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Research Article

A Study On The Outlook Of Pmjdy Customers In Tamilnadu With Special Reference To Thiruchendur

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Abstract

PradhanMantri Jan-DhanYojana (PMJDY) is a National Mission for Financial Inclusion to ensure access to financial services, namely, Deposit &Savings Accounts, Credit, Remittance, Insurance, and Pension in an affordable manner. The launch of this scheme was in 2014. This study was based on descriptive analysis and convenient sampling technique was adopted to select 200 samples from Tiruchendur block in Thoothukudi District in Tamilnadu state. Majority of the sample respondents are females and most of the respondents belonged to rural area. The research has made out that there was a significance difference between monthly income holders with seven statements and there was no deviation among the rest of three statements. The study concluded that most of PMJDY accounts were opened because of MGNREGA programme and subsidies.

Introduction

The most of the Indian population live in rural areas. They are involved in agriculture and allied activities. They do not have any contact to the banks *(Kuri, P. K., &Laha, A., 2011)*. The responsiveness and access of the rural people to the financial services is important for the mitigation of the poverty *(Deepti, N. S., & Vaidhyasubramaniam, S., 2018)*. Their access to the banking services will contribute a lot to Indian economic growth and development *(Kodan, A. S., & Chhikara, K. S., 2013)*. This could be made likely through effective implementation of financial inclusion, which includes the delivery of financial services at an affordable cost to the vastsegments of low income and disadvantaged groups *(Shaban, M., 2020 &Poonam, A. C., 2016)*.

A World Bank report coined, "Financial Inclusion is defined as the lack of value or non-value obstacle in the use of financial services." It distinguishes the fact that the financial inclusion does not indicate that all households and organizations should be able to borrow limitless amounts or transfer funds through the world for some fee (*Shettar RM., 2016 & Satpathy P.I, Supkar A.C., 2015*).

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It makes the point that soundness of the customer is critical in giving that financial service (*Kaur, P., &Abrol 2016*). It also stresses the difference between "access to" and "use of" financial services as it has inference for policymakers. "Access" essentially refers to the supply of services, whereas use isdetermined by demand as well as supply (*Gupta, A., 2014 &Singh, S., &Sarkar, A. K., 2020*).

Statement of the problem

In India, PradhanMantri Jan-DhanYojana (PMJDY) has been launched by the Prime Minister of India on 15th August, 2014 and it is a national mission for financial inclusion to make sure access to banking services. It is a crucial scheme of Government to achieve financial inclusion of the mass and making a progress towards economic growth (*Bagli, S., &Papita, D., 2012*).In this connection, new accounts have been opened by informal sector with no formal education (*Hussain A.,2015*).

In the first juncture of the scheme numerous unbanked villages were identified and covered by opening banking outlets and in the second juncture a high increase in number of bank accounts was seen (*Pham, T. T. T et al., 2019*). The scheme is more fruitful in rural areas and majority of the accounts are opened under this scheme and the mainstream of the accounts opened are zero balance accounts (*Sethy, S. K., 2016&Laha, A., &Kuri, P. K., 2014*). It portrays several cross-sectional differences that focus the heterogeneity in the progress of financial inclusion such as, older, richer, more educated, and employed individuals who are yet to own a bank account (*Vinit K., 2015, Yadav, V., 2020*).

This strength not only provides attractive amount of money flow to boost Indian economy but it could also help the government to facilitate rural development through offering various services like gas subsidies etc. (*Datta, S. K., & Singh, K., 2019*). Nevertheless it has been observed that still the largest portion of the rural market is untouched and not explored completely (*Poorna K ,Saravanan, 2015 &Yadav Rajesh K. and MohaniaSarvesh, 2016*).

Objectives:

1. To assess the banking habits among the people
2. To examine the opinions on the financial services among the households that belong to Tiruchendur block, Thoothukudi District in Tamilnadu.

Hypothesis Related to PMJDY

H_{01}: There is no significant difference between male and female with respect to customer's opinion.

H_{02}: There is no significant difference between rural and urban with respect to customer's opinion.

H_{03}: There is no significant difference among educational level with respect to customer's opinion.

H_{04}: There is no significant difference among occupational status with respect to customer's opinion.

H_{05}: There is no significant difference among monthly income with respect to customer's opinion.

H_{06}: There is no significant difference among age category with respect to customer's opinion.

Sample selection

The study is based on descriptive statistics and applied convenient sampling technique for sample design and for the collection of data interview schedule has been employed. For this purpose 200 sample respondents are selected from Tiruchendur block in Thoothukudi District at Tamilnadu.

