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A Study on the Effect of Socio Economic Factors on Awareness of Jan Suraksha Schemes Amongst the Poor and the Underprivileged Sections of Society

Socio-Economic factors have an immense impact on the awareness levels amongst the poor and the underprivileged sections of society. Social security schemes are vital for providing critical financial support to the families in case of sickness, medical expenses or death of an income earner. This paper studies how socio-economic factors affect the likelihood of being unaware of the various Jansuraksha schemes.

Primary data collection for the study was done through the survey method, using a structured questionnaire, carried out amongst 1,854 respondents across the various states of India. The findings of the study reveal that those who would be highly eligible, i. e. drivers, workers, students, low-income earners, were the least aware about these the various government schemes .

Key words: Social security, Jansuraksha schemes, Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Awareness levels, Excluded sections, Communication, Preferred communication.

1. Introduction

Wikipedia (Social Insurance, n.d.) defines 'Social Insurance' as any government-sponsored scheme which is characterized by the following:

- The benefits, eligibility and other characteristics as defined by statute.

- Income and expenses are provided for by the government as a fund for the purpose.

- Funded by taxes or pensions paid by the participants in part or in full.

- Targeted at a defined population, participation is compulsory or heavily subsidized.

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The general survey concerning social security instruments in the light of the 2008 "Declaration on Social Justice (Globalization, F. 2011) for a Fair Globalization", which was presented at the International Labour Conference (2011), speaks about the International Labour Organization's (ILO) strategic objective of enhancing the coverage and effectiveness of social protection. The report emphasizes the need for enhancing the coverage and effectiveness of social protection to ensure greater protection from uncertainty, disease and deprivation.

Social security has evolved from an instrument which takes care of the minimum standards of living, to a tool which promotes economic development, social cohesion and democracy. Social protection is now regarded as a key initiative to enhance work-force productivity, and to ensure their overall health and longevity. The initiative also helps in the generation of employment in the social services sector. It stabilizes the economy by providing replacement income and generates demand.

Investment in social and human capital is critical for the stable and long-term growth of any economy. It also guarantees the fundamental human right to a secure, healthy and decent standard of living.

On May 9, 2015, the Prime Minister of India launched the "**Jansuraksha Schemes**" (jansuraksha.gov.in) for the poor and the underprivileged sections of society. These schemes are aimed at providing voluntary, affordable, and universal access to essential social security protection in a convenient manner. The premium payments are linked to the beneficiary's individual bank account with an auto-debit facility feature. The social security initiatives consist of : (i)   Life insurance, (ii) Accident insurance, and (iii) Pension scheme.

a) **Pradhan Mantri Jeevan Jyoti Bima Yojana** (PMJJBY) scheme is a simple term-assurance plan that offers a renewable life cover of Rs 2 lakhs to Savings Bank (SB) account holders in the age group of 18-50 years, covering death due to any reason, for a premium of Rs 330 /- per annum.

b) **Pradhan Mantri Suraksha Bima Yojana** (PMSBY) offers a renewable one-year accidental death cum disability cover of Rs 2 lakh for partial/permanent disability to SB account holders in the age group of 18-70, for a nominal premium of Rs. 12 per annum. The APY pension scheme aims to provide a fixed minimum pension of Rs. 1000-5000 per month, starting from the age of 60 years, depending upon the quantum of contribution by the savings account holder – the contributing age being 18 to 40 years.

2. Review of Literature

1. The diversity and unique demography of India, multiplicity of languages, the economic conditions, health status, socio-cultural and educational disparities, present formidable challenges to the dissemination of information and the creation of awareness among people across India. The Insurance Regulatory and Development Authority of India (IRDAI) and National Council of Applied Economic Research (NCAER) in their "Prelaunch Survey Report on Insurance Awareness Campaign" (Anushree Sinha et al., 2011), has highlighted the fact that lack of comprehension and awareness amongst the population is responsible for the low insurance penetration. The report also highlighted the willingness amongst most of the uninsured households to opt for insurance provided: (i) it is linked to a credit facility and (ii) it is customized to their specific needs. The need for mass-media campaigns, specifically targeting the urban and rural populations with state specific features, was emphasized in the report.

