



Examining The Relationship Between Civic Sense And Aggregate Financial Well-Being: A Study On Higher Education Students In Silvassa

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Abstract: Civic sense is essential for maintaining public order, reducing government expenditure, and supporting community well-being. This study investigates civic habits among higher education students in Silvassa and examines their association with demographic factors and awareness of financial implications. The objectives were to measure civic sense, analyze variations across demographic groups, and assess the relationship between civic behavior and understanding of public spending.

A structured questionnaire was administered to 204 students representing diverse academic streams and socio-economic backgrounds. Data analysis employed descriptive statistics, regression, and Pearson's correlation coefficient (r). The findings indicate that most students demonstrate strong civic sense, particularly in protecting public property and using dustbins, while participation in community drives remains limited. Regression analysis revealed that age, course of study, and family income significantly influence civic sense. Furthermore, correlation analysis confirmed a positive and statistically significant association ($r = 0.55$, $p < .01$) between civic sense and awareness of financial well-being.

Index Terms - Civic sense, financial well-being, higher education students, public expenditure, Silvassa.

I. INTRODUCTION

Civic sense refers to socially responsible behaviours such as keeping public spaces clean, following traffic regulations, and protecting community property. These practices are essential not only for maintaining social order but also for reducing the financial burden on governments, which otherwise must allocate additional resources to cleaning, repairs, and enforcement. Such expenditures divert funds that could be invested in public welfare and community development.

College students play a particularly important role in shaping civic responsibility. As future leaders and decision-makers, their attitudes and behaviours influence how society manages shared resources. Positive civic conduct contributes not only to social harmony but also to collective financial well-being. Scholars such as Putnam (2000) have emphasized that reduced participation in community life weakens social trust and shared responsibility, increasing both financial and social costs.

In the context of Silvassa, a developing industrial hub with a diverse student population, understanding the link between civic sense and financial well-being becomes critical. Limited research has directly examined how students' civic habits influence government expenditure and community financial sustainability in smaller urban-industrial centers. This study addresses this gap by analyzing the level of civic sense among higher education students in Silvassa and exploring its relationship with financial well-being.

II. LITERATURE REVIEW

Civic sense is commonly defined as the awareness and practice of responsible behaviors in public spaces that sustain order, respect, and harmony. It includes actions such as proper waste disposal, protecting community property, and following traffic rules even without supervision (Humayun, Ali, & Khan, 2021). Scholars have emphasized that civic sense is not merely a moral virtue but also a practical necessity for the smooth functioning of societies. Everyday acts of discipline directly contribute to the efficiency of communities and the financial sustainability of local governments.

2.1 Civic Sense in Educational Settings

Educational institutions play a crucial role in shaping civic responsibility among young adults. Universities and colleges provide one of the first structured environments where civic values are tested. The study by Humayun et al. (2021) highlights that students often lack formal training in civic responsibility, with such values being acquired informally through social interactions. This absence of structured learning creates a gap that higher education institutions can fill through targeted programs. Similarly, Sasi and Thomas (2017) demonstrated that interventions designed for tribal students in Kerala improved their adherence to civic norms, such as protecting public property and observing rules, proving that civic habits are teachable across diverse contexts.

2.2 Challenges in Promoting Civic Responsibility in India

Despite campaigns and awareness drives, promoting civic sense in India has faced persistent challenges. Shibili (2023) notes that small but frequent violations—littering, ignoring traffic signals, or vandalizing public amenities—remain widespread. This behavior is often reinforced by the “chalta hai” attitude, where minor violations are socially tolerated. Cultural diversity, weak enforcement of rules, and uneven civic education exacerbate these challenges. In many cases, citizens may be aware of civic responsibilities but fail to translate knowledge into consistent action. This disconnect highlights the importance of early intervention in shaping long-term civic behaviour.

2.3 Civic Engagement and Social Capital

The academic discourse on civic sense intersects with broader theories of civic engagement and social capital. Putnam's (2000) seminal work, *Bowling Alone*, argues that declining participation in community life reduces social trust and collective responsibility. When individuals withdraw from community activities, the shared sense of ownership of public spaces weakens. This results not only in greater social costs but also in diminished financial efficiency. Active citizenship theory similarly emphasizes participation in governance, informed decision-making, and cooperation in community projects as essential to sustaining democratic societies. These perspectives underline that civic sense is both an ethical obligation and a foundation for social and financial stability.

