

International Journal of Cultural Studies and Social Sciences
**AN ANALYSIS OF DEMOGRAPHIC VARIABLES AND SATISFACTION WITH THE
SUKANYA SAMRIDDHI ACCOUNT**

Dr. S. KALEESWARI Assistant Professor, Department of Commerce (SF), Nallamuthu Gounder
Mahalingam College, Pollachi, Tamil Nadu. kaleeswaringmc@gmail.com

Abstract

This research study aims to examine the relationship between demographic variables—specifically age and gender—and satisfaction levels among account holders of the Sukanya Samriddhi Account (SSA) scheme in Pollachi Taluk. Introduced under the Government of India's Beti Bachao, Beti Padhao initiative, the SSA scheme is designed to encourage savings for the welfare of the girl child, offering attractive interest rates and tax benefits. As the scheme is widely operated through post offices, understanding the demographic factors that may influence user satisfaction can help improve service delivery, policy implementation, and community awareness. The study is based on a sample size of 290 respondents who are existing SSA account holders in various post offices across Pollachi Taluk.

Keywords:

Sukanya Samriddhi Yojana Scheme, Satisfaction, Age and Gender.

Introduction

The Sukanya Samriddhi Account (SSA) scheme, launched in 2015 under the Beti Bachao, Beti Padhao initiative, is a government-backed savings scheme aimed at securing the future of the girl child by encouraging financial savings with high interest rates and tax benefits. Operated primarily through post offices, it has become a popular option in semi-urban and rural areas like Pollachi Taluk in Tamil Nadu, where banking access can be limited. In Pollachi, post offices play a vital role in offering financial services, especially to women. This study investigates whether demographic factors—specifically age and gender—affect satisfaction levels among SSA account holders in the region. A sample of 290 respondents was analyzed using statistical methods including ANOVA, t-tests, and Levene's test to explore any significant differences. The findings showed that satisfaction with the scheme was consistent across age and gender groups, suggesting that SSA is being implemented effectively and equitably. These insights support broader goals of financial inclusion and social equity and provide a basis for improving similar welfare schemes through local-level feedback.

Objective

To compare and analyze the satisfaction levels across different age groups and gender.

Review of Literature

Several studies have explored customer satisfaction, awareness, and performance of the Sukanya Samriddhi Account (SSA) scheme, especially in relation to post office operations. **Venkatachalam and Ravindran (2016)** conducted a study in Coimbatore city focusing on account holders' satisfaction with SSA in the postal department, concluding that factors such as accessibility, safety, and trust in post offices contributed to positive satisfaction levels. Their findings support the need for continuous service quality enhancement in post office savings schemes. **Rameshkumar (2018)** examined rural women's investment behavior toward post office schemes, including SSA, in Pollachi Taluk, Coimbatore. His findings indicated a strong preference for SSA due to its safety and long-term benefit orientation. **Vani and Ramya (2019)** also conducted a study in Coimbatore and found that awareness, ease of transaction, and the government's guarantee were key factors influencing customer preference toward SSA in post offices. **Unnisa (2020)** carried out a performance assessment of the SSA scheme at a general post office and found that while the scheme was well-received, there was a noticeable lack of awareness among the public regarding certain features and benefits of the scheme. This study emphasized the importance of awareness campaigns and financial literacy to improve SSA's reach.

Significance of the Study

The significance of this study lies in its focus on understanding how demographic factors—specifically age and gender—influence user satisfaction with the Sukanya Samriddhi Account (SSA) scheme, particularly within the post office framework in Pollachi Taluk. As a government-backed initiative aimed at the welfare of the girl child, SSA must not only achieve wide reach but also ensure high levels of satisfaction across all demographic groups. By identifying whether satisfaction levels differ across age groups or between male and female account holders, the study provides valuable insights for policymakers, financial institutions, and postal administrators.

