

EVALUATION OF GOVERNMENT SCHEMES FOR UPLIFTMENT OF GIRL'S CHILD EDUCATION: AN EMPIRICAL STUDY

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ABSTRACT

This study assessed the effectiveness of government initiatives designed to promote girls' child education in India. Employing a mixed-methods approach, this study analyses data from various sources, including government reports, surveys, and interviews with stakeholders. This study evaluates the implementation, reach, and impact of key initiatives, such as the Beti Bachao Beti Padhao campaign, Sukanya Samriddhi Yojana, and the Mid-Day Meal Scheme. The findings reveal both successes and challenges within these programs, highlighting improvements in enrolment rates and literacy levels among girls, while also identifying persistent barriers such as socioeconomic factors and cultural norms. This research provides evidence-based recommendations for policymakers to enhance the efficacy of existing schemes and develop new strategies to further advance girls' child education in India.

Keywords: Girl's Child Education, Sukanya Samriddhi Yojana, Upliftment, Challenges.

INTRODUCTION

Education serves as a crucial mechanism for social and economic progress, particularly empowering girls. The Indian government introduced initiatives to promote girls' education and address gender disparities and sociocultural barriers. The Sukanya Samriddhi Account (SSA), launched in 2015 under the "Beti Bachao, Beti Padhao" campaign, can be opened at post offices and banks for girls. The SSA offers tax benefits under Section 80C and tax-exempt interest, currently at 8.2% (January-March 2025), compounded annually. The minimum deposit is ₹250, with a maximum of ₹1,50,000 per year, and subsequent deposits must be in multiples of ₹100. Deposits can be made via cash, demand drafts, or checks, with amounts exceeding the limits being withdrawn without interest. Parents and legal guardians are permitted to open accounts for up to two girls. Premature closure is allowed after the account holder reaches 18 years of age, with a partial withdrawal of up to 50% of the available balance. The scheme's disadvantages include a 21-year lock-in period, fluctuating interest rates, and a two-account family limit.

REVIEW OF LITERATURE

A total of 27 reviews were collected from the research work from Web of Science (4), Scopus (17), and UGC CARE (6). While most researchers have focused primarily on measuring the awareness and implications of the schemes, this study aims to examine the impact and

challenges faced by beneficiaries of initiatives aimed at enhancing girls' education in Tamil Nadu.

Sandhya Yadhav & Anil Kumar Bajapee (2024) "The Women's Empowerment Role in Higher Education." This study investigated the role of higher education in empowering women, as envisioned by Nehru. Despite constitutional provisions, Indian women continue to face challenges such as illiteracy. Higher education serves as a way for women to overcome these obstacles. This study examined the impact of education on women's autonomy. **Sivasankari et al. (2024)** "A Study on Beneficiaries of the Indira Gandhi Single Girl Child Scholarship with Special Reference to Coimbatore City." This research examines the recipients of a scholarship in Coimbatore City through interviews and questionnaires to evaluate the program's outcomes. **Rajkumar A Gupta (2023)** "An Analysis of Sukanya Samriddhi Yojana - An Overview." This program for female children provides enhanced support, analysis of policy modifications, and issues related to inflexibility. **Devi et al. (2021)** "Awareness of Women Regarding Beti Bachao and Beti Padhao." Participants demonstrated awareness of these schemes and associated them with a reduction in crimes against girls. Respondents were informed about the Rs. One Crore awards the sex ratio initiative, believing that the scheme would benefit females. **Pagaria and Sharma (2020)** "Awareness Regarding Women Empowerment Programmes in Barmer District of Rajasthan." The study surveyed 50 women regarding empowerment programs, with MGNREGS and Beti Bachao Beti Padhao being the most recognized. Government programs in collaboration with civil society can effectively empower women nationwide.

