



# A STUDY ON AWARENESS, BENEFIT, AND SATISFACTION OF GOVERNMENT SCHEME WITH EMPHASIS ON AHMEDABAD PEOPLE.

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## 1. INTRODUCTION

### 1.1 Pradhan Mantri Jan Dhan Yojana

In India, rural area people are suffering a lot in opening the bank account and operating it. They are not so literate regarding different financial services as they are not getting proper information for the same. So for betterment of rural people government have introduced Pradhan Mantri Jan Dhan Yojana. Under this scheme 33 crore accounts were open. This helped both public and government for the financial Inclusion and development of nation

#### ❖ Benefits

- It will help ingenerating higher savings for the poor people.
- The bank account opened under PMJDY does not required minimum balance
- An overdraft facilities up to Rs10,000/- is also available after six months.
- Free Ru-pay Debit card is also available.
- Accidental Insurance cover of Rs. 2,00,000/- and Life Insurance cove of Rs.30,000/- payable on death beneficiary.

### 1.2 Sukaniya Samriddhi Yojana

In India, a girl child is considered as a financial burden may be because of outdated social norms. For the betterment of girl child future, government have introduced one of the best scheme for investment purpose, so as to receive a healthy return. In order to promote the campaign of “Beti Bacho Beti Padoo” to save the girl child, government has introduced Sukaniya Samriddhi Yojana for brighter future of girl child.

### ❖ Benefits

- This account gives a benefit of withdrawing up to 50% of the deposit amount when the account holder attains the age of 18 years.
- This scheme currently provides interest of 7.6%.
- It gives tax deduction under section 80C up to Rs. 1,50,000.
- Entire maturity amount of the scheme and interest rate earned are not taxable.

## 1.3 Pradhan Mantri Awas Yojana

Pradhan Mantri Awas Yojana is an initiative by the Modi government to provide an affordable housing. Their target is to built 20 million affordable houses by 31 March 2022. It has two component Pradhan Mantri Awas Yojana (Urban) for Urban poor and Pradhan Mantri Awas Yojana (Gramin) for rural poor,

### ❖ Benefit

- Scheduled castes and Scheduled tribes.
- Economically Weaker Section (EWS).
- PMAY is applicable to borrowers belonging to the:
  - Up to 6 lakh per annum- credit-linked subsidy of 6.5% will be available for loan amounts up to RS.6 lakh.
  - Up to 12 lakh per annum- People earning up to Rs.12 lakh will get 4% interest subsidy on a loan amount of Rs. 9 lakh.
  - Up to 18 lakh per annum- People earning up to Rs.18 lakh per annum income category will get 3% subsidy on a loan amount of Rs.12 lakh.
- The interest subsidy rate provided by the scheme is up to 6.5% on housing loan to all beneficiaries taking loan with tenure of up to 20 years.

## 1.4 Pradhan Mantri Amrutam Card Yojana

PMACY is a health coverage scheme introduced by the Commisionerate of Health, Government of Gujarat ON September 4<sup>th</sup>, 2012. This scheme was initially introduced for only BLP families, later on it was subsequently extended to all the families with the income of Rs.1.20 lakh pa or below 1.5lakh on August 2014 onwards. The purpose of this scheme is to cover hospitalization and surgeries charges of the families who are above mentioned income slab. There are 112 hospitals mentioned under this scheme in Gujarat state

### ❖ Benefit

- Provide cover of Rs. 3,00,000/-
- Kidney Transplant, Liver Transplant, Pancreas Transplant procedure are covered with the benefit up to Rs.5,00,000/-
- Knee and Hip replacement are covered with a cap of Rs. 40,000/- per one replacement.
- Rs. 300/- is paid to the beneficiary as transportation charges.
- Every family is issued with a QR coded card which has biometric thumb impression, photograph, a

unique registration number, District name, Taluka name and village name.

- Rs. 6/- per km as transportation allowances for hospital in case of death patient to take the dead body from the hospital to his/her hometown.

## 2. Objective

### ❖ Primary Objective

- To study the awareness of Ahmedabad people towards government schemes.
- To study the benefit received by the people by utilizing government schemes.

### ❖ Secondary Objective

- To study whether they are investing in government scheme.
- To study the level of satisfaction gain by the people after investing in the government.
- To study the factors affecting the investors for investing in government schemes.
- To study facilities investors are getting after investing in the schemes.

