CUSTOMERS' PERCEPTION TOWARDS SUKANYA SAMRIDDHI ACCOUNT YOJANA (SSAY) IN THE SELECTED BANKS

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Abstract

Financial inclusion is the delivery of financial services at affordable costs to the economically weaker and the lower-income segments of society. In order to Government of India has launched various flagship social security schemes with an objective of broadening financial inclusion in India. This was done to make financial services such as banking, insurance, and others available to the Indian citizens especially from the low & middle class category at an affordable cost and make them financially secure. This has been achieved through Pradhan Mantri Suraksha Bima Yojana (Accident Insurance), Atal Pension Yojana (Unorganized Sector), Pradhan Mantri Jeevan Jyoti Yojana (Life Insurance) which provides social and economic security to the marginalized sections of the society. In 2005, Girl child were considered for inclusive growth of the present Government. It achieved through execution of Girl Child Prosperity Scheme namely Sukanya Samriddhi Account Yojana (SSAY) which aimed at ensuring financial security to girl child for meeting their future educational and marriage expenses. Presently, both India Post and selected banks are authorized to operate SSAY. This empirical study analyzes the bank customers' perception towards SSAY in terms of satisfaction level towards SSAY and also to willingness to deposit in SSAY.

Keywords: Sukanya Samriddhi Account, Small Saving Scheme, Financial Inclusion, Inclusive Growth.

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Introduction

India, with 1.21 billion people is the second most populous country in the world and in our context as children comprise one third of the total population in the country. Children in the age group 0–6 years around 158 million of the total population (2011 census) and every year, an estimated 26 millions of children are born in the country. The children of today are the future of tomorrow; this powerful statement assumes special significance to ensure a bright future for the children including girl child. Right from the stage of conception, a girl's life is at risk as parents and society have prejudices against giving birth to girl children. Even after birth, many girls face lack of adequate care from their families, posing a serious risk to their survival and development. This discrimination creates obstacles for girls to achieve their full potential as they progress through different stages of life. In order to the Government of India has placed special focus on the empowerment of girl child and launched various initiatives in this regard. One such initiative, Sukanya Samriddhi Account Yojana **(SSAY)**, is a Small Savings Instrument that focuses on making girls financially secure. It was launched on January 22, 2015 by Prime Minister Shri Narendra Nodi at Panipat, Hayana, as part of the launch of 'Beti Bachao, Beti Padho' (Save Daughter, Educate Daughter) campaign which is aimed at tackle the declining Child Sex Ratio (CSR) of 918 girls for 1000 boys (2011 Census) and other related issues of disempowerment of women.

The SSAY scheme encourages parents to build a fund for the future education and marriage expenses for their girl child. Better educated girls tend to be healthier and at the later stage participate more in the formal labor market, earn higher incomes, have fewer children, marry at a later age, and enable better health care and education for their children. SSAY scheme provides an opportunity to the parents to have a special account in the name of the girl child in the family and spare some money out of their savings to be deposited in that account. Under the scheme, a legal/natural guardian can open only one account in the name of one girl child and maximum two accounts in the names of two different girl children upto 10 years from date of birth of the girl child with a minimum deposit of Rs. 250. Thereafter, any amount in multiple of Rs. 100 can be deposited. A maximum amount of Rs. 1,50,000 can be deposited in a financial year and the account holder girl child will be able to operate the account herself on attaining the age of 10 years. It is pertinent to note that the account will remain operative for 21 years from the date of opening or marriage of the girl child after attaining 18 years of age, whichever is earlier. Additionally, partial withdrawal of 50 percent of the balance would be allowed after the girl child has attained the age of 18 years to meet the higher education expenses.

The provision of not allowing withdrawal from the account till the girl child attains the age of 18 years has been kept to prevent early marriage of girls.

Performance of SSAY

SSAY scheme is implemented in the entire country covering all States/UTs. Bharat State Bank of India, Nationalized banks, IDBI Bank, Private Banks (ICICI Bank and Axis Bank) and post offices are authorized to operate SSAY. The performance of SSAY in the country Upto 30th June' 2018, a total of 1,39,85,726 accounts with a total deposit of Rs. 25,980 crore have been opened since the introduction of SSAY scheme. Moreover, state-wise performance of SSAY as regards number of accounts opened and amount deposited therein is given in the table below.

