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A STUDY ON SERVICE DELIVERY AND BENEFICIARY EXPERIENCE IN JAN SURAKSHA SCHEMES IN POLLACHI TALUK

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ABSTRACT

Aim: This study aims to examine the effectiveness of service delivery and its influence on beneficiary experience under the Pradhan Mantri Jan Suraksha Schemes (PMJSS) in Pollachi Taluk, Tamil Nadu. Specifically, the study seeks to (i) evaluate beneficiaries' awareness and satisfaction with the schemes, (ii) identify the underlying dimensions of service delivery through factor analysis, (iii) assess the major challenges encountered during enrolment, premium payment, claim settlement, and scheme utilization, (iv) rank the difficulties perceived by beneficiaries using the Friedman Rank Test, and (v) provide policy recommendations to strengthen service quality, improve beneficiary satisfaction, and enhance the overall effectiveness of government-sponsored social security and financial inclusion initiatives..

Research Methodology & Reliability: Descriptive research design was adopted using primary data collected from 411 beneficiaries through a structured questionnaire. Convenience sampling was employed to select respondents enrolled in the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana (APY). The reliability and suitability of the dataset were assessed using the Kaiser–Meyer–Olkin (KMO) measure and Bartlett's Test of Sphericity. Principal Component Analysis (PCA) with Varimax rotation was used to identify latent constructs, while the Friedman Rank Test examined differences in the perceived severity of enrolment challenges.

Originality: By integrating Principal Component Analysis with the Friedman Rank Test, the study not only uncovers the latent dimensions of service delivery but also systematically prioritizes the barriers that impede effective scheme utilization. The findings provide robust empirical evidence that beneficiary awareness, institutional guidance, and service quality are critical drivers of successful policy implementation. Beyond its methodological contribution, the study offers actionable policy insights for governments, financial institutions, and implementing agencies to strengthen financial inclusion, improve citizen-centric service delivery, and enhance the long-term effectiveness and sustainability of social security programmes in emerging and developing economies.

Analytical Outcomes: Construct validity was examined through the Kaiser–Meyer–Olkin (KMO) Measure of Sampling Adequacy and Bartlett's Test of Sphericity. The KMO value of 0.890 indicates excellent sampling adequacy for factor analysis. Bartlett's Test of Sphericity was statistically significant ($\chi^2 = 6999.665$, $df = 190$, $p < 0.001$), confirming that the correlation matrix was appropriate for factor extraction. Principal Component Analysis with Varimax rotation extracted two factors with eigenvalues greater than one, jointly explaining 63.462% of the total variance. The rotated factor loadings exceeded the recommended threshold of 0.50, confirming strong convergent validity and demonstrating that the questionnaire adequately captured the constructs of awareness and beneficiary satisfaction.

KEYWORDS: Pradhan Mantri Jan Suraksha Schemes (PMJSS), Service Delivery, Beneficiary Experience, Financial Inclusion, Social Security, Public Service Delivery, Beneficiary Satisfaction

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1. INTRODUCTION

Social security plays a vital role in ensuring financial protection and stability for individuals, especially those belonging to economically weaker sections of society. In India, the Government has introduced several initiatives to promote financial security and inclusion, among which the Pradhan Mantri Jan Suraksha Schemes (PMJSS) hold significant importance. These schemes, including Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY) aim to provide affordable insurance and pension coverage to a large section of the population.

Despite the wide reach and low-cost nature of these schemes, the effectiveness largely depends on how well the services are delivered and how beneficiaries experience them. Service delivery aspects such as ease of enrolment, clarity of information, premium affordability, claim settlement process and support from banks and post offices play a crucial role in determining the success of these schemes. A positive beneficiary experience not only ensures continued participation but also enhances trust in government-backed social security initiatives.

In this context, the present study attempts to analyse service delivery and beneficiary experience in Jan Suraksha Schemes in Pollachi Taluk. By applying statistical tools such as Factor Analysis and Friedman Rank Test, the study identifies key dimensions influencing beneficiary experience and highlights the major challenges faced by beneficiaries. The findings of this study are expected to provide useful suggestions for improving service delivery and enhancing the effectiveness of social security schemes.