SUKANYA SAMRIDDHI YOJANA

Sukanya Samriddhi Yojana is a government-supported savings scheme for parents of female children. Initiated by PM Modi in 2015, it encourages parents to save on their daughters' education. Accounts can be opened at post offices or banks with minimum deposits of ₹ 250. Deposits must be in multiples of ₹100, with an annual limit of ₹150,000. A penalty of ₹50 applies for missing minimum deposits. The scheme offers 8.2% interest for girls up to the age 10. Parents can open a maximum of two accounts per child, except for twin/triplets. The account is transferable across India and manageable by the girl after age ten. It allows 50% withdrawal at 18 for education and matures after 21 years. Deposits continue for 15 years, followed by interest accruals. Closure is allowed if the girl is 18 years old and married. This scheme helps secure daughters' education and marriage expenses through flexible account management. Accounts can be opened from birth to age 10, promoting girls' education and empowerment for a secure future.

BENEFITS OF THE SUKANYA SAMRIDDHI YOJANA SCHEME

1. The government-backed scheme offers a strategic plan to enhance investment safety and stability for children's futures, ensuring regulated and transparent investments with guaranteed returns.
2. Financial assistance for marriage is addressed through Sukanya Samriddhi Yojana, which allows parents to invest in their daughters' futures and provide funds for marriage, ultimately securing their future.

3. Education costs are substantial. Sukanya Samriddhi Yojana allows for partial fund withdrawal for these expenses, enabling parents to ensure that their daughters' education continues without financial obstacles.
4. As a secure government-backed investment option, Sukanya Samriddhi Yojana offers peace of mind for parents to invest in their daughter's financial futures.
5. This scheme offers higher interest rates than many alternative savings schemes, allowing parents to watch their investment growth while securing their daughters' future.
6. Sukanya Samriddhi Yojana provides affordable investment options with minimal initial investments and regular contributions, thus encouraging disciplined investment habits.

STATEMENT OF THE PROBLEM

Education is a pivotal tool for girls' social and economic advancement. In India, families encounter challenges in financing their daughters' education because of financial constraints, societal norms, and limited awareness of available support programs. The government introduced the Sukanya Samriddhi Yojana (SSY) scheme to encourage savings for girls' education, offering tax-free savings and high interest rates. However, the impact of the scheme on educational opportunities remains uncertain, as many families may not participate due to limited awareness, procedural complexities, or socioeconomic barriers. It is essential to evaluate whether the scheme effectively supports educational objectives, particularly in economically disadvantaged groups.

OBJECTIVES OF STUDY

The researcher has framed the following objectives

1. To identify the key features of the SSY scheme for the upliftment of girl child education.
2. To evaluate the impact of the SSY scheme on girls' education.
3. To understand the challenges faced by beneficiaries in implementing the SSY scheme.
4. To offer suggestions based on the major findings of this study.

SCOPE OF THE STUDY

1. This study aimed to assess the effectiveness of Sukanya Samriddhi Yojana (SSY) in advancing the education of female children.
2. This research focused on parents or guardians of female children enrolled in the SSY scheme, selected based on age, socioeconomic background, and education level.
3. The study highlights the key features of the SSY scheme, including eligibility criteria, benefits, interest rates, and their contributions to education and savings.
4. The research encompassed data related to the implementation and impact of the scheme, from its inception in 2015 to the current period of 2025.

RESEARCH METHODOLOGY

The research methodology constitutes a systematic approach to address research problems and serves as a scientific framework for delineating the structured research process. This methodology clarifies the steps undertaken by a researcher to investigate the problem and the rationale behind these steps. This study employed analytical research to evaluate the effects and challenges of an SSY program in supporting girls' education in Tamil Nadu.

Data Collection: The study utilized both primary and secondary data sources. Primary data were collected through interviews with 150 participants, whereas secondary data were obtained from journals, magazines, project reports, and studies conducted by experts and researchers.

SAMPLE DESIGN:

Sample Size: This refers to the number of individuals included in the study, representing a subset of the general population and serving as a representative group for this study. A random sampling method was employed to select 150 individuals from Madurai City, Tamil Nadu.

Tools for Analysis: Data analysis tools are essential for enabling researchers to interpret collected data, thereby facilitating the reporting and explanation of results. The following statistical tools were employed for data analysis: percentage analysis, Garrett ranking, one-way ANOVA, and factor analysis.

LIMITATIONS OF STUDY

This study primarily examines the Sukanya Samriddhi Yojana scheme, with a particular focus on the Madurai District, Tamil Nadu. It assesses the impact of the scheme within a defined timeframe (October 2024-March 2025). Consequently, these findings may not reflect the long-term effects.

