



Awareness About Sukanya Samriddhi Yojana Among Rural Household in Jamgaon (M) Village of Durg District, Chhattisgarh

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The present study assessed the awareness, adoption, and perception of Sukanya Samriddhi Yojana (SSY) among 50 rural households of Jamgaon (M), Durg district, Chhattisgarh, during March 2026. Data were collected through a pre-tested semi-structured interview schedule using random sampling. The study found that awareness had improved, but detailed knowledge about eligibility, interest rate, tax benefits, withdrawal, and maturity was still limited. Major constraints were low financial literacy, irregular income, inadequate banking facilities, and lack of complete information. Regular awareness programmes and support from Anganwadi workers, SHGs, and banks can improve SSY adoption and the financial security of girl children.

Keywords: Sukanya Samriddhi Yojana, Girl Child, Rural Household, Financial Literacy, Awareness, Financial Inclusion, Beti Bachao Beti Padhao, Rural Development, Chhattisgarh

Introduction

Sukanya Samriddhi Yojana (SSY) is a Government of India small savings scheme launched in January 2015 under the Beti Bachao, Beti Padhao initiative. The primary objective of the scheme is to encourage parents and guardians to save systematically for the education and marriage of their girl child while promoting financial inclusion and women empowerment. The scheme provides an attractive rate of interest, tax benefits under Section 80C of the Income Tax Act, and tax-free maturity benefits, making it one of the most beneficial long-term savings schemes for girl children. Although Sukanya Samriddhi Yojana offers several financial advantages, awareness regarding the scheme remains inadequate in many rural areas due to low financial literacy, limited banking accessibility, poor communication, and lack of effective awareness programmes. Consequently, many eligible families fail to take advantage of the scheme despite its long-term benefits. Jamgaon (M) village of Durg district represents a typical rural community where awareness regarding government welfare schemes varies considerably among households. Therefore, the present study was undertaken to assess the awareness level, adoption status, and constraints related to Sukanya Samriddhi Yojana among rural households. The findings are expected to help policymakers, extension workers, and financial institutions develop appropriate awareness strategies to increase participation in the scheme.

Research Methodology

The present study was conducted during **March 2026** in **Jamgaon (M) village**, Patan Block of Durg district, Chhattisgarh. The village was selected purposively because an awareness programme on Sukanya Samriddhi Yojana was organized under the National Service Scheme (NSS). A total of **50 rural households** were selected using a simple random sampling technique. One adult member from each household was interviewed personally using a pre-

tested semi-structured interview schedule. The objectives of the study were explained to the respondents in Hindi and Chhattisgarhi before collecting data. The information collected included socio-economic characteristics, awareness level, knowledge regarding eligibility criteria, account opening procedure, investment pattern, sources of information, and constraints faced in adopting Sukanya Samriddhi Yojana. The collected data were compiled, tabulated, and analyzed using simple descriptive statistics such as frequency and percentage.

Results and Discussion

The baseline survey revealed that awareness regarding Sukanya Samriddhi Yojana among rural households was initially limited. Many respondents had heard about the scheme, but only a few possessed complete knowledge regarding eligibility conditions, account operation, deposit limits, interest rate, maturity period, tax benefits, and withdrawal provisions. Following the awareness programme conducted under the National Service Scheme, respondents showed improved understanding of the objectives and benefits of the scheme. Families having better educational backgrounds, access to television, mobile internet, banking services, and interaction with Anganwadi workers demonstrated relatively higher awareness. The major constraints reported by respondents included low financial literacy, inadequate awareness campaigns, irregular household income, poor access to banking facilities, and lack of complete information regarding government savings schemes. The survey also indicated that several eligible families initiated the process of opening Sukanya Samriddhi Accounts after participating in the awareness programme. The active involvement of NSS volunteers, bank officials, Self-Help Groups, and Anganwadi workers played an important role in improving community awareness and motivating rural households to participate in the scheme. Overall, the findings suggest that regular awareness campaigns and financial education programmes can significantly improve the adoption of Sukanya Samriddhi Yojana among rural households.

