



Perceptions of the Pradhan Mantri Jandhan Yojana among Bengaluru City Slum Dwellers

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ABSTRACT

In order to achieve long-term economic development, inclusive growth is required. To promote inclusive growth in the country, every government must prioritise financial inclusion. Financial inclusion measures are not new in India. The RBI and the Government of India have undertaken several initiatives, including nationalisation of banks, expansion of banks and their branches, Bank Mitra, the Swabhimaan campaign, and so on. Despite several financial inclusion initiatives, poverty and exclusion continue to dominate the Indian economy six decades after independence. However, the Government of India and the Reserve Bank of India have not given up on their attempts to achieve total financial inclusion in India. The Pradhan Mantri Jan Dhan Yojana is one of the main efforts launched by the Modi government to promote full financial inclusion (PMJDY). The plan was introduced with the goal of providing everyone access to financial services, beginning with a basic banking account, an overdraft facility, and a Rupay debit card with built-in accident insurance. The study focused primarily on the perceptions of urban slum residents in Bengaluru city regarding the PMJDY initiative. The study's key results were that slum dwellers believed that the KYC standards for creating Jan Dhan accounts are easy, that bank staff/Bank Mitras are extremely cooperative, and that direct benefit payments to these accounts are helpful. Overall, slum residents in Bengaluru city are hesitant to operate the Jan Dhan account on their own.

Keywords: Pradhan Mantri Jandhan Yojana (PMJDY), Perception, Financial literacy, Slum dwellers





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INTRODUCTION

India is the world's biggest democracy, the fifth-largest in nominal GDP, and the third-largest in PPP (purchasing power parity). Despite all evidence of progress and development in India, a huge portion of the population remains impoverished. According to the Oxford Poverty and Human Development Initiative and the United Nations Development Program's multidimensional poverty index (MPI), the poverty rate in India is about 55%. (2010). To promote inclusive growth in a country, every government must prioritise financial inclusion. It is the integration of financially excluded groups of society into the economy's formal financial structure. Financial inclusion is not a new endeavour in India. The Reserve Bank of India and the Government of India have launched several initiatives, including bank nationalisation, the development of co-operative and regional rural banks, the Bank Mitra model, the Swabhimaan Campaign, and so on. Despite these different financial inclusion policies, poverty and exclusion continue to dominate the Indian economy six decades after independence. However, the Government of India and the Reserve Bank of India did not quit their attempts to attain total financial inclusion (Chowhan, S. S., & Pande, J. C. 2014). The Pradhan Mantri Jan Dhan Yojana is an important effort launched by the Modi government to promote full financial inclusion (PMJDY). The plan was introduced with the goal of providing universal access to financial services through the provision of a basic banking account, overdraft capacity, Rupay debit card, and built-in life and accident insurance coverage. The plan was included into the Guinness Book of Records for opening the most number of accounts in the shortest amount of time. R. Khuntia (2014).

Six pillars of Jan Dhan Yojana

- **Sub Service Area (SSA) approach**

The RBI is mapping about 6,00,000 villages to provide at least one fixed point banking outlet, i.e. branch banking (brick and mortar model) or branchless banking (business correspondence model), serving to 1,000 to 1,500 families.

- **Basic bank account with overdraft facility and Rupay debit card**

The primary goal of PMJDY is to equip financially excluded poor individuals with a basic saving bank account with an integrated Rupay debit card and an overdraft capability of up to Rs 10000.

- **Financial Literacy**

The RBI has clearly recognised the importance of financial literacy in the success of financial inclusion initiatives. As a result, it insisted on banks, particularly in rural regions, having specialised financial literacy centres to educate the public on financial matters.

- **Credit guarantee fund**

The credit guarantee fund was intended to protect banks from overdraft facility defaults.

- **Microinsurance**

One of the major goals of the PMJDY initiative was to provide access to insurance products. It was thought that issuing microinsurance was more significant.

- **Swavalamban pension scheme**

Access to unorganised sector pension schemes like as Swavalamban was another pillar of PMJDY.V. Gupta (2015).