EVALUATION AND ELUCIDATION

The integration of the SSY scheme with other government initiatives within the Indian economy was effectively highlighted through the ranking technique, emphasizing the most significant benefit variable. Benefit variables, which encompass the opinions of beneficiaries, are instrumental in fostering a more promising future.

TABLE NO 1

Benefits Of SSY Integration with Other Government Schemes

Benefits of SSY Integration	Garret Score	Mean Score	Rank
Poverty eradication	79	55.09	II
Improved literacy rate	66	58.48	I
Enhanced standard of living	58	54.31	III
Fostering innovation in future schemes	50	45.98	VII

Reducing the ambition gap	43	51.49	V
Promoting peaceful and inclusive societies for sustainable development	35	52.31	IV
Integrated decision-making and participation	22	47.16	VI

Source: Computed Data

According to the Garrett Ranking table, the primary benefit of integration perceived by the beneficiaries of SSY is an improved literacy rate. The second most significant benefit was poverty eradication. Respondents ranked an enhanced standard of living as the third most notable benefit, followed by the promotion of peaceful and inclusive societies for sustainable development, reduction of the ambition gap, integrated decision-making and participation, and fostering innovation in future schemes.

Hypothesis Testing through ONEWAY ANOVA-

Table No 2 Hypothesis Testing

Hypothesis	Inference
Ho: There is no significant influence of age towards the economic Impact of SSY beneficiaries.	As the p value is less than 0.05, the null hypothesis is rejected and the alternative hypothesis is accepted. Thus, it is found that there is a significant influence of age towards the economic impact of SSY beneficiaries.
Ho: There is no significant influence of occupation towards the economic Impact of SSY beneficiaries.	As the p value is less than 0.05, the null hypothesis is rejected and the alternative hypothesis is accepted. Thus, it is concluded that there is no significant influence between the occupation towards the economic/financial Impact of SSY beneficiaries.
Ho: There is no significant influence of family income towards the economic Impact of SSY beneficiaries.	As the p value is less than 0.05, the null hypothesis is rejected and the alternative hypothesis is accepted. Thus, it is found that there is a significant influence of family income towards the economic/financial Impact of SSY beneficiaries.
Ho: There is no significant influence of age towards the educational impact of SSY beneficiaries.	As the p value is less than 0.05, the null hypothesis is rejected and the alternative hypothesis is accepted. Thus, it is found that there is a significant influence of age towards the educational impact of SSY beneficiaries.
Ho: There is no significant influence of occupation towards the social impact of SSY beneficiaries.	As the p value is less than 0.05, the null hypothesis is rejected and the alternative hypothesis is accepted. Thus, it is found that there is a significant influence of occupation towards the social impact of SSY beneficiaries.
Ho: There is no significant influence of family income towards the social	As the p value is less than 0.05, the null hypothesis is rejected and the alternative hypothesis is accepted.

impact of SSY beneficiaries.	Thus, it is found that there is a significant influence of family income towards the social impact of SSY beneficiaries.
Ho: There is no significant influence of occupation towards the challenges faced by SSY beneficiaries.	As the p value is less than 0.05, the null hypothesis is rejected and the alternative hypothesis is accepted. Thus, it is concluded that there is no significant influence between the occupation towards the challenges faced by SSY beneficiaries.
Ho: There is no significant influence of towards the family income towards the challenges faced by SSY beneficiaries.	As the p value is less than 0.05, the null hypothesis is rejected and the alternative hypothesis is accepted. Thus, it is concluded that there is no significant influence between the family income towards the challenges faced by SSY beneficiaries.

