

# Socio-Demographic Impact on Awareness And Adoption of Sukanya Samriddhi Yojana on Families in Uttarakhand

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## ABSTRACT:

In this study, research investigates whether there are any effects or social demographic factors on the awareness and adoption of the Sukanya Samriddhi scheme in Uttarakhand. To measure the effectiveness the researcher took 3 factors related to awareness and adoption of the Sukanya Samriddhi scheme factors Awareness, Adoption and Barriers. After that researchers surveyed Uttarakhand and distributed 200 questionnaires out of 150 were found reliable for the data analysis after conducting the data analysis researchers found that gender, age, marital status, qualification, occupation, and place of residence did not affect the awareness and adoption of Sukanya Samriddhi scheme in Uttarakhand only monthly income has affected the awareness and adoption of the Sukanya Samriddhi scheme in Uttarakhand.

**Keywords:** Awareness, Adoption, Barriers, Sukanya Samriddhi Scheme, and Uttarakhand.

## I. INTRODUCTION:

The Sukanya Samriddhi Scheme is a government-sponsored savings initiative designed to foster financial security for girl children in India. Launched by the Government of India as part of its larger Beti Bachao, Beti Padhao (Save Daughter, Educate Daughter) campaign, this scheme was introduced under the Sukanya Samriddhi Yojana (SSY) Act in 2014. Its primary objective is to address gender disparities and promote socio-economic equality by encouraging parents to invest in their daughters' future financial needs from an early age.

At its core, the Sukanya Samriddhi Scheme offers a systematic and disciplined approach to saving for the future of girl children. It provides an attractive interest rate, which is compounded annually and is higher than many other government-backed savings schemes. This

interest rate is subject to periodic revisions by the government.

One of the key features of the Sukanya Samriddhi Scheme is its tax benefits. Contributions made to the scheme are eligible for tax deductions under Section 80C of the Income Tax Act, up to a specified limit. Additionally, the interest earned and the maturity amount are both tax-free, making this scheme an attractive option for parents looking to build a tax-efficient corpus for their daughters' future expenses.

The eligibility criteria for opening a Sukanya Samriddhi account are straightforward. Parents or legal guardians can open an account in the name of a girl child who is below the age of 10 years. A maximum of two accounts can be opened for each family, with exceptions granted in cases of multiple births such as twins or triplets. The account can be opened at any authorised bank or post office branch across India.

Once the account is opened, regular contributions need to be made towards it for 15 years from the date of opening. The minimum annual contribution amount is set by the government and is subject to change from time to time. These contributions can be made in the form of cash, cheques, demand drafts, or online transfers. Failure to make the minimum annual contribution may result in the account being declared inactive, although it can be reactivated upon payment of a penalty fee.

One of the key benefits of the Sukanya Samriddhi Scheme is its flexibility in terms of contributions. Parents can choose to make contributions towards the account until the girl child reaches the age of 15 years, after which no further contributions are required. However, the account continues to accrue interest until its maturity, which is set at 21 years from the date of opening. This extended maturity period allows for

the accumulation of a substantial corpus over time, which can be used to fund various expenses such as higher education or marriage.

Another notable aspect of the Sukanya Samriddhi Scheme is its focus on empowering girl children and promoting their education and overall development. The scheme allows for partial withdrawal of funds for the girl child's education expenses once she reaches the age of 18 years or has passed the 10th standard, whichever is earlier. This provision ensures that the funds are utilized for the intended purpose of enhancing the girl child's educational opportunities.

In addition to its financial benefits, the Sukanya Samriddhi Scheme also serves as a tool for social change by challenging traditional gender norms and promoting the value of investing in girl children. By encouraging parents to prioritize their daughters' future financial needs, the scheme contributes to breaking the cycle of gender inequality and fostering a more inclusive society.

Overall, the Sukanya Samriddhi Scheme stands as a testament to the government's commitment to promoting the welfare of girl children and empowering families to plan for their daughters' future. Its combination of attractive interest rates, tax benefits, and flexible features makes it a popular choice among parents seeking to secure their daughters' financial futures. As India continues its journey towards socio-economic development, initiatives like the Sukanya Samriddhi Scheme play a crucial role in ensuring that every girl child has the opportunity to fulfil her potential and contribute to the nation's progress.

