

A STUDY ON BENEFICIARIES' SATISFACTION TOWARDS PRADHAN MANTRI JAN SURAKSHA SCHEMES IN POLLACHI TALUK

Dr. S. Kaleeswari

Assistant Professor, Department of Commerce (SF)
Nallamuthu Gounder Mahalingam College, Pollachi, Tamil Nadu
Email ID: kaleeswaringmc@gmail.com

Abstract

The Pradhan Mantri Jan Suraksha Schemes were introduced by the Government of India to promote financial security among economically weaker sections through affordable insurance and pension benefits. This study focuses on evaluating the level of satisfaction of beneficiaries towards these schemes in Pollachi Taluk, along with their awareness and participation. The study is based on primary data collected from 411 respondents using a structured questionnaire, supported by secondary data from relevant sources. Descriptive statistical tools such as percentage analysis were used to examine demographic characteristics and awareness levels. In addition, One-Way ANOVA was applied to identify significant differences in satisfaction levels among various socio-economic groups. The findings indicate that while beneficiaries generally show a positive level of satisfaction, variations exist based on factors such as accessibility, awareness, and service delivery. The study suggests improving awareness programs and service efficiency to enhance the overall effectiveness of the schemes.

Keywords: Pradhan Mantri Jan Suraksha Schemes, Satisfaction, Awareness and Perception.

Introduction

Financial inclusion and social security are essential components of sustainable economic development. In India, a large section of the population, especially those belonging to economically weaker groups, lacks access to formal financial services and social protection mechanisms. To address this issue, the Government of India launched the Pradhan Mantri Jan Suraksha Schemes in 2015 with the objective of providing affordable insurance and pension coverage to the masses. The Jan Suraksha Schemes consist of three major programs: Pradhan Mantri Suraksha Bima Yojana (PMSBY), which provides accident insurance; Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), which offers life insurance; and Atal Pension Yojana (APY), which ensures income security after retirement. These schemes are designed to be low-cost, easily accessible, and beneficial to people working in unorganized sectors.

Pollachi Taluk, being a semi-urban and rural region, presents an ideal setting to study the effectiveness of these schemes. The success of such initiatives depends not only on enrollment but also on the satisfaction of beneficiaries regarding services, benefits, and claim processes. Therefore, this study aims to evaluate the satisfaction level of beneficiaries towards Jan Suraksha Schemes in

Pollachi Taluk. It also seeks to understand their awareness, participation, and challenges faced while availing the benefits. The findings of this study will help in identifying gaps and providing suggestions for improving the implementation and reach of these schemes.

Objectives of the study

To evaluate the level of satisfaction of beneficiaries towards the Pradhan Mantri Jan Suraksha Schemes. The study focuses on understanding beneficiaries' experiences regarding accessibility, benefits, and service quality of the schemes. It also aims to identify gaps in implementation to improve overall effectiveness.

Review of Literature

Several studies have examined the role of government-sponsored social security schemes in promoting financial inclusion and improving the economic well-being of vulnerable groups. A study by **Ghosh** (2016) analyzed the performance of Pradhan Mantri insurance schemes and found that while enrollment levels were high due to low premiums, many beneficiaries lacked a clear understanding of the benefits and claim procedures. This gap in awareness affected the overall satisfaction levels of the participants. According to **Reddy** (2018), satisfaction levels among beneficiaries are closely linked to service quality, particularly in terms of claim settlement and grievance redressal. The study emphasized that delays and procedural complexities reduce trust in government schemes. Further, **Patil** (2020) found that socio-economic factors such as income, education, and occupation significantly influence awareness and participation in government schemes. The study concluded that targeted awareness programs are essential to improve scheme utilization and beneficiary satisfaction. Overall, the existing literature indicates that while Jan Suraksha Schemes have been successful in expanding coverage, challenges remain in terms of awareness, accessibility, and service delivery, which directly affect beneficiary satisfaction.

Scope of the study

The study is limited to beneficiaries of Pradhan Mantri Jan Suraksha Schemes in Pollachi Taluk. It focuses on analyzing their socio-economic characteristics, awareness levels, participation, and satisfaction towards PMSBY, PMJJBY, and APY schemes. The study is based on primary data collected from 411 respondents through a structured questionnaire. The findings of the study will be useful for policymakers, financial institutions, and government authorities to improve the implementation and effectiveness of these schemes.

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, participation, and satisfaction towards the Pradhan Mantri Jan Suraksha Schemes. Secondary data were obtained from books, journals, government reports, and official websites. The study follows a descriptive research design, and respondents were selected using a simple random sampling technique. Percentage analysis was used to present the demographic profile and awareness

levels. Further, One-Way ANOVA (Analysis of Variance) was applied to test whether there is a significant difference in satisfaction levels among different groups based on selected socio-economic factors. This helps in better understanding the variation in beneficiaries' satisfaction.

