

# A Study on Level of Awareness of Pradhan Mantri Jan Dhan Yojana Among Rural Women

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## Abstract

Pradhan Mantri Jan Dhan Yojana is a large-scale financial inclusion initiative introduced by India's Prime Minister, Narendra Modi, on August 28, 2014. The goal of this research is to examine the level of awareness of the PMJDY among rural women. The main objective of the research was to see how well rural women knew about PMJDY. The purpose of this study is to examine the effectiveness of PMJDY as well as the level of PMJDY awareness among rural women. The data was analysed using statistical procedures such as the "Chi-Square Test." The Chi-Square test found that the source of information has a substantial impact on degree of knowledge of the PMJDY plan among rural women, however education had no significant impact on level of awareness.

**Keywords:** PMJDY, Financial inclusion, Awareness, Rural women

## I. INTRODUCTION

Since the early 1990s, India's development strategy has recognised the existing beneficial relationship between economic growth, financial deepening, and financial inclusion. However, the government and the Reserve Bank of India have accelerated the process in recent years through targeted mediation. The Financial Inclusion Plan aims to provide low-cost access to financial services to people who have previously been refused it, allowing them to join the mainstream financial sector. (Chetanbhai Joshi & Rajpurohit, n.d.). Financial services are a requirement for employment, poverty reduction, economic progress, and social solidarity for the poor and vulnerable populations.

PMJDY incorporates an integrated approach to ensure that all households in the country are financially included. This initiative advocates for universal banking access, with each household having at least one basic bank account, a substantial financial literacy campaign, and access to credit, insurance, and pensions. (Satpathy et al., 2015). It has an ambitious goal of providing banking services to all poor homes in the country and opening a bank account for each household that has been left unbanked to date. PMJDY is a financial upliftment programme that helps those who have been denied entrance to many other government-sponsored financial programmes. ("EFFECTIVENESS OF PRIME MINISTER JAN DHAN YOJANA (PMJDY) IN BOOSTING PUBLIC WEALTH-A STUDY," 2018). The Indian government launched the scheme in August 2014 to give poor and needy individuals simple access to financial services like remittance, credit, insurance, pensions, savings, and deposit accounts.

Currently, 66.9% of rural women in the country have accounts under the PMJDY scheme. The Prime Minister said that providing each household with a bank account was a "national priority." People in the country have mobile phones but no bank accounts, according to the Prime Minister, and this situation needs to change. The "Pradhan Mantri Jan-Dhan Yojana (PMJDY)" assures that the excluded sections, such as weaker sections, low-income groups, and rural women, have access to various financial services such as basic savings bank accounts, access to need-based credit, remittances, insurance, and pension. PMJDY is made to help low-income and below-poverty-line people. The majority of them are unaware of the financial inclusion mission's benefits.

## II. LITERATURE REVIEWS

(C. Singh & Naik, n.d.) This study looks on the success of PMJDY in six Gubbi Gram Panchayats. Women, farmers, and rural residents with no education are among those who have created new accounts, according to the survey. The survey's findings are quite telling. The PMJDY is very successful as a financial inclusion programme in rural areas, particularly for women. Respondents with no education and those with basic education are able to open accounts under pmjdy. The public is generally unaware of these financial welfare schemes

(. et al., 2020) The purpose of this study is to investigate the financial literacy, financial penetration, and poverty condition of PMJDY account users in Aligarh. The study also looks into gender and caste differences among PMJDY account holders. The research is based on primary data collected from a random sample of 100 families. Three villages in the Lodha and Atrauli blocks of Aligarh district provided the sample. The findings reveal significant gender and caste differences in self-transactions, DBT awareness, savings, and receiving and activating a Rupay debit card. Furthermore, due of the motivation/reason for opening a PMJDY account and agreement on achieving the government's objectives, there is a caste-based but not a gender-based discrepancy.