2. Mohd. Ben Habib, A. (2017), in a study on socio-cultural factors influencing consumer attitude towards insurance products, concluded that religious factors also have a significant impact on consumer attitude.

3. The income bracket and the demographic profile of the customer influences the purchase of life insurance products. This was clearly established in 'The Study of Factors Affecting the Need for Recognition of Life Insurance Policies in Chennai' by U. Manikumar and S. Premkumar (January 2016).

4. Kshama Vidharte and Ritesh Kundap (2016), in their study on "Awareness about Newly Launched Social Security Schemes Amongst Rural Population in India", researched on the social security schemes in rural India. They have drawn the conclusion that, though awareness remains high, the challenge was in convincing people to enroll in the schemes/s. They noted that out of those aware of the Jansuraksha and Sukanya Samriddhi Yojana schemes, 29.33 % had not registered. The awareness of these schemes was high amongst males (over 30 years of age). But the enrollment into these schemes was low amongst the rural population.

5. The need to raise the awareness amongst the youth and the deprived sections of the society, and, also the necessity to subscribe and contribute to the social security schemes were brought out in the study by Hemalatha Umashankar et. al (2018). The number of elderly (above 60 years) is likely to increase from the 8% currently, to 19% of the total population by 2050. The study clearly establishes that the

majority of the elderly population are not working and are partially or totally dependent. The low awareness of social security schemes and thus, the need of local leaders taking the lead in raising awareness amongst all levels of the population was emphasized in their study.

6. Dr. Tapaskumar Parida (2016-17) in his study, "Measuring Impact of Insurance, Including Jan Suraksha schemes, on Insurance Consumption in India", noted that the popularization and implementation of the Jan Suraksha schemes by bankers amongst their customers has resulted in the rise of awareness levels about insurance and its need. This resulted in more customers demanding Jan Suraksha schemes. The banks also encourage the customers to purchase these schemes due to their affordability. Increasing income levels, return on investment and need for savings also play a vital role in inspiring customers to purchase of these schemes. Hiroshi Sato (June 2004) has studied the levels of social well-being in the state of Kerala in India. He notes that the level of social well-being in the state is comparable to that of advanced countries despite a relatively low-income standard. He attributes the high level of awareness and also success of implementation of welfare schemes to the conscious "Public Interventions" by the private sector – political parties and labour unions – that are very active in the areas of food provision, health-care services, spread of elementary education and the implementation of various health schemes. In fact, teachers and women social workers were co-opted into the socio-political engagement process. They have whole-heartedly supported the policies of the governments for the benefit of the lowest sections of the society.

7. Benedict L and Max L (2017), in their study on 'Why the Poor are Under -insured' state that, based on fieldwork in South-East India, the primary reasons for under insurance is that the micro insurance clients seem to be risk-aware but have very limited knowledge about the products available, the product specifications and accessibility. The people also misunderstood the basic need and the concept of insurance and pension. Their study points to some 'irrational' and 'bounded rational' behavior among people that impedes their insurance demand. They also found that insurance personnel and NGOs in cooperation have ensured reduction of transaction costs, adverse selection and prevented the moral hazard factor in insurance to a level that makes micro-insurance products scalable. Thus, they have managed to offer significant risk- reduction benefits to the poor.

8. The Government of India, in order to create a system of universal health coverage and delivery easily available from public and private hospitals for every citizen, has introduced the Rashtriya Swasthya Bima Yojana (RSBY) – a social insurance health scheme in 2008. Arindam, N. et al. (2013), while analyzing the determinants of participation and enrolment into the scheme, conclude that political and institutional factors are amongst the strongest determinants influencing participation in the scheme. Those states/districts which are politically affiliated, or are neutral, showed the highest levels of enrollment. They also established that a clear link exists between weak enrollment and lower quality of governance, and also the pre-existence of a state-level health scheme. They also noted that the districts with a higher share of socio-economically (lower income) backward castes show lower enrollment rates, whereas those districts having households with higher income levels show greater willingness to participate in the schemes.

