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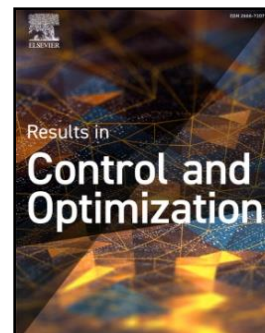
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Title: Strategic decision-making model for addressing barriers in Sukanya Samriddhi Yojana inclusion: An ISM-MICMAC analytical framework

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Abstract: The study aims to provide an insight into the performance of Sukanya Samriddhi Yojana (SSY). The primary objective of the study is to identify and understand the frequent barriers obstructing implementation of SSY scheme in rural areas and to determine the interrelationships between these barriers. The analysis made use of Interpretive Structural Modelling (ISM) approach and MICMAC analysis through a combination of expert opinion on validation of barriers. First, the study has identified 225 published documents retrieved from google scholar (n=222), Scopus (n=2) and Web of Science (n=1) data base for reviewing the literature and identifying barriers. Finally, 51 documents fulfilled the objective in identifying 9 Sukanya Samriddhi Yojana Implementation Barriers (SSYIBs). Secondly, ISM Identifies “Lack of communication” with Dependence Power (DP:1) and strong Driving Power (DRP:9) is identified as the major barrier among the 9 validated barriers in the context of rural India in implementing SSY scheme. MICMAC analysis identifies 5 barriers (Perceived cognizance, Societal Stigma, Cultural Inhibition, Lack of educational infrastructure, and Gender discrimination) as linkage variables under Quadrant 3 with strong DP (9) and DRP (5). Further, 4 barriers (Lack of awareness, Lack of knowledge, Lack of financial literacy) as independent variables under Quadrant 4 pursue weak DP (4) and strong DRP (8). This study can possibly be beneficial for academic researchers and policy makers by overcoming the gaps by assembling evidence from literature and integrating the findings for a clear understanding of the matter.



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