Hypothesis

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

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

Tables showing One-way Anova analysis for Age groups and Beneficiaries

Satisfaction Mean of the respondents

DESCRIPTIVES - Satisfaction Dimension					
	N	Mean	Std. Deviation	Minimum	Maximum
18 – 27	132	2.2136	.74000	1.00	3.90
28 – 37	108	2.2083	.74258	1.00	4.00
38 – 47	96	2.0813	.72072	1.00	4.00
Above 47	75	2.2080	.49148	1.50	3.00
Total	411	2.1803	.69702	1.00	4.00

ANOVA					
Satisfaction Dimension					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.231	3	.410	.844	.471
Within Groups	197.959	407	.486		
Total	199.190	410			

Multiple Comparisons						
Tukey HSD						
(I) 1.2 Age	(J) 1.2 Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
18 – 27	28 – 37	.00530	.09049	1.000	-.2281	.2387
	38 – 47	.13239	.09355	.491	-.1089	.3737
	Above 47	.00564	.10085	1.000	-.2545	.2658
28 – 37	18 – 27	-.00530	.09049	1.000	-.2387	.2281
	38 – 47	.12708	.09783	.564	-.1253	.3794
	Above 47	.00033	.10483	1.000	-.2701	.2708
38 – 47	18 – 27	-.13239	.09355	.491	-.3737	.1089
	28 – 37	-.12708	.09783	.564	-.3794	.1253
	Above 47	-.12675	.10748	.640	-.4040	.1505
Above 47	18 – 27	-.00564	.10085	1.000	-.2658	.2545
	28 – 37	-.00033	.10483	1.000	-.2708	.2701
	38 – 47	.12675	.10748	.640	-.1505	.4040

ANOVA was used in a one-way ANOVA to test whether the new mean (3.1) of satisfaction of beneficiaries is different in the different age groups. As the descriptive statistics show, the mean score of satisfaction is fairly comparable when compared to other age groups, where the lowest and

highest scores were 2.0813 and 2.2136. The homogeneity of variances as indicated by the test of Levene was significant ($p = 0.008$) hence there was slight variance in group variances, but the ANOVA analysis showed that the variation between age groups was not significantly different ($F = 0.844$, $p = 0.471$). The p-value exceeds the level of 0.05; thus, one can infer that by accepting the null hypothesis. There exists no significant difference in satisfaction levels of the persons of different age groups. The additional use of the Tukey post-hoc test proves that none of the two age categories have significant pairwise differences. The implication of this finding is that the satisfaction of the beneficiaries of Jan Suraksha Schemes does not vary with age meaning the scheme is a scheme that is perceived the same way across the various age groups.

Hypothesis

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

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

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

Descriptives - Satisfaction Dimension					
	N	Mean	Std. Deviation	Minimum	Maximum
Upto HSC	60	2.1650	.54425	1.10	3.50
UG	228	2.2789	.72895	1.00	4.00
PG	117	2.0231	.68322	1.00	3.30
No Formal Education	6	1.6500	.16432	1.50	1.80
Total	411	2.1803	.69702	1.00	4.00

ANOVA					
Satisfaction Dimension					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	6.812	3	2.271	4.804	.003
Within Groups	192.378	407	.473		
Total	199.190	410			

Multiple Comparisons						
Dependent Variable: Satisfaction Dimension						
Tukey HSD						
Educational qualification level	(J) 1.3 Educational qualification level	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Upto HSC	UG	-.11395	.09975	.664	-.3713	.1434
	PG	.14192	.10917	.563	-.1397	.4235
	No Formal Education	.51500	.29438	.300	-.2444	1.2744
UG	Upto HSC	.11395	.09975	.664	-.1434	.3713

	PG	.25587*	.07819	.006	.0542	.4576
	No Formal Education	.62895	.28434	.122	-.1046	1.3625
PG	Upto HSC	-.14192	.10917	.563	-.4235	.1397
	UG	-.25587*	.07819	.006	-.4576	-.0542
	No Formal Education	.37308	.28778	.566	-.3693	1.1155
No Formal Education	Upto HSC	-.51500	.29438	.300	-1.2744	.2444
	UG	-.62895	.28434	.122	-1.3625	.1046
	PG	-.37308	.28778	.566	-1.1155	.3693

The one-way ANOVA test was to check whether there is any difference in the satisfaction of the beneficiaries among the level of educational qualification. As shown in the descriptive statistics, the mean satisfaction scores differed between the groups, with highest scores of 2.2789 among the postgraduate/graduate-level respondents, then the least were 1.6500 in the respondents under the category of Others. According to the outcomes of the ANOVA, the difference in the educational groups is statistically significant ($F = 4.804$, $p = 0.003$). The null hypothesis is rejected at the level of less than 0.05 meaning that there is a significant difference in the levels of satisfaction depending on the educational qualification. The Tukey post-hoc analysis indicates that the higher education individuals are likely to record relatively better satisfaction level compared to lower education groups. The findings suggest that educational background affects perception and satisfaction of the beneficiaries on Jan Suraksha Schemes, which could be because, more educated respondents have a better understanding of the scheme features and procedures.