#### **Sukanya Samriddhi Account – Special features**

1. **Opening SSY account:** Sukanya Samriddhi account can be opened for a girl child till she attains the age of 10 and the maximum age limit is 15 years. Sukanya samriddhi schemes can only be in the name of the girl child. The depositor (guardian) will be an individual, who deposits the amount in the account on behalf of the minor girl child. Sukanya Samriddhi account can be opened in post offices or authorized banks (Bank of Baroda, State Bank of India, Punjab National Bank, Bank of India, Andhra Bank, UCO Bank Allahabad Bank, Canara Bank etc...) The account can be opened only by parents or legal guardians for up to 2 girl children.
2. **Withdrawal Amount:** 50% amount is allowed for withdrawal after the account holder turns 18 years old by the depositor for the requirement of either marriage or higher education.
3. **Highest Interest:** Rate among all Small Savings Schemes offered by Govt. of India: Sukanya Samriddhi Account will offer an interest rate of 8.6% for the current financial year i.e. FY 2016-17. It is the highest among all Small Savings Schemes.
4. **Tax Savings:** Sukanya Samriddhi Account, Govt. has exempted contribution to this account u/s 80C of the Income Tax Act, 1961. In all probability, this scheme will be EEE i.e. exemption will also be available on interest income and at the time of withdrawal. It is under consideration by the Department of Revenue (DOR)
5. **Lock-in Period:** The maturity of the account is 21 years from the date of opening of the account or Marriage of the Girl Child, Whichever is earlier. For Marriage, a Girl should be 18 years old at the time of marriage. The operation of the account is not permitted beyond the date of marriage.
6. **Maturity Proceeds to be Paid to Girl Child:** Sukanya Samriddhi Account, the account balance along with accrued interest will be paid directly to the account holder i.e. Girl Child. It gives financial independence to the Girl child which is currently missing in India.
7. **Interest to be paid even after Maturity:** There are some financial schemes where interest is not paid on maturity of the deposit/investment scheme. A unique feature of the Sukanya Samriddhi Account is that even after maturity if the account is not closed by the account holder, Interest shall be payable in the account till the final closure of the account.
8. **Mode of Deposit:** The deposit under the scheme may be made in cash; or by cheque or demand draft. If a deposit is made by cheque or demand draft, the date of encashment of the cheque or demand draft shall be the date of credit to the account. This scheme does not provide for online transfer of the amount in this account, it only allows the payment by cash, cheque and demand draft.
9. **Transfer of account:** The account may be transferred anywhere in India if the girl child in whose name the account stands shifts to a place other than the city or locality where the account stands.
10. **Passbook:** On opening an account, the depositor shall be given a passbook bearing the date of birth of the girl child, date of opening of an account, account number, name and address of the account holder and the amount deposited.

11. **Flexibility to operate the Sukanya Samridhhi Account:** The Government of India has given a lot of flexibility in terms of account operations. The account can be opened with an initial deposit of Rs 1000 and thereafter any amount in multiple of Rs. 100 can be deposited subject to the maximum limit of 1.5 lakh during the financial year. Every FY, a minimum sum of Rs. 1000 should be deposited to keep the account operative. On attaining the age of 10 years, a girl child can operate her account. Account can be closed if it is proved that the account is causing undue hardship to the account holder. The account can be transferred anywhere in India.
12. **Tax Benefits from Sukanya Samridhhi Account Yojana:** Any amount that would be deposited in Sukanya Samridhhi Account would be exempted from tax under 80C of IT Act, 1961, till a maximum of Rs. 1.5 lakh. The interest and maturity amount on this account is also exempted from income tax. Also, the amount matured at the time of account closure would be completely tax-free.
13. **Terms Related to Sukanya Samridhhi Scheme:** Since the Sukanya Samridhhi Scheme is a newly launched government scheme, to understand the essence of the scheme. It is essential to know all major terms associated with the scheme. Listed below are these terms along with their meaning in the context of the scheme.

#### i. Depositor

The depositor is any legal guardian or parent who opens a Sukanya Samridhhi Account on behalf of the girl child and deposits money in it

#### ii. Guardian

A guardian is any person who is either the father or mother of the girl child or a person entitled under the law to take care of the property of a minor until she reaches the age of 18 years. This is valid when neither of the parents of the girl child is alive or incapable of acting.

#### iii. One-for-one

Sukanya Samridhhi Yojana can be availed for girl child only. One such account per girl child is permissible. The same beneficiary cannot hold more than one account.

#### iv. For the third girl

The Sukanya Samridhhi scheme can be availed only for a maximum of two girl children

per couple. However, in case the first or the second births result in twin girls being born, the scheme is extended to the third girl child too by furnishing relevant proofs of twin birth.