This research is particularly important because localized studies on SSA are limited, and even fewer have used a statistical approach to assess satisfaction from a demographic lens. The findings help confirm whether the scheme is meeting the needs of its diverse user base equitably, or if certain groups require more support or targeted awareness campaigns. Additionally, this study contributes to the broader goals of financial inclusion, gender equality, and public service delivery improvement, all of which are central themes in India's socio-economic development strategy. The study also has practical implications. If satisfaction levels are found to be consistent across age and gender, it strengthens the case for SSA as an inclusive policy tool. If not, it could trigger the need for more customized communication and service delivery strategies. In either case, the outcomes provide a data-driven foundation for enhancing the impact of the SSA scheme at the grassroots level.

Research Methodology

Respondents: SSA account holders (N = 290).

Variables:

- Independent Variables: Age group, Gender
- Dependent Variable: Satisfaction Mean

Statistical Tools Used:

- Levene's Test for Homogeneity of Variance
- One-Way ANOVA
- Independent Samples t-Test
- Tukey HSD Post Hoc Test
- Effect Size (Cohen's d)

To compare and analyse the satisfaction mean and Age group of the respondents

| Tests of Homogeneity of Variances | | | | | |
|-----------------------------------|--------------------------------------|------------------|-----|---------|------|
| | | Levene Statistic | df1 | df2 | Sig. |
| Satis Mean | Based on Mean | 3.191 | 2 | 287 | .043 |
| | Based on Median | 2.750 | 2 | 287 | .066 |
| | Based on Median and with adjusted df | 2.750 | 2 | 267.072 | .066 |
| | Based on trimmed mean | 3.190 | 2 | 287 | .043 |

| ANOVA | | | | | |
|----------------|----------------|----|-------------|-----|------|
| Satis Mean | Sum of Squares | df | Mean Square | F | Sig. |
| Between Groups | .205 | 2 | .102 | 471 | .625 |
| Within Groups | 62.252 | 87 | .217 | | |
| Total | 62.456 | 89 | | | |

| Multiple Comparisons | | | | | | |
|--------------------------------|----------------|-----------------------|-------------|------|-------------------------|-------------|
| Dependent Variable: Satis Mean | | | | | | |
| Tukey HSD | | | | | | |
| (I) 1.2 - Age | (J) 1.2 - Age | Mean Difference (I-J) | S td. Error | Sig. | 95% Confidence Interval | |
| | | | | | Lower Bound | Upper Bound |

| | | | | | | |
|---|---|---------|--------|------|--------|-------|
| 1 | 2 | .01540 | .08527 | .982 | -.1855 | .2163 |
| | 3 | -.04562 | .09347 | .877 | -.2658 | .1746 |
| 2 | 1 | -.01540 | .08527 | .982 | -.2163 | .1855 |
| | 3 | -.06102 | .06291 | .596 | -.2092 | .0872 |
| 3 | 1 | .04562 | .09347 | .877 | -.1746 | .2658 |
| | 2 | .06102 | .06291 | .596 | -.0872 | .2092 |

| Satis Mean | | |
|--|-----|-------------------------|
| Tukey HSD ^{a,b} | | |
| 1.2 - Age | N | Subset for alpha = 0.05 |
| | | 1 |
| 2 | 174 | 3.9996 |
| 1 | 36 | 4.0150 |
| 3 | 80 | 4.0606 |
| Sig. | | .735 |
| Means for groups in homogeneous subsets are displayed. | | |
| a. Uses Harmonic Mean Sample Size = 65.182. | | |
| The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed. | | |

Hypothesis

Null hypothesis (H₀): The variance of satisfaction scores is equal across the age groups

Alternative Hypothesis (H₁): Atleast one groups is having the different variance.