	Upto 30-6-2018		Upto 30-6-2017		One Year's Growth		State	Upto 30-6-2018		Upto 30-6-2017		One Year's Growth	
State	Accounts (in Nos.)	Amount deposited (in crores)	Accounts (in Nos.)	Amount deposited (in crores)	Accounts (in Nos.)	Amount deposited (in crores)		Accounts (in Nos.)	Amount deposited (in crores)	Accounts (in Nos.)	Amount deposited (in crores)	Accounts (in Nos.)	Amount deposited (in crores)
Andaman &Nicobar	2327	8.1	1918	4.08	409	4.02	Lakshadweep	50	0.21	41	0.17	9	0.04
Andhra Pradesh	711392	1385.21	245747	910.35	465645	474.86	Madhya Pradesh	624975	684.55	514335	513.45	110640	171.1
Arunachal Pradesh	12700	29.49	10218	16.61	2482	12.88	Maharashtra	1166040	3249	970384	2142.43	195656	1106.57
Assam	217728	270.93	192102	164.07	25626	106.86	Manipur	27128	39.16	23938	24.02	3190	15.14
Bihar	601464	692.44	454060	369.86	147404	322.58	Maghalaya	10072	16.95	7566	8.3	2506	8.65
Chandigarh	9500	41.41	6086	21.45	3414	19.96	Mizoram	4073	4.05	3537	2.35	536	1.7
Chhatisgarh	394836	504.3	284709	276.05	110127	228.25	Nagaland	5472	5.33	4890	2.99	582	2.34
Dadra & Nagar Haveli	895	0.97	361	0.61	534	0.36	Odisha	536638	830.81	442483	539.36	94155	291.45
Daman &Diu	1400	2.64	1369	2.58	31	0.06	Puducherry	8838	36.42	5511	18.68	3327	17.74
Delhi	272127	1340.58	217799	741.16	54328	599.42	Punjab	372761	1015.1	311750	613.48	61011	401.62
Goa	37207	70.93	32355	51.77	4852	19.16	Rajasthan	663158	660.14	467695	322.82	195463	337.32
Gujarat	484348	1166.94	388913	683.86	95435	483.08	Sikkim	8630	18.54	7198	11.32	1432	7.22
Haryana	462377	1657.32	392020	950.16	70357	707.16	Tamil Nadu	1594443	2940.01	1444131	1962.07	150312	977.94
Himachal Pradesh	224028	525.75	180829	313.14	43199	212.61	Telangana	496615	1519.46	317289	638.98	179326	880.48
Jammu & Kashmir	145055	322.38	136174	171.27	8881	151.11	Tripura	25868	46.17	22747	25.75	3121	20.42
Jharkhand	581408	503.8	539079	313.9	42329	189.9	Uttar Pradesh	1508668	1288.05	1294119	740.08	214549	547.97
Karnataka	1199310	2126.88	1057405	1357.97	141905	768.91	Uttarakhand	345041	746.63	294113	445.57	50928	301.06
Kerala	429616	808.19	371433	635.29	58183	172.9	WestBengal	799538	1421.18	706061	852.99	93477	568.19

Table- 1: State- wise Performance of SSAY in India

Source: Report From Ministry of Finance, Department of Economic Affairs, Govt. of India

Statement of the problem

Every day, girls face barriers to education caused by poverty, cultural norms and practices, poor infrastructure, violence, and fragility (World Bank Report, 2017). So, Girls' education is a strategic development priority of the present Government in India. The scheme of SSAY aimed to secure a bright future and development of the girl child including education. However, the success of the scheme depends on the parent's attitude towards a girl child, and creating awareness to the customers by the banks and post offices. This study exclusively focuses on the bank customers' attitude towards SSAY in terms of satisfaction and willingness to deposit in the SSAY scheme.

Objectives of the Study

❖ To analyze the relationship of deposit behavior in SSAY among various demographic factors of the customers.

❖ To find out the respondents' satisfaction level towards selected aspects in SSAY.

❖ To analyze the respondents' willingness to deposit in SSAY among various demographic factors.

