



Role of Pradhan Mantri Jan Dhan Yojana to integrate with SDGs in Pratapgarh District of Uttar Pradesh

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Abstract

A National Mission for Financial Inclusion called "Pradhan Mantri Jan Dhan Yojana (PMJDY)" was unveiled on August 15, 2014. Because access to money is crucial for the impoverished and vulnerable in order to achieve the SDGs, financial inclusion is used as a vehicle for social transformation, such as lowering poverty and enhancing equality. Actually, providing financing to those in need is a means of empowering them. The Pradhan Mantri Jan Dhan Yojana (PMJDY) has been widely adopted in the Pratapgarh district of Uttar Pradesh as part of the national campaign for financial inclusion and financial security. This article examines the influence of gender equality and economic status on the SDGs for PMJDY beneficiaries. It may be stated that PMJDY gives low-income households in rural Uttar Pradesh vital financial stability by offering basic savings accounts, RuPay debit cards, and accident insurance. With almost 55% of accounts held by women nationwide, the program has a significant impact on women's empowerment. This increases women's financial autonomy and access to DBT (Direct Benefit Transfers) in rural regions like those in Pratapgarh.

Keywords- PMJDY, Sustainable Development Goals, Financial Inclusion, Gender Equality and DBT Introduction

1. Introduction

The environment plays a crucial role in our lives. It is not only individual responsibility while each country is accountable for maintaining the cleanliness and preservation of the environment. Here, researchers are focusing on the biosphere of the environment mostly on humans. Therefore, every government policy, whether it be financial, commercial, or economic, should aim to attain a goal of the SDGs in every nation, particularly India, which has a unique position in the current era. The SDGs should not be disregarded.

No any government strategy can be the best when it comes to the cost of the biotic environment. If there are economic, gender, and other disparities, neither the nation's social standing nor its residents' standard of living can be improved. The joy of their lives cannot be bought with money. When equality is present in their environment, whether it is biologically or economically, they can experience happiness. As a result, researchers are using the PMJDY initiative to examine how PMJDY integrates with the SDGs, in the relatively small Uttar Pradesh district of Pratapgarh.

A National Mission for Financial Inclusion called "Pradhan Mantri Jan Dhan Yojana (PMJDY)" was unveiled on August 15, 2014 [1]. The National Mission on Financial Inclusion's lofty objective is to create bank accounts and offer banking services to every household in the country so that they can access credit and financial services. Because access to money is crucial for the impoverished and vulnerable in order to achieve the SDGs, financial inclusion is used as a vehicle for social

transformation, such as lowering poverty and enhancing equality. Actually, providing financing to those in need is a means of empowering them.

However, through programs like the SDG India Index, India is actively working to achieve the 17 Sustainable Development Goals (SDGs) of the United Nations by 2030 [2], concentrating on eliminating poverty and inequality, enhancing health and education, and advancing sustainable energy. The Pradhan Mantri Jan Dhan Yojana (PMJDY) has been widely adopted in the Pratapgarh district of Uttar Pradesh as part of the national campaign for financial inclusion and financial security. RuPay debit cards, zero-balance savings accounts, and—most importantly—access to Direct Benefit Transfers (DBT) for government-sponsored welfare programs are all made possible by the program.

Additionally, in Pratapgarh, Uttar Pradesh, the Pradhan Mantri Jan Dhan Yojana (PMJDY) has been instrumental in incorporating the Sustainable Development Goals (SDGs) into local government. Following have been the important aspects of implementation in Pratapgarh District, Uttar Pradesh [3]:

- **Vision 2030 Alignment:** In order to guarantee "Leaving No One Behind," Pratapgarh is a member of the UP planning to map out SDGs at the district level.
- **Banking Infrastructure:** To reach underprivileged regions of the district, the program makes use of bank branches and Bank Mitras (Business Correspondents).
- **Effect on Rural Livelihoods:** Research shows that PMJDY is successful in opening accounts, but ongoing attention is needed to guarantee that these accounts are actively used for transactions and savings.
- **Financial Inclusion:** The program has assisted rural UP households in switching from expensive, unofficial borrowing to official banking services.