## II. REVIEW OF LITERATURE:

**Rajat Deb (2016).** States that the financial inclusion models that have been implemented successfully in various parts of India have not gained momentum in North East India. This study attempted to examine the determinants of savings under the Sukanya Samridhhi Account (SSA), a formal financial inclusion scheme advocated by the Government of India for the betterment of girl children. The study area comprised the eight districts of Tripura, one of the states of North East India. The data for the case study was collected through scheduled interviews with 225 respondents, who had a girl child below the age of 10 years. The results showed that the pivotal catalysts determining the decision whether to invest in the SSA scheme were: gender, age, level of income, family size and income, financial literacy, uncertainty of income and planning for a child's education, marriage and house.

**B. Saranya and G.B. Karthikeyan (2015).** have concluded that savings are common to all human societies, even if saving practices differ from one another. In India, there are multiple investment avenues available to meet the differing needs of investors. The investor's knowledge about saving schemes will have a significant impact on the saving behaviour of people. People who have positive perceptions about the scheme they have invested in will continue to invest in it. The perception of investors has an impact on their risk-bearing capacity and range of investment. Results showed that perception is influenced by age, experience and tax payment and it has an association with saving motives and behaviour of individuals. Some indications are to be remembered that if people get good service and good returns during their investment tenure, they will have a positive perception, otherwise, a negative perception will persist.

**V. Alagu Pandian and G. Thangadurai (2013).** have found from their study that the major features of an investment are; the safety of principal amount, liquidity, income stability, appreciation and easy transferability. A variety of investment avenues are available such as shares, banks, companies, gold and silver, real estate, insurance, postal savings and so on. All the investors invest their surplus money in the above-mentioned avenues based on their risk-taking

attitude. Investors cannot avoid risk but they can minimize the risk by investing their money in various forms of investments so that they can get a moderate profit. Hence the researcher has concluded that most of the investors prefer bank deposits followed by gold investment in the study Area.

**Dr. K. Senthilkumar and Dr. DestiKannaiah (2015).** have researched investment choices and criteria used to select the most appropriate one. The person dealing with the planning needs to know all the various investment choices and how these can be chosen to attain the overall objectives. The results showed that income tax benefits, regular income, liquidity and a higher rate of return are criteria for savings and investment choice.

### III. RESEARCH METHODOLOGY:

#### Research Design:

For our research paper, we utilised strata field sampling techniques to gather data. We distributed 200 questionnaires to potential respondents, of which we received 150 questionnaires deemed suitable for analysis. Our data analysis is being carried out using SPSS and Excel software.

#### Objective:

- To study the impact of socio-demographic factors on the Sukanya Samridhi scheme in Uttarakhand.

#### Hypothesis:

**H<sub>0</sub>:** there is no significant difference between the socio-demographic factors of investors and the Sukanya Samridhi Scheme in Uttarakhand.

**H<sub>a</sub>:** there is a significant difference between the socio-demographic factors of investors and the Sukanya Samridhi Scheme in Uttarakhand.

### IV. DATA ANALYSIS:

Table 1. Demographic Profile of Data

Demographic	Frequency	Percentage
<b>Gender</b>		
Male	69	46.0
Female	81	54.0
<b>Age</b>		
Below 15 Years	19	12.7
15 – 25 Years	30	20.0
25 – 35 Years	53	35.3
35 – 45 Years	15	10.0
More Than 45 Years	33	22.0
<b>Marital Status</b>		
Married	31	20.7
Unmarried	119	79.3
<b>Qualification</b>		
Illiterate	27	18.0
School-Level	33	22.0
Diploma	44	29.3
Undergraduate	32	21.3
Postgraduate	14	9.3
<b>Occupation</b>		
Farmer	10	6.7
GOVERNMENT EMPLOYEE	51	34.0
PRIVATE EMPLOYEE	41	27.3
BUSINESSMAN	23	15.3
OTHER	25	16.7
<b>Monthly Income</b>		
Below Rs. 10000	17	11.3
Rs. 10000 – Rs. 20000	15	10.0
Rs. 20000 – Rs.30000	55	36.7

Rs. 30000 – Rs. 40000	44	29.3
More Than Rs. 40000	19	12.7
<b>Place Of Residence</b>		
Urban	43	28.7
Rural	107	71.3

**Hypothesis Testing:**

**H<sub>0</sub>:** there is no significant difference between the socio-demographic factors of investors and the Sukanya Samridhi Scheme in Uttarakhand.

**H<sub>a</sub>:** there is a significant difference between the socio-demographic factors of investors and the Sukanya Samridhi Scheme in Uttarakhand.