Hypotheses of the Study

❖ Ho_1: There is no significant association between demographic factors of the respondents and their deposit behavior in SSAY.

❖ Ho_2: There is no significant association between respondents' demographic factors and their overall satisfaction level towards SSAY.

❖ Ho_3: there is no significant association between respondents' demographic factors and their and willingness to deposit in SSAY.

Research Methodology

This survey based research work is empirical in nature and an effort to understand the deposit behavior of customers in the selected banks located at Coimbatore, Erode and Tiruppur Districts of Tamil Nadu State. The primary data was collected using the self-designed questionnaire. The questionnaire had two parts. First part of the questionnaire include various demographic areas of the customers and the second part of the questionnaire enclosed deposit behavior (dichotomous variable), satisfaction level towards SSAY (Three point scale) and willingness to deposit in SSAY (Five point likert scale). Theoretical information of the study has been collected from Government

agencies, journals, books and websites. A non-probability sampling method which is a mixture of both convenience and purposive sampling technique had been used for sample selection. The total number of 260 usable responses was considered for the final study (Refer Table – 2). To arrive at certain conclusions regarding the hypotheses developed for the study, the statistical tools namely percentage analysis and chi-square test (χ^2) were employed.

| Table – 2: Bank-wise sample respondents	
Bank	**Sample**
Bharat State Bank	56
Canara Bank	42
Bank of India	43
Indian Overseas Bank	37
Corporation Bank	27
Central Bank of India	25
Indian Bank	30
Total	260

Analysis and Discussions

Demographic Factors of the Respondents

The demographic profile of the respondents is shown in the Table 3 and found that the majority (32%) of the respondents belonging to the age group upto 25 years, nearly 2/3rd of male, 100% of married category, more then 7/10th of the respondents have HIGHER LEVEL OF education. This is followed by 3/10th of respondents are working in government sector, nearly half of the respondents' family belonging to the income group of Rs. 10,001 to Rs. 20,000 per month, majority (47%) of the respondents' saving proportion between 10-20 percent per month. Little more the 3/5th of the respondents are urban areas and most (47%) of the respondents are preferred medium term investment (1-5 years).

Table – 3: Demographic factors of the Respondents			
Demographic Factor	**Category**	**No. of Respondents**	**%**
Age group (in years)	Upto 25	83	32
	26 – 40	59	23
	41 – 55	54	21
	Above 55	64	25
Gender	Male	168	65
	Female	92	35
Marital status	Married	260	100
Education	School education (IX – XII)	70	27
	Higher education	190	73
Occupation	Government employee	78	30
	Private employee	44	17
	Professionals	43	17
	Business	37	14
	Agriculturists	24	9
	Retired	24	9
	Others (Housewives & Daily labourers)	10	4
Family income (Rs. per month)	Upto 10, 000	11	4
	10,001 – 20, 000	125	48
	20, 001 – 30, 000	90	35
	Above 30, 000	34	13
Proportion of saving (per month)	Less than 10	91	35
	10 – 20	123	47
	Above 20	46	18
Place of living	Rural	101	39
	Urban	159	61
Preference on term of investment	Short term (Maximum of one year)	24	9
	Medium term (1 – 5 years)	123	47
	Long term (Above 5 years)	113	43
Source: Field survey			

Deposit in SSAY

Distribution of the sample respondents based on their deposit in SSAY is given in the Figure – 1. It shows that 51.9 percent of the respondents were deposited in SSAY and the remaining 48.1 percent do not deposited.

Figure - 1: Deposit in SSAY (in %)
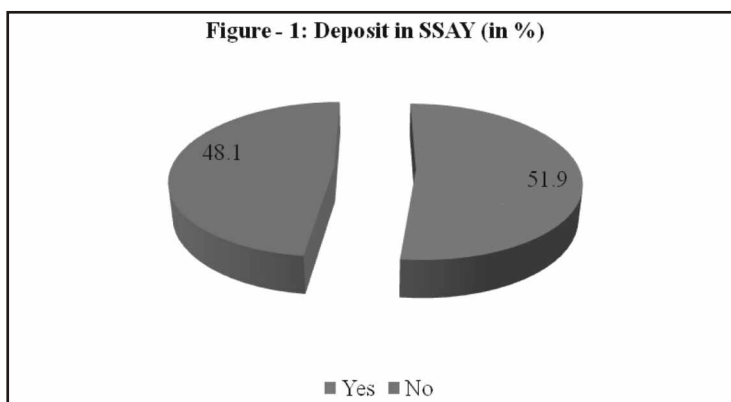
Source: Field Survey