2. Review of literatures

Bhardwaj, Shashank (2024)[4] examined an evaluation of PMJDY's advantages and effects on rural residents' lives was carried out as part of an ICSSR large research project. With a sample size of 3000 people, the study was carried out across 14 Indian states. The extent to which financial inclusion policies for the impoverished have improved sustainability in rural India has been investigated. Additionally, the impact of banks on their livelihood and policy consequences was investigated. It was determined that the majority of people were unaware of the policy, and those who were unable to utilise different programs because they were illiterate, uncooperative, or required extensive paperwork from banks. However, it was suggested that banks should prioritise organising literacy programs and providing appropriate advice regarding such initiatives. Organising awareness campaigns at different panchayats, villages, and districts can give people more knowledge and foster faith in government initiatives. By offering a means of saving and investing, PMJDY has made numerous contributions to low-income and vulnerable households. Therefore, creating a financially inclusive system is crucial to attaining sustainability in rural areas so that the nation's economically and socially disadvantaged regions can also advance. According to the study, there isn't much of an influence, but there is a change that is enhancing economic activity.

Singh, Bhagirath and Sharma, Mukesh K. (2018)[5] stated that India has long been aware of the social and economic requirements for inclusive growth, and it has significantly boosted economic growth by coming up with creative ways to empower the underprivileged. The Reserve Bank of India (RBI) has taken a number of actions over the years to improve access for the less fortunate segments of society, including the nationalisation of banks, priority sector lending requirements for banks, lead bank scheme, establishment of regional rural banks (RRBs), service area approach, self-help group-bank linkage program, etc. Despite all of these initiatives, a sizable percentage of households—particularly those in rural areas—were still not covered by the official banking system. An estimated 40% of Indians do not have access to even the most basic official banking services. In order to promote inclusive growth in the nation, the Indian government took the lead in promoting financial inclusion. In keeping with the concept of financial inclusion, an effort has been undertaken to determine how financial services are used and to examine how people's socioeconomic situation affects financial inclusion. According to the study's findings, the

majority of households have bank accounts, and opening a bank account is primarily motivated by MNREGA and subsidies from various government programs. Using a regression model, the study also examined the effects of literacy, income, cards, education, and other factors on financial service access.

3. Scope of the study

Integrating the Pradhan Mantri Jan Dhan Yojana with the SDGs in the Pratapgarh District is the primary focus of this study.

4. Objectives of the study

In this paper, Gender equality and Economic Status has been assessed for the PMJDY beneficiaries for seeing impact on SDGs in Pratapgarh District of Uttar Pradesh.

5. Hypotheses of the study

H₀₁: There is no significant relationship between gender distribution and assistance provided for strong financial condition of PMJDY beneficiaries in Pratapgarh district.

H₁₁: There is significant relationship between gender distribution and assistance provided for strong financial condition of PMJDY beneficiaries in Pratapgarh district.

H₀₂: The impact of PMJDY scheme is neutral on the change of economic condition of the beneficiaries in Pratapgarh district.

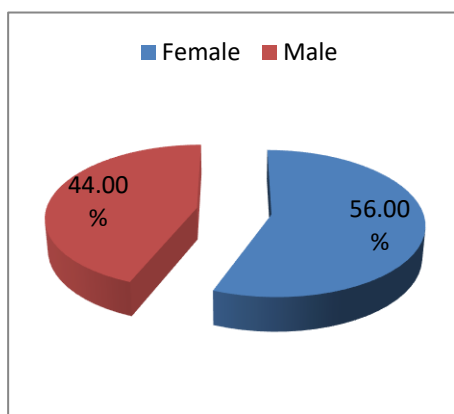
H₁₂: The impact of PMJDY scheme is not neutral on the change of economic condition of the beneficiaries in Pratapgarh district.

6. Research Methodology

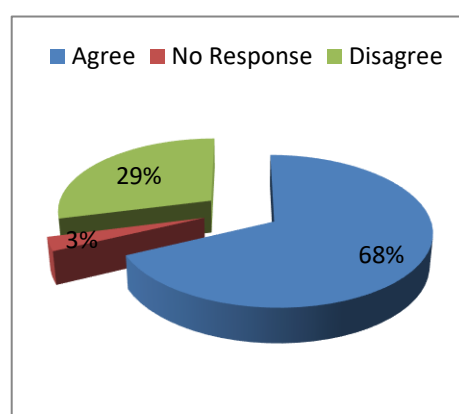
Primary sources are currently being used in this study. To collect primary data, a schedule is designed for survey. In this work, SPSS and Microsoft Excel were used for data analysis. The "t" and chi-square tests were used to test the hypotheses once the data was computed in percentages.

7. Analysis and Interpretation

Graph 1 displays the gender distribution of the accounts holders that participants opened through the PMJDY initiative. Among the 100 responders, 44% are men and 56% are women. It shows that the PMJDY scheme is more familiar to women than to men because women made up more than half of the study's beneficiaries.