9. In a similar study on the Rashtriya Swasthya Bima Yojana (RSBY) scheme implemented in the state of Maharashtra, Thakur (2016) and Harshan, T. (2016) noted that the scheme has poor enrollment and utilization due to delays and faulty methods of enrollment. This deficiency, they said, can be improved by proactively educating the vulnerable sections. Also, automatic renewals of the scheme should be considered. Monitoring of the scheme at the level of the insurer, enrolling agencies as well as service providers is needed. They also noted that the RSBY scheme was suddenly discontinued because of the introduction of a similar state-specific scheme.

10. The conclusions arrived at in these studies on awareness levels of various schemes in India concur with the International Labour Conference (2001) Report, wherein the importance of the role played by the central government personnel at various levels was highlighted. The report also made mention of the need to expand this partnership and involve also the different ministries of the governments so that social security initiatives are delivered effectively to low-income groups that are engaged in self-employment and in the informal-economy sectors.

The various local government associations/agencies, that directly represent the underprivileged cooperatives, mutual benefit societies and communities' intermediary organizations, that work on behalf of low-income daily wage earners, and private financial institutions also need to be included in the mission of spreading the awareness, penetration and subscription to the various schemes floated by the government for the sole benefit of the people.

Based on empirical studies, mentioned in the literature review above, it is noticed that a demographic segment-wise study of two products under the Jan Suraksha schemes, i.e. PMJJBY and PMSBY, could be undertaken in order to understand the specific reasons for non-awareness about them.

3. Purpose of the Study and Formulation of Hypotheses

The study aims to find out whether socio-economic factors have impact on awareness level of the respondents. The segregation of the level of awareness of the respondents were done on the basis of the following methodology;

- '**Aware**' means the respondent is aware of at least one feature of the scheme, i.e. either the sum assured or premium payable or Family benefit.
- '**Little aware**' means the respondent has heard about the scheme, but is not aware of any of the feature of the scheme.
- '**Not aware**' means the respondent has not heard about the scheme.

Based on the above discussions, the following hypotheses have been formulated for the study.

- H1 - Awareness Level of the respondents in PMJJBY depends on the socio-economic factors like Income, Occupation and Education.
- H2 - Awareness Level of the respondents in PMSBY depends on the socio-economic factors like Income, Occupation and Education.

4. Research Models and Methodology

Based on the review of existing literature as discussed earlier, three important factors ((i) Income, (ii) Occupation and (iii) Education) have been identified which may or may not influence the awareness levels of the respondents of the products; PMJJBY and PMSBY and the research models (Figures 1 & 2), proposed for the study are :

Figures 1 & 2 : Proposed Research Model for PMJJBY and PMSBY
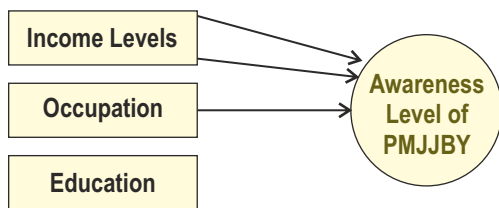

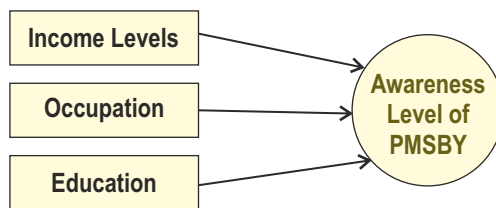Figure 1   Figure 2

Primary data collection was done through the survey method, for which a questionnaire was designed to address the objectives of the study. The survey was carried out by personal interviews, with respondents who did have/did not have a Jan Dhan account, and, who were from the poor or underprivileged sections of the society. The survey was carried out amongst 1,854 respondents spread across various states of India, depicted in Map below; and the various states have been classified under 15 regions (Table1). No data was collected from the states of Jammu & Kashmir.

