**Scheme-6(Girl child)**

(https://en.wikipedia.org/wiki/Sukanya\_Samriddhi\_Account)

The scheme under Beti Bachao Beti Padhao ensures that a girl child receives an equitable share in family resources and savings, addressing discrimination often faced in favor of male children.

Category: Girl Child

Overview: The Sukanya Samriddhi Account, part of the Beti Bachao Beti Padhao initiative, is a high-interest savings scheme designed to secure the future of the girl child and encourage families to save for her needs.

Objective: To financially empower the girl child and bridge the gender gap in family savings.

Key Features:

* **High-Interest Savings**: Government-backed, tax-free savings with an attractive interest rate on deposits.
* **Withdrawals for Education/Marriage**: Funds can be withdrawn for the girl’s higher education or marriage once she turns 18.
* **Secure Long-Term Savings**: Motivates parents to consistently invest in their daughter's future, ensuring financial preparedness.

Target Beneficiaries: Girls under the age of 10, with accounts opened and maintained by parents or legal guardians.

Implementation: The scheme is managed through banks and post offices, providing an easy account setup process and yearly deposit requirements to maintain the account.

Challenges: In some regions, gender biases and low awareness can limit the scheme's reach and participation.

Outcomes: Promotes financial security for girls and encourages families to prioritize savings for their education and marriage.

Impact: The Sukanya Samriddhi Account supports gender equity, enhances the financial future of girls, and promotes a culture of savings in families to ensure a better future for the girl child.