simplified Documentation
Government Policy and Support	Policies	Supportive Environment	Policy Implementation
	Initiatives	Financial Inclusion	Support Mechanisms
	Subsidies	Economic Relief	Financial Assistance
Informal Financial Practices	Collectives	Mutual Support	Informal Savings Structure
	Networks	Shared Resources	Informal Financial Networks
	Traditions	Community Bonds	Cultural Relevance

Source: Compiled by Researcher

Table 9: Constraint factors affecting the determinant issues and its critical constituent element

Determinant Issues	Key Attributes	Constraint	Critical Constituent Element
	Seasonality	Unpredictable Earnings	Lack of Diversified Income Sources

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Income Variability Issues	Inconsistency	Unpredictability	Seasonal Earnings Dependency
	Dependency	Reliance	Limited Access to Financial Services
Financial Literacy Issues	Awareness	Limited Knowledge	Information Gaps
	Understanding	Complexity	Inadequate Educational Resources
	Knowledge	Insufficient Information	Limited Access to Financial Knowledge
Access to Financial Services Issues	Proximity	Limited Accessibility	Remote Locations
	Availability	Restricted Options	Limited Financial Services
	Documentation	Cumbersome Processes	Complex Documentation Procedures
Government Policy and Support	Policies	Inadequate Policies	Policy Gaps
	Initiatives	Limited Initiatives	Insufficient Government Initiatives
	Subsidies	Limited Subsidies	Subsidy Distribution Gaps
Informal Financial Practices	Collectives	Limited Trust	Lack of Collective Engagement
	Networks	Informal Practices Constraints	Limited Informal Financial Networks
	Traditions	Cultural Inertia	Traditional Barriers

Source: Compiled by Researcher

Table 10: Disadvantageous factors affecting the determinant issues and its critical constituent elements

Determinant Issues	Key Attributes	Disadvantages	Critical Constituent Element
Income Variability Issues	Seasonality	Vulnerability	Unstable Earnings
	Inconsistency	Vulnerability	Dependency on Seasonal Earnings
	Dependency	Limited Opportunities	High Borrowing Costs
Financial Literacy Issues	Awareness	Poor Decision-making	Inadequate Financial Education
	Understanding	Misinformed Choices	Inadequate Educational Resources
	Knowledge	Financial Mistakes	Limited Access to Financial Knowledge
Access to Financial Services Issues	Proximity	Limited Accessibility	Remote Locations
	Availability	Restricted Choices	Limited Financial Services
	Documentation	Administrative Hurdles	Regulatory Hurdles
Government Policy and Support	Policies	Inadequate Support	Lack of Supportive Policies
	Initiatives	Limited Impact	Insufficient Government Initiatives
	Subsidies	Inequitable Distribution	Inadequate Subsidy Programs
	Collectives	Limited Participation	Trust Issues
	Networks	Structural Constraints	Structural Issues

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Informal Financial Practices	Traditions	Cultural Inertia	Cultural Inertia

Source: Compiled by Researcher

11. QUANTITATIVE CITICAL CONSTITUENT ELEMENT OF SAVINGS AND INVESTMENT BEHAVIOUR OF BEEDI ROLLERS AS PER ABCD ANALYSIS :

The establishment of results is necessary for the quantitative examination of the savings and investment behaviour of beedi rollers to determine the significance of each ABCD construct. As a result, using the Critical Constituent Elements (CCEs) found in the Elementary Analysis tables, a structured questionnaire is created. Each component is given a weight using the scale: 1 = Disagree, 2 = Neutral, 3 = Agree. After thorough examination of the data received from the focus group, the results are reported in the following tables (tables 8 to 12).

Table 11: Advantageous factors affecting the determinant issues and its critical constituent element.