Table1: Survey Data Collection - Summary Across Various Indian States

Region	States Covered	Respondents
Ahmedabad	Gujarat, Daman & Diu, Dadra & Nagar Haveli	101
Andhra Pradesh	Andhra Pradesh	102
Bangalore	Karnataka	125
Bhopal	Madhya Pradesh, Chhattisgarh	114
Bhubaneshwar	Orissa	102
Chandigarh	Chandigarh, Punjab, Himachal Pradesh, Jammu & Kashmir	0
Chennai	Tamil Nadu, Puducherry	104
Delhi	Delhi, Haryana, Uttarakhand	96
Jaipur	Rajasthan	109
Kerala	Kerala, Lakshadweep	143
Kolkata	West Bengal	155
Lucknow	Uttar Pradesh	105
Mumbai	Maharashtra, Goa	101
North East	Sikkim, Assam, Tripura, Nagaland, Manipur, Arunachal Pradesh, Meghalaya, Mizoram	102
Patna	Bihar, Jharkhand	100
Telangana	Telangana	295

Questions asked relating to the formulation the above hypotheses in Section 3 were:

Questions	Response
Are you aware of PMJJBY scheme?	Aware/ Little Aware/ Not Aware
Are you aware of PMSBY scheme?	Aware/ Little Aware/ Not Aware
What is the level of your education	Specify :
What is your occupation ?	Specify :
What is the monthly family Income?	Within a range :

5. Data Analysis

5.1 Data Reliability

The reliability, i.e. the internal consistency of the questionnaire was tested through the generally accepted statistical measure: 'Cronbach's Alpha coefficient'. For the measure to be reliable :

a) the alpha value should be more than 0.7

b) the internal consistency should have the value of 0.874

These were found to be satisfactory.

5.2 Demographic Analysis

Table 2 : Occupation-wise Awareness Levels

Occupation	Count	Aware of PMJJBY	Aware of PMSBY
Agriculturist	364	61.81%	60.99%
Business	213	55.40%	61.03%
Defense	2	50.00%	50.00%
Driver	24	29.17%	33.33%
Housewife	216	49.07%	44.44%
Others	30	53.33%	53.33%
Professional	6	50.00%	33.33%
Retired	17	64.71%	64.71%
Self-Employed	195	56.41%	54.36%

Service	532	64.47%	64.66%
Student	79	56.96%	59.49%
Unemployed	9	66.67%	55.56%
Worker	167	34.73%	35.93%
Total	**1854**		

Color code	% of Awareness
	Less than 35
	Between 35 and 60
	More than 60

From the above table, it can be seen that the highest (66.67%) "awareness percentages" (60+) are highlighted in yellow). Hence, the following conclusions can be deduced from Table 1 :

1. Drivers of motor vehicles were the "least aware" of both the schemes; however, they are more aware of PMSBY (33.33%) than PMJJBY (29.17%).

2. Workers (Casual laborers) were the "least aware" of both the schemes; but were more aware of the PMSBY scheme (35.93%).

3. The highest (61.81%) awareness is about PMJJBY among the Agriculturists. Table 3:

Table 3: Education-wise Awareness Levels

Education	Count	Awareness of PMJJBY	Awareness of PMSBY
Illiterate	148	33.11%	31.08%
Primary (1st to 4th)	242	54.55%	52.89%
Secondary (5th to 10th)	646	54.64%	55.11%
Higher Secondary (11th to 12th)	389	54.50%	57.84%
Graduation and above	429	70.63%	68.30%
Grand Total	**1854**		

Color code	% of Awareness
	Less than 35
	Between 35 and 60
	More than 60

From the above table, the highest awareness percentages (70.63% and 68.30%) of the two respective schemes (coded in yellow color), is greater than 60% of the "Awareness" score. Hence, the following conslusions can be drawn from Table 3:

1. Graduate respondents are the most aware, and the highest awareness is of PMJJBY scheme at 70.63%.

2. The illiterate respondents are the least (31.11 and 31.08%) aware of both the schemes.

3. These data indicate a clear link between the level of "literacy" and "awareness".

Table 4 : Monthly Income-wise Awareness Levels

Monthly Income	Score	Awareness of PMJJBY	Awareness of PMSBY
Below Rs 10,000	837	47.67%	48.39%
Rs 10,000 - 20,000	634	63.72%	65.77%
Rs 20,000 - 30,000	203	65.02%	59.61%
Above Rs 30,000	180	63.33%	58.33%
Total	**1854**		

Color code	% of Awareness
	Less than 35
	Between 35 and 60
	More than 60

In Table 4, the highest awareness scores (65.02 and 65.77%) of the two schemes (coded in yellow), are more than 60% of "Awareness". The following can then be concluded from the data presented in the table.