Table: 01 Details of minor girl child who have SSA account obtained through Survey

S. No.	Name of Minor	Fathers Name	Account Number
1.	Lishika	Anil Kumar	010051023251
2.	Kriti Singore	Sarita Bai	010053001683
3.	Nidhi Gayakwad	Raj Kapoor	010053002069
4.	Divyanshi Netam	Kiran	010053348423
5.	Vaishnavi Yadav	Jamwant Yadav	010053350683
6.	Riyanshi Yadav	Bhupendra Yadav	010053351194
7.	Diyanshi Kurrey	Deepika	010053351052
8.	Lokpriya Sahu	Ravindra Kumar	010053350200
9.	Chetna Thakur	Bhanumati Thakur	010054339345
10.	Vanya Thakur	Pritam Thakur	010055086122
11.	Tisha Koshle	Suraj Kumar	010054613443
12.	Vanya Jogi	Lokeshwari Jogi	010054613410
13.	Vaishnavi Sinha	Vinod Kumar	010054613000
14.	Diwanshi Patel	Jyoti Patel	010055602444
15.	Trisha Banjare	Jyoti	010055770410
16.	Rani	Ahilya Bai	010057867654
17.	Bhavya Yadav	Babita Yadav	010070611589
18.	Vina Sinha	Tulsi Sinha	010058304833
19.	Manvi Patel	Girja Patel	010060433092
20.	Ravya Thakur	Rakesh Thakur	010060435978
21.	Chanchal Dhiwar	Rakesh Dhiwar	010060434604
22.	Harshita Jogi	Neeta Jogi	010060951380
23.	Gishika Thakur	Omprakash	010060950088

24.	Nidhi	Ram Kumar Thakur	010061069362
25.	Aditi Chandrakar	Chandraprakash	010062532109
26.	Janvi Deshlahre	Reshma	010062531842
27.	Lishika Dewangan	Bhupendra	010063193953
28.	Bhavika Sahu	Yashwant	010063191252
29.	Tejashvi	Keshardhiv	010063588316
30.	Purvi Yadav	Mukesh Yadav	010064858074
31.	Prerna Markande	Pinki	010064851336
32.	Chitra	Suraj Thakur	010064869074
33.	Dipika Gayakwad	Pradeep Gayakwad	010064852903
34.	Garima Singore	Dhaneshwari	010069528755
35.	Diksha Singore	Ramtila Singore	010067357353
36.	Palak	Dhanesh	010067357563
37.	Tanisha Jogi	Janki Jogi	010067857388
38.	Ojashvi Yadav	Niru Yadav	010069489768
39.	Nuvanya Yadav	Priyanka Yadav	010069490562
40.	Pranshi Ogre	Pooja	010069607558
41.	Chaya Thakur	Krishna Thakur	010070098099
42.	Lisha Sahu	Tilak Sahu	010070099055
43.	Bhavya Yadav	Anita Yadav	010070143683
44.	Urvi Sahu	Urmila Sahu	010070611698
45.	Nitya Sinha	Tameshwar	010070611721
46.	Vomika Verma	Ajay Verma	010070611672
47.	Aastha	Khimeshwari	010071072875
48.	Devishi Sahu	Dhananjay Sahu	010068788180
49.	Dakshita Chandrakar	Sanjay Chandrakar	010051023223
50.	Rehanshi Dewangan	Manish Kumar	010050830267