Data and Methodology

Table 1. Socio-economic Variables

Categories	Groups	n	%
Age	Up to 20	10	5
	20 to 30	25	12.5
	30 to 40	45	22.5
	40 to 50	72	36
	50 above	48	24
	Total	**200**	**100**
Gender	Male	90	45
	Female	110	55
	Total	**200**	**100**
Area	Rural	115	57.5
	Urban	85	42.5
	Total	**200**	**100**
Education	Up to School Level	103	51.5
	Diploma	27	13.5
	U.G	53	26.5
	P.G	11	5.5
	Others	6	3
	Total	**200**	**100**
Occupation	Primary Sector Daily Wager	39	19.5
	Industrial Sector Daily Wager	36	18
	Tertiary Sector Daily Wager	72	36
	Tiny Vendor	26	13
	Others	27	13.5
	Total	**200**	**100**
Monthly Income	Up to 5000	25	12.5
	5000 to 10,000	67	33.5
	10,001 to 15,000	42	21
	15,000 to 20,000	32	16
	Above 20,000	34	17
	Total	**200**	**100**

Table 1 indicates the socio-economic variables of 200 customer's opinion for PMJDY. Among the age category 5 percent of the respondents were chosen from under and up to 20 years

group, 12.5 percent included in 20 to 30 years group, 22.5 percent involved in 30 to 40 years group, 36 percent came under 40 to 50 years age group, 24 percent counted in 50 and above age group. In gender category, 45 percent were male and the rest of 55 percent was female. 57.5 percent were registered in rural and 42.5 percent were collected from urban population. In case of occupation, 19.5 percent were primary sector workers, 18 percent were secondary workers, 36 percent were tertiary sector workers, 13 percent were tiny vendors and the rest of 13.5 percent were other category. 12.5 percent respondents came under up to 5000 rupees monthly income bracket, 33.5 percent belonged from 5000 to 10,000 category, 21 percent ranged from 10,001 to 15,000, 16 percent vary between 15,001 and 20,000 and 17 percent belonged to above 20,000 monthly income category.

Table 2.Scores of Customers opinion on PMJDY

Statements	SD	DA	N	A	SA	Total
Opening the account is easy	24 (12.00)	10 (5.00)	20 (10.00)	91 (45.50)	55 (27.50)	200 (100.00)
Overdraft Facility is available	61 (30.50)	58 (29.00)	32 (16.00)	24 (12.00)	25 (12.50)	200 (100.00)
Rupay Debit card is provided	42 (21.00)	56 (28.00)	44 (22.00)	37 (18.50)	21 (10.50)	200 (100.00)
Access of mobile banking facility	64 (32.00)	57 (28.50)	28 (14.00)	29 (14.50)	22 (11.00)	200 (100.00)
Availing subsidies from government is convenient	56 (28.00)	54 (27.00)	29 (14.50)	39 (19.50)	22 (11.00)	200 (100.00)
Insurance Schemes are good	45 (22.50)	67 (33.50)	39 (19.50)	29 (14.50)	20 (10.00)	200 (100.00)
Processing schemes are easy	63 (31.50)	54 (27.000	38 (19.000	29 (14.50)	16 (8.00)	200 (100.00)
Disposal of Claim Amount is quick	49 (24.50)	56 (28.00)	45 (22.50)	44 (22.00)	6 (3.00)	200 (100.00)
Banking staffs are always eager to help customers	56 (28.00)	84 (42.00)	24 (12.00)	21 (10.50)	15 (7.50)	200 (100.00)
Convenient Location for Banking	41 (20.50)	96 (48.00)	28 (14.00)	18 (9.00)	17 (8.50)	200 (100.00)

Table 2 reveals the percentage of customer's opinion on Pratan Mantri Jan Dhan Yojana. 45.50 percent agreed the statement of opening the account is easy, 12 and 5 percent strongly dis agreed and disagreed respectively. Regarding the customer's opinion on OD facility, 30.5 percent strongly disagreed and 12.5 percent strongly agreed. In the case of provision of debit card 28 percent disagreed and 10.5 percent strongly agreed. On the opinion about access of mobile banking facility, 32 percent strongly disagreed and 11 percent strongly agreed. The scores assigned for availing benefits from government, 28 percent strongly disagreed and 11 percent strongly agreed, 33.50 percent disagreed and 10.00 percent strongly agreed with the statement of insurance schemes whereas, 31.5 percent strongly disagreed and 8 percent strongly agreed that processing schemes are easy. On the statement of banking staff are eager to help

customers, 42 percent disagreed and only 7.50 percent strongly agreed and 48.00 percent and 8.50 percent of respondents disagreed and strongly agreed with the statement of convenient location respectively.

Table 3

Monthly Income	SD	DA	N	A	SA	Total	Chi Square value	p value
Up to 5000	5 (20.00)	1 (4.00)	4 (16.00)	9 (36.00)	6 (24.00)	25 (100.00)	16.895	0.392
5000 to 10,000	6 (9.00)	3 (4.50)	6 (9.00)	31 (46.30)	21 (31.30)	67 (100.00)		
10,000 to 15,000	7 (16.70)	3 (7.10)	7 (16.70)	16 (38.10)	9 (21.40)	42 (100.00)		
15,000 to 20,000	4 (12.50)	2 (6.30)	2 (6.30)	19 (59.40)	5 (15.60)	32 (100.00)		
Above 20,000	2 (5.90)	1 (2.90)	1 (2.90	16 (47.10)	14 (41.20)	34 (100.00)		
Total	24 (12.00)	10 (5.00)	20 (10.00)	91 (45.50)	55 (27.50)	200 (100.00)		

