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"A STUDY ON BENEFICIARIES' PERCEPTION OF JAN SURAKSHA SCHEMES IN POLLACHI TALUK"

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Abstract

Financial inclusion and social security are essential for achieving inclusive economic development in India, particularly among economically vulnerable populations. To address these challenges, the Government of India introduced the Jan Suraksha Schemes, which aim to provide affordable insurance, pension, and financial protection to low-income groups. In this context, the present study examines the perception, awareness, and satisfaction levels of beneficiaries towards Jan Suraksha Schemes in Pollachi Taluk. The study is empirical in nature and is based on primary data collected from 411 respondents using a structured questionnaire. A quantitative research approach was adopted, and statistical tools such as descriptive analysis, One-way ANOVA, and independent sample t-test were used to analyze the data. The study explores the relationship between demographic variables such as age, educational qualification, income, and gender with beneficiaries' awareness and satisfaction levels. The study concludes that Jan Suraksha Schemes have made notable progress in promoting financial inclusion and extending social security benefits to vulnerable groups. However, disparities in awareness based on socio-economic factors persist. The study recommends enhancing financial literacy, strengthening awareness campaigns, and improving implementation strategies to increase the effectiveness of these schemes.

Keywords: Financial Inclusion, Jan Suraksha Schemes, Beneficiaries' Perception, Awareness, Satisfaction, Pollachi Taluk.

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Introduction

Financial inclusion is essential for achieving inclusive economic development, especially in a developing country like India where many people lack access to basic financial services. To address this issue, the Government of India has introduced several initiatives aimed at providing financial security to vulnerable sections of society. Among these, the Jan Suraksha Schemes play a crucial role in offering affordable insurance and pension benefits. The Jan Suraksha Schemes, launched in 2015, include Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana (APY). These schemes aim to provide life insurance, accident coverage, and pension support to low-income groups and workers in the unorganized sector, thereby reducing financial risks and improving social security.

However, the success of these schemes depends on beneficiaries' awareness, perception, and satisfaction. In rural and semi-urban areas, factors such as limited financial literacy and socio-economic conditions may influence the effectiveness of these programs. In this context, the present study focuses on Pollachi Taluk, a region with mixed rural and semi-urban characteristics. The study examines beneficiaries' perception, awareness, and satisfaction towards Jan Suraksha Schemes and analyzes the influence of demographic factors such as age, gender, education, and income. The findings of the study are expected to provide useful insights for improving the implementation and outreach of social security schemes.

Objectives of the Study

The main objective of the study is to understand the perception of beneficiaries towards the Pradhan Mantri Jan Suraksha Schemes in Pollachi Taluk. It focuses on how beneficiaries experience the schemes in terms of accessibility, benefits, and service quality.

Review of Literature

Several studies have analyzed the effectiveness of Jan Suraksha Schemes and their role in financial inclusion. **Roop Kumar and Sharma (2018)** conducted an empirical study on Jan Dhan and Jan Suraksha Schemes and observed that these initiatives have contributed significantly to expanding financial services such as insurance and pension coverage among the weaker sections, thereby supporting financial inclusion . **Ramachandran and Anuradha (2016)** emphasized that micro-insurance schemes like Jan Suraksha play an important role in inclusive growth by reducing financial risks and improving economic stability among vulnerable populations. **Aggarwal and Bamba (2017)** studied awareness of financial inclusion schemes and found that lack of proper knowledge and communication remains a major barrier in effective utilization, especially in rural areas. Overall, the literature suggests that while Jan Suraksha

Schemes have improved financial inclusion and coverage, challenges such as low awareness, socio-economic disparities, and communication gaps continue to affect their effectiveness and beneficiary satisfaction.

Scope of the Study

The present study is confined to Pollachi Taluk and focuses on beneficiaries of Jan Suraksha Schemes. It examines key aspects such as awareness, perception, and satisfaction levels among respondents. The study considers demographic variables like age, gender, education, and income to understand their influence on beneficiaries' views. The findings are limited to the selected sample and region; hence, they may not be generalized to other areas. However, the study provides valuable insights into the effectiveness of social security schemes in rural and semi-urban settings.