(Pillai, 2016) This study aims to assess farmers' understanding of Jan Dhan Yojana programmes as well as their use and adoption of plan benefits in Mulshi Taluka, Pune District. The findings show that the PMJDY Scheme's benefits are not being fully utilised. Although respondents have full access to their bank accounts, empirical evidence shows that farmers are only partially aware of the scheme's benefits. According to the findings of the study, the Jan Dhan Yojana schemes have had no significant impact on farmers, particularly in the first phase

(Gangal et al., n.d.) The purpose of this study is to determine the success (performance), reach, and analysis of the use of the Rupay card under PMJDY, as well as to determine how much financial literacy concerning insurance, pensions, and Mudra improves after PMJDY. In order to better comprehend PMJDY's success, the current study looked at the trend of new accounts derived from various categories of farmers. Six Gram Panchayats from three states were used in this research. This study demonstrates the importance of considering the instruments available within the framework of financial inclusion. The study finds that

the PMJDY initiative, a financial inclusion approach aimed mostly at women, has been widely successful in rural areas.

(Senapati, 2018) The purpose of the project report is to examine India's journey toward financial inclusion. The report's goal is to examine the financial inclusion journey thus far, with a particular focus on the Jan Dhan Yojana's implementation on the ground. The study looks into the scheme's success, as well as the issues that individuals are facing and the supply and demand side limits.

(A. P. Singh, n.d.)The article's main purpose is to determine how many financially disadvantaged people are taking use of the programme. Despite various limits such as inactivity of accounts, financial illiteracy, account duplication, and unbanked areas, the findings imply that this method has made a significant contribution to boosting access to financial services. This research studies the scholarly literature to establish the scheme's benefits for financially excluded persons and its ability to enhance financial inclusion.

(Bhatt & Pawar, n.d.)The article aims to investigate the financial inclusion programme in India and conduct a literature analysis on financial inclusion programmes, with a focus on the Pradhan Mantri Jan Dhan Yojana (PMJDY) and its major areas and methods for long-term sustainability. The study found that the PMJDY scheme's effectiveness is dependent on an effective regulatory structure and regular monitoring of the program's successful execution.

(Singhal, 2016) The main goal of this study paper is to learn more about the Pradhan Mantri Jan-Dhan Yojana (PMJDY) and its impact on India's underprivileged. The purpose of this research is to determine the motivations for opening a bank account under this scheme. The paper discusses the negative effects of PMJDY on the poor. According to the research, there are numerous reasons for creating a bank account under this plan, including zero-balance accounts, ATMs, and so on. The grounds for opening a bank account under PMJDY are also included in the article.

(Srinivasan et al., n.d.)The current study focused on Pradhan Mantri Schemes Awareness in Tamilnadu, India's Trichirappalli District. The Pradhan Mantri Schemes are designed to encourage people to open bank accounts so that they can benefit from additional benefits such as accidental benefits, a Rs.5,000 overdraft facility, direct money transfer, Rs.2 lakhs in permanent disability benefits, and tax-free benefits. These programmes are essential for the country's economic growth. The study aims to examine the link and inconsistencies between demographic factors of respondents and awareness level using percentage analysis, ANOVA test, cross tabulation, and Chi-square test.

(BhagwanraoBhise Babasaheb, 2016) The study aimed to investigate aspects related to financial inclusion in this study.They first describe the state of financial inclusion in the districts of the Marathwada region using a financial inclusion index. The empirical research reveals that household assets, household awareness, and household education are all important drivers of financial inclusion. The government should also focus on boosting

financial inclusion by raising financial understanding, particularly among underdeveloped regions and low-asset households, according to this report.

(IJRAMT\_2\_8\_20, n.d.) After doing this research, it can be concluded that the Pradhan Mantri Jan Dhan Yojana is an excellent government programme and one of the most essential schemes linking people who have been issued through a bank account or who are excluded from formal financial facilities. People are aware of the programme, according to the survey, but the government needs to take some steps to take it to the next level, such as teaching impoverished people how to use bank accounts, simplifying procedures, and increasing financial activity of accounts under this scheme. Apart from that, for an efficient regulatory structure and successful execution of PMJDY towards financial inclusion in India, the programme must be monitored on a regular basis.

