

Effectiveness of Sukanya Samriddhi Yojana among Girl Students of Primary Schools of Modasa Taluka

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ABSTRACT

In the present study the researcher has tried to explore the effectiveness of 'Sukanya samriddhi Yojana' in the girl students of the primary schools of Modasa taluka. The Sukanya Samriddhi Yojana Effectiveness Questionnaire (SSYEQ) was developed keeping in mind the scheme of Government of Gujarat with the concept of changes in the negative attitudes of family and community towards girl child, improving the girl child, improving the enrolment and retention ratio of girl child in schools, increasing the age at marriage of girl and assisting girl to undertake income generating activities. The reliability and validity of the Sukanya Samriddhi Yojana Effectiveness Questionnaire (SSYEQ) by split half method was respectively 0.87 and 0.39. There was a significant difference between the mean score of the primary school girl students on SSYEQ with respect to their school area (rural and urban), category (reserved and non-reserved, & father's occupation (job and business)

Key Words: Sukanya Samriddhi Yojana, Primary School, Girl Students

1. INTRODUCTION

The Sukanya Samriddhi Yojana was launched by the Government of India with effect from 15th August, 1947. During 1999-2000, the Government of India recast the scheme. The benefits and the means of delivery were redesigned to ensure that financial benefits accrue for the girl child. The Sukanya Samriddhi Yojana was initiated with a view to change the negative attitudes of the family and society towards girl child, to increase the enrolment and attendance of girls in schools, to ensure that their marriages take place after the age of 18, and to support the girl children financially. Earlier, it was in operation with 100 percent financial assistance from Government of India through the Ministry of Women & Child Development. Though the Government of India has constituted the scheme, State Government has been implementing it since 2006-07 for the beneficiaries of Below Poverty Line (BPL) families.

Objectives of the Scheme-Sukanya Samriddhi Yojana

The objectives of the Scheme The Sukanya Samriddhi Yojana are as under:

- To change the negative attitudes of the family and community towards the girl child.
- To improve the enrolment and retention ratio of girl child in schools.
- To increase the age at marriage of girls.
- To assist the girl to undertake income generating activities.

Benefits of the Scheme

1. A post-birth grant amount of Rs. 500/- is deposited in a bank or post office in an interest bearing account opened in the name of the girl beneficiary and an officer of the state government (Child Development Project Officer). On attaining adulthood (18 years of age), the beneficiary can withdraw the amount from her account.

2. The girl child born on or after 15th August, 1997 can get advantages of this scheme. The girl child will be entitled to annual scholarships given for each year of schooling successfully completed by her:

<u>Standard</u>	<u>Amount of Annual Scholarship</u>
1-3	Rs. 300/- per annum for each class
4	Rs. 500/- per annum
5	Rs. 600/- per annum
6-7	Rs. 700/- per annum for each class
8	Rs. 800/- per annum
9-10	Rs. 1000/- per annum for each class

In the matter of the girl getting married before the age of 18, she shall forgo the benefits of the annual scholarships and the interest accrued thereon. She is entitled only to the post-birth grant of Rs. 500 and the interest accrued thereafter. The amounts of annual scholarships are permitted to be utilized towards purchase of the text books or uniforms for the girl child. The state government is dispersing the benefits to the girl child through its infrastructure.

Keeping in mind the above concept, the researcher has tried to explore the effectiveness of Sukanya Samridhi Yojana among girl students of primary schools of Modasa Taluka.

2. Statement of the Problem

In the Present paper, the researcher has formulated following problem statement to find out the effectiveness of Sukanya Samridhi Yojana among girl students of primary schools of Modasa Taluka.

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3. Objectives of the Study

1. To explore the effectiveness of Sukanya Samridhi Yojana among girl students of primary schools.
2. To construct the Sukanya Samridhi Yojana Effectiveness Questionnaire (SSYEQ) for girl students of primary schools.
3. To determine the reliability and validity of Sukanya Samridhi Yojana Effectiveness Questionnaire (SSYEQ).
4. To explore the effectiveness of Sukanya Samridhi Yojana among girl students of primary schools with respect to their school area (urban and rural), category (reserved and non-reserved) and father's occupation (job and business)

4. Hypotheses of the Study

1. There will be no significant difference between the mean values of scores obtained by girl students of primary schools with respect to their school area (urban and rural) on Sukanya Samridhi Yojana Effectiveness Questionnaire (SSYEQ).
2. There will be no significant difference between the mean values of scores obtained by girl students of primary schools with respect to their category (reserved and non-reserved) on Sukanya Samridhi Yojana Effectiveness Questionnaire (SSYEQ).
3. There will be no significant difference between the mean value of scores obtained by girl students of primary schools with respect to their father's occupation (job and business) on Sukanya Samridhi Yojana Effectiveness Questionnaire (SSYEQ).