LITERATURE REVIEW

Shettar, R. M. (2016) investigated Jan Dhan difficulties and barriers for effective plan implementation. The main challenges identified in this study include duplication of Jan Dhan accounts as more than one account was opened by the same person with different branches of banks due to the relaxation of KYC norms; the government did not

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make any budgetary provision for providing security against OD default; LIC's need to fix nominal premiums for insurance coverage; and providing overdraft facility was left to the discretion of banks, so they may not offer this facility due to its unavailability. Other obstacles include providing basic infrastructural facilities for Bank Mitras such as laptops, micro ATMs, internet access, and so on, and private banks may levy hidden fees for Jan Dhan accounts, which may impede financial inclusion. Irrinki and Burlakanti (2017) studied the awareness and impression of the Pradhan Mantri Jan Dhan Yojana among 125 Thallarevu Mandal residents. According to the study's major findings, about 97.6 percent of respondents were aware of the initiative. Many respondents stated that the Jan Dhan account was not their first bank account and that they had another bank account before creating the Jan Dhan account. The majority of respondents said they created a Jan Dhan account to save money. The majority of them have been handed an Aadhaar card or ration card as evidence of address in order to register an account. 41 percent of respondents thought they received all of the Jan Dhan benefits on schedule. They can classify elements into five categories in factor analysis, such as wholesomeness, awareness, leverage eyewash, and other aspects.

Vaishali Khandelwal (2017) conducted a study of 71 respondents in Udaipur to assess the knowledge and advantages of the Pradhan Mantri Jan Dhan initiative. He conducted a descriptive study of demographic data and used the chi-square test to see if there was a link between demographic characteristics and awareness. He discovered that the strategy was well-known among the responders. They were aware that the plan provided life and accidental insurance coverage. The survey found that the government's attempt to raise public knowledge of the Jan Dhan scheme was a success. In terms of their impressions of the plan, they believed the government had made a very excellent step for the benefit of everybody. The system was beneficial in encouraging individuals to save and protected them from being exploited by money lenders. They also saw the strategy as beneficial to poverty alleviation and overall economic growth. The chi-square test found a link between respondents' age and awareness.

Dasgupta A. and Anklesaria E. (2015) investigated the difficulties in implementing the Pradhan Mantri Jan Dhan Yojana scheme. The key obstacles of this system are insufficient infrastructure in rural locations, inactivity of bank accounts, financial illiteracy among the underprivileged sector of the population, and the problem of account duplication, among other things. Satpathy, I et al. (2015) examined financial inclusion in Bhubaneswar and discovered that respondents with bank accounts were aware of the Jan Dhan initiative, whereas respondents without bank accounts were unaware of Jan Dhan accounts. Approximately 78 percent of male respondents and 95 percent of financially excluded respondents were unaware of the Pradhan Mantri Jan Dhan initiative. They proposed that the government and banks launch an intensive campaign to raise awareness of the plan among the financially excluded strata of society.

Objectives of the study

- To study the slum dwellers' perception towards Pradhan Mantri Jan Dhan Yojana accounts.
- To evaluate the association between the Pradhan Mantri Jandhan account's perception and demographic variables of respondents.

METHODOLOGY

The descriptive research approach was used in this study. The study's scale is essentially an interview schedule. The PMJDY perception scale was heavily influenced by research investigations done by Irrinki and Burlakanti (2017) and Khandelwal (2017). A five-point Likert scale ranging from 5-Strongly agree to 1-Strongly disagree was used to determine the respondents' degree of statement agreement with the Pradhan Mantri Jandhan Yojana. Jandhan account users in Bengaluru city slums were chosen as the sampling unit for the study. The study included a sample size of 300 respondents. For the study, non-probability sampling approaches such as purposive and judicious sampling were used. The Karnataka Slum Development Board statistics were used as the sampling frame for the sample selection. The slum board divides Bengaluru's slums into two categories: declared slums and undeclared slums. The study took into account the designated slums. The declared slums were separated into five groups based



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on Bengaluru geographical regions such as Bengaluru South, North, East, West, and Central in order to obtain a sample with similar traits and attributes of the people. Two slums were chosen from each of these regions depending on the number of households in the slum. Each slum's number of respondents was chosen in proportion to the overall number of households. Each of these selected houses is polled with one Respondent. Primary data was acquired from 500 slum inhabitants, and 459 of them were able to supply us with complete information in the interview schedule, while 41 interview schedules were discarded owing to erroneous and missing replies. 91.8 percent of people responded. The face-to-face interview approach was used for data collection, which resulted in a high response rate. The slum responders were really helpful in supplying information. For data analysis, R- Programming was used in the study. For data analysis, statistical procedures such as mean, standard deviation, t-test, and ANOVA were used.