(Jan Dhan Yojana in India Arshia Mal & Dewan, 2021) Using a triple difference-in-difference model, this study examines the influence of the Pradhan Mantri Jan Dhan Yojana, a financial inclusion scheme, on female empowerment in India. According to an empirical study, while the PMJDY increased women's bank account holdings, it had little effect on their mobile phone ownership. It also concluded that the strategy was ineffective in achieving any beneficial outcomes for female empowerment in its current form. While the overall banking population increased dramatically.

(Kumar Panda & Barik, 2018) The study focuses on the relevance of financial inclusion in rural areas, as well as the Utkal Grameen Bank's (UGB) efforts and strategies for improving financial inclusion. According to the findings, UGB plays a critical role in supporting sustainable development and inclusive growth through facilitating financial inclusion. Nonetheless, the essay finds that UGB plays a key role in attaining the goals by offering banking and financial services to rural poor people through financial inclusion. To promote balanced and inclusive growth, RRBs must maintain their financial performance and financial stability.

(Kazamainothin Baba, 2017) The study was carried out to determine the success rate of the inclusion procedure in rural areas of the Jaipur district. Primary and secondary data were collected for the study's purposes. The correlation (r) test is used to determine the relationship between socioeconomic backgrounds and the process of financial inclusion. Income, financial information from numerous sources, and understanding of PMJDY are all factors that influence inclusion, according to the findings. The proximity of banks enhances the chances of inclusion.

(Purohit, n.d.) The goal of the study is to see how well rural women in Rajasthan's Tonk district understand various government welfare programmes. In the first stage, respondents' financial literacy/awareness was measured using a simple inquiry approach in which they were given basic questions about various investment possibilities, the necessity for investments, saves, inflation, and so on. The questions were asked when the male members were at work and in their local language to make it simpler for the women to respond. The initial phase of research found that rural women lacked basic financial product knowledge. They were also fully dependent on male members.

(Aggarwal & Bamba Assistant Professor, n.d.)The goal of the study was to determine how well-informed families are about financial inclusion programmes. The type of data used in this study is primary data that was obtained utilising a structured schedule. A total of 349 people from rural and urban areas of Haryana's Rohtak and Rewari districts were surveyed. The level of awareness of PMJDY among respondents was found to be extremely high. The respondents had a high level of awareness of PMJDY, according to the results.

(Beriwala et al., 2021)The scope of this paper's research also looks at similar situations across India, taking into account the impact of the Pradhan Mantri Jan Dan Yojna on society. Bringing impoverished individuals inside the financial umbrella faces a number of problems, including geography, income and wealth inequities, literacy and awareness levels, willingness and penetration levels, and a lack of governance and leadership. All of these societal implications are also examined in this research. The study came to the conclusion that once a bank account is opened under the Pradhan Mantri Jan Dhan Yojna plan, the empowerment process begins.

(Chetanbhai Joshi & Rajpurohit, n.d.)This report is an attempt to investigate the level of knowledge of PMJDY among potential investors, namely rural customers. They discovered in this study that the government is continually working for the welfare of rural customers by implementing numerous programmes. In comparison to the old Swabhimaan, they were only marginally successful in raising awareness about the new financial inclusion strategy PMJDY. However, the government has yet to have a meaningful impact on rural customer knowledge of PMJDY. They discovered in this study that rural customers seven do not have enough exposure to various financial services, and they also do not comprehend the relevance of these services.

("EVALUATION OF A NATIONAL LEVEL SCHEME FOR UPLIFTING RURAL POPULATION THROUGH FINANCIAL INCLUSION IN A DEVELOPING COUNTRY: EVIDENCES FROM RURAL INDIA," 2021) With information from a developing country, India, this study tries to investigate the elements that attract the rural people. The purpose of the study is to evaluate the PMJDY's achievements in terms of achieving its goals. The study also aims in obtaining first-hand input on the financial inclusion schemes' accomplishments and challenges. Individual perceptions of the scheme's benefits are also investigated in this study.