1. Respondents' whose monthly incomes are less than Rs 10,000, are the least aware of the respective schemes compared to other income group segments.

2. Awareness of PMJJBY and PMSBY schemes is higher among the groups with incomes above Rs 10,000.

5.3 Regression Analysis

From the survey data collected, (a) Education, (b) Occupation and (c) Family Monthly Income factors were analysed in order to understand their impact on awareness.

Accordingly, the logistic regression equation, that explains 'awareness as a function' of education, occupation and family income, was fitted; i. e. awareness is considered as the dependent variable, and, education, occupation and family income are taken as the independent variables.

More than being aware, it is interesting to identify the factors that increase the odds of being 'not aware'. The variable 'awareness' has three levels – Aware,/ Little aware / and Not aware. Therefore, we mark the category of 'Not aware' as 1; 'Aware' & 'Little Aware' as 0. Now we fit the logistic regression model for each of the schemes and study the coefficients of the model.

The logistic regression model is given by

$$\pi = \frac{e^{\beta_0 + \beta_1 X_1 + \ldots + \beta_p X_p}}{1 + e^{\beta_0 + \beta_1 X_1 + \ldots + \beta_p X_p}}$$

Where,

$\pi = \Pr(Y = 1 \mid X = x)$ where Y is the binary dependent variable and X is the independent variable

β_i's are coefficient of the ith explanatory variable (i= 1,2,3,…,p)

X is Explanatory variable or independent variable

After fitting the logistic regression, the β coefficients of logistic regression model for each of the schemes will be compared and inferences made. Also, the odds ratio will be computed by taking exponential of the β coefficients and compared for the two schemes under study.

This model-building procedure is followed as suggested in the textbook on *Regression by Example* by Chatterjee, Samprit (1938-1977). The z-value is the regression coefficient divided by the standard error. The cut-off value is 2, at a 95 % confidence level, i. e. p = 0.05, and, any value above that indicates that the independent variable matters. The data analysis was performed using MS Excel and R software.

Table 5 : Logistic Regression Coefficient Table for PMJJBY

PMJJBY: Education/ Occupation / Family Monthly Income	Estimate	Std. Error	z value	Pr(>|z|)	Signif.
(Intercept)	-2.66104	0.28392	-9.372	< 2e-16	***
Higher Secondary (11th to 12th)	-0.14264	0.24581	-0.58	0.56171	
Illiterate	1.24302	0.28642	4.34	1.43E-05	***
Primary (1st to 4th)	0.35865	0.2755	1.302	0.19297	
Higher Secondary (5th to 10th)	0.41215	0.23008	1.791	0.07324	
Business	-0.1221	0.28844	-0.423	0.67206	
Defence	2.33751	1.45064	1.611	0.1071	
Driver	1.22485	0.48759	2.512	0.012	*
Housewife	0.92452	0.21619	4.276	1.90E-05	***
Others	0.72547	0.47069	1.541	0.12325	
Professional	1.74819	0.91398	1.913	0.05578	.
Retired	0.24782	0.77692	0.319	0.74974	
Self Employed	0.50783	0.24011	2.115	0.03443	*
Service	0.1348	0.23779	0.567	0.57079	
Student	0.91466	0.35491	2.577	0.00996	**
Unemployed	1.2208	0.74116	1.647	0.09953	.
Worker	1.31512	0.22496	5.846	5.03E-09	***
Income 20,000 - 30,000	0.07346	0.27156	0.27	0.78678	
Income Above 30,000	0.32353	0.26892	1.203	0.22895	
Income Below 10,000	0.67746	0.16078	4.214	2.51E-05	***

Significance codes: 0 '*' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1**

From Table 5, for PMJJBY, it is found that the "***" categories of respondents, i. e. illiterate, driver, housewife, self-employed, student, worker and with income less than Rs. 10,000 have a p-value of less than 0.05.