2. OBJECTIVES OF THE STUDY

- (i) To examine the influence of service delivery on beneficiary experience under the Pradhan Mantri Jan Suraksha Schemes (PMJSS) in Pollachi Taluk.
- (ii) To assess the level of awareness and satisfaction of beneficiaries regarding the implementation and benefits of PMJSS.
- (iii) To identify the underlying dimensions of service delivery influencing beneficiary experience using Principal Component Analysis (PCA).
- (iv) To evaluate the major challenges encountered by beneficiaries during enrolment, premium payment, claim settlement, and utilization of PMJSS.

3. LITERATURE REVIEW

Ramesh and Devi (2022) studied the role of Jan Suraksha Schemes in promoting financial inclusion. The study found that these schemes helped low-income groups access insurance services, but issues in service delivery affected beneficiary satisfaction. **Sharma (2021)** analysed the role of banks in implementing social security schemes and observed that proper guidance and support from bank staff improved the overall experience of beneficiaries.

Karthikeyan and Babu (2020) examined the challenges faced by beneficiaries and reported that lack of awareness, documentation problems, and delays in services were major issues affecting scheme utilisation. From the above studies, it is clear that service delivery, awareness, and institutional support play an important role in shaping beneficiary experience. However, there is limited research focusing specifically on beneficiary experience in Pollachi Taluk, which the present study aims to address.

Yadav (2024) examined the transition from Jan Dhan to Jan Suraksha in India and reported that the schemes have significantly strengthened financial inclusion by extending affordable insurance and pension coverage to economically vulnerable populations. However, the study highlighted persistent challenges related to beneficiary awareness, service accessibility, and implementation efficiency, suggesting the need for stronger institutional support and financial literacy initiatives.

Garg, Bebart, and Tripathi (2024) evaluated the implementation of the Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) and found that although government-sponsored social protection programmes have improved financial protection, disparities in service quality, beneficiary

awareness, and access continue to influence user satisfaction and programme effectiveness. The study emphasized the importance of strengthening service delivery mechanisms to enhance beneficiary experience.

The Ministry of Finance (2024) highlighted that the Pradhan Mantri Jan Dhan Yojana has become a key driver of financial inclusion by linking millions of beneficiaries with insurance and pension schemes under the Jan Suraksha framework. The report emphasized that continued awareness campaigns and improved service delivery are essential to maximize beneficiary participation and scheme effectiveness.

The Department of Financial Services, Government of India (2025) reported substantial progress in financial inclusion through the integration of PMJDY with Jan Suraksha Schemes. Despite remarkable growth in enrolment, the report stressed that effective implementation depends on beneficiary awareness, financial literacy, timely claim settlement, and quality support from financial institutions.

4. SCOPE OF THE STUDY

This study focuses on analysing the service delivery and beneficiary experience of Jan Suraksha Schemes in Pollachi Taluk. It covers beneficiaries who have enrolled in schemes such as Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana, and Atal Pension Yojana. The study mainly examines factors like awareness, accessibility, service quality and satisfaction levels among beneficiaries. It also identifies the challenges faced during enrolment and utilisation of these schemes.

The geographical scope of the study is limited to Pollachi Taluk and the findings are based on the responses collected from selected beneficiaries. The study aims to provide insights for improving service delivery and enhancing beneficiary experience.

5. RESEARCH METHODOLOGY

This study adopts a descriptive research design to examine the influence of service delivery on beneficiary experience under the Pradhan Mantri Jan Suraksha Schemes (PMJSS) in Pollachi Taluk, Tamil Nadu. The research is based on both primary and secondary data. Primary data were collected through a structured and pre-tested questionnaire administered to beneficiaries enrolled in the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana (APY). Secondary data were obtained from peer-reviewed journals, books, government reports, policy documents, and official websites of the Ministry of Finance and related agencies to establish the theoretical and empirical foundation of the study.