(Syngle, 2017) This is the first study to look into the psychosocial effects of India's demonetization in 2016 on two groups of women from different social backgrounds. It gives useful information about women's social behaviour before, during, and after demonetization. It also makes an attempt to understand the reasons for the observed social behaviour. This study shows that the difficulties faced by women in the aftermath of demonetization were similar across social strata in the community studied, but responses appeared to be influenced by social background and awareness. Furthermore, this study emphasises the importance of increasing women's awareness of government-sponsored social programmes.

(Srivastava et al., n.d.) This article examines the extent of financial inclusion in Unnao district, Uttar Pradesh, following the implementation of PMJDY at the district and village levels, in terms of the utilisation of Basic Savings Bank Deposit accounts, RuPay debit cards, and the incidence of zero balance. This article examines the extent of financial inclusion in Unnao district, Uttar Pradesh, following the implementation of PMJDY at the district and village levels, in terms of the utilisation of Basic Savings Bank Deposit accounts, RuPay debit cards, and the incidence of zero balance.

(Sahoo & Gomkale, 2015) An empirical analysis of the unorganised sector intends to conduct in-depth research in order to determine the reasons behind the state's unaccounted for unorganised sector. Unorganized sector refers to those who conduct their daily economic activity through unregistered businesses or self-employment. Using primary data on various financial inclusion parameters relevant to Gujarat's unorganised sector, a regression model called the Logit Model was generated to explore the link between the Financial Inclusion parameter and various influencing variables.

(Priya & Bose, 2021) The objective of this paper is to investigate the amount of government scheme awareness among female entrepreneurs in Chennai, Tamil Nadu. This paper addresses the numerous government programmes for women entrepreneurs and profiles successful women entrepreneurs in Chennai. According to the findings, more than half of the respondents invested money from their own resources and contributed to business. In this article, an attempt is made to determine the level of awareness among women entrepreneurs in India regarding government schemes for women entrepreneurs, as well as some suggestions for raising awareness among women entrepreneurs.

(Sayyad & Jadhav, n.d.) The proposed study intends to better comprehend the notion of financial inclusion and assess how well the PMJDY is conducted in Western Maharashtra. This study shows the concept of financial inclusion and also valuating the awareness of PMJDY in Western Maharashtra. This study also finds the changes in the socio-economic status and also the challenges of the objectives.

(Jyoti et al., 2011) The purpose of this research is to investigate the elements that influence women's entrepreneurial motivation and satisfaction. The paper's main finding is that all factors have a greater impact on orientation than satisfaction. The research findings' consequences for researchers and practitioners are examined, as well as recommendations. This study looks into the various aspects that influence women's entrepreneurial motivation and fulfilment. Women who are focused on their business have a high level of satisfaction, according to the findings.

(Bhatia & Singh, 2019) The current article looks into the social, political, and economic aspects of women's empowerment. It also examines whether the dimensions alter as a result of financial inclusion. The findings revealed that the PMJDY scheme has had a positive impact on the social, political, and economic components of women empowerment, particularly among slum women. The study adds to the current literature by furthering the discussion on women in urban slums and highlighting the critical need for the development of a formal financial system to increase financial inclusion.

(K. Singh et al., n.d.) In this study, researchers looked into the recently announced financial inclusion schemes, particularly those aimed at helping the economically disadvantaged. People are highly aware of the actions implemented under the various financial inclusion programmes and their good effects, according to the report. This study contributes to the expansion of banking services to socially and economically disadvantaged people, resulting in financial inclusion and inclusive growth. This research aids the government in comprehending Financial institutions should pursue synergies with technology providers in order to reach the general public and reach as many disadvantaged people as possible, as well as deal efficiently and effectively with low-value, high-volume transactions.

(Osama & Showjahi, n.d.) This research looks at PMJDY and more, comparing the plan and its results to those of industrialised countries and how they exploited penetration. It has been determined that there is latent demand, but the state is not focusing enough on public awareness of the programmes and their benefits. As a result, supply and demand are out of sync. Furthermore, the infrastructure offered does not meet the exact requirements. According to numerous deep dives, the government was successful in reaching the remote area, but failed to maintain that reach.