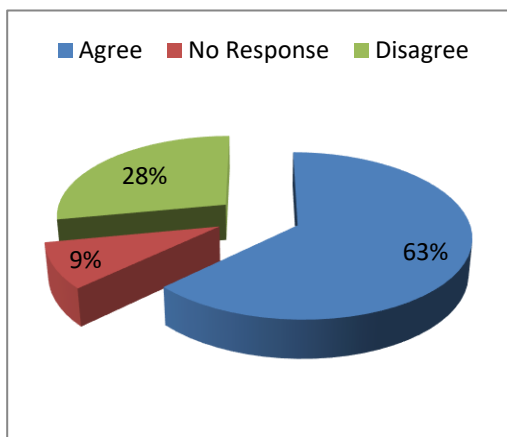
Graph-1: Gender Distribution of Beneficiaries



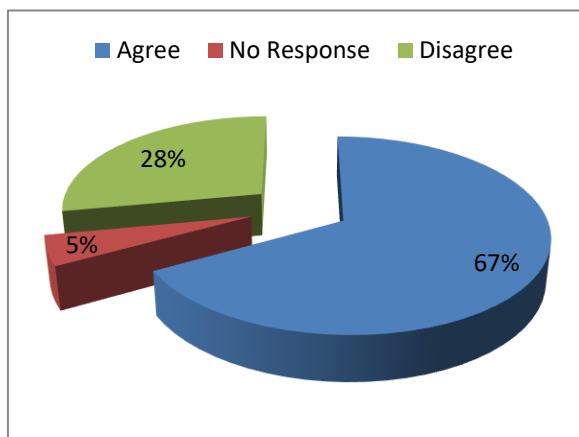
Graph-2: **Income Enhance** of Beneficiaries

According to the aforementioned graph, 68% of participants' income increased after they opened accounts under the PMJDY program. Out of the 100 respondents, only 29% refused benefits and 3% had no opinion regarding the scheme's advantages. Thus, it may be concluded that the PMJDY strategy has been used.

The improvement in employment opportunities for beneficiaries who have opened accounts under the PMJDY initiative is seen in Graph 3. 63% of the 100 respondents agree, 28% disagree, and 9% had no response at all. This suggests that most PMJDY scheme participants receive benefits associated with their jobs.



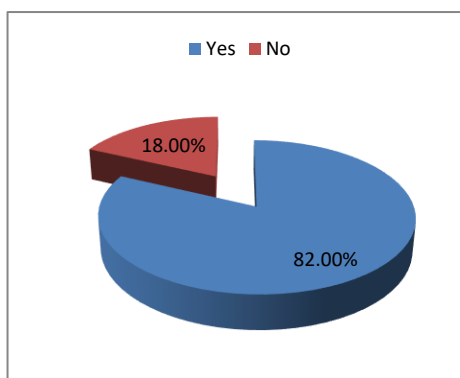
Graph-3: Improve the Opportunity of Employment



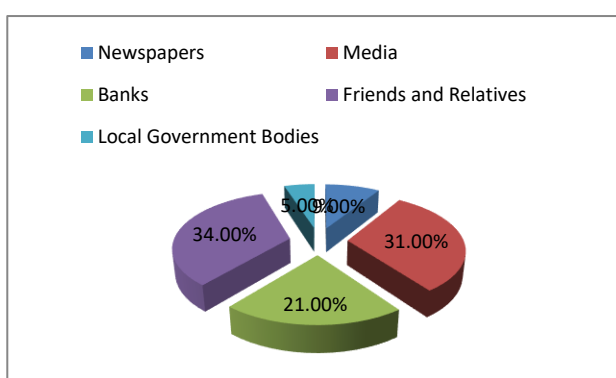
Graph-4: Role of PMJDY to provide for strong financial condition

The aforementioned graph illustrates PMJDY's contribution to the respondents' stable economic situation. Out of the 100 sample respondents who created bank accounts through the PMJDY Scheme, 67% accepted it. Nonetheless, 5% are undecided and 28% are refusing. The aforementioned statistic indicates that respondents with solid economic conditions make up the majority of the sample.

Graph 5 shows account holders' awareness of the PMJDY scheme. The PMJDY scheme was unknown to almost 18% of respondents, whereas about 82% were aware of it.