Relationship of Demographic factors and deposit behaviour in SSAY

Ho: There is no significant association between demographic factors of the respondents and their deposit behaviour in SSAY

Table - 4: Demographic factors and Deposit in SSAY				
Demographic factor	Calculated value (χ^2)	df	Table Value (χ^2)	Result
Age group (in years)	12.074**	3	11.34	Reject Ho
Gender	1.206NS	1	3.84	Accept Ho
Education	0.431NS	1	3.84	Accept Ho
Occupation	79.421**	6	16.81	Reject Ho
Family income (Rs. Per month)	51.421**	3	11.34	Reject Ho
Proportion of saving	41.305**	2	9.21	Reject Ho
Place of living	0.135NS	1	3.84	Accept Ho
Preference on term of investment	40.697*	2	9.21	Reject Ho
** Sig. at 1% level; * Sig. at 5% level; NS- Not Significant				
Source: Field Survey				

Table – 4 shows that the calculated value of chi square between demographic factors namely age group [χ^2 {Σ (0 - E)^2/E } = 12.074; **p<0.01; Reject Ho], Occupation [χ^2 {Σ

(0 - E)^2/E }= 79.421; **p<0.01; Reject Ho], Family income [χ^2 {Σ (0 - E)^2/E }= 51.421; **p<0.01; Reject Ho], Proportion of saving [χ^2 {Σ (0 - E)^2/E }= 41.305; **p<0.01; Reject Ho], Preference on term of investment [χ^2 {Σ (0 - E)^2/E }= 40.697; **p<0.01; Reject Ho] of the respondents and their deposit behaviour in SSAY is more than the table value. Thus, it concluded that there exists significant association between age group, occupation, family income, proportion of saving, preference on term of investment of the respondents and their deposit behaviour in SSAY. Moreover, Table 4 shows that the calculated value of χ^2 analysis between Gender [χ^2 {Σ (0 - E)^2/E }= 1.206; p>0.05; Accept Ho], Education [χ^2 {Σ (0 - E)^2/E }= 0.431; p>0.05; Accept Ho], Place of living [χ^2 {Σ (0 - E)^2/E }= 0.135; p>0.05; Accept Ho] of the respondents and their deposit behaviour in SSAY is lesser than the table value. Hence, null hypothesis were accepted and it reported that there is no significant association towards deposit behaviour in SSAY among various gender, education and occupations of the respondents.

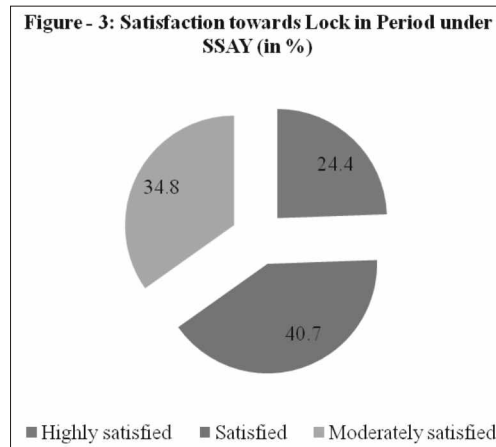**Satisfaction level towards Deposit limit SSAY**
Distribution of the sample respondents based on their satisfaction level towards deposit limit in SSAY is given in the figure -2. It depicts that 43 percent of the respondents are satisfied with deposit limit, 34.8 percent of the respondents are highly satisfied with it and the remaining 22.2 percent of the respondents are moderately satisfied with deposit limit in SSAY.