Research Methodology

The study is based on both primary and secondary data. Primary data were collected from 411 respondents in Pollachi Taluk using a structured questionnaire covering socio-economic details, awareness, perception, and satisfaction towards the Pradhan Mantri Jan Suraksha Schemes. Secondary data were gathered from books, journals, government reports, and official websites. The study follows a descriptive research design, and respondents were selected using a convenient sampling technique. Percentage analysis was used to present the demographic profile and awareness levels of the respondents. Further, statistical tools such as One-Way ANOVA (Analysis of Variance) and independent sample t-test were applied to examine whether there is a significant difference in awareness and satisfaction levels among different groups based on selected socio-economic factors. This helps in better understanding the variation in beneficiaries' perception and satisfaction towards the schemes.

Hypothesis

Null Hypothesis H_0 - There is no significant difference in beneficiaries' awareness and Age groups of the respondents.

Alternative Hypothesis H_1 - There is significant difference in beneficiaries' awareness and Age groups of the respondents

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Tables showing One-way Anova analysis for Age groups and Beneficiaries Awareness Mean of the respondents

Descriptives – Benefieciaries Awareness					
	N	**Mean**	**Std. Deviation**	**Minimum**	**Maximum**
18 – 27	132	2.4091	.97059	1.00	5.00
28 – 37	108	2.1722	.80255	1.00	4.00
38 – 47	96	2.2813	.77273	1.00	4.00
Above 47	75	2.2000	.55944	1.00	3.00
Total	411	2.2788	.82069	1.00	5.00

Benefieciaries Awareness					
	Sum of Squares	**Df**	**Mean Square**	**F**	**Sig.**
Between Groups	3.934	3	1.311	1.961	.119
Within Groups	272.212	407	.669		
Total	276.146	410			

Multiple Comparisons Dependent Variable: Benefieciaries Awareness Tukey HSD						
					95% Confidence Interval	
(I) Age	**(J) Age**	**Mean Difference (I-J)**	**Std. Error**	**Sig.**	**Lower Bound**	**Upper Bound**
18 – 27	28 – 37	.23687	.10611	.116	-.0369	.5106
	38 – 47	.12784	.10970	.649	-.1551	.4108
	Above 47	.20909	.11826	.290	-.0960	.5142
28 – 37	18 – 27	-.23687	.10611	.116	-.5106	.0369
	38 – 47	-.10903	.11472	.778	-.4050	.1869
	Above 47	-.02778	.12292	.996	-.3449	.2893
38 – 47	18 – 27	-.12784	.10970	.649	-.4108	.1551
	28 – 37	.10903	.11472	.778	-.1869	.4050
	Above 47	.08125	.12603	.917	-.2439	.4064
Above 47	18 – 27	-.20909	.11826	.290	-.5142	.0960
	28 – 37	.02778	.12292	.996	-.2893	.3449
	38 – 47	-.08125	.12603	.917	-.4064	.2439

To highlight whether or not the beneficiaries are more or less aware of Jan Suraksha Schemes in different age groups, a one-way ANOVA was adopted. The descriptive features show that the mean scores of awareness in all the four age groups have slight deviations. The age group that reported higher awareness is the first age group with a mean of 2.4091 then the 3rd and 4th age group which had an average of 2.4301 and 2.4167 respectively, seeing as the second group had a slightly low mean. In spite of these differences that were observed, the outcomes of ANOVA indicate that the difference is not material ($F = 1.961$, $p = 0.119$). The null hypothesis is accepted as the p-value exceeds 0.05 level of significance. This means that the awareness of the beneficiaries of the various age groups is not significantly different. The Tukey post-hoc test also shows that the age group differences between the pairwise groups do not exist statistically significant. On the whole it can be seen that the level of awareness of the Jan Suraksha Schemes seems to be fairly homogenous across some age divisions.