2.4 Economic Implications of Civic Sense

While civic sense is often discussed in terms of morality or discipline, its economic consequences are equally significant. Respect for community property and compliance with rules reduce the financial burden on local governments, which otherwise must spend more on cleaning, repairs, and enforcement. Those saved funds can be redirected to public services such as education, healthcare, or infrastructure. International comparisons reinforce this view: Japan's tradition of involving students in cleaning schools instills responsibility and significantly reduces maintenance costs, demonstrating how civic behaviour directly supports financial sustainability (Shibili, 2023). In the Indian context, however, weak enforcement mechanisms and casual attitudes often result in higher public expenditure, stressing already limited municipal budgets.

2.5 Role of Non-Governmental Organizations (NGOs)

Civil society organizations have also attempted to address gaps in civic awareness. Janaagraha, for instance, runs programs that integrate civic learning into school curricula, helping students understand governance systems and their own responsibilities as citizens. Such initiatives demonstrate that civic sense can be nurtured through structured programs and practical exposure. Adapting similar models in higher education, particularly in smaller urban centers like Silvassa, could strengthen both awareness and practice among students.

2.6 Research Gap

Existing literature makes it clear that civic sense is a learned behaviour shaped by education, culture, and institutional support. While studies have examined civic responsibility among students in larger cities and universities, limited research has focused on smaller, mixed urban— industrial centers where financial and social resources are more constrained. Silvassa, with its diverse socio-economic and academic environment, represents one such underexplored setting. Understanding how civic sense among students contributes to financial well-being in such contexts fills a critical gap in the literature.

III. RESEARCH METHODOLOGY

3.1 Research Objectives

The study was guided by the following objectives:

1. To measure the current level of civic sense and practices among higher education students in Silvassa.
2. To analyse variations in civic sense based on demographic factors such as age, gender, course of study, and family income.
3. To evaluate students' awareness and understanding of how civic sense influences government expenditure on repairs, cleaning, and enforcement.

3.2 Research Design

The study employed a quantitative research design using a structured, questionnaire-based survey. This approach combined descriptive and analytical methods, making it suitable for measuring levels of civic sense, identifying demographic variations, and testing the relationship between civic behaviour and financial awareness.

3.3 Population and Sample

The target population consisted of higher education students in Silvassa. Using purposive sampling, a total of 204 valid responses were collected from students representing diverse academic streams and socio-economic backgrounds. This sample size was considered sufficient for applying inferential statistical techniques.

3.4 Data Collection Instrument

Primary data were gathered through a structured questionnaire containing closed-ended items. The instrument was divided into three sections: demographic information, civic sense behaviours, and awareness of financial implications. A Likert-type scale was used to capture the frequency and strength of students' attitudes and practices. The questionnaire was pre-tested to ensure clarity and reliability.

3.5 Statistical Tools Used

The collected data were coded and analysed using Microsoft Excel and statistical software. Descriptive statistics (mean, percentage, and standard deviation) were employed to summarize civic practices. Regression analysis was applied to examine the influence of demographic factors such as age, course of study, and family income on civic sense. Pearson's correlation coefficient (r) was used to test the relationship between civic sense and financial awareness. These methods allowed for both descriptive interpretation and hypothesis testing at the 0.05 significance level.

3.6 Formulation of Hypothesis

The research tested the following hypotheses:

- **H₀₁:** There is no significant difference in civic sense across demographic factors (age, gender, course, family income).
- **H₁₁:** There are significant differences in civic sense across demographic factors.
- **H₀₂:** There is no significant relationship between civic sense and awareness of government expenditure on repairs, cleaning, and enforcement.
- **H₁₂:** There is a significant positive relationship between civic sense and awareness of government expenditure on repairs, cleaning, and enforcement.

IV. ANALYSIS AND INTERPRETATION

4.1 Descriptive Analysis of Civic Sense

Sr No	Statement	Mean	SD	5-Always %	4-Often %	3- Sometimes %	2-Rarely %	1-Never %
1	Avoid littering/spitting	3.75	1.58	0.53	0.13	0.08	0.08	0.18
2	Follow traffic rules	4.10	1.20	0.55	0.17	0.16	0.06	0.05
3	Respect/protect public property	4.44	1.06	0.72	0.11	0.08	0.05	0.03
4	Use dustbins	4.33	1.16	0.66	0.18	0.07	0.03	0.06
5	participate in cleanliness drives	3.62	1.24	0.32	0.22	0.28	0.10	0.07
6	Believe actions improve society	4.23	1.19	0.62	0.17	0.09	0.07	0.05

Table 1: Descriptive statistics of civic sense behaviours among higher education students in Silvassa

