

An Analysis Of The Impact Of The Pudhumai Penn Scholarship Scheme On The Financial Empowerment Of Female Students

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ABSTRACT

The Government of Tamil Nadu launched the Pudhumai Penn Scholarship Scheme to encourage female students to pursue higher education and lower dropout rates, especially among those who attended government schools. The Pudhumai Penn Scheme's effect on female college students' financial empowerment in the Thoothukudi region is investigated in this study. A structured questionnaire was used to gather primary data from 150 beneficiaries using a descriptive research methodology. The results show that the majority of students come from lower-income families and depend on the scholarship to cover educational costs including books, tuition, and transportation. The program has had a significant impact on students' perceptions of financial support, motivation for higher education, and educational outcomes, according to statistical research using ANOVA and Chi-square testing. However, differences in the capacity to make financial decisions were noted according to demographic variables. The study comes to the conclusion that the Pudhumai Penn Scheme is essential to improving female students' academic confidence, financial independence, and sense of empowerment. Increasing budget allocation, enhancing payment regularity, and raising awareness could all improve the scheme's long-term socioeconomic impact..

Keywords: *Pudhumai Penn, Scholarship Scheme, Financial Empowerment*

1. INTRODUCTION:

Women's empowerment and growth are greatly aided by education, which allows them to become economically, socially, and personally independent. Due to financial limitations, family obligations, and a lack of support, many young women in India—especially those from economically disadvantaged backgrounds—face several obstacles when attempting to pursue higher education. Acknowledging these difficulties, the Tamil Nadu government launched the "Pudhumai Penn Scheme" to encourage girls to pursue higher education and to guarantee their continuous involvement in academic and professional domains. Under this program, female students who have finished their education in government schools and are enrolled in accredited universities are given monthly financial aid. The program's objectives are to lower dropout rates, increase college enrollment, and encourage female students to become financially independent. The program aims to encourage young women to pursue their academic objectives without relying entirely on their family for financial assistance by offering direct financial help. The Pudhumai Penn Scheme has grown to be a significant motivator for girls to pursue higher education in Thoothukudi, which is made up of both rural and urban areas. It is still necessary to do a detailed analysis of the scheme's actual effects on female students' financial empowerment. It is unclear how the scholarship has affected their spending patterns, saving habits, capacity for making sound financial decisions, and self-assurance in handling university costs.

2. REVIEW OF LITERATURE

Advances in Consumer Research

Subhashini, R., & Devi, K. (2023). This study focused specifically on the Pudhumai Penn Scheme and its effect on higher education access for women in Tamil Nadu. The authors found that the scheme played a crucial role in increasing enrollment and retention rates of girls in colleges. Financial empowerment, decision-making ability, and academic performance improved significantly among the beneficiaries. The study suggested that continued awareness programs and effective monitoring could further enhance the scheme's impact.

Lakshmanan and Valli (2024) analyzed the dual impact economic and psychological of government welfare schemes like the Pudhumai Penn on female students. The research highlighted that beneficiaries experienced greater confidence in handling personal finances and educational responsibilities. Moreover, the study noted a positive correlation between scholarship receipt and career aspirations, concluding that such schemes are essential for achieving gender equity in education.

3. STATEMENT OF THE PROBLEM

One of the most effective means of empowering women and guaranteeing their involvement in social and economic advancement is education. But in many parts of Tamil Nadu, especially in rural and semi-urban communities like Thoothukudi, a lot of female students drop out of school because of socioeconomic constraints, lack of family support, and financial hardships. Acknowledging these difficulties, the Tamil Nadu government introduced the Pudhumai Penn Scheme, which offers monthly financial support to female students enrolled in government institutions who are pursuing

higher education. Although the program is intended to encourage higher education and lower female student dropout rates, its true effect on financial empowerment is still up for debate. It is unclear whether the scholarship amount is sufficient to meet the educational and personal expenses of students, whether beneficiaries are aware of the scheme's full benefits, and how effectively the financial aid contributes to building independence and confidence among young women. Moreover, technical issues, delays in payment, and lack of awareness about the application process may reduce the effectiveness of the scheme.