(PRADHANMANTRIJANDHANYOJANA (2), n.d.) According to the findings, the PM's initiative is a watershed moment in the history of financial inclusion, and it will aid in the country's development as well as inclusive progress. And banks around the country are working hard to ensure the scheme's success. Despite this, challenges with the scheme's execution have arisen as a result of widespread financial illiteracy among the country's citizens who lack access to banking services. As a result, the most difficult task is to increase transactions in freshly formed accounts.

(Pradhan et al., n.d.) The current study focuses on defining the need for Financial Inclusion schemes, understanding the current status of PMJDY, and building a framework for PMJDY cause and effect. Data was gathered through interactions with bank employees and individuals, as well as Canara Bank reports. The System Dynamics Modeling method was used. The report will conclude that this system was necessary because the majority of the poorer portion of the population lacked access to financial services. The statistics show that the scheme has a significant influence on rural communities, as the vast majority of bank accounts established under the scheme are in rural areas.

### **III. RESEARCH DESIGN**

This area includes the scope, sample, methodology, research method and tools used for data analysis

#### **SCOPE**

The present study is intended to identify the level of awareness of PMJDY scheme among rural women and identify the impact and level of satisfaction. This study can assist us in determining a rural women's awareness on PMJDY scheme and also the facilities that are provided inside the scheme. This study also shows rural women awareness about various financial services included in the scheme.

**SAMPLE:** Sampling size 200 & Sampling technique- Random sampling method was adopted to collect the information from the respondents.

## **METHODOLOGY**

This study is carried out to estimate the level of awareness, satisfaction and impact of PMJDY among rural women. This current research is based on primary data that have been collected through means of a well-structured questionnaire. The research is focused on Indian respondents especially those from Kerala. The research will be conducted with the objective. Rural women's were considered as the population for this study. The filling of the questionnaire was carried out by respondents by providing an assessment of the available statements, using a Likert scale with a score ranging from 1 to 5. Along with responses to the statements, demographic information was also collected from the respondents. The responses and information were analysed using percentages. The tables and pie diagrams were made to show the data using Google Form.

## **RESEARCH METHOD**

Descriptive method

## **TOOL USED FOR DATA ANALYSIS**

The collected data will be analyzed through statistical tool like chi-square tests

## **IV. OBJECTIVES OF THE STUDY**

- To understand about PMJDY scheme and it's importance.
- To study the awareness of PMJDY among rural women.
- To determine the challenges faced by rural women while accessing PMJDY.
- To analyses the level of satisfaction of PMJDY.
- To study the awareness of PMJDY among rural women.

## **V. HYPOTHESIS OF THE STUDY**

### **Hypothesis 1**

H0: Source of information has no significant impact on level of awareness of PMJDY.

H1: Source of information has a significant impact on level of awareness of PMJDY.

### **Hypothesis 2**

H0: Education of the respondents has no significant impact on awareness of PMJDY.

H1: Education of respondents has significant impact on awareness of PMJDY.



**Hypothesis 1****Table no.: 5.1 Chi-Square Test**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	33.473 <sup>a</sup>	6	.000
Likelihood Ratio	34.982	6	.000
Linear-by-Linear Association	24.009	1	.000
No. of Valid Cases	200		

**INTERPRETATION**

Chi-square was observed to be 0.000 stating that the occurrence of H<sub>0</sub> is greater than 5% (level of significance), inferring that source of information has significant impact on level of awareness of PMJDY scheme (though not significant). Here, in this since  $H_0 < 0.05$  ( $0.001 < 0.05$ ) we reject the H<sub>0</sub> and accept the H<sub>1</sub>. So, it is concluded that the source of information has significant impact on level of awareness of PMJDY scheme.