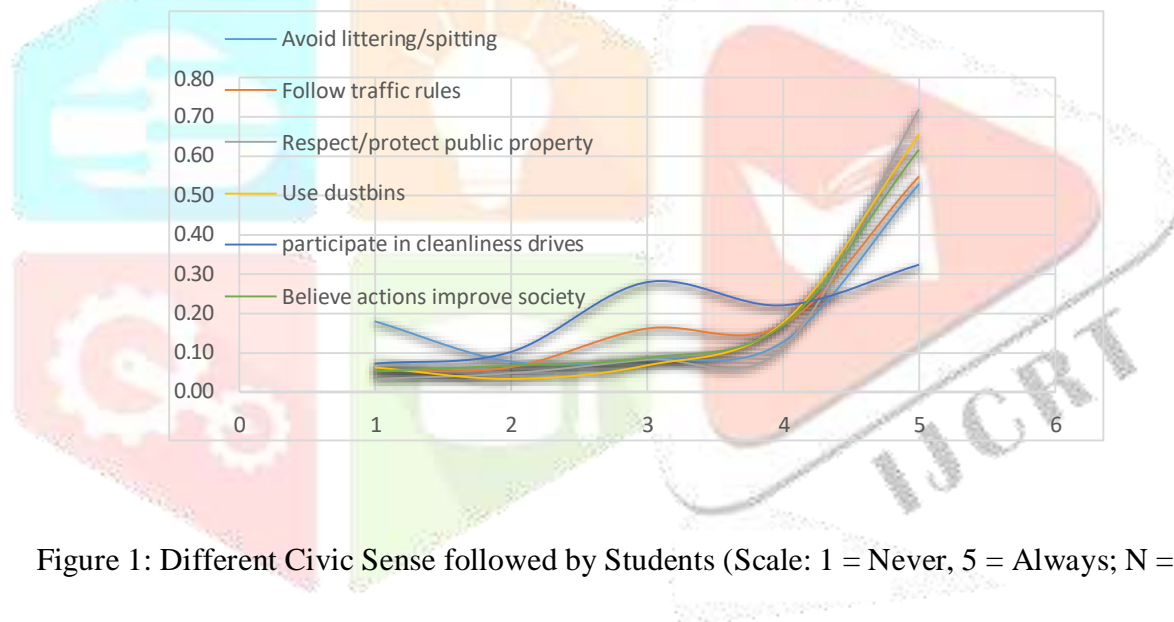


Figure 1: Different Civic Sense followed by Students (Scale: 1 = Never, 5 = Always; N = 204)

Interpretation

- The descriptive statistics (Table 1) revealed that most students demonstrated a strong civic sense. The highest level of practice was observed in *respecting and protecting public property* (Mean = 4.44), followed by the *use of dustbins* (Mean = 4.33). More than 60% of respondents reported that they “always” engaged in these behaviours.
- Belief in the impact of personal actions was also high (Mean = 4.23), indicating that students recognized the role of individual responsibility in shaping society.
- In contrast, participation in *cleanliness drives* was comparatively weaker (Mean = 3.62), with only 32% of students reporting consistent involvement.
- These results suggest that while students maintain strong individual habits, collective civic participation remains limited.

4.2 Regression Analysis of Demographic Factors Hypotheses

H₀: There is no significant difference in civic sense across demographic factors (age, gender, course, income).

H₁: There are significant differences in civic sense across demographic factors (age, gender, course, income).

A multiple regression model was used to examine the influence of demographic variables on civic sense. The model was statistically significant, $F(14,189) = 2.47$, $p = .003$, explaining 9.2% of the variance (Adjusted $R^2 = 0.092$). Age emerged as a significant predictor, with students below 18 years reporting lower civic sense compared to those aged 18–20 ($\beta = -1.68$, $p = .002$). Course of study also influenced civic sense, with law students reporting higher scores than commerce students ($\beta = 0.42$, $p = .049$). Family income showed notable effects: students in the ₹10,001–25,000 ($\beta = -0.54$, $p = .004$) and ₹50,001–1,00,000 ($\beta = -0.44$, $p = .041$) categories reported significantly lower civic sense compared to the ₹25,001–50,000 group. Gender did not yield significant differences. These findings indicate that civic responsibility is shaped by age, educational exposure, and socio-economic background.