Table 3 evinces the opinion on statement that opening the account is easy with monthly income. In up to 5000 income basket, 36 percentages agreed and 20 percent strongly disagreed whereas, in 5000 to 10,000 income brackets, only 9 percent strongly disagreed and 31.30 percent strongly agreed. 38 percent of the respondents from 10.000 to 15,000 category agreed the above statement and only 7.10 percent disagreed. On the other hand, 59.40 percent between 15,000 to 20,000 income basket agreed and 6.30 percent disagreed. In the case of above 20,000 income group 47.10 percent agreed and 2.90 was the percentage people for the categories disagreed and neutral. As the results indicated in chi-square value and the p-value of 16.895 and 0.392, the calculated value is greater than the significance value 0.05. Hence we reject null hypothesis and accept the alternative hypothesis that there is a relationship between monthly income and the ‘opening the account is easy’ statement.

Table 4

Monthly Income	SD	DA	N	A	SA	Total	Chi Square value	p value
Up to 5000	13 (52.00)	2 (8.00)	2 (8.00)	2 (8.00)	6 (24.00)	25 (100.00)	30.351	0.016*
5000 to 10,000	16 (23.90)	20 (29.90)	11 (16.40)	8 (11.90)	12 (17.90)	67 (100.00)		
10,001 to 15,000	10 (23.80)	17 (40.50)	7 (16.70)	5 (11.90)	3 (7.10)	42 (100.00)		

Monthly Income	SD	DA	N	A	SA	Total	Chi Square value	p value
15,000 to 20,000	9 (28.10)	9 (28.10)	10 (31.30)	2 (6.30)	2 (6.30)	32 (100.00)		
Above 20,000	13 (38.20)	10 (29.40)	2 (5.90)	7 (20.60)	2 (5.90)	34 (100.00)		
Total	61 (30.50)	58 (29.00)	32 (16.00)	24 (12.00)	25 (12.50)	200 (100.00)		

This table 4 indicates the comparison between opinions on PMJDY customers with OD facility is available statement. Out of 200 sample respondents 61 have strongly disagreed, 58 have disagreed, 32 have neutrally agreed, 25 have strongly agreed and 24 have agreed. This is reflected in chi-square value 30.351 with the p-value of 0.016. These results showed that calculated value is lesser than the significance value of 0.05. Therefore it is to be accepted the null hypothesis that there is no association between monthly income of PMJDY customers and overdraft facility is available statement.

Table 5

Monthly Income	SD	DA	N	A	SA	Total	Chi Square value	p value
Up to 5000	8 (32.00)	6 (24.00)	5 (20.00)	2 (8.00)	4 (16.00)	25 (100.00)	10.856	0.818
5000 to 10,000	12 (17.90)	16 (23.90)	19 (28.40)	13 (19.40)	7 (10.40)	67 (100.00)		
10,001 to 15,000	8 (19.00)	13 (31.00)	6 (14.30)	9 (21.40)	6 (14.3)	42 (100.00)		
15,000 to 20,000	8 (25.00)	11 (34.40)	6 (18.80)	6 (18.80)	1 (3.10)	32 (100.00)		
Above 20,000	6 (17.60)	10 (29.40)	8 (23.50)	7 (20.60)	3 (8.80)	34 (100.00)		
Total	42 (21.00)	56 (28.00)	44 (22.00)	37 (18.50)	21 (10.50)	200 (100.00)		

Table 5 observes that customer's opinion on debit card is provided and the monthly income. Out of cent percent the majority of 28 percent are disagreed, 22 percent are neutrally agreed, 21 percent strongly disagreed, 18.5 percent agreed and 10.50 percent strongly agreed. From the above results on chi-square value (10.856) and the p- value (0.818) what is reflected that the calculated value is exceeding than the significance level (0.05). Hence we rejected the null hypothesis and accepted the alternative hypothesis that there is a relationship between debit card holders of PMJDY customers and their monthly income.

Table 6

Monthly Income	SD	DA	N	A	SA	Total	Chi Square value	p value
Up to 5000	11 (44.00)	6 (24.00)	3 (12.00)	5 (20.00)	0 (0.00)	25 (100.00)	20.852	0.184
5000 to 10,000	23 (34.30)	16 (23.90)	13 (19.40)	7 (10.40)	8 (11.90)	67 (100.00)		
10,001 to 15,000	17 (40.50)	11 (26.20)	6 (14.30)	5 (11.90)	3 (7.10)	42 (100.00)		
15,000 to 20,000	4 (12.50)	12 (37.50)	4 (12.5)	5 (15.60)	7 (21.90)	32 (100.00)		
Above 20,000	9 (26.50)	12 (35.30)	2 (5.90)	7 (20.60)	4 11.80)	34 (100.00)		
Total	64 (32.00)	57 (28.50)	28 (14.00)	29 (14.50)	22 (11.00)	200 (100.00)		

The table 6 reveals facts regarding monthly income category of selected respondents with the statement of access of mobile banking facility. Among the cent percent respondents only 11 percent strongly agreed, 14.5 percent agreed, 28 percent neutrally agreed, 28.5 percent disagreed and the most of 32 percent strongly disagreed with the above statement. These results have indicated 20.852 of chi-squared value and 0.184 > 0.05 of P-value; hence the calculated value is larger than the table value. So we rejected the null hypothesis and accepted the alternative hypothesis that there is an association between the accesses of mobile banking facility with monthly income basket.

