

# Sukanya Samriddhi Scheme - Beti Bachao Beti Padhao Campaign

Sukanya Samriddhi Scheme is a small saving scheme under the Government of India targeting the parents of any girl child. This scheme focuses on encouraging the parents of the female child for building a fund for their future education and marriage expenses. Also known as Sukanya Samriddhi Account, this scheme was launched by PM Narendra Modi as a part of the Beti Bachao, Beti Padhao campaign. It was launched on 22nd January 2015 in Panipat, Haryana.

The Sukanya Samriddhi Scheme provided an interest rate of 8.4% and tax benefits to every account opened under it for July-September 2019. The Sukanya Samriddhi Account can be opened at any Post office or branch of authorized commercial banks in the country.

## **Sukanya Samriddhi Scheme – Beti Bachao Beti Padhao Scheme latest updates**

1. The Beti Bachao Beti Padhao (BBBP) Scheme has completed 6 years of its launch. The scheme was launched in 2015. On the occasion of National Girl Child Day on 24th January, the performance of BBBP scheme was discussed.
2. The National Girl Child Day was started by the Ministry of Women and Child Development in 2008.

## What is Beti Bachao, Beti Padao Yojana?

Beti Bachao, Beti Padhao Yojana is a campaign under the Government of India that was established for generating awareness and improving the efficiency of the welfare services intended for girls in India. This scheme was launched by PM Narendra Modi on 22 January 2015 which is run jointly by the Ministry of Women and Child Development, the Ministry of Health and Family Welfare, and the Ministry of Human Resource Development. Beti Bachao, Beti Padhao campaign is a national initiative jointly which aims to address the issue of the declining child sex ratio image (CSR).

Initially, this scheme was launched with funding of ₹100 crores and targeted mainly to the clusters in Uttar Pradesh, Haryana, Uttarakhand, Punjab, Bihar, and Delhi.

A National Executive Committee has been formed by the Bharatiya Janata Party to promote Beti Bachao Beti Padhao (BBBP) across the country. National Executive Committee is responsible for organizing several programs to promote “Save Girl Child” and “to Educate Girl Child” since January 2015. Dr. Rajendra Phadke is the National Convener of BBBP Abhiyan.

As per the census data in India, in 2001, the child sex ratio (0-6 years) in India was 927 girls per 1,000 boys and in 2011, it dropped to 918 girls for every 1,000 boys. As per the 2012 reports of UNICEF, India ranked 41st among 195 countries and a population census of 2011, revealed that the population ratio of India is 919 females per 1000 of males.

**Objectives of Beti Bachao, Beti Padhao Yojana**

As per the 2011 national census, the reduction in the number of the female population of certain Indian states continued to decrease. This, as a result, led to the establishment of this campaign.

The main objectives of Beti Bachao, Beti Padhao Yojana are:

- To prevent gender-biased sex selective elimination.
- To ensure the protection and survival of the girl child.
- Ensuring education and participation of the girl child.

#### Strategies of Beti Bachao, Beti Padhao Yojana

- To promote education and create equal value for the girl child through proper implementation of a sustained social mobilization and communication campaign
- To focus and improve the issues of declination in CSR/SRB in public discourse which would be an indicator for good governance.
- To focus on gender critical districts and cities low on CSR for intensive & integrated action and engaging with communities to challenge gender stereotypes and social norms.
- Adopting innovative interventions by the districts as per their local needs, context, and sensibilities.
- To ensure the services of various schemes & programmes that are sufficiently responsive to the issues of gender and children's rights.

#### How to open a Sukanya Samriddhi Account?

Sukanya Samriddhi Account can be opened by the legal guardians of the girl child starting from her birth till she attains the age of ten and there can only be one account per child. The minimum amount for opening an account under this scheme is Rs.250 and later, any amount in multiples of a hundred can be deposited. Amounts can be deposited for 15 years into the Sukanya Samriddhi account and remain operative for 21 years from the date of opening of the account. Sukanya Samriddhi Yojana is one of the most high-paying investment options in the fixed income segment. The birth certificate of the girl child along with other ID proofs should be submitted to the bank while opening the account.

#### Eligibility for Sukanya Samriddhi Yojana Account

The eligibility criteria for opening an account under Sukanya Samriddhi Yojana are as follows:

1. Only parents or legal guardians of the girl child can open a Sukanya Samriddhi account in the name of the girl.
2. The girl child should be less than 10 years at the time of account opening which will be operative till the girl reaches the age of 21 years.
3. The initial investment for opening an account is Rs. 250 which can reach a maximum amount of Rs. 1,50,000 annually with further deposits in the multiples of Rs. 100.
4. There can be only one account per child under the Sukanya Samriddhi Yojana.