## 3. Data and Methodology

**3.1 Research Design:** Study has gone through Descriptive Research Design. It is used to describe the factor and to know regarding awareness and benefit gained by the people by investing in the schemes.

**3.2 Sources of Data:** Data is collected through both Primary and Secondary Method. In Primary Method we have prepared Structured Questionnaire and Secondary data through online research papers and government websites.

**3.3 Data Collection Method:** Data is collected through Structured Questionnaire, and through Field

**3.4 Sample Method:** Non Probability Method and Convenience Method is used.

**3.5 Sample Frame:** This study is based on Ahmedabad city with the age group of 25 & above.

**3.6 Sample Size:** 265 respondent

**3.7 Software:** SPSS

## 4. Literature Review

**4.1** (Harini .K.V, Rampal.P 2017) The objective of this study was to be clear with concept and its benefit. They have used only secondary method for their study. They concluded that these schemes is very beneficial to every girl child and provide financial support by their saving account for the welfare of girl children.

**4.2**(Khandelwala. V, 2017) The main objective of the study is to find the most important dimensions of service quality that affect customer satisfaction and to analyze perceived responses of people about PMJDY. The study is dependent on tangibility, reliability, responsiveness, assurance, and empathy and they used casual research design. Percentage method was used to analyze a few open-ended questions. It was found that most of the people are aware and is beneficial for all and encourage saving habits among masses.

**4.3**(Pinal.B 2019) The present paper aims to understand PMAY- Housing for all (urban) schemes, especially for economically weaker section beneficiaries in India with the objective to review various literatures. The review of literature is based on various secondary sources such as books, journals, PhD thesis, dissertation, websites, magazines, newspapers, various government housing reports, documents and guidelines. This

research is basically a secondary research .While analyzing the review of various related literature, a number of studies on affordable housing was observed. It was observed that in India, a number of housing programs have been implemented since independence by different governments but it lacked continuity and interconnectedness. Whereas, PMAY housing for all (urban) is drawing attention of some of the researchers in critically analyzing the programme.

**4.4**The objective of the study is to assess the level of knowledge and satisfaction among Mukhyamantri Amrutam (MA) Yojana beneficiaries about MA Yojana and to analyze the socio- demographic profile and satisfaction level of MA Beneficiaries. The method used for this study was a cross-sectional analytical study. A study found that most of the people aware about the scheme and are satisfied and some key facilitating factors make this scheme success like transportation charges, free of cost clean hygiene food, totally cashless hospitalization and strong connect with target population.

## 5. RESULT AND DISCUSSION

### 5.1 Uni-variate Analysis

#### 5.1.1 Awareness of Pradhan Mantri Jan Dhan Yojana (PMJDY)

		Frequency	%	Valid%	Cumulative%
	Yes	134	50.6	55.4	55.4
Valid	No	108	40.8	44.6	100.0
	Total	242	91.3	100.0	
Missing	System	23	8.7		
Total		265	100.0		

**Interpretation:** The above table exhibit that 55% of respondents are aware of PMJDY and only 45% of respondents are not aware of this scheme.

#### 5.1.2 Awareness of Sukaniya Samriddhi Yojana (SSY)

		Frequency	Percent	Valid%	Cumulative%
	Yes	86	32.5	35.5	35.5
Valid	No	156	58.9	64.5	100.0
	Total	242	91.3	100.0	
Missing	System	23	8.7		
Total		265	100.0		

**Interpretation:** The above table exhibit that 64% respondents are aware of SSY and 36% are not aware of SSY.

### 5.1.3 Pradhan Mantri Amrutam Card Yojana

Pradhan Mantri Amrutam Card Yojana (PMACY) (Table 3)					
		Frequency	Percent	Valid%	Cumulative%
	Yes	148	55.8	61.2	61.2
Valid	No	94	35.5	38.8	100.0
	Total	242	91.3	100.0	
Missing	System	23	8.7		
Total		265	100.0		

**Interpretation:** The above table exhibit that 61% of respondents are having awareness towards MA Card and only 39% of respondents are not aware of MA Card.