Determinant Issues	Key Attributes	Advantageous Factors	Critical Constituent Element	Key Attributes Total Score	Issues Total Score	Total Score (Mean)
Income Variability Issues	Seasonality	Diversification	Multiple Income Sources	30	85	
	Inconsistency	Dependency	Stable Income Sources	28		
	Dependency	Limited Reliance on Seasonal Income	Investment Diversification	27		
Financial Literacy Issues	Awareness	Informed Choices	Financial Education	30	86	
	Understanding	Improved Outcomes	Financial Literacy Resources	29		
	Knowledge	Informed Financial Practices	Financial Knowledge Dissemination	27		
Access to Financial Services Issues	Proximity	Convenient Access	Financial Institutions	28	84	119.2
	Availability	Financial Options	Diverse Financial Services	28		
	Documentation	Compliance	Regulatory Support	28		
Government Policy and Support	Policies	Regulatory Framework	Government Initiatives	26	74	
	Initiatives	Assistance Programs	Support Mechanisms	24		
	Subsidies	Affordability	Financial Assistance	24		
Informal Financial Practices	Collectives	Group Savings	Trust and Participation	28	83	
	Networks	Informal Loans	Informal Financial Networks	29		
	Traditions	Cultural Relevance	Community Bonds	26		

Source: Compiled by Researcher

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Table 12: Benefit factors affecting the determinant issues and its critical constituent element

Determinant Issues	Key Attributes	Benefits	Critical Constituent Element	Key Attributes Total Score	Issues Total Score	Total Score (Mean)
Income Variability Issues	Seasonality	Financial Stability	Diversified Income Sources	26	77	
	Inconsistency	Flexibility	Diversification	26		
	Dependency	Stability	Resource Utilization	25		
Financial Literacy Issues	Awareness	Empowerment	Financial Education	26	72	
	Understanding	Improved Outcomes	Financial Literacy Resources	23		
	Knowledge	Enhanced Financial Well-being	Financial Knowledge Dissemination	23		
Access to Financial Services Issues	Proximity	Financial Inclusion	Nearby Financial Institutions, Microfinance Proximity	25	71	103.9
	Availability	Financial Options	Diverse Financial Services	25		
	Documentation	Formality	Simplified Documentation	21		
Government Policy and Support	Policies	Supportive Environment	Policy Implementation	22	65	
	Initiatives	Financial Inclusion	Support Mechanisms	21		
	Subsidies	Economic Relief	Financial Assistance	22		
Informal Financial Practices	Collectives	Mutual Support	Informal Savings Structure	22	66	
	Networks	Shared Resources	Informal Financial Networks	22		
	Traditions	Community Bonds	Cultural Relevance	22		

Source: Compiled by Researcher

Table 13: Constraint factors affecting the determinant issues and its critical constituent element

Determinant Issues	Key Attributes	Constraints	Critical Constituent Element	Key Attributes Total Score	Issues Total Score	Total Score (Mean)
	Seasonality	Unpredictable Earnings	Lack of Diversified Income Sources	18		

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Income Variability Issues	Inconsistency	Unpredictability	Seasonal Earnings Dependency	18	56	
	Dependency	Reliance	Limited Access to Financial Services	20		
Financial Literacy Issues	Awareness	Limited Knowledge	Information Gaps	17	54	
	Understanding	Complexity	Inadequate Educational Resources	19		
	Knowledge	Insufficient Information	Limited Access to Financial Knowledge	18		
Access to Financial Services Issues	Proximity	Limited Accessibility	Remote Locations	18	55	83.3
	Availability	Restricted Options	Limited Financial Services	18		
	Documentation	Cumbersome Processes	Complex Documentation Procedures	19		
Government Policy and Support	Policies	Inadequate Policies	Policy Gaps	16	53	
	Initiatives	Limited Initiatives	Insufficient Government Initiatives	16		
	Subsidies	Limited Subsidies	Subsidy Distribution Gaps	21		
Informal Financial Practices	Collectives	Limited Trust	Lack of Collective Engagement	18	57	
	Networks	Informal Practices Constraints	Limited Informal Financial Networks	19		
	Traditions	Cultural Inertia	Traditional Barriers	20		

Source: Compiled by Researcher

Table 14: Disadvantageous factors affecting the determinant issues and its critical constituent elements

Determinant Issues	Key Attributes	Disadvantages	Critical Constituent Element	Key Attributes Total Score	Issues Total Score	Total Score (Mean)
Income Variability Issues	Seasonality	Vulnerability	Unstable Earnings	12	36	
	Inconsistency	Vulnerability	Dependency on Seasonal Earnings	12		