**Hypothesis 2****Table no.: 5.2 Chi-Square Test**

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	12.545 <sup>a</sup>	6	.051

Likelihood Ratio	11.135	6	.084
Linear-by-Linear Association	2.821	1	.093
No: of Valid Cases	200		

## INTERPRETATION

Chi-square was observed to be 0.051 stating that the occurrence of H0 is greater than 5% (level of significance), inferring that education has no impact on awareness on PMJDY (though not significant). Here, in this since  $H_0 > 0.05$  ( $0.051 > 0.05$ ) we reject the H1 and accept the H0. So, it is concluded that education has no impact on awareness on PMJDY of the respondents.

## VI. FINDINGS

It is found that age groups of 40-50 years age group is the largest one with 76 persons, that is 38% who are using PMJDY the most. 22% of the respondents are single and 47% respondents are married. 31% of the respondents are widow/ Separated. It is found that 42% of the respondents have intermediate level of education, also 35.5% of the respondents have income between 90,000- 100,000. It is found that 65% respondents say that they are aware of PMJDY scheme. It can be inferred from the data that source of information of 30.5% from other source. 38.5% respondents are satisfied with the PMJDY scheme. 78% respondents say they received Ru pay card. Also 47% respondents make transaction monthly. 41% respondents chose moderate about PMJDY helps in boosting savings. 33.5% respondents say their current level of knowledge helps for managing their PMJDY account is neutral. It can be inferred from the data that 58% respondents say they have medium satisfaction rate on awareness towards PMJDY scheme. 40% respondents did not faced any challenges while accessing PMJDY scheme. 54% respondents banks engage in moderate role of providing necessary details regarding the scheme. 45% respondents say they are not aware about common service center. 42.5% respondents say they are dissatisfied with the common service helping them with providing financial literacy or necessary details regarding the scheme. 46% respondents say they are aware about the life insurance cover of Rs.30000. 40.5% respondents say they are aware about accident insurance of Rs.100000. 43% respondents say they know about small account. 43.5% respondents say they know about the death benefit eligibility. 50% respondents say that they are aware about the applicable rate of interest of 12% on overdraft or loan.

The Chi-Square test at 5% of significance shows that:

The source of information has significant impact on level of awareness of PMJDY scheme. Education has no impact on awareness on PMJDY of the respondents.

## VII. SUGGESTIONS

There must be a proper awareness programs in rural areas about the PMJDY so that every rural women will be aware about the benefit and need of opening account. Initiatives to make understandable advertisements with the involvement of intermediaries to promote take-up among potential clients must be promoted by financial service providers. Banks should also take more interest in spreading financial information. Common service centre should actively provide and guide information about Jan Dhan Yojana to ensure its popularity and to make better utilization for rural women. More information on the Accidental Insurance policy, overdraft facility, and pension benefits, among other things, should be provided to the respondents. To educate Jan-Dhan account holders, a financial literacy camp should be held in rural areas. Because the entire programme is geared toward financial literacy, proper training camp sessions for Bank Correspondents should be held, as they are the scheme's intermediaries and also one of the most important components.

## VIII. CONCLUSION

After doing the research, it was determined that PMJDY is a good government financial inclusion strategy. Although it is a successful project, certain aspects of the PMJDY plan need to be improved. Due to illiteracy or inconvenience, rural women in society are still unaware of the different services provided by PMJDY. Educating such people about the amenities will have a significant impact on the country's financial sector as well as the poorer people's way of living. Overall, the study's findings indicate that rural women are generally aware of the PMJDY programme. Most respondents received their Ru pay card, according to the survey and study. The survey also found that respondents are aware of overdraft, life, and accidental insurance. Like-wise people know less about the common service centre. According to the findings, the PMJDY system is favoured for saving purposes. People are aware of the plan, according to the survey, but the government needs to take some steps to take it to the next level, such as teaching people on how to simplify procedures, increasing financial activity of accounts under this scheme, and so on. Rural women are aware of the PMJDY scheme and its accompanying amenities, according to the data analysis and interpretation.

Furthermore, the study brings out that there the source of information has significant impact on level of awareness of PMJDY scheme. Education has no impact on awareness on PMJDY of the respondents.

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