Hypothesis

Null Hypothesis H_0 - There is no significant difference in beneficiaries' awareness and educational qualifications of the respondents.

Alternative Hypothesis H_1 - There is significant difference in beneficiaries' awareness and educational qualifications of the respondents

Tables showing One-way Anova analysis for Educational Qualifications and Beneficiaries Awareness Mean of the respondents

Descriptives – Benefieciaries Awareness					
	N	**Mean**	**Std. Deviation**	**Minimum**	**Maximum**
Upto HSC	60	2.3850	.54983	1.20	3.60
UG	228	2.4105	.87801	1.00	5.00
PG	117	1.9923	.74199	1.00	3.90
No Formal Education	6	1.8000	.87636	1.00	2.60
Total	411	2.2788	.82069	1.00	5.00

Benefieciaries Awareness					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	15.612	3	5.204	8.129	.000
Within Groups	260.534	407	.640		
Total	276.146	410			

Multiple Comparisons Dependent Variable: Benefieciaries Awareness Tukey HSD						
(I) Educational qualification level	**(J) Educational qualification level**	**Mean Difference (I-J)**	**Std. Error**	**Sig.**	**95% Confidence Interval**	
					Lower Bound	**Upper Bound**
Upto HSC	UG	-.02553	.11609	.996	-.3250	.2739
	PG	.39269*	.12704	.011	.0650	.7204
	No Formal Education	.58500	.34258	.321	-.2987	1.4687
UG	Upto HSC	.02553	.11609	.996	-.2739	.3250
	PG	.41822*	.09099	.000	.1835	.6529
	No Formal Education	.61053	.33090	.254	-.2431	1.4641
PG	Upto HSC	-.39269*	.12704	.011	-.7204	-.0650
	UG	-.41822*	.09099	.000	-.6529	-.1835
	No Formal Education	.19231	.33490	.940	-.6716	1.0562
No Formal Education	Upto HSC	-.58500	.34258	.321	-1.4687	.2987
	UG	-.61053	.33090	.254	-1.4641	.2431
	PG	-.19231	.33490	.940	-1.0562	.6716

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One-way ANOVA was done to test whether there is a significant difference between the level of benefits knowledge of the Jan Suraksha Schemes among the beneficiaries based on level of educational qualifications. The descriptive statistics indicate that there is a conspicuous difference in the mean awareness in the educational groups. Respondents who were undergraduate/postgraduate (Mean = 2.4105) and those who were with basic education (Mean = 2.3850) had a relatively higher level of awareness compared to those who were in higher education category (Mean = 1.9923) as well as those who were in those others category (Mean = 1.8000). Based on the results of ANOVA, education groups are statistically different ($F = 8.129$, $p < 0.001$). The null hypothesis is rejected because the p-value of less than 0.05 is obtained. The analysis of the Tukey post-hoc indicates that there are critical differences when not comparing the levels 3 and 4, and 1 and 4. These results indicate that education level is an important factor in the determination of the awareness of Jan Suraksha Schemes among the beneficiaries.

Hypothesis

Null Hypothesis H_0 - There is no significant difference in beneficiaries' awareness and Income groups of the respondents.

Alternative Hypothesis H_1 - There is significant difference in beneficiaries' awareness and Income groups of the respondents.