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	Dependency	Limited Opportunities	High Borrowing Costs	12		
Financial Literacy Issues	Awareness	Poor Decision-making	Inadequate Financial Education	16	46	62.1
	Understanding	Misinformed Choices	Inadequate Educational Resources	14		
	Knowledge	Financial Mistakes	Limited Access to Financial Knowledge	16		
Access to Financial Services Issues	Proximity	Limited Accessibility	Remote Locations	19	51	
	Availability	Restricted Choices	Limited Financial Services	18		
	Documentation	Administrative Hurdles	Regulatory Hurdles	14		
Government Policy and Support	Policies	Inadequate Support	Lack of Supportive Policies	14	45	
	Initiatives	Limited Impact	Insufficient Government Initiatives	15		
	Subsidies	Inequitable Distribution	Inadequate Subsidy Programs	16		
Informal Financial Practices	Collectives	Limited Participation	Trust Issues	15	46	
	Networks	Structural Constraints	Structural Issues	15		
	Traditions	Cultural Inertia	Cultural Inertia	16		

Source: Compiled by Researcher

12. GRAPHICAL REPRESENTATION OF AFFECTING FACTORS FOR SAVINGS AND INVESTMENT BEHAVIOUR OF BEEDI ROLLERS AS PER ABCD ANALYSIS FRAMEWORK :

The total mean score value of savings and investment behaviour of beedi rollers to understand the major affecting factor as per ABCD analysis framework is given below in Figure 2.
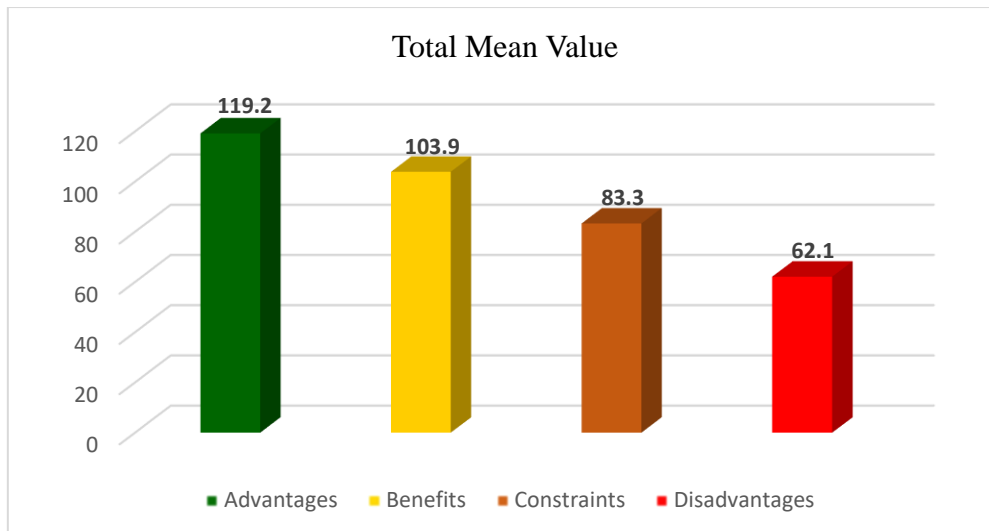
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Fig. 2: Graph representing the ABCD

Interpretation:

Based on the quantitative elementary analysis conducted in this study on the savings and investment behaviour of beedi rollers, the following interpretations can be drawn. According to the calculations, the mean scores of advantageous factors rank the highest, with a mean value of 119.2. This is followed by benefits, constraints, and disadvantages, indicating that the research in this particular domain is highly advantageous to the stakeholders. Benefiting and constraining factors exhibit neutral positions, with mean values of 103.9 and 83.3, respectively. However, it's noteworthy that the disadvantages factors do not strongly support the study, with a mean score of 62.1 (Sujaya & Aithal, 2022) (Frederick & Bhat, 2022) (Shenoy & Aithal, 2017) [Reference 6, 12, 28].

13. CONCLUSION :

Numerous academics have used the ABCD analysis framework as an efficient strategic analytical method for identifying the underlying factors on a wide range of topics. This approach to analysis examines the highlighted problems in great detail and offers a thorough knowledge by scrutinising them from various stakeholder perspectives. Its adaptability has been demonstrated in a number of fields, including the present study. It is crystal obvious from this investigation on the savings and investment behaviour of beedi rollers that the ABCD framework is the best tool for illuminating this important point. This emphasises how crucial it is to include financial literacy and savings education in order to meet the unique financial issues this group faces. As a result, the current work significantly advances the corpus of knowledge in this important field of study.

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