ANALYSIS AND RESULTS

According to the above data, the Demographic information of Jan Dhan account holders show that 45.3 percent were 'Female' and 54.7 percent were 'Male.' 60 percent of Jan Dhan account holders were in the age category of '36-45 years,' 22.3 percent were in the age group of 'less than 35 years,' 11.7 percent were in the age group of '46-55 years,' and 6percent were in the age group of 'more than 56 years.' In terms of education, 70.6 percent of respondents studied up to 'High School or lower,' 18 percent of Jan Dhan account holders had 'No Formal Education,' and 11.4 percent studied up to 'PUC or above.' Concerning employment, 55.3 percent of respondents had 'PFTE,' 25 percent had 'PSTE,' 11.7 percent were 'Self-employed,' and 8 percent were 'Unemployed.' In terms of occupation, 88.7 percent of Jan Dhan account holders were performing 'Jobs,' 6% were doing 'Other' jobs, and just 5.3 percent owned their own 'Business.' 59.3 percent of respondents had a monthly salary between '5,000 and 10,000,' 35 percent had a monthly income between '10,000 and 20,000,' and 5.7 percent had a monthly income of 'less than 5,000.' Concerning family size, 84 percent of them belong to the 'Up to 5' family size, while 16 percent belong to the 'More than 5' family size. **H₀₁**- There is no statistically significant difference in the mean values of 'PMJDY perception' between Male and Female.

Interpretation

An independent sample t-test was performed between males ($M=3.46$, $SD=0.75$) and females ($M=3.37$, $SD=0.93$) to see if there was a significant difference in mean Perception towards Pradhan Mantri Jan Dhan Yojana. At the 5% level of significance, the mean difference of 0.09 is not statistically significant. ($t(458) = -0.88$, $p=.038$, > 0.05). As a result, the Null hypothesis, "There is no significant difference in mean values of 'PMJDY perception' among Male and Female respondents," is accepted. **H₀₂**- There is no significant difference in mean values of 'PMJDY Perception' between families with less than five children and those with more than five children.

Interpretation

An independent sample t test was used to assess if there is a significant difference in mean values of Perception towards Pradhan Mantri Jan Dhan Yojana between families with more than five members ($M=3.44$, $SD=1.17$) and families with less than five members ($M=3.42$, $SD=0.75$). At the 5% level of significance, the mean difference of 0.02 is not statistically significant ($t(458) = 0.08$, $p=.094$, > 0.05). As a result, the Null hypothesis is accepted: "There is no significant difference in mean values of 'PMJDY Perception' for families with less than five and more than five people." **H₀₃**- There is no statistically significant difference between educational groups in mean values of 'PMJDY Perception.'

Interpretation

A one-way ANOVA test was used to see if 'PMJDY Perception' differed across groups with varying levels of education. Respondents were divided into three groups: those with no education ($n=54$), those with a high school diploma or less ($n=212$), and those with a postsecondary diploma or above ($n=34$). The mean values of PMJDY Perception increased from 'PUC and above' ($M=3.11$, $SD=0.56$) to 'No education' ($M=3.45$, $SD=0.79$) to 'High school and below' ($M=3.49$, $SD=1.05$) in that order, but the differences in mean values between these education groups were



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not statistically significant at the 5% level of significance [$F(2, 298) = 2.21, p = 0.11 > 0.05$]. As a result, the null hypothesis, "There is no significant difference in mean values of 'PMJDY Perception' between Educational groups," is accepted. H_{04} - There is no statistically significant variation in the mean values of 'PMJDY Perception' across age groups.

Interpretation

A one-way Anova test was used to assess whether 'PMJDY Perception' differed by age group. Respondents were divided into four groups: those under the age of 35 ($n=67$), those between the ages of 36 and 45 ($n=180$), those between the ages of 46 and 55 ($n=35$), and those above the age of 56 ($n=18$). The 'PMJDY Perception' rose in that sequence from 'Less than 35 years' ($M=3.32, SD=0.68$) to 'Between 36 and 45 years' ($M=3.36, SD=0.82$) to 'Greater than 56 years' ($M=3.41, SD=0.57$) to 'Between 46 and 55 years' ($M=3.75, SD=1.08$). At the 5% level of significance, the mean differences between these age groups were statistically significant [$F(2, 298) = 3.08, p = 0.03 < 0.05$]. As a result, the Null hypothesis is rejected. After rejecting the null hypothesis based on test findings, the alternative hypothesis "There is a substantial difference in mean values of 'PMJDY Perception' between Age groups" is accepted. H_{05} - There is no statistically significant difference in the mean values of 'PMJDY Perception' across income groups.