Tables showing One-way Anova analysis for Income groups and Beneficiaries Awareness Mean of the respondents

Descriptives – Benefieciaries Awareness					
	N	**Mean**	**Std. Deviation**	**Minimum**	**Maximum**
Up to Rs 20,000	243	2.4506	.85539	1.00	5.00
Rs. 20,001 to Rs 40,000	105	1.9800	.65021	1.00	3.20
Rs. 40,001 to Rs 50,000	18	2.4333	.93683	1.00	3.90
Above Rs 50, 000	45	1.9867	.66353	1.00	3.00
Total	411	2.2788	.82069	1.00	5.00

Benefieciaries Awareness					
	Sum of Squares	**Df**	**Mean Square**	**F**	**Sig.**
Between Groups	20.818	3	6.939	11.062	.000
Within Groups	255.327	407	.627		
Total	276.146	410			

Multiple Comparisons
Dependent Variable: Benefieciaries Awareness

Tukey HSD							
(I) 1.7 Monthly Income (Self)	**(J) 1.7 Monthly Income (Self)**	**Mean Difference (I-J)**	**Std. Error**	**Sig.**	**95% Confidence Interval**	
					Lower Bound	**Upper Bound**
Up to Rs 20,000	Rs. 20,001 to Rs 40,000	.47062*	.09250	.000	.2320	.7092
	Rs. 40,001 to Rs 50,000	.01728	.19348	1.000	-.4818	.5164
	Above Rs 50, 000	.46395*	.12854	.002	.1324	.7955
Rs. 20,001 to Rs 40,000	Up to Rs 20,000	-.47062*	.09250	.000	-.7092	-.2320
	Rs. 40,001 to Rs 50,000	-.45333	.20206	.113	-.9746	.0679
	Above Rs 50, 000	-.00667	.14112	1.000	-.3707	.3574
Rs. 40,001 to Rs 50,000	Up to Rs 20,000	-.01728	.19348	1.000	-.5164	.4818
	Rs. 20,001 to Rs 40,000	.45333	.20206	.113	-.0679	.9746
	Above Rs 50, 000	.44667	.22089	.182	-.1232	1.0165
Above Rs 50, 000	Up to Rs 20,000	-.46395*	.12854	.002	-.7955	-.1324
	Rs. 20,001 to Rs 40,000	.00667	.14112	1.000	-.3574	.3707
	Rs. 40,001 to Rs 50,000	-.44667	.22089	.182	-1.0165	.1232

A one-way ANOVA was performed to test the hypothesis whether the level or degree of awareness of Jan Suraksha Schemes is significantly different in relation to monthly income groups among the beneficiaries. The descriptive statistics indicate that there is an observable disparity in mean awareness scores in income categories. The awareness levels were relatively higher in respondents of the lowest income group (Mean = 2.4506) and the third group of income earners (Mean = 2.4333) compared to relatively low in the respondents of the second group (Mean = 1.9800) and the highest group of income earners (Mean = 1.9867). The outcome of Anova shows that there is a statistically significant difference of income group ($F = 11.062$, $p < 0.001$). The null hypothesis is rejected as the p-value of 1.93 is lower than 0.05. Analysis by use of the post-hoc and Tukey indicates significant differences between group 1 and 2 of income, and between group 1 and 4. These to findings indicate that there is a strong perception of Jan Suraksha Schemes among lower income beneficiaries of the scheme which implies a high level of outreach to economically vulnerable populations.

T-test

Hypothesis

Null Hypothesis H_0 - There is no significant difference in beneficiaries' satisfaction and Gender of the respondents.

Alternative Hypothesis H_1 - There is significant difference in beneficiaries' satisfaction and Gender of the respondents

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Tables showing T-test analysis for Gender and Beneficiaries Satisfaction Mean of the respondents

Group Statistics					
	1.1 Gender	N	Mean	Std. Deviation	Std. Error Mean
Beneficiaries Satisfaction Mean	Male	147	2.0694	.71679	.05912
	Female	264	2.2420	.67931	.04181

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Beneficiaries Satisfaction	Equal variances assumed	.112	.738	-2.421	409	.016	-.17266	.07131	-.31283	-.03248
	Equal variances not assumed			-2.384	288.493	.018	-.17266	.07241	-.31517	-.03014

Independent Samples Effect Sizes					
		Standardizer[a]	Point Estimate	95% Confidence Interval	
				Lower	Upper
Beneficiaries Satisfaction	Cohen's d	.69292	-.249	-.451	-.047
	Hedges' correction	.69419	-.249	-.451	-.047
	Glass's delta	.67931	-.254	-.457	-.051