Table 7

Monthly Income	SD	DA	N	A	SA	Total	Chi Square value	p value
Up to 5000	11 (44.00)	3 (12.00)	4 (16.00)	6 (24.00)	1 (4.00)	25 (100.00)	16.746	0.402
5000 to 10,000	15 (22.40)	20 (29.90)	10 (14.90)	12 (17.90)	10 (14.90)	67 (100.00)		
10,001 to 15,000	13 (31.00)	11 (26.20)	2 (4.80)	10 (23.80)	6 (14.30)	42 (100.00)		
15,000 to 20,000	10 (31.30)	10 (31.30)	7 (21.90)	3 (9.40)	2 (6.30)	32 (100.00)		
Above 20,000	7 (20.60)	10 (29.40)	6 (17.60)	8 (23.50)	3 (8.80)	34 (100.00)		
Total	56 (28.00)	54 (27.00)	29 (14.50)	39 (19.50)	22 (11.00)	200 (100.00)		

Table 7 shows that the statement is about availability of subsidies with monthly income among the five categories. 56 out of 200 respondents strongly disagreed, 54 respondents disagreed and 29 neutrally agreed with the above statement whereas, 39 persons agreed and 22 individuals strongly agreed. The p-value 0.402 and the chi-square value 16.746 clearly explained the above statement, which is higher than the table value of 0.05. So we reject the null hypothesis at 5 percent level and accept the alternative hypothesis that there is a significant relationship between monthly income of PMJDY respondents with the opinion on availability of subsidies.

Table 8

Monthly Income	SD	DA	N	A	SA	Total	Chi Square value	p value
Up to 5000	12 (48.00)	6 (24.00)	4 (16.00)	0 (0.00)	3 (12.00)	25 (100.00)	19.016	0.268
5000 to 10,000	11 (16.40)	27 (40.30)	14 (20.90)	10 (14.90)	5 (7.50)	67 (100.00)		
10,001 to 15,000	9 (21.40)	14 (33.30)	8 (19.00)	6 (14.30)	5 (11.90)	42 (100.00)		
15,000 to 20,000	7 (21.90)	12 (37.50)	5 (15.60)	6 (18.80)	2 (6.30)	32 (100.00)		
Above 20,000	6 (17.60)	8 (23.50)	8 (23.50)	7 (20.60)	5 (14.70)	34 (100.00)		
Total	45 (22.50)	67 (33.50)	39 (19.50)	29 (14.50)	20 (10.00)	200 (100.00)		

The table 8 observed the relationship between the statement of insurance schemes is good and the monthly income group among the respondents. Out of 200 respondents 20 strongly agreed, 29 agreed and 39 neutrally agreed but the majority of 67 disagreed and 45 strongly disagreed the above statement. On the other hand, chi-square value of 19.016 and 0.268 conformed the above statement that the calculated value is more than the table value. Therefore, we rejected the null and accepted the alternative hypothesis showed that there is an association between the monthly income holder's income and the choice of insurance scheme.

Table 9

Monthly Income	SD	DA	N	A	SA	Total	Chi Square value	p value
Up to 5000	13 (52.00)	7 (28.00)	1 (4.00)	1 (4.00)	3 (12.00)	25 (100.00)	27.182	0.039*
5000 to 10,000	21 (31.30)	14 (20.90)	17 (25.40)	11 (16.40)	4 (6.00)	67 (100.00)		
10,001 to 15,000	10 (23.80)	8 (19.00)	10 (23.80)	8 (19.00)	6 (14.30)	42 (100.00)		

15,000 to 20,000	10 (31.30)	11 (34.40)	8 (25.00)	2 (6.30)	1 (3.10)	32 (100.00)		
Above 20,000	9 (26.50)	14 (41.20)	2 (5.90)	7 (20.60)	2 (5.90)	34 (100.00)		
Total	63 (31.50)	54 (27.00)	38 (19.00)	29 (14.50)	16 (8.00)	200 (100.00)		

Table 9 explained the association among the monthly income group of PMJDY respondents with processing schemes are easy statement. Out of cent percent 19 percent neutrally agreed, 14.5 percent agreed and 8 percent strongly agreed but 31.5 percent strongly disagreed and 27 percent disagreed. Furthermore 27.182 of chi-square value with 0.039 of p-value compared to table value of 0.05; that is calculated value is smaller than the table value. It is indicated that there is no relationship between the statement processing schemes are easy with monthly income basket among the selected respondents.