Source: Computed Data

FACTOR ANALYSIS- Rotated Matrix – Extracted using Principal Component Analysis-

The above table shows the rotated factor loadings for 13 statements, and the 13 statements were extracted into three factors. The factors affecting the impact level of SSY beneficiaries are as follows:

TABLE 3

Factor analysis- impact level of SSY scheme

Impact variables of SSY Scheme	Factors		
	I	II	III
reducing gender equality in education opportunities	.848	.428	.536
reduced financial dependency on education loans	.834	.355	.373
reduced financial stress and anxiety over education expenses	.766	.414	.614
additional benefits beyond education	.748	.611	.379
improved academic performance among beneficiaries	.691	.435	.641
long-term financial security for the girl child education	.676	.320	.659
positive social perception of future prospectus	.407	.852	.299
effective reach to marginalized communities	.436	.775	.286
promoting equal opportunities for girl child	.335	.773	.240
attractive interest rates for growth of girl child education	.427	.169	.835
higher education expense coverage	.394	.404	.760
better savings options for girl child	.616	.364	.754
sufficiency of financial support for educational needs	.541	.036	.605
Initial Eigen Values-	47.35		
Factor I (Educational Impact)	58.28 (10.93+)		
Factor III (Economic Impact)	64.16 (5.88+)		

Source: Computed Data

The factors derived after exploratory factor analysis were Educational Impact (Factor I), Social Impact (Factor II), and Economic Impact (Factor III). The three factors listed in the table explain 64.16% of the variables affecting the impact level.

FINDINGS:

From the following study it was found that-

1. The age of the respondents ranged from to 21-23 years (10.1%) to above 31 years (22.9%). Gender-wise, 36.7% were male, and 63.3% were female.
2. The respondents' educational qualifications were 12.8% SSLC, 10.1% HSC, 17.4% diploma, 25.7% bachelor's degree, 17.4% master's degree, 10.1% professional degree, and 6.4% had no education.
3. The occupation of the respondents was 27.5% in the private sector, 22.9% in the government, 6.4% in NGOs, and 43.1% were housewives.
4. Family income of the respondents 19.3% earned below ₹50,000, 18.3% between ₹50,000-1 lakh, 17.4% between ₹1-1.5 lakh, 20.2% between ₹1.5-2.5 lakh, and 24.8% above ₹2.5 lakh.
5. The respondents' locations were urban (34.9 %), semi-urban (27.5%), and rural (37.6 %).
6. 33% learned about SSY through government campaigns, 31.2% learned about it from friends and family, and 24.8% learned about it from educational institutions. 43.1% found accessing information "very easy," and 33% found it "somewhat easy."
7. Age, education, and family income significantly influenced the economic and educational impact of SSY beneficiaries, whereas occupation had no significant impact.
8. Age had a significant influence on social impact, along with educational qualification, occupation, and family income.
9. Occupation and family income had no significant influence on beneficiaries' challenges.
10. The study identified three major impact factors: educational (Factor I), social Impact (Factor II), and economic Impact (Factor III), explaining 64.16% of the impact variations.

SUGGESTIONS:

1. To enhance awareness, campaigns should be expanded through educational institutions, government initiatives, and digital platforms to inform families in rural and semi-urban areas. Local campaigns and incentives for first-time applicants can increase their enrollment.
2. The government should address application challenges and delays in fund transfers. The implementation of digitalization and support centers can streamline processes and improve accessibility.
3. The integration of the SSY scheme with other government initiatives, such as scholarships and skill development programs, is essential for girls' education and financial security.

4. The scheme's success stems from its flexibility in terms of investment and tax benefits. However, it lacks the specified future interest rates. Introducing a minimum guaranteed interest rate would instill confidence and encourage participation.
5. Transparency is also a crucial factor. Investors need easy access to real-time accounting information. A dedicated mobile application enables the instant checking of investment details.
6. The scheme provides financial security through a 21-year lock-in period, helping families build wealth for their children's futures. The prompt disbursement of funds for beneficiaries is essential.

CONCLUSION

The Sukanya Samriddhi Yojana scheme has had a substantial positive impact on the education and financial security of female children in the Madurai District. The initiative heightened awareness of the importance of girls' education, resulting in increased enrollment and improved retention rates. This has enabled parents to save for their daughters' educational and future needs, thereby providing financial stability.

This scheme has contributed to a societal shift by reinforcing the value of educating girls and challenging traditional norms. By offering tax benefits and encouraging savings, families are motivated to prioritize their daughters' futures. To enhance its impact, awareness campaigns and digital tracking can improve its accessibility. This scheme is a transformative initiative that fosters economic security and gender equality.

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