Figure - 2: Satisfaction towards Deposit limit in SSAY (in %)
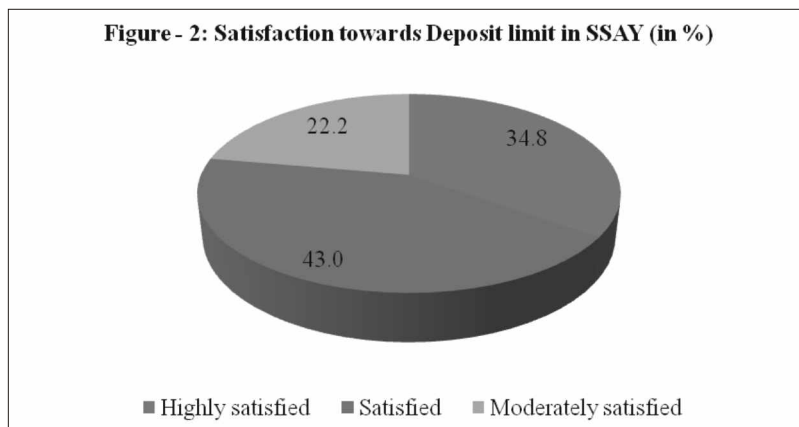
Source: Field Survey

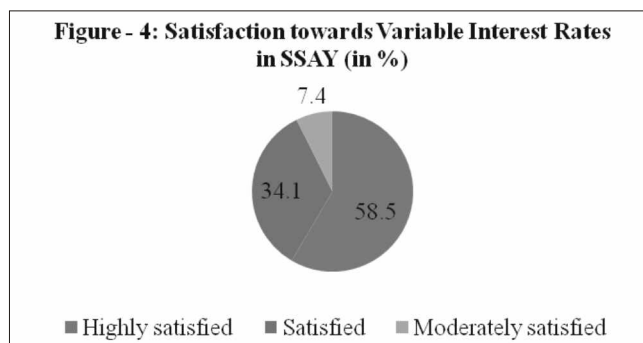**Satisfaction level towards Lock in Period under SSAY**

Distribution of the sample respondents based on their satisfaction level towards lock in period under SSAY is given in the figure -3. It depicts that 40.7 percent of the respondents are satisfied with lock in period under SSAY, 24.4 percent of the respondents are highly satisfied with it and the remaining 34.8 percent of the respondents are moderately satisfied with lock in period under SSAY.

Source: Field Survey

**Satisfaction level towards Variable Interest Rates under SSAY**

Distribution of the sample respondents based on their satisfaction level towards variable interest rates under SSAY is given in the figure -4. It depicts that 58.5 percent of the respondents are highly satisfied with variable interest rates under SSAY, 34.1 percent of the respondents are satisfied with it and the remaining 7.4 percent of the respondents are moderately satisfied with variable interest rates under SSAY.

Source: Field Survey

Satisfaction level towards Variable Interest Rates under SSAY

Distribution of the sample respondents based on their satisfaction level towards tenure of the deposit in SSAY is given in the figure -5. It shows that 48.1 percent of the respondents are highly satisfied with tenure of the deposit under SSAY, 44.4 percent of the respondents are satisfied with it and the remaining 7.4 percent of the respondents are moderately satisfied with tenure of the deposit under SSAY.

Figure - 5: Satisfaction towards Tenure of the Deposit in SSAY (in %)
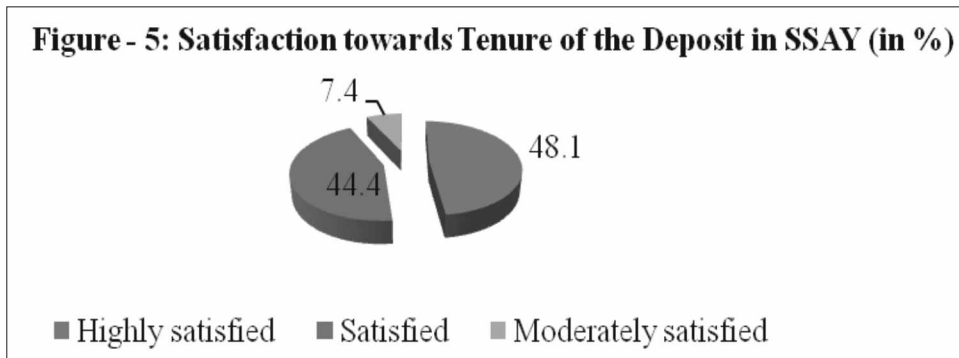
Source: Field Survey

Overall Satisfaction towards SSAY

Distribution of the sample respondents based on their overall satisfaction towards SSAY is given in the figure -6. It shows that 45.9 percent of the respondents are highly satisfied towards SSAY. This is followed by 34.1 percent of the respondents are satisfied and the remaining 20 percent of the respondents are moderately satisfied towards SSAY.