Table 10

Monthly Income	**SD**	**DA**	**N**	**A**	**SA**	**Total**	**Chi Square value**	**p value**
Up to 5000	15 (60.00)	3 (12.00)	2 (8.00)	4 (16.00)	1 (4.00)	25 (100.00)	51.309	0.001**
5000 to 10,000	9 (13.40)	20 (29.90)	18 (26.90)	19 (28.40)	1 (1.50)	67 (100.00)		
10,001 to 15,000	6 (14.30)	15 (35.70)	8 (19.00)	12 (28.60)	1 (2.40)	42 (100.00)		
15,000 to 2 0,000	2 (6.30)	14 (43.80)	10 (31.30)	4 (12.50)	2 (6.30)	32 (100.00)		
Above 20,000	17 (50.00)	4 (11.80)	7 20.60)	5 (14.70)	1 (2.90)	34 (100.00)		
Total	49 (24.50)	56 (28.00)	45 (22.50)	44 (22.00)	6 (3.00)	200 (100.00)		

The table 10 observes the relationship between the opinions on PMJDY regarding the disposal of claim is quick and the monthly income of the sample respondents. Out of cent percent, 28 percent disagreed, 24.5 percent strongly disagreed, 22.5 percent neutrally agreed, 22 percent agreed and only 3 percent strongly agreed with the above statement. The results of chi-square (51.309) and p-value (0.001) compared with the level of significance at one percent (654) indicates that the calculated value is below the table value and hence we accept the null hypothesis. Therefore it showed that there is no significance difference between monthly income and disposal of claim amount.

Table 11

Monthly Income	SD	DA	N	A	SA	Total	Chi Square value	p value
Up to 5000	9 (36.00)	12 (48.00)	0 (0.00)	2 (8.00)	2 (8.00)	25 (100.00)	18.405	0.301
5000 to 10,000	11 (16.40)	34 (50.70)	11 (16.40)	7 (10.40)	4 (6.00)	67 (100.00)		
10,001 to 15,000	18 (42.90)	11 (26.20)	6 (14.30)	4 (9.50)	3 (7.10)	42 (100.00)		
15,000 to 20,000	9 (28.10)	12 (37.50)	5 (15.60)	4 (12.50)	2 (6.30)	32 (100.00)		
Above 20,000	9 (26.50)	15 (44.10)	2 (5.90)	4 (11.80)	4 (11.80)	34 (100.00)		
Total	56 (28.00)	84 (42.00)	24 (12.00)	21 (10.50)	15 (7.50)	200 (100.00)		

Table 11 reveals the association between PMJDY customer's monthly income and banking staffs are always eager to help. Among the 200 respondents only 7.5 percent strongly agreed, 10.5 percent agreed about the statement; whereas, 12 percent neutrally agreed, 42 percent disagreed and 28 percent strongly disagreed about this statement. It implies that the chi-square value of 18.405 and the p-value of 0.301 is greater than the table value of 0.05. Thus we reject the null hypothesis and accept the alternative hypothesis and hence there is a significance difference between the above statements.

Table 12

Monthly Income	SD	DA	N	A	SA	Total	Chi Square value	p value
Up to 5000	8 (32.00)	14 (56.00)	2 (8.00)	1 (4.00)	0 (0.00)	25 (100.00)	27.863	0.033*
5000 to 10,000	10 (14.90)	28 (41.80)	18 (26.90)	7 (10.40)	4 (6.00)	67 (100.00)		
10,001 to 15,000	5 (11.90)	24 (57.10)	5 (11.90)	3 (7.10)	5 (11.90)	42 (100.00)		
15,000 to 20,000	10 (31.30)	15 (46.90)	0 (0.00)	4 (12.50)	3 (9.40)	32 (100.00)		
Above 20,000	8 (23.50)	15 (44.10)	3 (8.80)	3 (8.80)	5 (14.70)	34 (100.00)		
Total	41 (20.50)	96 (48.00)	28 (14.00)	18 (9.00)	17 (8.50)	200 (100.00)		

The table 12 implies the opinion on the statement of monthly income categories with convenient location for banking relationship. From this table out of cent percent respondents 48

percent disagreed, 20.5 percent strongly disagreed, 14 percent are neutrally agreed with that statement but 9 percent respondents agreed and 8.5 percent strongly agreed to that particular statement. The chi-square value of 27.863 and p-value of 0.033 conforms below the level of significance at 5 percent. Hence we rejected the null and accepted the alternative hypothesis that there is a significant deviation among monthly income groups and banking location.