Interpretation

A one-way ANOVA test was used to assess if 'PMJDY Perception' differed by income group. Respondents were divided into three groups: those earning between Rs10000 and Rs20000 ($n=105$), those earning between Rs5000 and Rs10000 ($n=178$), and those earning less than Rs5000 ($n=17$). In that sequence, the mean PMJDY Perception went from 'less than Rs 5000' ($M=3.31, SD=0.69$) to 'between Rs5000 and Rs10000' ($M=3.41, SD=0.87$) to 'between Rs 10000 and Rs 20000' ($M=3.52, SD=0.84$). The mean income differences were not statistically significant [$F(3, 457) = 0.89, (p) 0.41 > 0.05$]. As a result, the null hypothesis, "There is no significant difference in mean values of 'PMJDY Perception' between Income groups," is accepted. H_{06} - There is no significant difference among mean values of 'PMJDY Perception' across Occupational groups

Interpretation

A one-way ANOVA test was used to see if 'PMJDY Perception' differed across profession respondents. PMJDY respondents were divided into three categories: "Business" ($n=16$), "Job" ($n=266$), and "Others" ($n=18$). In that sequence, the mean PMJDY perception climbed from 'Business' ($M=3.30, SD=0.52$) to 'Job' ($M=3.42, SD=0.87$) to 'Others' ($M=3.62, SD=0.46$). At the 5% level of significance, the mean differences between these occupational categories were not statistically significant [$F(2, 297) = 3.53, (p) 0.51 > 0.05$]. As a result, the Null hypothesis, "There is no significant variation in the mean values of PMJDY Perception between occupational categories," is accepted.

DISCUSSION

In terms of their perceptions of the Pradhan Mantri Jan Dhan Yojana, slum dwellers believe that the KYC standards for creating Jan Dhan accounts are easier, that free life and accidental insurance coverage provides social security, and that the Jan Dhan plan is helpful to them. They also stated that bank employees/Bank Mitras are quite helpful, and that direct benefit payments to these accounts are beneficial. They both agreed that the zero balance option is really useful. Overall, slum residents in Bengaluru city are hesitant to operate the Jan Dhan account on their own. The hypothesis testing found that there was little variation in PMJDY perception between male and female respondents, family sizes, education groups, profession groups, and income groups. However, there was a statistically significant variation in PMJDY perception among respondents of various ages. The middle-aged group of 36-45 years old is more conscious of PMJDY. When compared to other age groups, the view of PMJDY is good in the 46-55 age group.





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CONCLUSION

PMJDY is a significant step forward in India's financial inclusion. The policy was carefully thought out, with features such as KYC relaxation, zero balance accounts, Rupay debit card, OD facility, inbuilt life and accidental coverage, access to government pension and insurance plans, usage of the Bank Mitra model, direct benefit transfer, and so on. Though the PMJDY scheme was well planned, there have been some flaws in its implementation, such as the OD facility and free insurance coverage not being provided to all account holders, banks not appointing many Bank Mitras because the government did not budget for financial assistance to implement these benefits, the relaxation of KYC led to vast duplication of bank accounts, and accounts were also opened by people who already had bank accounts (Shettar, R. M. 2016). People's use of Jan Dhan accounts has been relatively restricted due to widespread financial illiteracy, and they have been hesitant to handle the accounts. They have not taken out a loan or invested in any of the government's insurance or pension plans. The initiative proved effective in transferring gas subsidies and other benefits directly to recipients' accounts. To summarise, the Pradhan Mantri Jan Dhan Yojana is a good move made by the government towards financial inclusion, and it is a significant milestone in India's financial inclusion, however the plan is not well executed. The plan is less successful today due to a variety of practical issues.

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Table 1: Earlier Financial inclusion campaign v/s Pradhan Mantri Jan Dhan Yojana approach

Earlier Financial Inclusion Approach	PMJDY approach
a. Swabhimaan campaign covered villages with a population of more than 2000 and thus limited geographical coverage has happened.	a. In PMJDY the focus is shifted to households and Self Service Area (SSA) approach for complete coverage of the whole nation.
b. Earlier approaches concentrated more towards rural areas for financial inclusion	b. In PMJDY equal focus is provided for both urban and rural areas for financial inclusion.
c. In Earlier schemes, Bank-Mitra used to visit villages on fixed days.	c. Under PMJDY fixed point Bank-Mitra's is appointed for each Self Service Areas consisting of