Figure - 6: Overall Satisfaction towards SSAY

Source: Field Survey

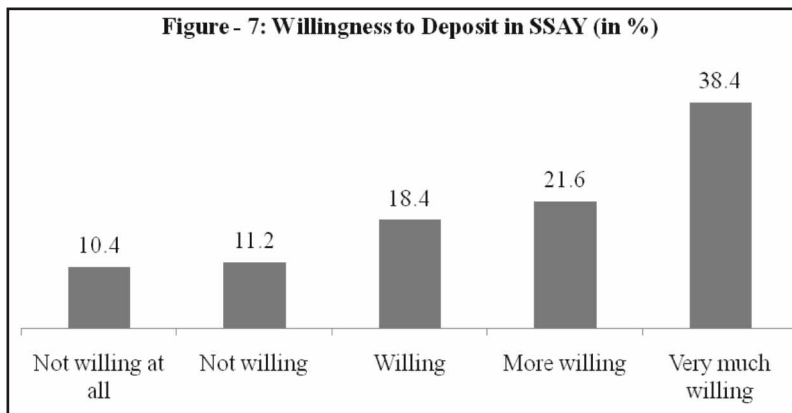**Relationship of Demographic factors and Overall satisfaction towards SSAY**

Ho: There is no significant association between demographic factors of the respondents and their overall satisfaction towards SSAY.

Table - 5: Demographic factors and Overall Satisfaction towards SSAY				
Personal factors	Calculated value (χ^2)	df	Table Value (χ^2)	Result
Age group (in years)	19.518**	6	16.81	Reject Ho
Gender	7.012*	2	5.99	Reject Ho
Education	4.080^{NS}	2	5.99	Accept Ho
Occupation	39.497**	8	20.09	Reject Ho
Family income (Rs. Per month)	72.330**	6	16.81	Reject Ho
Proportion of saving	23.028**	4	13.23	Reject Ho
Place of living	3.694 ^{NS}	2	5.99	Accept Ho
Preference on term of investment	8.481*	2	5.99	Reject Ho
** Sig. at 1% level; * Sig. at 5% level; NS- Not Significant				
Source: Field Survey				

Table – 5 shows that the calculated value of chi square between demographic factors namely age group [χ^2 {Σ (0 - E)^2/E }= 19.518; **p<0.01; Reject Ho], Gender [χ^2 {Σ (0 - E)^2/E }= 7.012; *p<0.05; Reject Ho], Occupation [χ^2 {Σ (0 - E)^2/E }= 39.497; **p<0.01; Reject Ho], Family income [χ^2 {Σ (0 - E)^2/E }= 72.330; **p<0.01; Reject Ho], Proportion of saving [χ^2 {Σ (0 - E)^2/E }= 23.028; **p<0.01; Reject Ho], preference on term of investment [χ^2 {Σ (0 - E)^2/E }= 8.481; *p<0.05; Reject Ho] of the respondents and their overall satisfaction towards SSAY is higher than the table value. Hence, it says that there exists significant association between age group, gender, occupation, family income, proportion of saving, preference on term of investment of the respondents and their overall satisfaction towards SSAY. Further, Table 5 shows that the calculated value of χ^2 analysis between education [χ^2 {Σ (0 - E)^2/E }= 4.080; p>0.05; Accept Ho], place of living [χ^2 {Σ (0 - E)^2/E }= 3.694; p>0.05; Accept Ho] of the respondents and their overall satisfaction towards SSAY is lesser than the table value. Therefore, null hypothesis were accepted and it concluded that there is no significant association education, occupations of the respondents and their overall satisfaction towards SSAY.

Willingness to deposit in SSAY

Distribution of the respondents based on their willingness to deposit in SSAY is given in the figure – 7. It shows that 78.4 percent of the respondents had willingness category towards deposit in SSAY and the remaining 21.6 percent of them do not have willingness.