### 5.1.4 Pradhan Mantri Awas Yojana

Pradhan Mantri Awas Yojana (PMAY) (Table 5.1.4)					
		Frequency	Percent	Valid%	Cumulative%
	Yes	126	47.5	52.1	52.1
Valid	No	116	43.8	47.9	100.0
	Total	242	91.3	100.0	
Missing	System	23	8.7		
Total		265	100.0		

**Interpretation:** The above table shows that 52% of respondents are aware of PMAY and 48% of respondents are not aware of PMAY.

## 5.2 Bi- variate Analysis

### 5.2.1 Do you receive all the benefit timely?\* Are you satisfied by investing in this scheme? (PMJDY)

Timely Benefit Received* Satisfaction Level(PMJJDY) (Table 5.2.1)						
Count						
		Satisfaction Level				Total
		Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	
Timely Benefit Received	Yes	14	6	0	0	20
	No	0	10	10	10	30
Total		14	16	10	10	50

**Interpretation:** From 50 Investors, 20 have received timely benefit from which 14 are satisfied and other 6 are neutral for this scheme and 30 didn't receive timely benefit from which 10 are neutral, 10 are dissatisfied and other 10 are highly dissatisfied from this scheme.

### 5.2.2 In which scheme you have invested?\*Are you satisfied by investing in this scheme? (PMJDY)

In Which Schemes you have Invested? * Are you Satisfied by investing in this scheme? Cross tabulation (Table 5.2.2)						
Count						
		Are you Satisfied by investing in this scheme?				Total
		Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	
In Which Schemes you have Invested?	Pradhan Mantri Jan Dhan Yojana	14	16	10	10	50
Total		14	16	10	10	50

**Interpretation:** 50 investors have invested in PMJDY from which 14 are satisfied, 16 are neutral, 10 are dissatisfied and rest 10 are highly dissatisfied for this scheme.

### 5.2.3 Do you get all the benefits mentioned under this scheme\* Are you satisfied after investing in this scheme? (SSY)

#### Benefit received\* Satisfaction Level Cross tabulation (Table 5.2.3)

			Satisfaction Level			Total
			Highly Satisfied	Satisfied	Neutral	
Benefit_SSY	Interest on Deposits	Count	30	18	1	49
	Tax Deduction	Count	31	18	1	50
Total		Count	31	18	1	50

**Interpretation:** From 50 investors, all the investors got the benefit of tax deduction from which 31 are highly satisfied, 18 are satisfied and 1 is neutral but only 49 got the benefit of interest on deposit from which 30 are

highly satisfied, 18 are satisfied and 1 is neutral towards this scheme.

**5.2.4 Do you feel investing in this scheme is beneficial for securing purpose?\* Are you satisfied by investing in this scheme? (SSY)**

**Beneficial for securing purpose\*Satisfaction Level (SSY)**

**Cross tabulation (Table5.2.4)**

Count

		Are you satisfied by investing in this scheme?			Total
		Highly Satisfied	Satisfied	Neutral	
Do you feel investing in this scheme is beneficial for securing purpose?	Yes	31	18	1	50
Total		31	18	1	50

**Interpretation:** From 50 investors, 31 investors are highly satisfied, 18 are satisfied and 1 is neutral towards this scheme. And 31 investors feel that investing in this scheme is beneficial for securing purpose.

**5.2.5 Whether you received the benefit of getting house after applying?\* In which scheme you have invested?**

**Whether you received the benefit of getting house after applying? \* In Which Schemes you have Invested?**

**Cross tabulation (Table5.2.5)**

Count

		In Which Schemes you have Invested?		Total
		Pradhan Mantri Awas Yojana		
Whether you received the benefit of getting house after applying?	Yes	44		44
	No	7		7
Total		51		51

**Interpretation:** 51 respondents have invested in PMAY from which 44 respondents received the benefit of getting house after applying and 7 respondents do not get the benefit of house under this scheme.

### 5.2.6 Which facilities do you get after investing in this scheme received \* Are you satisfied by investing in this scheme?(PMAY)

#### \$Facilities\_Awas\*Satisfied\_Awas

#### Cross tabulation (Table5.2.6)

Count

			Satisfaction Level			Total
			Highly Satisfied	Satisfied	Neutral	
Facilities_Awas	Electric city	Count	10	23	11	44
	Water					
	Connection	Count	9	6	1	16
	Toilet	Count	10	23	10	43
	Facilities					
	LPG	Count	10	22	10	42
	Total	Count	10	23	11	44

**Interpretation:** From total respondents, 44 get the facility of electricity due to which 10 are highly satisfied, 23 are satisfied and 11 are neutral, 16 get the facility of water connection due to which 9 are highly satisfied, 6 are satisfied and 1 is neutral, 43 get the toilet facilities due to which 10 are highly satisfied, 23 are satisfied and 10 are neutral and 42 get the facility of LPG due to which 10 are highly satisfied, 22 are satisfied and 10 are neutral towards this scheme.