Graph-5: Awareness of the PMJDY program



Graph-6: Learned about the PMJDY Scheme

Out of 100 respondents, the graph shows that 9% learned about the PMJDY program from newspapers, 31% from the media, 21% from banks, 34% from friends and family, and 5% from local government agencies.

8. Hypotheses Testing

First Hypothesis

H₀₁: There is no significant relationship between gender distribution and assistance provided for strong financial condition of PMJDY beneficiaries in Pratapgarh district.

H₁₁: There is significant relationship between gender distribution and assistance provided for strong financial condition of PMJDY beneficiaries in Pratapgarh district.

Cross tabulation between assistance provided for strong financial condition of PMJDY beneficiaries and gender distribution of the beneficiaries in Pratapgarh District are shown in the below Table-1. Assistance provided for strong financial condition of PMJDY beneficiaries is categorized under two heads Yes and No while gender of the beneficiaries are also categorized under two heads-Male and Female.

Table-1: Cross-tabulation between gender distribution and assistance provided for strong financial condition of PMJDY beneficiaries in Pratapgarh district.

		Gender Distribution of the beneficiaries		Total
		Male	Female	
Assistance provided for strong financial condition of PMJDY beneficiaries	Yes	29	42	71
	No	15	14	29
Total		44	56	100

Source: Calculated by Authors

Tables 2 below display its descriptive statistics. At the 5% level of significance and with one degree of freedom, the chi square value is 0.568, and the p value is 0.451, which is higher than 0.05. The P value indicates the chance of rejection or the degree of significance.

Table-2: Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	0.568	1	0.451
N of Valid Cases	100		

Source: Calculated by Authors

Results of the First Hypothesis

The researcher concludes that the first null hypothesis is supported based on the aforementioned considerations. Therefore, there is no significant relationship between gender distribution and assistance provided for strong financial condition of PMJDY beneficiaries in Pratapgarh district. This suggests that in the Pratapgarh District of Uttar Pradesh, the PMJDY plan promotes gender equality, which is an objective of the SDGs.

Second Hypothesis

H₀₂: The impact of PMJDY scheme is neutral on the change of economic condition of the beneficiaries in Pratapgarh district.

H₁₂: The impact of PMJDY scheme is not neutral on the change of economic condition of the beneficiaries in Pratapgarh district.

A three-point Likert scale, with 1 denoting Agree, 2 denoting No Response or Neutral, 3 denoting Disagree, is used to test this hypothesis using a single sample t-test at a value of 2. A test value of two indicates that respondents' opinions on the Pratapgarh District's PMJDY program are impartial. Stated otherwise, the sample mean will equal the universe mean, which is equal to 2.

Table-3: One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Impact of PMJDY scheme on the change of economic condition of the beneficiaries in Pratapgarh district.	100	1.61	.898	.090

Source: Calculated by Authors

This data's mean is more than two (Table-3). At the 5% level of significance and 99 degrees of freedom, this difference is statistically significant. At the two tail student test, the alternative hypothesis will be accepted and the null hypothesis will be rejected because the p-value of this statistic is less than 0.05 (Table 4).

Table-4: One-Sample t Test

	Test Value = 2					
	T	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Impact of PMJDY scheme on the change of economic condition of the beneficiaries in Pratapgarh district.	-4.344	99	.000	-.390	-.57	-.21

Source: Calculated by Authors

Results of the Second Hypothesis

The alternative hypothesis, "The impact of PMJDY scheme is not neutral on the change of economic condition of the beneficiaries in Pratapgarh district," is supported since the mean of it is smaller than two, rejecting the second null hypothesis. It demonstrates how PMJDY enhances economic equality in Uttar Pradesh's Pratapgarh District, which is one of the SDGs' goals.

9. Conclusion

The foundation of the "Sab Ka Sath Sab Ka Vikas" development ideology is the Pradhan Mantri Jan-Dhan Yojana. Each member of every family would have access to banking and credit services if they had a bank account. **On the above account, following points can be concluded -**

- **SDG 1: No Poverty & SDG 10: Reduced Inequalities:** By providing basic savings accounts, RuPay debit cards, and accident insurance, PMJDY provides crucial financial security to low-income households in rural Uttar Pradesh.
- **SDG 5: Gender Equality:** The scheme has a massive impact on women empowerment, with over 55% of accounts held by women nationwide [6]. In rural areas like those in Pratapgarh, this improves women's access to DBT (Direct Benefit Transfers) and financial autonomy.
- **SDG 8: Decent Work & Economic Growth:** PMJDY acts as a foundation for economic inclusion by facilitating access to credit, remittances, and insurance.

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