Source: Field Survey

Relationship of Demographic factors and Willingness to deposit in SSAY

Ho: There is no significant association between demographic factors of the respondents and their willingness to deposit in SSAY.

Table - 6: Demographic factors and Willingness to deposit in SSAY				
Demographic factor	Calculated value (χ^2)	df	Table Value (χ^2)	Result
Age group (in years)	111.158**	12	26.22	Reject Ho
Gender	61.790**	4	13.23	Reject Ho
Education	38.491**	4	13.24	Reject Ho
Occupation	195.439**	24	42.98	Reject Ho
Family income (Rs. Per month)	1.250^{NS}	4	9.49	Accept Ho
Proportion of saving	54.464**	8	20.09	Reject Ho
Place of living	15.182**	4	13.23	Reject Ho
Preference on term of investment	100.333**	8	20.09	Reject Ho
** Sig. at 1% level; * Sig. at 5% level; NS- Not Significant				
Source: Field Survey				

Table – 5 shows that the calculated value of chi square between demographic factors namely age group [χ^2 {Σ (0 - E)^2/E }= 111.158; **p<0.01; Reject Ho], Gender [χ^2 {Σ (0 - E)^2/E }= 61.790; **p<0.01; Reject Ho], Education [χ^2 {Σ (0 - E)^2/E }= 38.491; **p<0.01; Reject Ho],Occupation [χ^2 {Σ (0 - E)^2/E }= 195.439; **p<0.01; Reject Ho], Proportion of saving [χ^2 {Σ (0 - E)^2/E }= 54.464; **p<0.01; Reject Ho], Place of living [χ^2 {Σ (0 - E)^2/E }= 15.182; **p<0.01; Reject Ho], Preference on term of investment [χ^2 {Σ (0 - E)^2/E }= 100.333; **p<0.01; Reject Ho] of the respondents and their willingness to deposit in SSAY is higher than the table value at one percent level of significance. Thus, it concluded that there exists significant association between age group, gender, education, occupation, proportion of saving, place of living, preference on term of investment of the respondents and their willingness to deposit in SSAY. Further, Table 6 shows that the **calculated value of χ^2** between family income of the respondents and their willingness to deposit in SSAY comes 1.250 which is lesser than the table value of χ^2 9.49 at five percent level of significance. So, null hypothesis were accepted and it reported that there is no significant association between family income of the respondents and their willingness to deposit in SSAY.

Findings of the study

❖ More than half of the respondents were deposited in SSAY

❖ Deposit behavior in SSAY depends on the There is a significant association towards investment in SSAY among various age groups, occupations, family incomes, proportion of saving, preference on term of investment of the respondents.

❖ Majority (43%) of the respondents are satisfied with deposit limit in SSAY.

❖ A little more than 2/5th of the respondents are satisfied with lock in period under SSAY.

❖ Nearly 6/10th of the respondents are highly satisfied with variable interest rates under SSAY

❖ Nearly half of the respondents are highly satisfied with tenure of the deposit under SSAY.

❖ 8/10th of the respondents are in the satisfied category towards SSAY

❖ There exists a significant association between age group, gender, occupation, family income, proportion of saving, preference on term of investment of the respondents and their overall satisfaction towards SSAY

❖ Respondents' willingness to investment in SSAY depends on their selected demographic factors of the study except family income.

Conclusion

SSAY being a small savings scheme and has the potential to have a phenomenal impact on the lives and self esteem of young girls in the country. The scheme assured that better future of girl child and primarily supports to acquiring higher education and marriage at the later stage. This study finds that 48% of the respondents were not deposited under SSAY. It may fact that in the largest populated country, there is huge opportunity to mobilize saving under SSAY scheme. Thus, this study presents some suggestions for inclusive growth of girl child through SSAY scheme. They are.

❖ Bank branches needs to take various measures from time to time to promote and popularize SSAY scheme through print and electronic media as well as distributing pamphlets to customers who visit bank branches.

❖ Organizing seminars associated with schools and colleges about various benefits associated with SSAY.

❖ The banks should be authorized Self-Help Groups (SHGs) in mobilizing deposits under SSAY scheme.

❖ Bank branches are directed to target unbanked population for opening of SSAY.

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