The independent samples t-test was used to test the hypothesis whether the satisfaction level of the beneficiary (newmean3.1) varies depending on gender. The descriptive statistics represent that the level of satisfaction among female respondents (Mean = 2.2420, SD = 0.67931) was marginally higher than that of male respondents (Mean = 2.0694, SD = 0.71679). The test of equality of the variances was not significant (Levene = 0.738) which means that the assumption of equal variances is performed. The result of t-test shows that there is statistically significant difference in the population of male and female beneficiaries (t = -2.421, p = 0.016). The p-value is lower than 0.05 hence the null hypothesis is rejected. This indicates that gender differences are very great when it comes to satisfaction towards Jan Suraksha Schemes. The effect size (Cohen d = -0.249) will be showing a small to medium practical difference. All in all, the level of satisfaction among the female beneficiaries is relatively higher as compared to male beneficiaries.

T-test – 2

Hypothesis

Null Hypothesis H_0 - There is no significant difference in beneficiaries' awareness and Gender of the respondents.

Alternative Hypothesis H_1 - There is significant difference in beneficiaries' awareness and Gender of the respondents

Tables showing T-test analysis for Gender and Beneficiaries Awareness Mean of the respondents

Group Statistics					
	1.1 Gender	**N**	**Mean**	**Std. Deviation**	**Std. Error Mean**
Beneficiaries Awareness	Male	147	2.0694	.71679	.05912
	Female	264	2.2420	.67931	.04181

Independent Samples Test										
		Levene's Test for Equality of Variances		T-test for Equality of Means						
		F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference Lower	Upper
Beneficiaries Awareness	Equal variances assumed	.112	.738	-2.421	409	.016	-.17266	.07131	-.31283	-.03248
	Equal variances not assumed			-2.384	288.493	.018	-.17266	.07241	-.31517	-.03014

Independent Samples Effect Sizes				95% Confidence Interval	
		Standardizer[a]	Point Estimate	Lower	Upper
Beneficiaries Awareness	Cohen's d	.69292	-.249	-.451	-.047
	Hedges' correction	.69419	-.249	-.451	-.047
	Glass's delta	.67931	-.254	-.457	-.051

A t-test was used to investigate the variation in beneficiaries' awareness about Jan Suraksha Schemes according to gender. This was done using independent samples t-test. The descriptive statistics point out that male respondents (Mean = 2.3347, SD =0.965977) had reported a little higher level of awareness as compared to female respondents (Mean = 2.2477, SD =0.72751). The test of equality of variances carried out by Levene was significant with the value of p = 0.018, showing that the assumption of equal variances was not met, thus the performances under the assumption of equal variances were not taken into consideration. The t-test outcomes demonstrate that there is no significant difference in the awareness of male and female respondents (t = 0.952, p = 0.342). The null hypothesis is accepted because the p-value is great than 0.05. It implies that there are no significant differences in the perception of Jan Suraksha Schemes among the beneficiaries (with regard to gender). Even though there are small mean differences detected, they are insufficient to point to any significant variation in the level of awareness according to gender.

Conclusion

The study reveals that beneficiaries of Jan Suraksha Schemes in Pollachi Taluk possess a moderate level of awareness, with slight variations observed across demographic factors, but no statistically significant difference based on gender, indicating equal perception among male and female respondents . Although male respondents showed marginally higher awareness levels than females, the difference was not significant, suggesting that the schemes have reached beneficiaries uniformly. The analysis highlights that while government initiatives have improved financial inclusion and social security coverage, gaps still exist in terms of deep understanding and effective utilization of these schemes. Overall, the study concludes that Jan Suraksha Schemes play a crucial role in enhancing financial security among beneficiaries, but increased awareness programs, financial literacy initiatives, and better implementation strategies are essential to maximize their impact and ensure inclusive growth.

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