### 5.2.7 Do you get the amount stated at the time of medical treatment\* A you Satisfied by investing in this scheme? (PMACY)

Stated amount received at time* Satisfaction Level						
Cross tabulation (Table5.2.7)						
Count						
			Satisfaction Level			Total
			Highly Satisfied	Satisfied	Neutral	
Stated amount received at time.	Yes		10	8	2	20
	Total		10	8	2	20

**Interpretation:** From 51 respondents, 20 have redeemed the card and they get the amount stated at the time of medical treatment from which 10 are highly satisfied, 8 are satisfied and rest 2 are neutral for this scheme.



## 5.2.8 In which scheme you have invested?\* Have you redeemed the card till now? (PMACY)

In Which Schemes you have Invested? * Have you redeem (taken benefit) the card till now? Cross tabulation ( Table5.2.8)				
Count				
		Have you redeem (taken benefit) the card till now?		Total
		Yes	No	
In Which Schemes you have Invested?	Pradhan Mantri Amrutam Card Yojana	20	31	51
Total		20	31	51

**Interpretation:** 51 Respondents have invested in PMACY; from which 20 have redeemed the card and rest 31 have not redeemed the card.

### 5.3 Hypothesis

#### 5.3.1 Hypothesis 1

H<sub>0</sub>: There is no awareness of Government Scheme.

H<sub>1</sub>: There is awareness of Government Scheme.

Binomial Test (Table 5.3.1)						
		Category	N	Observed Prop.	Test Prop.	Exact Sig. (2-tailed)
Are you aware of Government Schemes which are introduced in last five years?	Group 1	Yes	240	.91	.50	.000
	Group 2	No	25	.09		
	Total		265	1.00		

**Interpretation:** As the result is 0.00%, which is less than 0.05% so the null hypothesis is rejected. So there is awareness of government Schemes which are introduced in last five year.

### 5.3.2 Hypothesis 2

$H_0$ : Investors are not investing in Government Scheme.

$H_1$ : Investors are investing in Government Scheme.

Binomial Test (Table 5.3.2)						
		Category	N	Observed Prop.	Test Prop	Exact Sig. (2-tailed)
Have you Invested your savings in Government Schemes?	Group1	Yes	202	.83	.50	.000
	Group 2	No	40	.17		
Total			242	1.00		

**Interpretation:** As the result is 0.00%, which is less than 0.05% so the null hypothesis is rejected. So Investors are investing in government schemes.

### 5.3.3 Hypothesis 3

$H_0$ : There is no significant relationship between monthly income and investment in the Scheme

$H_1$ : There is significant relationship between monthly income and investment in the scheme.

Monthly Income * In Which Schemes you have Invested?						
Cross tabulation (Table 5.3.3)						
Count						
		In Which Schemes you have Invested?				Total
		PMJDY	SSY	PMAY	PMACY	
Monthly Income	Up to 20000	43	5	13	32	93
	20001-40000	7	22	24	14	67
	40001-60000	0	18	13	5	36
	60001 and Above	0	5	1	0	6
	Total	50	50	51	51	202

Chi-Square Tests(Table 5.3.4)			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	83.191 <sup>a</sup>	9	.000
Likelihood Ratio	94.709	9	.000
Linear-by-Linear Association	1.083	1	.298
N of Valid Cases	202		

**Interpretation:** As the result is 0.00%, which is less than 0.05% so the null hypothesis is rejected. So there is a significant relation between monthly income and investment in the schemes.

## 6. CONCLUSION

The project on “A study on Awareness, Benefits & Satisfaction Level towards Government Schemes with special emphasis on Ahmedabad People” contains the details like overview of 4 Government Schemes includes PMJDY, SSY, PMAY, PMACY, research methodology, data analysis and interpretations.