Table 13

Statements	**Gender**				**t-value**	**p-value**
	Male		**Female**			
	Mean	**SD**	**Mean**	**SD**		
Q1	3.73	1.27	3.7	1.253	0.186	0.853
Q2	2.38	1.346	2.55	1.379	0.867	0.387
Q3	2.68	1.279	2.71	1.288	0.172	0.864
Q4	2.62	1.32	2.29	1.377	1.732	0.085
Q5	2.46	1.334	2.69	1.386	1.22	0.224
Q6	2.49	1.274	2.62	1.256	0.719	0.473
Q7	2.37	1.222	2.44	1.338	0.384	0.701
Q8	2.56	1.181	2.47	1.163	0.497	0.620
Q9	2.18	1.157	2.35	1.224	1.047	0.296
Q10	2.24	1.135	2.47	1.171	1.395	0.165
Overall Opinion	24.59	4.479	24.85	4.892	0.387	0.699

Table 13 indicates the association between PMJDY respondents and their opinion. The t-value and p-value is greater than the level of significance at five percent level with all the statement. Thus we accepted the null hypothesis and rejected the alternative hypothesis that there is no significant relationship between female and male with regard to customer's perceptive on the features of PMJDY.

Table 14

Statements	**Area**		**t-value**	**p-value**
	Rural	**Urban**		

	Mean	**SD**	**Mean**	**SD**		
Q1	3.73	1.259	3.69	1.263	0.201	0.841
Q2	2.58	1.426	2.32	1.265	1.362	0.175
Q3	2.82	1.281	2.53	1.269	1.58	0.116
Q4	2.27	1.353	2.67	1.34	2.084	0.039*
Q5	2.62	1.412	2.54	1.305	0.394	0.694
Q6	2.64	1.265	2.45	1.258	1.089	0.278
Q7	2.39	1.316	2.42	1.248	0.176	0.86
Q8	2.49	1.231	2.54	1.086	0.324	0.747
Q9	2.25	1.234	2.31	1.145	0.317	0.751
Q10	2.35	1.185	2.4	1.125	0.317	0.752
Overall Opinion	24.76	5.031	24.69	4.243	0.095	0.924

Table 14 observes the association between rural and urban areas with regard to respondent's satisfaction. Access of mobile banking facility statement t-value (2.084) and p-value (0.039) is smaller than the level of significance at 5 percent level. Hence we rejected the null and accepted the alternative hypothesis that there is a relationship between the two variables whereas rest of the other statements is greater than the significant level. Thus we accepted the null hypothesis that there is an association between the urban and rural customers and their opinions.

Table 15

Statements	**Education Level**					**t-value**	**p-value**
	Up to School Level	**Diploma**	**U.G**	**P.G**	**Others**		
Q1	2.5^{a} (1.203)	3.36^{ab} (0.94)	3.55^{b} (1.395)	3.84^{b} (1.362)	3.96^{b} (1.378)	2.457	0.047*
Q2	2.49 (1.406)	2.63 (1.391)	2.47 (1.422)	1.91 (0.831)	2.5 (0.548)	0.557	0.694

Statements	Education Level					t-value	p-value
	Up to School Level	Diploma	U.G	P.G	Others		
Q3	1.33[a] (1.234)	2.51[b] (1.305)	2.63[b] (1.234)	2.82[b] (1.662)	2.87[b] (0.816)	2.6	0.037*
Q4	2.57[a] (1.376)	2.81[a] (1.388)	1.98[a] (1.278)	2.55[ab] (1.293)	2.55[ab] (1.293)	2.36	0.055*
Q5	2.09 (1.32)	2.44 (1.423)	2.49 (1.392)	2.85 (1.375)	3.5 (1.225)	1.767	0.137
Q6	2.55 (1.258)	2.93 (1.466)	2.38 (1.244)	2.36 (1.027)	3 (0.632)	1.096	0.36
Q7	2.48[ab] (1.282)	2.89[b] (1.34)	2.11[ab] (1.311)	2.36[ab] (0.924)	1.67[a] (0.516)	2.276	0.053*
Q8	2.41 (1.184)	2.59 (1.01)	2.55 (1.218)	2.82 (1.25)	3 (1.095)	0.694	0.597
Q9	2.19 (1.129)	2.26 (1.259)	2.26 (1.243)	2.73 (1.348)	3 (1.265)	1.069	0.373
Q10	2.41 (1.133)	2.37 (1.334)	2.38 (1.18)	2.27 (1.104)	1.83 (0.753)	0.365	0.833
Overall Opinion	24.96 (4.252)	26.33 (6.651)	23.7 (4.326)	23.73 (4.921)	24.5 (3.017)	1.635	0.167

Note: The value within bracket refers to SD
Different alphabet among education level denotes significant at 5% level using Duncan Multiple Range Test (DMRT).

Table 15 shows the affiliation between PMJDY customers with education level. 'Opening the account is easy' p-value is lesser than the table value 0.05. Thus there is no significant difference among U.G, P.G and other baskets and there is a variation up to school level group. 'Rupay card is provided' p-value indicated that there is no deviation between all the four groups and there is a deviation with 'up to school level'. The statement about 'mobile banking facility' is no significantly different among all the five categories but P.G and Others group differ with other groups. 'Processing schemes are easy' is expressively different from diploma group with others group but rests of the groups are not differing with any other groups. Among the ten statements and the overall opinion, four statements are statistically different from the education level; then the rest of six statements p-value is greater than 0.05. Hence we accepted the null hypothesis at 5 percent level. It is indicated that there is no deviation among the selected respondents with the level of education.