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	1000-1500 households or 3 to 4 villages.
d. Earlier financial inclusion schemes concentrated on just opening bank accounts which led to large dormant accounts.	d. To avoid dormancy in bank accounts the PMJDY accounts are integrated with Direct Benefit Transfer, OD facility, and accessibility to insurance and pension products.
e. The interoperability of bank accounts was not there in earlier schemes.	e. To encourage the interoperability of accounts, the Rupay debit card is issued to account holders.
f. Mobile banking was not used	f. Mobile banking is introduced.
g. Very cumbersome KYC formalities were adopted in earlier schemes of financial inclusion which made opening bank accounts difficult.	g. Simplified KYC and e-KYC norms are introduced under PMJDY schemes as per RBI guidelines to make the account opening an easy task.
h. No guidelines were there for fixing remuneration for Bank Mitra	h. The minimum remuneration of Rs 5000 is fixed for Bank Mitra.
i. A recent survey from RBI revealed that 47% of the Bank Mitra's appointed under earlier schemes were untraceable.	i. Viability and sustainability of bank Mitra's were considered as very crucial.
j. Monitoring of financial inclusion schemes was left to banks	j. Monitoring mechanism at different levels such as central, State and district was introduced.
k. Not much focus was provided for financial literacy under earlier schemes.	k. Financial literacy cells were established in rural branches by banks.
l. State and district did not take an active involvement in earlier financial inclusion schemes.	l. State and district level monitoring committees were set up.
m. Providing credit was not encouraged	m. Overdraft, facility was provided after satisfactory operation of accounts for 6 months.
n. No grievance redressal system.	n. Grievance redressal system was introduced

Source: www.pmjdy.gov.in

Table 2: Demographic information of respondents

Variables understudy	Categories	Jan Dhan account holders in slums	
		Frequency	Percentage
Gender	Female	136	45.3 %
	Male	164	54.7 %
	Total	300	100.0 %
Age group (in years)	Less than 35	67	22.3 %
	36-45	180	60.0 %
	46-55	35	11.7 %
	Greater than 56	18	6.0 %
	Total	300	100.0 %
Educational level	No Formal Education	54	18.0 %
	High school or below	212	70.7 %
	PUC or Above	34	11.3 %
	Total	300	100.0 %
Employment	Permanent full time employment	166	55.3 %
	Permanent part time employment	75	25.0 %
	Self-employed	35	11.7 %
	Unemployed	24	8.0 %
	Total	300	100.0 %





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Occupation	Business	16	5.3 %
	Job	266	88.7 %
	Others	18	6.0 %
	Total	300	100.0 %
Income (in thousands [K])	10K-20K	105	35.0 %
	5K-10K	178	59.3 %
	Less than 5K	17	5.7 %
	Total	300	100.0 %
Family size	More than 5	48	16.0 %
	up to 5	252	84.0 %
	Total	300	100.0 %

Table 3: Showing t-test result on PMJDY Perception among Male and Female Respondents

PMJDY Perception		Female (n=136)	Male (n=164)	t_value	P_value	Remarks
	Mean	3.37	3.46	-0.88	0.38	Non sig
	SD	0.93	0.75			

Tablet 4: Showing t-test result on PMJDY Perception between Family Size

PMJDY Perception		Greater than five (n=48)	Less than five (n=252)	t_value	P_value	Remarks
	Mean	3.44	3.42	0.08	0.94	non sig
	SD	1.17	0.75			

Table 5: One-way ANOVA test on PMJDY Perception among Educational groups

PMJDY Perception		No Education	High School & Below	PUC & above	F-value	P-value	Remarks
	Mean	3.45	3.49	3.11	2.21	0.11	Non-sig
	SD	0.79	1.05	0.56			

Table 6: Showing One way Anova test on PMJDY Perception among age groups

PMJDY Perception		Less than 35 yrs	36yrs–45yrs	46yrs–55yrs	Greater than 56yrs	F-value	P-value	Remarks
	Mean	3.32	3.36	3.75	3.41	3.08	0.03	5%_sig.
	SD	0.68	0.82	1.08	0.57			

Table 7: Showing One way Anova on mean of PMJDY Perception between Income groups

PMJDY Perception		Rs 10000-20000	Rs 5000-10000	Less than Rs 5000	F-value	P-value	Remarks
	Mean	3.52	3.41	3.31	0.89	0.41	Non-sig
	SD	0.84	0.87	0.69			

Table 8: Showing One way Anova test result on PMJDY Perception between occupations

PMJDY Perception		Business	Job	Others	F-value	P-value	Remarks
	Mean	3.3	3.42	3.62	0.68	0.51	Non-sig
	SD	0.52	0.87	0.46			

