SUKANYA SAMRIDHI YOJANA INITIATIVE OF INDIAN GOVERNMENT: AN INTERSTATE ANALYSIS

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ABSTRACT

This study was undertaken in order to comprehend the Sukanya Samriddhi Yojana (SSY) initiative announced by the Government of India (GOI) for girl children. This scheme is especially for Indian parents and guardians to design for a girl's higher education or marriage needs. The study analyses the Sukanya Samriddhi Scheme (SSY) through its varied effect across the country, comprising all of Indian states and union territories. The SSY scheme has been analysed since the time of its inception based on calculation of average amount saved per account in different states and union territories. The time period under study is 2014-2015 to 2022-2023. The study aimed at analyzing the scheme in terms of the amount saved in the scheme per account on an average across various states and union territories by calculating the Spearman's rank correlation. The results, arrived at through rank correlation analysis showed that correlation among variables developed with passing of years.

KEYWORDS: *Sukanya Samriddhi Yojna, Indian States and Union Territories, Girl Child, Women, Bank Account.*

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Appendices:

TABLE: AVERAGE AMOUNT SAVED IN AN SSY ACCOUNT PER STATE OR UNION TERRITORY (IN RUPEES)

NAME OF THE STATE	**2014-2015**	**2015-2016**	**2016-2017**	**2017-2018**	**2018-2019**	**2019-2020**	**2020-2021**	**2021-2022**	**2022-2023**
ANDAMAN AND NICOBAR ISLANDS	0	9616.415	25759.24	31460.74	41434.78	62411.86	77501.62	68768.28	72175.35
ANDHRA PRADESH	3461.63	9371.356	17056.99	26847.15	35380.44	43541.38	52844.99	60017.33	62984.93
ARUNACHAL PRADESH	0	9520.253	30030.52	25372.28	28280.5	39615.11	48661.31	55524.05	52808.03
ASSAM	3213.468	5684.569	10166.88	17276.34	23040.65	22081.15	24009.98	27149.19	28074.76
BIHAR	8734.694	8754.51	12649.28	21600.7	27694.99	31749.67	32153.69	34262	36322.24
CHANDIGARH	4532.064	18244	28129.37	44405.48	51800.69	68889.84	82821.12	93835.48	102119
CHHATTISGARH	4224.187	5821.603	7796.725	12148.42	16128.46	19493.13	23450.88	25984.46	27929.35
DELHI	10266.12	23820.72	36836.37	55533.79	69498.97	78409.17	89992.02	104810.7	115636.6
GOA	6063.549	12748.48	21971.07	35119.16	45949.94	57540.6	70060.82	81082.72	89008.3
GUJARAT	10272.85	11086.82	18356.74	24403.29	30180.18	31674.84	35153.36	39099.03	35977.28
HARYANA	4940.469	14086.86	22320.01	35918.19	45490.91	56000.58	68537.63	81165.9	90360.91
HIMACHAL PRADESH	4122.204	7784.951	14513.75	22701.57	30679.44	38168.37	46551	56008.25	59352.76
JAMMU AND KASHMIR and LADAKH	2618.812	8813.2	16448.06	24801.04	34118.61	44155.16	54533.47	62474.87	65903.49
JHARKHAND	3970.942	10649.66	16680.13	26068.33	35723.04	42071.27	50752.66	55994.64	55997.99
KARNAT	2950.	10449	18199	30091	40385	47378	52003.	58863	62289.6

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AKA	259	.7	.55	.42	.64	.35	48	.6	7
KERALA	4021.69	10063.74	17731.8	28168.42	34877.51	36906.21	40694.12	47968.12	52179.55
LAKSHADWEEP	0	24666.67	20880.29	38492.54	37903.23	38918.92	38750	31234.26	32356.02
MADHYA PRADESH	2759.25	6614.554	11541.97	17042.06	15392.39	17273.39	20950.87	20205.37	23312.58
MAHARASHTRA	4316.463	11300.28	18722.62	27019.53	33716.78	39024.75	45887.42	50746.79	53327.9
MANIPUR	0	5131.468	17862.81	13567.13	18266.12	22225.46	26479.65	27611.56	28534.22
MEGHALAYA	6642.857	9600.482	70603.98	27330.13	31106.21	38754.29	46584.31	48966.05	45061.86
MIZORAM	0	3820.446	22684.34	12025.46	12413.02	14416.7	17401.17	18519.13	17293.19
NAGALAND	3963.504	8758.197	25847.19	21077.84	27349.93	28163.11	29449.34	29305.55	29097.97
ODISHA	6314.729	8217.217	15876.9	22249.21	28716.01	34511.38	38971	38918.45	40293.33
PUDUCHERRY	1762.36	8359.728	16199.14	24115.88	24967.37	37224.48	44211.63	51374.22	55636.2
PUNJAB	5525.474	10406.81	17877.68	27704.95	34280.94	40243.37	47907.71	56210.08	58470.95
RAJASTHAN	5408.197	7526.986	14817.03	19566.65	24846.94	31175.07	33327.78	35918.67	38143.08
SIKKIM	0	6770.073	13271.61	20895.67	18127.7	35018.89	43290.36	48007.27	49136.31
TAMIL NADU	2000.51	8566.434	15676.18	24553.31	30984.83	37592.58	44281	50264.03	53438.82
TELANGANA	3613.671	12206.06	22320.34	32865.33	42174.36	50731.76	57816.75	66464.51	68679
THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	0	10512.94	19694.99	26751.56	32983.79	40231.29	47628.75	55787.92	58567.15
TRIPURA	0	6531.437	35142.59	16886.4	23156.88	29590.6	36870.06	41298.32	40061.19
UTTAR PRADESH	2528.642	9059.166	16744.95	25983.03	33748.51	39045.6	44590.6	46469.06	49236.69
UTTARA	1866.	9675.	15210	23538	32162	40405	49269.	57568	63062.5

KHAND	431	039	.69	.17	.19	.63	45	.03	3
WEST BENGAL	6636.106	7548.056	12184.58	21129.55	28450.06	34409.14	41041.38	43902.8	45079.48
INDIA	**2928.241**	**9677.689**	**17012.79**	**25713.03**	**32330.7**	**37860.49**	**43518.04**	**47420.31**	**49990.46**

TABLE: RANKING OF STATES BASED ON AVERAGE AMOUNT SAVED IN AN SSY ACCOUNT PER STATE OR UNION TERRITORY