**Table 2. Results of Independent T-test for Gender:**

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
<b>Awareness</b>	Equal variances assumed	16.167	.000	2.131	148	.035	.55086	.25846	.04011	1.06160
	Equal variances not assumed			2.095	130.352	.038	.55086	.26288	.03080	1.07092
<b>Adoption</b>	Equal variances assumed	.014	.905	1.144	148	.255	.13540	.11840	-.09857	.36937
	Equal variances not assumed			1.136	139.995	.258	.13540	.11915	-.10016	.37096
<b>Barriers</b>	Equal variances assumed	.508	.477	-.327	148	.744	-.03798	.11606	-.26733	.19138
	Equal variances not assumed			-.324	138.055	.746	-.03798	.11708	-.26947	.19352

**Interpretation:** Before conducting T-tests, Levene's test is utilized to assess the equality of variance. If the p-value surpasses 0.05, it suggests equal variance, and the results are reported accordingly. In the presented table, significance values for factors such as Awareness and Barriers are above 0.05, suggesting equal variance.

However, for Adoption, the significance value falls below 0.05, indicating unequal variance. The results of the independent T-tests indicate that the p-values for Awareness, Adoption, and Barriers all exceed 0.05, leading to the acceptance of the null hypothesis.

**Table 3. Results of Test of homogeneity of variance and Welch ANOVA test for Age (at 5% level of significance):**

Factor	Test of homogeneity of variance				Welch ANOVA			
	Levene's Statistics	df1	df2	Sig. value	Welch-Statistic	df1	df2	Sig.
<b>Awareness</b>	8.755	4	145	.000	2.488	4	53.145	.054
<b>Adoption</b>	.932	4	145	.447	1.337	4	54.842	.268
<b>Barriers</b>	1.665	4	145	.161	.799	4	54.073	.531

**INTERPRETATION:**The examination found that the assumption of equal variance was not met, necessitating the use of the Welch ANOVA test. The results showed significant differences in

factors like Awareness, Adoption, and Barriers among different age groups, implying that Age does not influence these aspects of the Awareness and Adoption of the Sukanya Samridhi Yojana.

**Table 4. Results of Independent T-test for Marital Status:**

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
<b>Awareness</b>	Equal variances assumed	11.939	.001	2.314	148	.022	.73428	.31728	.10729	1.36127
	Equal variances not assumed			2.036	40.644	.048	.73428	.36064	.00576	1.46279
<b>Adoption</b>	Equal variances assumed	1.162	.283	-.988	148	.325	-.14414	.14589	-.43245	.14416
	Equal variances not assumed			-.940	44.112	.352	-.14414	.15334	-.45316	.16487
<b>Barriers</b>	Equal variances assumed	.080	.778	-1.048	148	.297	-.14916	.14238	-.43053	.13221
	Equal variances not assumed			-.998	44.193	.324	-.14916	.14941	-.45024	.15192



**Interpretation:** Before conducting T-tests, Levene's test is used to evaluate the homogeneity of variance. If the p-value is above 0.05, it indicates that equal variance is assumed, and the results are reported accordingly. In the provided table, the significance values for factors like Awareness and Barriers exceed 0.05, implying an assumption of

equal variance. However, for Adoption, the significance value is below 0.05, indicating unequal variance. The results of the independent T-tests demonstrate that the p-values for Awareness, Adoption, and Barriers are all above 0.05, leading to the acceptance of the null hypothesis.

**Table 5. Results of Test of homogeneity of variance and Welch ANOVA test for Monthly Income(at 5% level of significance):**

Factor	Test of homogeneity of variance				Welch ANOVA			
	Levene's Statistics	df1	df2	Sig. value	Welch-Statistic	df1	df2	Sig.
Awareness	2.615	4	145	.038	.801	4	48.895	.531
Adoption	1.456	4	145	.219	7.408	4	46.530	.000
Barriers	.692	4	145	.599	3.482	4	45.830	.014

**INTERPRETATION:**The analysis indicated that the assumption of equal variance was not met, prompting the adoption of the Welch ANOVA test. Notable disparities were observed in factors such as Adoption and Barriers among different Monthly

Income groups, indicating that Monthly Income plays a role in shaping these aspects of the Awareness and Adoption of the Sukanya Samridhhi Yojana. Nonetheless, there was no significant effect of Monthly Income on factors like Awareness.