A convenience sampling technique was employed to select respondents due to the accessibility of beneficiaries across the study area. A total of 411 valid responses were collected and used for empirical analysis. The questionnaire comprised items measuring beneficiary awareness, service delivery, institutional support, and satisfaction using a structured measurement scale. The reliability and construct validity of the measurement instrument were assessed using Cronbach's Alpha, the Kaiser–Meyer–Olkin (KMO) Measure of Sampling Adequacy, and Bartlett's Test of Sphericity before conducting multivariate analysis. Descriptive statistics were used to summarize the demographic characteristics and response patterns of the beneficiaries. Principal Component Analysis (PCA) with Varimax rotation was employed to identify the underlying dimensions of service delivery and beneficiary experience, while the Friedman Rank Test was applied to determine the relative importance of the challenges encountered by beneficiaries during enrolment and scheme utilization.

6. RESEARCH HYPOTHESIS & DATA ANALYSIS

Hypothesis

Null Hypothesis H_0 - The awareness and satisfaction variables do not have any underlying factor structure

Alternative Hypothesis H_1 - The awareness and satisfaction variables have a substantial underlining factor structure

TABLE 1: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.890
Bartlett's Test of Sphericity	Approx. Chi-Square	6999.665
	Df	190
	Sig.	.000

TABLE 2: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	10.968	54.839	54.839	10.968	54.839	54.839	6.706	33.531	33.531
2	1.725	8.624	63.462	1.725	8.624	63.462	5.986	29.931	63.462
3	.935	4.673	68.136						
4	.845	4.227	72.362						
5	.691	3.456	75.818						
6	.667	3.333	79.151						
7	.610	3.052	82.203						
8	.539	2.696	84.899						
9	.490	2.451	87.349						
10	.422	2.108	89.457						
11	.359	1.795	91.252						
12	.329	1.647	92.899						
13	.296	1.481	94.380						
14	.239	1.195	95.574						
15	.226	1.131	96.705						
16	.188	.942	97.648						
17	.166	.828	98.476						
18	.119	.597	99.073						
19	.103	.516	99.589						
20	.082	.411	100.000						
Extraction Method: Principal Component Analysis.									

TABLE 3 : Rotated Component Matrix^a

	Component	
	1	2
2.7 (8) Bank/Post Office staff provide adequate guidance	.801	
2.7(2) The premium amount	.793	
2.7 (6) Eligibility conditions of the schemes	.771	
2.7 (4) Claim procedures of the schemes	.761	
2.7 (7) Enrolment process through Bank/Post Office is simple	.742	
2.7 (9) The scheme helps in promoting financial inclusion	.730	
2.7 (5) Renewal process	.728	
2.7 (1) The scheme provides financial security	.722	
2.7(3) Risk coverage	.704	
2.7 (10) I trust government-backed social security schemes	.632	
3.1 (1) Overall experience with Jan Suraksha Schemes	.549	
3.1 (6) Adequacy of information provided about the scheme		.809
3.1 (4) Quality of guidance provided by Bank / Post Office staff		.793
3.1(2) Ease of enrolment process		.750
3.1 (8) Affordability of premium amount		.748
3.1(10) Clarity of benefits and coverage		.715
3.1(3) Regularity and transparency of premium deduction		.711
3.1(5) Efficiency of claim settlement procedure		.706
3.1(7) Time taken for claim settlement		.666
3.1 (9) Service quality of Bank / Post Office		.644

Analytical Interpretation (Table 1, Table 2 & Table 3)

Principal Component Analysis with Varimax rotation as the method of exploration factor Analysis was performed in order to determine the hidden factor structure of awareness (2.7) and satisfaction (3.1) variables among beneficiaries. The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy was also 0.890, which shows there is excellent sampling adequacy to factor analysis. The Test of Sphericity created by Bartlett was found to be statistically significant ($\chi^2 = 6999.665$, $df = 190$, $p < 0.001$) thus proving that the correlation matrix was right to extract the factor. According to the eigenvalue more than one criterion, two factors were extracted, which explained cumulative variance of 63.462. Upon rotation, Factor 1 explained 33.531% of variance and mostly encompassed the items concerning awareness like the premium amount, the condition of eligibility, the claim procedures, the enrolment process, financial security and institutional trust. Factor 2 explained 29.931% of variance and included the satisfaction related questions such as transparency of premium deduction, clarity of benefits, adequacy of information, efficiency of claim settlement, quality of service and the total experience. The factor loadings were more than 0.50, which showed high item convergence. Consequently, the null hypothesis is disapproved, which proves the presence of a definite two-dimensional framework of awareness and satisfaction of beneficiaries.