- Therefore, these respondent categories significantly indicate that they are 'not aware' of the PMJJBY scheme.

Table 6 : Logistic Regression Coefficient for PMSBY

PMSBY : Education, Occupation, Monthly Income	Estimate	Std. Error	z value	Pr(>|z|)	Signif.
(Intercept)	-3.06036	0.29805	-10.268	< 2e-16	***
Higher Secondary (11th to 12th)	0.24985	0.24999	0.999	0.31758	
Illiterate	1.38075	0.29598	4.665	3.09E-06	***
Primary (1st to 4th)	0.61392	0.28513	2.153	0.03131	*
Secondary (5th to 10th)	0.66207	0.24068	2.751	0.00594	**
Business	0.04162	0.28694	0.145	0.88468	
Defence	2.53423	1.45195	1.745	0.08092	.
Driver	1.4909	0.47398	3.145	0.00166	**
Housewife	1.16725	0.21698	5.38	7.47E-08	***
Others	0.83705	0.47132	1.776	0.07574	.
Professional	1.08004	1.13932	0.948	0.34315	
Retired	-0.45642	1.04957	-0.435	0.66366	
Self Employed	0.54717	0.24562	2.228	0.0259	*
Service	0.23721	0.24113	0.984	0.32524	
Student	1.08581	0.35795	3.033	0.00242	**
Unemployed	0.72913	0.8307	0.878	0.38009	
Worker	1.38471	0.22831	6.065	1.32E-09	***
Income 20,000 - 30,000	0.19721	0.27382	0.72	0.47139	
Income Above 30,000	0.52614	0.27139	1.939	0.05254	.
Income Below 10,000	0.73685	0.16334	4.511	6.45E-06	***

Signif. codes: 0 '*' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1**

From Table 7, for PMSBY, the categories: illiterate, primary (1st to 4th), secondary (5th to 10th), driver, housewife, self-employed, student, worker and respondent's family income less than Rs. 10,000 have the p-value less than 0.05.

Thus, these categories significantly indicate respondents being 'not aware' about the PMSBY scheme.

Table 7 : Odds Ratio in Favor of Non-awareness of PMJJBY and PMSBY

Factors : Education, Occupation Monthly Income	PMJJBY	Sig.	PMSBY	Sig.
Higher Secondary (11th to 12th)	0.87		1.28	
Illiterate	3.47	***	3.98	***
Postgraduate	0.00		0.00	
Primary (1st to 4th)	1.43		1.85	*
Secondary (5th to 10th)	1.51	.	1.94	**
Business	0.89		1.04	
Defence	10.36		12.61	.
Driver	3.40	*	4.44	**
Housewife	2.52	***	3.21	***
Others	2.07		2.31	.
Professional	5.74	.	2.94	
Retired	1.28		0.63	
Self Employed	1.66	*	1.73	*
Service	1.14		1.27	
Student	2.50	**	2.96	**
Unemployed	3.39	.	2.07	
Worker	3.73	***	3.99	***
Income 20,000 - 30,000	1.08		1.22	
Income Above 30,000	1.38		1.69	.
Income below 10000_	1.97	***	2.09	***

Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

From Table 7, the categories :

    a) education - illiterate,

    b) occupation – driver, worker, housewife, self-employed and student,

    c) family income – below Rs. 10,000

are significant and common across the two schemes under study.

Further, it can be clearly observed that "PMSBY" has the highest odds-ratio for 'not aware' and in that :

- the category "worker" is 3.73 times more likely to be 'not aware' of the scheme which is the highest odds ratio amongst all significant categories.
- the category "driver" is 4.44 times more likely to be 'not aware' of the scheme which is the highest odds ratio amongst all significant categories.

6 Discussions

The 2008 Declaration on Social Justice (Globalization, F. 2011) speaks about enhancing the coverage and effectiveness of social protection. The IRDAI and NCAER study, "Prelaunch Survey Report on Insurance Awareness Campaign" (2018), highlights the fact that low insurance penetration is primarily due to lack of comprehension about these products in the population. This study corroborates these findings, where it is clearly established that illiterate, driver, housewife, self-employed, student, worker categories are not aware of the Jansuraksha schemes.