**Table 6. Results of Test of homogeneity of variance and Welch ANOVA test for Qualification(at 5% level of significance):**

Factor	Test of homogeneity of variance				Welch ANOVA			
	Levene's Statistics	df1	df2	Sig. value	Welch-Statistic	df1	df2	Sig.
Awareness	2.510	4	145	.044	.692	4	57.376	.601
Adoption	.245	4	145	.913	.999	4	60.280	.415
Barriers	1.172	4	145	.325	1.084	4	60.984	.372

**INTERPRETATION:**The analysis revealed that the assumption of equal variance was not satisfied, leading to the application of the Welch ANOVA test. The findings indicated significant variations in factors such as Awareness, Adoption, and Barriers

across various qualification groups, suggesting that qualification does not impact these aspects of the Awareness and Adoption of the Sukanya Samridhhi Yojana.

**Table 7. Results of Test of homogeneity of variance and Welch ANOVA test for Occupation (at 5% level of significance):**

Factor	Test of homogeneity of variance				Welch ANOVA			
	Levene's Statistics	df1	df2	Sig. value	Welch-Statistic	df1	df2	Sig.
Awareness	6.704	4	145	.000	1.739	4	47.392	.157
Adoption	1.719	4	145	.149	1.523	4	44.516	.212
Barriers	.618	4	145	.651	1.027	4	44.200	.404

**INTERPRETATION:**The examination showed that the assumption of equal variance was not met, prompting the utilization of the Welch ANOVA test. It was discovered that there are noteworthy differences in factors like Awareness, Adoption,

and Barriers among different occupation groups, indicating that occupation does not influence these aspects of the Sukanya Samridhi Yojana's Awareness and Adoption.

**Table 4. Results of Independent T-test for Place of Residence:**

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
<b>Awareness</b>	Equal variances assumed	2.158	.144	-.818	148	.415	-.23609	.28855	-.80629	.33411
	Equal variances not assumed			-.835	80.994	.406	-.23609	.28282	-.79880	.32662
<b>Adoption</b>	Equal variances assumed	5.910	.016	1.153	148	.251	.15046	.13048	-.10739	.40830
	Equal variances not assumed			1.019	61.610	.312	.15046	.14766	-.14474	.44565
<b>Barriers</b>	Equal variances assumed	1.087	.299	1.129	148	.261	.14383	.12742	-.10797	.39562
	Equal variances not assumed			1.061	68.583	.292	.14383	.13558	-.12667	.41433

**Interpretation:** Before conducting T-tests, Levene's test is utilized to assess the homogeneity of variance. If the p-value exceeds 0.05, it suggests that equal variance can be assumed, and the results are reported accordingly. In the provided table, the significance values for factors such as Awareness and Barriers are above 0.05, indicating an assumption of equal variance, while Adoption has a significance value below 0.05, suggesting that equal variance cannot be assumed. The results of the independent T-tests reveal that for Awareness, Adoption, and Barriers, the p-values are greater than 0.05, leading to the acceptance of the null hypothesis.

## V. CONCLUSION:

The investigation into the factors impacting the Awareness and Adoption of the Sukanya Samridhi Yojana provides valuable insights into how the scheme is embraced. Initially, Levene's test is utilized to gauge the equality of variance across different demographic groups. This step is crucial to ensure the reliability of subsequent statistical analyses. If the significance values for factors like Awareness and Barriers surpass the threshold of 0.05, it suggests that equal variance can be assumed for these variables. Conversely, if the significance value for Adoption drops below 0.05, it signals unequal variance assumptions, prompting further examination.



Following independent T-tests, the outcomes indicate that despite unequal variance assumptions for Adoption, the p-values for Awareness, Adoption, and Barriers all exceed 0.05. This suggests that there are no significant differences in these factors among various demographic groups, leading to the acceptance of the null hypothesis. However, to ensure the robustness of the analysis, Welch ANOVA tests are employed to explore the impact of demographic factors such as age, monthly income, qualification, and occupation.

The results from Welch ANOVA tests underscore notable disparities in factors like Awareness, Adoption, and Barriers across different demographic groups. Notably, age, monthly income, and qualification emerge as significant influencers of scheme awareness and adoption, indicating that individuals within specific age brackets, income levels, and educational backgrounds are more inclined to be aware of and adopt the Sukanya Samridhi Yojana. Conversely, occupation does not demonstrate a significant influence on these aspects, suggesting that occupational status does not play a pivotal role in determining scheme uptake.

Moreover, the absence of significant differences in Adoption across demographic groups, despite unequal variance assumptions, underscores the reliability of the findings and enhances confidence in the conclusions drawn from the analysis. Overall, this study underscores the significance of considering demographic variables such as age, income, and qualification in comprehending the factors that shape the Awareness and Adoption of the Sukanya Samridhi Yojana. This provides valuable insights for policymakers and stakeholders seeking to improve scheme outreach and effectiveness.

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