One-way ANOVA analysis was conducted to examine whether the satisfaction levels with the SSA scheme varied significantly across the different age groups. Also, the Levene Test for Homogeneity of variances also revealed significant results, where $F = 3.191$, $p = 0.043$ by indicating that the assumption of equal variances across the groups was violated. In spite of this, Anova was also considered strong under modest violations. The results of ANOVA analysis showed that the differences in mean satisfaction across the three age groups were not statistically significant $F(2,287) = 0.471$ & $p = 0.625$. This also suggests that the age does not have a meaningful effect on satisfaction levels among SSA account holders. More than above, a post hoc comparison using Tukey HSD tests was also confirmed that there is no significant difference between existing any specific pairs of age groups, as all the p-values were well above the significant level of 0.05. Hence, the analysis concluded that the satisfaction with the SSA scheme is relatively consistent across the age categories in the collected responses.

To compare and analyse the satisfaction mean and Gender level of the respondents

| Group Statistics | | | | | |
|------------------|--------------|-----|--------|----------------|-----------------|
| | 1.1 - Gender | N | Mean | Std. Deviation | Std. Error Mean |
| Satis Mean | 1 | 118 | 4.0150 | .48458 | .04461 |
| | 2 | 172 | 4.0206 | .45229 | .03449 |

| 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 |

| | | | | | | | | | | |
|------------|-----------------------------|------|------|-------|---------|------|---------|--------|---------|--------|
| Satis Mean | Equal variances assumed | .384 | .536 | -.100 | 288 | .920 | -.00558 | .05566 | -.11514 | .10398 |
| | Equal variances not assumed | | | -.099 | 239.991 | .921 | -.00558 | .05639 | -.11665 | .10549 |

| Independent Samples Effect Sizes | | | | | |
|----------------------------------|--------------------|---------------------------|----------------|-------------------------|-------|
| | | Standardizer ^a | Point Estimate | 95% Confidence Interval | |
| | | | | Lower | Upper |
| Satis Me an | Cohen's d | .46568 | -.012 | -.246 | .222 |
| | Hedges' correction | .46689 | -.012 | -.246 | .222 |
| | Glass's delta | .45229 | -.012 | -.247 | .222 |

Hypothesis

Null Hypothesis(H₀): There is no significant difference in the mean satisfaction scores in between male and female respondents

Alternative Hypothesis(H₁): There is significant difference in the mean satisfaction scores in between male and female respondents.

It is clear evident from the above test, an independent sample t-test which was conducted to compare the satisfaction levels between male and female respondents. The table of group statistics revealed that the male (N = 118) with a mean satisfaction score of 4.0150 with SD = 0.485, on compared to females where N = 172 who had a slightly higher mean score of 4.0206, with SD = 0.452. Before interpreting the t-test results, the Levene test for equality of variances was also checked to assess the assumption of equal variances. The yielded results are F – values of 0.384 with a significant value of 0.536, which is greater than 0.05 level of significance. The assumption of equal variances was not violated, and the row for equal variances assumed was used for further interpretation.

The t-test results indicate that the difference in satisfaction scores between genders is not significant statistically with $t(288) = -0.100$, $p = 0.920$. The mean difference between the groups is negligible at -0.0056, with the 5% level of significance and 95% interval ranging from -0.1151 to 0.1040. Meanwhile, the p-value is much greater than 0.05, we accept the null hypothesis stated with that there is no significant difference in the mean satisfaction score in between male and female respondents. Besides, the effect size was also assessed using Cohen's $d = -0.012$, indicating a very small practical difference in satisfaction levels between male and female respondents. The results also suggest that the gender does not play a meaningful role in influencing satisfaction levels in this sample responses.

Conclusion

The study concludes that demographic variables such as age and gender do not significantly influence the satisfaction levels of respondents with the SSA scheme. Both males and females, as well as respondents from different age groups, reported similar levels of satisfaction. This suggests that the scheme is perceived uniformly well across diverse demographic groups, indicating effective implementation and broad-based appeal of the SSA scheme.

Acknowledgment

The author acknowledges that the receipt of funding SEED Money from the Management Nallamuthu Goundar Mahalingam College, Pollachi for this research work.

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