U. Manikumar and Prem Kumar (2016) drew the attention to the correlation between income brackets and demographic profiles in influencing customer attitude towards products. ,This is also validated in this study where it is found that in the Rs 10000 income bracket, only 48 % are aware of the Jansuraksha schemes as compared to the higher income brackets where awareness is over 62%.

This study finds that the awareness levels amongst housewives is on an average about 45%. These findings are similar to the findings in the study by Kshama Vidhate and Ritesh Kundap (2016), that the awareness levels were high amongst male respondents, however, the implementation of the schemes is an actual challenge.

7 Conclusions

From this research, it is clear that, in order to create better awareness of the Jansuraksha schemes, some of the socio-economic categories and factors studied in this study are to be focused in combination. These categories are under :

a) education - the illiterate,

b) occupation - driver, worker, housewife, self-employed and student, and

c) income - those with family incomes below Rs. 10,000.

Across both the schemes, i.e. PMJJBY and PMSBY, all categories indicate the characteristic of 'non awareness' at various levels, particularly under education –primary

and secondary - it is more prominent. Also, more amongst respondents having secondary education, with occupation as "service", are 'little aware' about the scheme.

Hence, in order to reduce the proportion of 'non awareness' of the Jansuraksha schemes amongst the excluded sections of society, the specific categories as mentioned above need to be given special attention to, and, various communication initiatives relevant and specific to these groups should be formulated and implemented.

Special interest groups, social workers, government machinery at the block and village levels and anganwadi workers need to be engaged and trained specifically in the use of audio-visual communication tools to impart knowledge, create awareness and encourage to subscribe to the Jansuraksha schemes among the various categories. Likewise, feedback mechanisms may be created in order to understand and monitor the impact of these initiatives which should be fine-tuned for specific groups, particularly housewives, students, casual labor and drivers.

This research is based on the Impact Assessment Model, where an attempt has been made to assess the awareness levels of the target population who were identified as potential beneficiaries of the Jansuraksha schemes initiated by the Government of India.

The target population are the poor, underprivileged and those below the poverty line. An attempt has been made to achieve a large sample size of respondents of various categories under the different factors covering most of the 16 major States of the India Union. The data collection has been both extensive and tedious as the questionnaire had to be administered in the local language and the answers captured for analysis. This involved considerable costs both for travel and the time spent, which posed limitations.

This study can be supplemented by extending it to cover all the States and Union Territories of India and also deep into the rural and tribal areas, in order to obtain more actionable insights. Also, a study on how enrollment can be improved in Jandhan accounts for these sections can be taken up.

Studies involving newer variables, as per the dynamic demographic profiles of respondents, geographical locations, their socio-economic profiles and cultural influences, could be included to obtain more information.

8. Applicability and Generalizability

The tremendous and tragic impact of the Covid-19 pandemic is being felt across the world, and, the sociological and financial distresses that the poor and the under-privileged sections of the society are undergoing in all countries across the world are immediate and palpable.

The Jansuraksha or similar schemes, offering relief through insurance at very reasonable rates for death by natural causes, by accident or disablement, is the need of the hour. These schemes will offer a measure of financial relief to the affected families that are saddled with high medical costs, death or other related expenses, and possible loss of an income earner. A proactive policy decision on this issue will have a profound and lasting sociological and economic impact upon society. This is especially true in poor and developing societies, where social protection systems are weak or inadequate.

The study can be extrapolated to countries in SE Asia and other developing nations and would be helpful in addressing the needs of the poor and the downtrodden. As mentioned in the Study on Awareness Levels amongst the Poor and the Underprivileged in India by the ILO (2001), and by the IRDAI and NCAER, Prelaunch Survey Report on Insurance Awareness Campaign (2018), special efforts must be made to reach out to the "Not aware" sections of the poor and under- privileged through central and state governments, NGOs, social workers, anganwadi workers and other governmental agencies working at the ground level. The underprivileged and poor must be encouraged to subscribe to the Jansuraksha schemes. More than written communication, oral and visual modes of communication, local centers of influence, locally prominent personalities must be mobilized to raise the level of awareness about these schemes.

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