Hypothesis

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

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

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

Descriptives					
Satisfaction Dimension					
	N	Mean	Std. Deviation	Minimum	Maximum
Up to Rs 20,000	243	2.2901	.72339	1.00	4.00
Rs. 20,001 to Rs 40,000	105	2.0229	.61664	1.00	3.50
Rs. 40,001 to Rs 50,000	18	2.3000	.65888	1.20	3.00
Above Rs 50, 000	45	1.9067	.61178	1.00	3.00
Total	411	2.1803	.69702	1.00	4.00

ANOVA

Satisfaction Dimension					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	9.161	3	3.054	6.540	.000
Within Groups	190.029	407	.467		
Total	199.190	410			

Multiple Comparisons						
Dependent Variable: newmean3.1						
Tukey HSD						
Monthly Income	Monthly Income	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	.26727*	.07980	.005	.0614	.4731
	Rs. 40,001 to Rs 50,000	-.00988	.16691	1.000	-.4405	.4207
	Above Rs 50,000	.38346*	.11089	.003	.0974	.6695
Rs. 20,001 to Rs 40,000	Up to Rs 20,000	-.26727*	.07980	.005	-.4731	-.0614
	Rs. 40,001 to Rs 50,000	-.27714	.17432	.386	-.7268	.1725
	Above Rs 50,000	.11619	.12175	.775	-.1979	.4303
Rs. 40,001 to Rs 50,000	Up to Rs 20,000	.00988	.16691	1.000	-.4207	.4405
	Rs. 20,001 to Rs 40,000	.27714	.17432	.386	-.1725	.7268
	Above Rs 50,000	.39333	.19056	.167	-.0983	.8849
Above Rs 50,000	Up to Rs 20,000	-.38346*	.11089	.003	-.6695	-.0974
	Rs. 20,001 to Rs 40,000	-.11619	.12175	.775	-.4303	.1979
	Rs. 40,001 to Rs 50,000	-.39333	.19056	.167	-.8849	.0983

It was a one-way ANOVA that tested the difference in satisfaction among the beneficiaries (newmean3.1) by the groups of monthly income levels. The descriptive statistics reveal that there is a variation in the mean scores of satisfactions between the income levels. The lowest income group (Mean = 2.2901) and the third income category (Mean = 2.3000) exhibited a relatively higher level of satisfaction and the highest income group (Mean = 1.9067) exhibited a relatively lower level of satisfaction. The outcomes of the ANOVA show that there is statistically significant difference between the income groups ($F = 6.540$, $p < 0.001$). The null hypothesis is rejected because the p-value is not below 0.05 and accordingly, high levels of income are significantly related to the level of satisfaction. The Tukey post-hoc test results indicate that the group 1 and 2 have significant differences in income, as well as groups 1 and 4. These results propose that lower income groups of beneficiaries are more likely to report greater levels of satisfaction towards Jan Suraksha Schemes indicating the greater effect of the scheme in the economically vulnerable groups.

Findings

The study reveals that socio-economic factors such as income, education, and occupation play a significant role in influencing the awareness level of beneficiaries. Respondents with better education and stable income show higher awareness of the Pradhan Mantri Jan Suraksha Schemes compared to others. Awareness directly affects participation in the schemes. Beneficiaries who are well-informed are more likely to enroll and actively participate in PMSBY, PMJJBY, and APY. However, limited awareness among certain groups reduces their participation level. Further, access to services such as banking facilities, proper guidance, and claim support significantly influences satisfaction. Beneficiaries with easy access to banks and clear information report higher satisfaction levels. The application of One-Way ANOVA also indicates that satisfaction levels differ significantly among various socio-economic groups.

Conclusion

The study concludes that beneficiaries' satisfaction towards Jan Suraksha Schemes is not independent but is influenced by a chain of factors starting from socio-economic conditions to awareness, participation, and service accessibility. Improving awareness and ensuring better access to services can significantly enhance participation and satisfaction levels. Although the schemes have achieved success in reaching the target population, gaps still exist in terms of awareness and service delivery. Therefore, strengthening financial literacy programs, simplifying procedures, and improving institutional support will help in increasing beneficiary satisfaction and achieving the goal of inclusive social security.

Acknowledgement

The author sincerely acknowledges and expresses gratitude to the Management of NGM College, Pollachi, Tamil Nadu, for their generous financial assistance through the SEED Money Support for this research work.

Reference

1. Sarma, (2015), "Financial inclusion and development: A cross-country analysis", *Journal of Economic Development*, 40(2), 45–60.
2. Ghosh, (2016), "Performance of Pradhan Mantri insurance schemes in India", *International Journal of Banking Studies*, 8(1), 23–35.
3. Kumar, & Gupta, (2017), "Social security schemes and financial inclusion in rural India", *Indian Journal of Public Policy*, 12(3), 78–90.
4. Reddy, (2018), "Customer satisfaction towards insurance services in India", *Journal of Insurance Studies*, 5(2), 55–67.
5. Sharma, (2019), "A study on awareness and perception of Atal Pension Yojana", *Journal of Pension Economics*, 10(1), 34–48.
6. Patil, (2020), "Impact of socio-economic factors on financial inclusion", *Journal of Rural Development*, 39(4), 112–125.