Rank test**Table showing Friedman Rank's Test of difficulties faced while joining Jan Suraksha Schemes**

Null Hypothesis H_0 - There is no significant difference in the ranking of difficulties faced while joining the Jan Suraksha Schemes.

Alternative Hypothesis H_1 - There is significant difference in the ranking of difficulties faced while joining the Jan Suraksha Schemes.

TABLE 4: Friedman Rank's Test of difficulties faced while joining Jan Suraksha Schemes	
	Mean Rank
4.1 – 1 Lack of awareness about the scheme	2.63
4.1 – 2 Poor guidance from Bank / Post Office staff	3.01
4.1 – 3 Documentation-related issues	3.16
4.1 – 4 Delay in enrolment process	3.24
4.1 – 5 Insufficient guidance during claim process	2.95

TABLE 5: Test Statistics^a	
N	411
Chi-Square	72.721
df	4
Asymp. Sig.	.000

Analytical Interpretation (Table 5 & Table 6)

The Friedman test was done to test whether the beneficiaries have significant differences in the ratings of the challenges they make when joining Jan Suraksha Schemes. As the data of the ranking has the ordinal character, the Friedman test was taken to be adequate. The test outcomes point to the statistically significant difference between the ordered challenges ($\chi^2 = 72.721$, $df = 4$, $p < 0.001$). The p-value is not larger than 0.05, thus the null hypothesis is rejected, which proves that beneficiaries find some of the difficulties to be more severe than others. According to the average rank values, the most severe challenge was revealed to be the lack of awareness of the existence of the scheme (Mean Rank = 2.63). This was supported by 'Lack of enough guidance in course of claim' (Mean Rank = 2.95) and 'Bad guidance of the Bank/Post Office personnel' (Mean Rank = 3.01). The problems concerning documentation (Mean Rank = 3.16) and postponement of being enrolled in the program (Mean Rank = 3.24) were viewed as relatively minor challenges. These results point out that informational and guidance-related issues are still a priority of concern among the beneficiaries during enrolment.

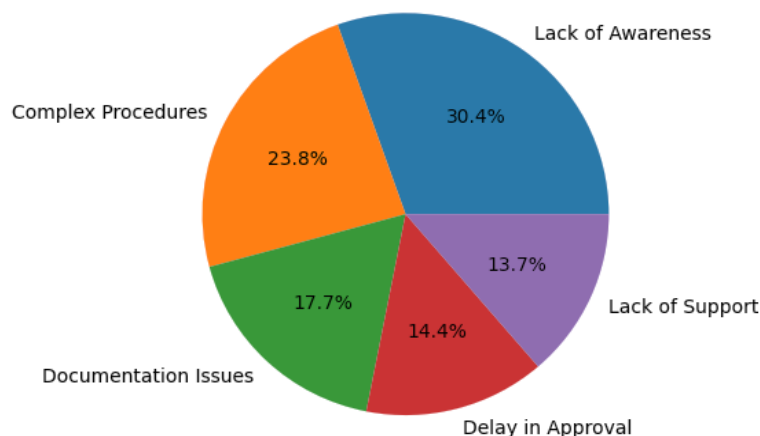


FIGURE 1: Friedman Rank's Test of difficulties faced by beneficiaries

7. CONCLUSION

The study on service delivery and beneficiary experience in Jan Suraksha Schemes in Pollachi Taluk highlights that these schemes significantly contribute to financial security and inclusion among beneficiaries. The analysis using Factor Analysis reveals two key dimensions, namely awareness and satisfaction, which strongly influence beneficiary experience. The findings indicate that while the schemes are beneficial, lack of awareness and inadequate guidance from banks and post offices remain major challenges. The Friedman Rank Test further confirms that awareness-related issues are the most critical difficulties faced during enrolment. Overall, the effectiveness of Jan Suraksha Schemes largely depends on improving service delivery, enhancing awareness, and providing better guidance, which can lead to increased beneficiary satisfaction and better utilisation of the schemes.

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