Table 16

Statements	Occupational Status	t-value	p-value

	Primary	**Secondary**	**Tertiary**	**Tiny vendor**	**Others**		
Q1	3.69 (1.321)	3.58 (1.317)	3.67 (1.322)	4.08 (1.017)	3.7 (1.137)	0.663	0.619
Q2	1.85[a] (1.521)	2.39[ab] (1.554)	2.56[b] (1.197)	2.57[b] (1.19)	2.72[b] (1.34)	1.87	0.117
Q3	2.04[a] (1.156)	2.58[ab] (1.5)	2.81[b] (1.218)	2.88[b] (1.366)	2.92[b] (1.055)	2.51	0.043*
Q4	2.26 (1.251)	2.06 (1.308)	2.56 (1.362)	2.62 (1.499)	2.74 (1.375)	1.482	0.209
Q5	2.29[a] (1.328)	2.35[ab] (1.44)	2.61[ab] (1.347)	2.97[ab] (1.384)	3[b] (1.177)	2.528	0.042*
Q6	2.51 (1.43)	2.28 (1.186)	2.67 (1.256)	2.42 (1.27)	2.85 (1.099)	1.029	0.393
Q7	2.13 (1.239)	2.47 (1.383)	2.64 (1.303)	2.35 (1.231)	2.15 (1.167)	1.368	0.246
Q8	1.85[a] (1.233)	2.48[b] (1.276)	2.5[b] (1.041)	2.51[b] (1.12)	2.76[b] (1.122)	3.072	0.018*
Q9	2.36 (0.959	2.11 (1.141)	2.21 (1.278)	2.62 (1.359)	2.22 (1.188)	0.812	0.519
Q10	2.51 (0.97)	2.19 (1.167)	2.38 (1.18)	2.46 (1.24)	2.3 (1.295)	0.419	0.795
Overall Opinion	24.95 (3.486)	23.78 (5.457)	25.4 (5.199)	23.85 (4.713)	24.74 (3.569)	0.989	0.415

Note: The value within bracket refers to SD
Different alphabet among occupational status denotes significant at 5% level using Duncan Multiple Range Test (DMRT).

Table 16 observes the relationship between respondent's opinion and their occupational status. Only 3 out of 10 statements p-values are below the level of significance at 5 percent. So we rejected null hypothesis for the above Q3, Q5 & Q7 statements and rest of them are accepted. 'Debit card is provided' statement bears no major difference among Tertiary, Tiny Vendor & Others category and there is a deviation with primary daily workers group but Secondary daily workers group is not deviate to rest of the other groups. 'Availing subsidies' statement is differing between Primary group with others group and rest of the categories are not differing with the remaining two. The opinion about 'Disposal of claim' is significantly differing among the four categories but not with Primary basket.

Table 17

Statements	**Monthly Income**					**t-value**	**p-value**
	Up to 5000	**5000 to 10,000**	**10,001 to**	**15,000 to 20,000**	**Above 20,000**		

			15,000				
Q1	3.4[a] (1.443)	3.4[a] (1.179)	3.59[ab] (1.363)	3.87[ab] (1.214	4.15[b] (1.048)	2.416	0.05*
Q2	2.44 (1.734)	2.7 (1.425)	2.38 (1.188)	2.34 (1.153)	2.26 (1.333)	0.789	0.534
Q3	2.52 (1.447)	2.81 (1.246)	2.81 (1.366)	2.41 (1.16)	2.74 (1.238)	0.738	0.567
Q4	2.08[a] (1.187)	2.19[a] (1.372)	2.42[ab] (1.292)	2.56[ab] (1.402)	2.97[b] (1.397)	2.121	0.04
Q5	2.32 (1.376)	2.73 (1.388)	2.64 (1.495)	2.28 (1.198)	2.71 (1.292)	0.909	0.46
Q6	2.04[a] (1.338)	2.57[ab] (1.158)	2.62[ab] (1.306)	2.5[ab] (1.218)	2.91[b] (1.334)	1.789	0.133
Q7	1.96[a] (1.32)	2.45[ab] (1.064)	2.81[b] (1.115)	2.16[a] (0.998)	2.38[ab] (1.264)	2.163	0.075
Q8	1.92[a] (1.32)	2.75[b] (1.064)	2.69[b] (1.115)	2.69[b] (0.998)	2.09[a] (1.264)	4.051	0.004*
Q9	2.04 (1.207)	2.39 (1.072)	2.12 (1.273)	2.31 (1.203)	2.38 (1.326)	0.643	0.632
Q10	1.84[a] (0.746)	2.51[b] (1.064)	2.5[b] (1.174)	2.22[b] (1.289)	2.47[b] (1.354)	1.914	0.11
Overall Opinion	21.28[a] (3.657)	25.75[b] (4.183)	25.02[b] (6.127)	24.41[b] (3.435)	25.21[b] (4.389)	4.63	0.001**

Note: The value within bracket denotes to SD.
Different alphabet among monthly income denotes significant at 5% level using Duncan Multiple Range Test (DMRT).