Table 2: Summary of Regression Results

Predictor	B (Coefficient)	p-value	Interpretation
Age <18 (vs. 18–20)	-1.68	.002	Lower civic sense than 18–20
Law (vs. Commerce)	+0.42	.049	Higher civic sense
Income ₹10k–25k (vs. ₹25k–50k)	-0.54	.004	Lower civic sense
Income ₹50k–1L (vs. ₹25k–50k)	-0.44	.041	Lower civic sense

Interpretation

The results suggest that civic sense is significantly influenced by certain demographic characteristics. Students below 18 years of age reported lower civic sense compared to older groups, which is likely associated with limited exposure to civic responsibilities at younger ages. Law students displayed higher civic sense than commerce students, possibly reflecting the influence of legal education in shaping awareness of civic duties.

Family income also showed a noteworthy effect. Students in the ₹25,001–50,000 group reported higher civic sense compared to both lower- and higher-income groups. This pattern indicates that middle-income students may experience a balance between social responsibility and exposure to community issues. Taken together, these results lead to the rejection of the null hypothesis (H_{01}) and acceptance of the alternative hypothesis (H_{11}), confirming that demographic factors significantly influence civic sense.

4.3 Correlation between Civic Sense and

Financial Awareness Hypotheses

H₀: Students do not have significant awareness or understanding of how civic sense impacts government expenditure on repairs, cleaning, and enforcement.

H₁: *Students have significant awareness and understanding of how civic sense impacts government expenditure on repairs, cleaning, and enforcement.*

Table 3: Pearson's correlation coefficient was calculated to assess the relationship between composite Civic Sense and Financial Well-being scores

Relationship Analysed	Pearson r	Significance	N
Civic Sense Score vs. Financial Well-being Score	0.55	$p < 0.01$	204

To test the second hypothesis, Pearson's correlation coefficient was calculated between civic sense and financial well-being scores. Results showed a moderate, positive, and statistically significant relationship ($r = 0.55$, $p < 0.01$, $N = 204$). This indicates that students who demonstrate higher civic sense are also more likely to recognize how responsible behaviour contributes to reduced government expenditure on cleaning, repairs,

and enforcement. In other words, civic sense and financial awareness reinforce one another, confirming the hypothesized relationship.

Interpretation

The results indicate a moderate positive correlation ($r = 0.55$, $p < 0.01$) between students' civic sense and their awareness of financial benefits to society. This suggests that individuals who consistently follow civic practices, such as maintaining cleanliness, following traffic rules, and protecting public property, are more likely to recognize that these behaviors contribute to saving public funds and improving community well-being.

As the correlation was found to be positive and statistically significant, the null hypothesis (H_{02}) is rejected and the alternative hypothesis (H_{12}) is accepted. This confirms that civic responsibility and financial awareness are closely linked, underscoring the dual social and economic benefits of fostering civic sense among students

V FINDINGS

Based on the statistical analysis, the following key findings were derived:

1. **Levels of Civic Sense:** Students generally displayed strong civic habits in areas such as maintaining cleanliness, using dustbins, and protecting public property. However, participation in collective activities such as cleanliness drives was relatively weaker.
2. **Influence of Demographic Factors:**
 - Age, course of study, and family income were found to significantly influence civic sense.
 - Students below 18 years reported lower civic sense compared to older students.
 - Law students exhibited higher civic sense than commerce students.
 - Middle-income students (₹25,001–50,000) reported higher civic sense compared to lower- and higher-income groups.
 - Gender did not show a significant effect.
 - Accordingly, the null hypothesis (H_{01}) was rejected and the alternative hypothesis (H_{11}) accepted.
3. **Relationship with Financial Awareness:** A moderate, positive, and statistically significant correlation ($r = 0.55$, $p < 0.01$) was observed between civic sense and financial well-being. This confirms that students with stronger civic habits are more likely to recognize the financial benefits of responsible behaviour. The null hypothesis (H_{02}) was therefore rejected, and the alternative hypothesis (H_{12}) accepted.

VI CONCLUSION

The study concludes that higher education students in Silvassa demonstrate a generally satisfactory level of civic sense, particularly in maintaining cleanliness, protecting public property, and following rules. However, active participation in collective civic initiatives, such as cleanliness drives, remains limited and requires greater encouragement.

Civic sense was found to be significantly influenced by demographic characteristics, especially age, course of study, and family income, while gender did not show a notable effect. These findings suggest that targeted interventions are necessary to strengthen civic responsibility among specific student groups. Importantly, the study established a positive and statistically significant relationship between civic sense and financial awareness. This indicates that responsible civic habits not only promote social discipline but also reduce the financial burden on public resources, thereby contributing to overall community well-being.

By fostering civic responsibility in youth through educational and policy initiatives, institutions and policymakers can create a generation that values both social harmony and financial sustainability.

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