5. Limitations of the Study

1. The present study was delimited to girl students of primary schools of Modasa Taluka, Aravalli, Gujarat for the academic year 2021-22 only.
2. The Sukanya Samridhi Yojana Effectiveness Questionnaire (SSYEQ) was developed keeping in mind the scheme of Government of Gujarat with the concept of the changes in the negative attitudes of family and community towards the girl child, improving the enrolment and retention of girl child in schools, increasing the age of marriage of girl and assisting girl to undertake income generating activities.
3. The present study was delimited to explore the effectiveness of Sukanya Samridhi Yojana among girl students of primary schools with respect to their school area (urban and rural), category (reserved and non-reserved) and father's occupation (job and business).

6. Importance of the Study

1. With the help of this study the effectiveness of Sukanya Samridhi Yojana among girl students of primary schools with respect to their school area (urban and rural), category (reserved and non-reserved) and father's occupation (job and business) was found.

2. With the help of this study the effectiveness of Sukanya Samriddhi Yojana can be determined and be increased by co-operation of family and community.
3. The standardized Sukanya Samriddhi Yojana Effectiveness Questionnaire (SSYEQ) in the Gujarati language is an outcome of this study for further research.

Population and Sample

In the present study girl students of primary schools of Modasa taluka were included as the population of the study.

By stratified random sampling method 20 primary schools of Modasa taluka of Aravalli district were selected. From these primary schools, sample is selected by using purposive sampling method. i.e. 295 girl students studying in primary schools for the academic year 2021-22 were selected as the sample.

7. Research Tool

The required data was collected with the help of Sukanya Samriddhi Yojana Effectiveness Questionnaire (SSYEQ). The research tool was constructed by the researcher in Gujarati language. It consisted of 18 statements. The Sukanya Samriddhi Yojana Effectiveness Questionnaire (SSYEQ) was developed keeping in mind the scheme of Government of Gujarat with the concept of changes in the negative attitudes of family and community towards the girl child, improving the enrolment and retention of girl child in schools, increasing the age at marriage of girl and assisting girl to undertake income generating activities. All 18 statements of the Sukanya Samriddhi Yojana Effectiveness Questionnaire (SSYEQ) had two point scale, i.e. Yes or No. All the statements of the Sukanya Samriddhi Yojana Effectiveness Questionnaire (SSYEQ) were positive. The ranking for the statements were 0 and 1 respectively.

8. Data Collection and Analysis

In the present study the researcher has gone to the primary schools after taking prior permission for administering the Sukanya Samriddhi Yojana Effectiveness Questionnaire (SSYEQ). The data was collected from girl students of primary schools during academic year 2021-22. Based on the response of girl students of primary schools on Sukanya Samriddhi Yojana Effectiveness Questionnaire (SSYEQ), the obtained scores were calculated. Statistical calculation such as frequency distribution, mean, standard deviation was calculated. With the help of computer programme NRT 2000 item analysis was done, whereas hypotheses were checked with the help of computer programme SPSS.

9. Findings of the Study

The findings of the study were as under:

1. The reliability of the Sukanya Samriddhi Yojana Effectiveness Questionnaire (SSYEQ) by Cronbach Alpha method was 0.81, whereas split-half reliability for half test was 0.85 and split-half reliability for whole test was 0.87. The validity of the Sukanya Samriddhi Yojana Effectiveness Questionnaire (SSYEQ) by Cliffs' consistency 'C' indices was 0.39
2. The t-ratio of mean value of scores obtained by girl students of primary schools with respect to their school area (urban and rural) on Sukanya Samriddhi Yojana Effectiveness Questionnaire (SSYEQ) was 2.288. Significant difference was found at 0.05 level. The mean scores of girl students of primary schools of urban and rural area were 9.68 and 10.79 respectively. The difference between mean scores was 1.11. Therefore, the effectiveness of Sukanya Samriddhi Yojana among girl students of rural primary school was higher than that of urban primary schools.
3. The t-ratio of mean value of scores obtained by girl students of primary schools with respect to their school category (reserved and non-reserved) on Sukanya Samriddhi Yojana Effectiveness Questionnaire (SSYEQ) was 3.547. Significant difference was found at 0.01 level. The mean scores of girl students of reserved category and non-reserved category students were 9.29 and 10.93 respectively. The difference between mean scores was 1.64. Therefore, the effectiveness of Sukanya Samriddhi Yojana among girl students of non-reserved category was higher than that of the reserved category.
4. The t-ratio of mean value of scores obtained by girl students of primary schools with respect to their father's occupation (job and business) on Sukanya Samriddhi Yojana Effectiveness Questionnaire (SSYEQ) was 5.631. Significant difference was found at 0.01 level. The mean scores of girl students of primary schools having father's occupation as job and business were 8.58 and 11.18 respectively. The difference between mean scores was 2.60. Therefore, the effectiveness of Sukanya Samriddhi Yojana among girl students having father's occupation as business was higher than that of father's occupation as job.

Educational Implication

The effectiveness of Sukanya Samridhi Yojana can be increased by providing seminars and workshops with community as well as family members. Awareness programmes should be conducted to increase effectiveness of Sukanya Samridhi Yojana. Family members as well as community should understand the value of education for girl child and upbringing it as a social responsibility. For flourishing the girl child education mothers should be educated and supportive measures should be undertaken.

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