Table 17 indicates the significant difference among customers opinion on PMJDY with their monthly income. The 'Opening the account is easy' statement's calculated value is below the significance value of 0.05. It shows that there is no major difference between Up to 5000 categories with 5000 to 10,000 group and there is a deviation from Above 20,000 income groups but basket 3&4 are not differing with any other groups. 'Disposal of claim amount' statement significantly differ from groups 1 & 5 with rest of the three categories. Furthermore, the overall opinion about the above statement is rejected at 1 percent level and hence there is no significance deviation among 2, 3, 4 & 5 groups but there is a variation with only Up to 5000 income group.

Table 18

Statements	**Age Category**					**t-value**	**p-value**
	Up to 20	**20 to 30**	**30 to 40**	**40 to 50**	**50 above**		

Statements	Age Category					t-value	p-value
	Up to 20	20 to 30	30 to 40	40 to 50	50 above		
Q1	3.3 (1.252)	3.28 (1.514)	3.82 (1.284)	3.9 (1.064)	3.65 (1.329)	1.556	0.188
Q2	3^{b} (1.7)	2.88^{b} (1.333)	2^{a} (1.148)	2.5^{ab} (1.463)	2.54^{ab} (1.254)	2.387	0.052*
Q3	2.6 (1.174)	2.64 (1.114)	2.76 (1.209)	2.83 (1.343)	2.48 (1.368)	0.596	0.666
Q4	2.4 (1.713)	1.84 (0.688)	2.58 (1.373)	2.64 (1.437)	2.33 (1.358)	1.827	0.125
Q5	2.4^{ab} (1.174)	3.12^{b} (1.301)	2.09^{a} (1.379)	2.65^{ab} (1.313)	2.71^{ab} (1.398)	2.728	0.031*
Q6	2.5 (1.354)	2.56 (1.446)	2.73 (1.321)	2.38 (1.093)	2.69 (1.339)	0.722	0.578
Q7	2.4 (1.578)	2.36 (1.497)	2.18 (1.284)	2.68 (1.231)	2.23 (1.153)	1.426	0.227
Q8	2.6 (1.075)	2.92 (1.152)	2.44 (1.307)	2.36 (1.179)	2.56 (1.029)	1.138	0.34
Q9	2.3 (0.949)	2.36 (1.186)	2.29 (1.236)	2.32 (1.309)	2.15 (1.052)	0.196	0.94
Q10	2.3 (1.567)	2.68 (1.406)	2.29 (1.272)	2.25 (0.96)	2.48 (1.091)	0.81	0.52
Overall Opinion	24.4 (3.026)	25.6 (6.318)	23.84 (4.242)	24.93 (4.432)	24.88 (4.862)	0.665	0.617

Note: The value within bracket states SD
Different alphabet among age category denotes significant at 5% level using Duncan Multiple Range Test (DMRT).

Table 18 denotes the significant variation about the PMJDY consumer's statement with their age basket. Among the ten statements only in two statements p-value is lesser than the level of significance at 5 % and therefore we rejected the null hypothesis and accepted the alternative hypothesis. 'OD facility is available' statement substantially differ with 30 to 40 age category and not significantly deviate with 'up to 20 and 20 to 30' age groups but rest of two groups differ with any other groups. 'Availing subsidies from government' is notably different between 20 to 30 age basket with 30 to 40 age bracket but rest of the categories do not differ with other clusters. On the other hand, the overall opinion does not show weighty difference among their age groups.

Results and Discussions

Results based on the objectives of the study and different variables were taken into consideration regarding financial services and financial inclusion scheme are being highlighted as below;

In gender category, 110 out of 200 sample respondents are females and the rest of them are males and there is a significant difference between them. At the same time, 115 out of 200 respondents belonged to rural area and the rest of 85 are selected from urban area but there is no significant difference between the two. In the case of education category, the majority of 103 respondents are under 'up to school level' education group and there is no variance among the five educational groups. Monthly income of the consumer significantly differs with the statements namely, opening the account is easy, debit card is provided, mobile banking facility, availabilities of subsidies, insurance schemes are good, convenient location and banking staff always help them. Whereas, monthly income does not depict significant difference among the statements such as, overdraft facility is available, processing schemes are easy and disposal of claim amount.

Conclusion

Financial inclusion is a great weapon to overcome the constraints, financial backwardness and tries to establish good governance. Keeping in view the theme of financial inclusion, the study undertook the area which was more rationale for the study purpose. The study was undertaken to know the reach of financial inclusion, their banking habits and attachments with banks. It is concluded from the results attained from the study that mainstream of the households have bank account because of MGNREGA Programme and subsidies received from the government plans are paid through the individual bank account of the beneficiaries. The relationship of households with the banking services and bank branches reproduces an increasing trend. However, overall financial responsiveness and access in the area are found to be very less as the households are using only basic deposits account and loan facility whereas the other services like mobile banking, net banking, micro finance, mutual funds etc. did not arouse much awareness among the population.

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