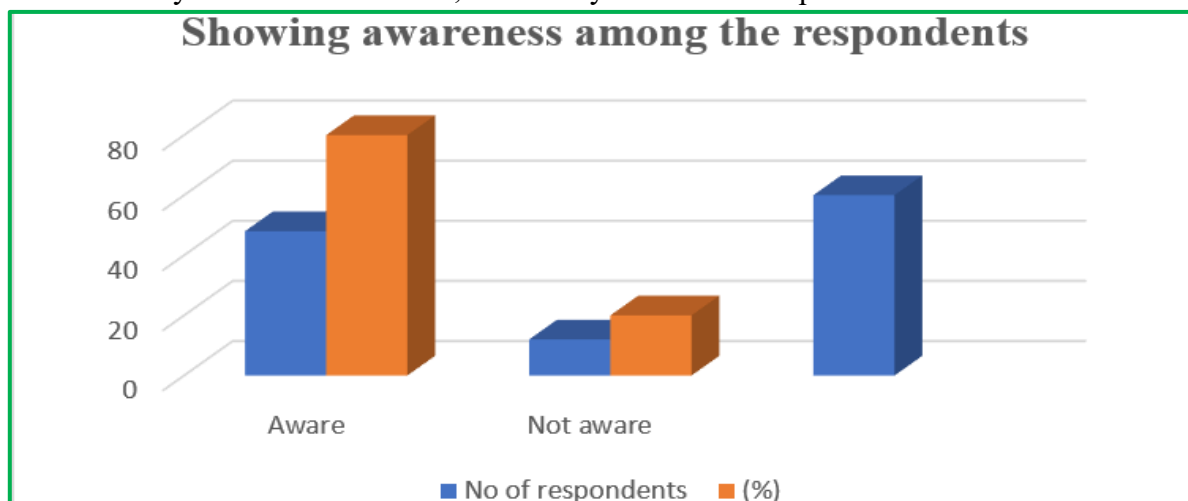
Awareness Table

Table no. 02 Showing awareness among the respondents

	No of respondents	(%)
Aware	48	80
Not aware	12	20
	60	

Source: Primary data

It has been found that majority of the respondents being 20% (12 respondents) are not aware of this Sukanya Samriddhi Scheme, while only 80% of the respondents are aware.



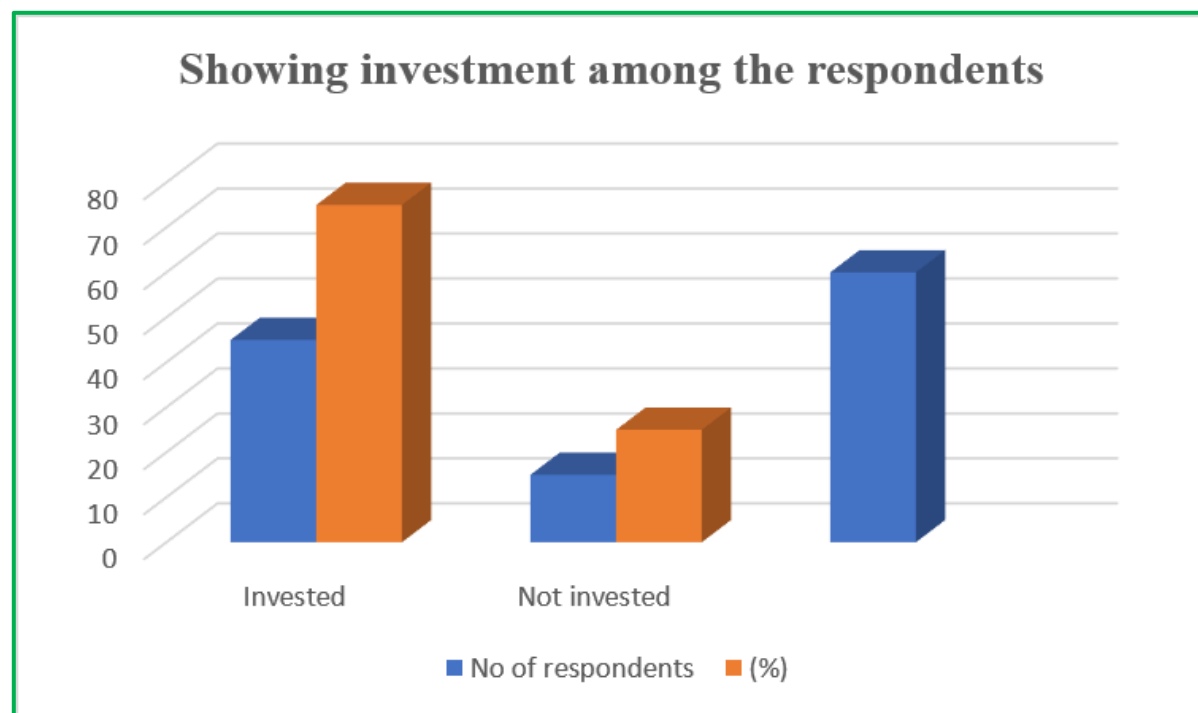
Investment Among Respondents

Table no. 03 Showing investment among the respondents

	No of respondents	(%)
Invested	45	75
Not invested	15	25
	60	

Source: Primary data

It has been noted from the observations that while only 48 of the 60 respondents are aware of the scheme, it is only 45 respondents who have actually invested in the scheme. 15 respondents have not invested.



Conclusion

The Sukanya Samriddhi Yojana aims to reduce the financial burden on parents and provide financial security for the girl child. The study found that awareness of the scheme in Jamgaon (M) village is moderate. Awareness is lower among people in their early twenties to late thirties, so the Government should focus more on this age group. More efforts are needed to inform parents of girl children and potential account holders about the benefits of the scheme. The study also shows that most people are willing to use digital payment methods for the scheme. Although the long lock-in period is a concern for some people, the overall benefits of the scheme are greater.

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