The research shows the current data of how many people are aware of Government Schemes introduced in last few years from that how much people have invested, what kind of benefits they received after investing and how much they are satisfied after investing into it.

We have conducted survey on 265 respondents through questionnaire method & Field Survey.

The study found that 91% of respondents are aware from which Investors who have invested in PMJDY are not too much satisfied, investors invested in SSY are satisfied and feel that this scheme is best for saving purpose, investors who have invested in PMAY are neutral towards a scheme and investors who have invested in PMACY are satisfied from the facilities provided with house and 28% are not satisfied from the facilities they get.

## 7. SUGGESTION

In PMJDY people are getting many difficulties in receiving the benefit mentioned in this scheme and banker are also not responding them in a good manner so government should take corrective action for benefiting lower income people.

In PMAY, people are suffering because they do not have proper water connection due to which their health is affected and they even do not provided with proper parking facilities so government should take some action for providing them water connection.

## REFERENCE

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## APPENDIX

- Name:
- Age:
- Gender
  - Male
  - Female
- Contact No.
- Occupation:098
  - Business Man
  - Service
  - Housewife
  - Farmer
- Monthly Income :
  - Up to 20000
  - 20001-40000
  - 40001-60000
  - 60000 and above
- What percentage of your Income do you save?
  - Up to 10%
  - 10% - 20%
  - 21% - 30%
  - 31% - 40%
- Are you aware of Government Schemes introduced in last five years?
  - Yes
  - No

- If yes, which scheme are you aware of ?
  - Pradhan Mantri Jan Dhan Yojana
  - Sukaniya Samriddhi Yojana
  - Pradhan Mantri Awas Yojana
  - Pradhan Mantri Amrutam Card Yojana
- Have you invested your savings in any Government Schemes?
  - Yes
  - No

### Pradhan Mantri Jan Dhan Yojana

- Do you find any difficulty in opening the bank account?
  - Yes
  - No
- Do you get all the benefit mentioned under?

Benefits	Yes	No
Interest on Deposit		
Ru-pay Card		
E-Banking Facilities		
Accidental Insurance		
Life Insurance		

- Do you feel this scheme is suitable for investment or not?
  - Yes
  - No
- Do you receive all the benefits timely?
  - Yes
  - No
- Are you satisfied by investing in this scheme?
  - Highly Satisfied
  - Satisfied
  - Neutral
  - Dissatisfied
  - Highly Dissatisfied

**Sukanya Samriddhi Yojana**

- How many girl children do you have?
  - 1
  - 2
  - 3
- For how many girl children have you invested?
  - 1
  - 2
  - 3
- What is the purpose of taking this scheme?
  - Higher Education
  - Girl's Marriage
  - Securing Child's Future

- Do you get all the benefit mentioned under?

Benefits	Yes	No
Interest on Deposit	<input type="checkbox"/>	<input type="checkbox"/>
Tax Deduction	<input type="checkbox"/>	<input type="checkbox"/>

- Do you feel investing in this scheme is beneficial for security purpose?

- Yes
- No
- Are you satisfied by investing in this scheme?
  - Highly Satisfied
  - Satisfied
  - Neutral
  - Dissatisfied
  - Highly Dissatisfied

**Pradhan Mantri Awas Yojana**

- Whether you received the benefit of getting house after applying?
  - Yes
  - No
- Which facilities do you get after investing in this scheme?
  - Electricity
  - Water Connection
  - Toilet Facilities
  - LPG

- Do you get timely subsidy on loan or not?
  - Yes
  - No
- Does a high class person of society takes advantage of these scheme?
  - Yes
  - No
- Are you satisfied by investing in this scheme?
  - Highly Satisfied
  - Satisfied
  - Neutral
  - Dissatisfied
  - Highly Dissatisfied

### Pradhan Mantri Amrutam Card Yojana

- How many members of your family have you registered for these card?
  - 1
  - 2
  - 3
  - 4
  - 5
- Have you redeemed (take benefit) the card till now?
  - Yes
  - No
- Do you get amount stated at the time of medical treatment?
  - Yes
  - No
- Does this card help you at the time of emergency?
  - Yes
  - No
- Are you satisfied by investing in thus scheme?
  - Highly Satisfied
  - Satisfied
  - Neutral
  - Dissatisfied
  - Highly Dissatisfied