Therefore, the key problem addressed in this study is to analyze how far the Pudhumai Penn Scholarship Scheme has achieved its goal of financially empowering female students in Thoothukudi, to understand the beneficiaries' perception of the scheme, and to identify the difficulties they face in accessing and utilizing the scholarship. The findings of this research are expected to provide insights that will help policymakers and educational institutions enhance the effectiveness of the scheme and strengthen women's financial and educational empowerment.

OBJECTIVES OF THE STUDY

To examine the level of financial empowerment achieved by female students through the Pudhumai Penn Scholarship Scheme.

To study the perception of beneficiaries towards the effectiveness and fairness of the Pudhumai Penn Scheme.

To identify the major challenges faced by students in availing and utilizing the scholarship benefits.

To suggest suitable measures to enhance the implementation and impact of the Pudhumai Penn Scheme on women's financial empowerment and educational continuity.

NULL HYPOTHESIS

There is no significant relationship between area of residence and financial empowerment of the respondents

There is no significant relationship between perception of the respondents

METHODOLOGY

The study "An Analysis of the Impact of the Pudhumai Penn Scholarship Scheme on the Financial Empowerment of Female Students (With Special Reference to Thoothukudi)" utilized both primary and secondary data to analyze the scheme's effectiveness. A systematic and descriptive methodology was employed to assess the financial empowerment outcomes for female college students. The research design aimed to describe the financial impact and beneficiaries' perceptions regarding the scheme, providing detailed information on students' financial independence and awareness levels. A simple random sampling method ensured that all eligible students had an equal chance of inclusion, enhancing the reliability of findings. A sample of 150 female students from various colleges in Thoothukudi was selected. Data were collected using a well-structured questionnaire addressing demographics, awareness, scholarship fund utilization, and empowerment indicators, along with personal interviews for qualitative insights. Secondary data were sourced from government documents, previous research, and online databases discussing financial empowerment and educational welfare for female students in Tamil Nadu.

4. FRAME WORK OF ANALYSIS

The questionnaire schedule thus filled up is thoroughly examined to ensure accuracy, consistency, and completeness. The collected data are then edited and tabulated for analysis. The data collected from the primary source are analysed with reference to each of the objectives by applying appropriate statistical tools.

5. ANALYSIS AND INTERPRETATION

Factors		Frequency	Percent
Course	Arts	77	51.3
	Science	48	32.0
	Engineering	25	16.7
School	Government School	46	30.7
	Government Aided	104	69.3
Family Income	Below Rs. 15000	90	60.0
	Rs. 15000 - Rs. 25000	47	31.3
	Rs. 25000 - Rs. 35000	11	7.3
	Above Rs. 35000	2	1.3
Father Occupation	Daily Wages	88	58.7

	Farmer	10	6.7
	Business Man	14	9.3
	Private Employee	29	19.3
	Govt. Employee	9	6.0
Mother Occupation	Daily Wages	34	22.7
	Farmer	2	1.3
	Business Man	1	0.7
	Private Employee	1	0.7
	Govt. Employee	1	0.7
	House Wife	111	74.0
Area of Residence	Rural	70	46.7
	Semi - Urban	21	14.0
	Urban	59	39.3
Spend money	Tuition / College fees	82	54.7
	Transportation expenses	11	7.3
	Food and daily needs	5	3.3
	Books and stationery	34	22.7
	Mobile/internet recharge	3	2.0
	Savings	15	10.0
Before Pay Expenses	Parents	117	78.0
	Relatives	9	6.0
	Self (part-time work)	22	14.7
	NGO/Charity	2	1.3
Total		150	100.0

Source: Primary Data

Interpretation

The demographic distribution shows that most respondents were studying in Arts courses (51.3%) and a majority completed their schooling in Government aided schools (69.3%). More than half of them belonged to low-income families, with 60% reporting monthly income below Rs. 15,000. Most fathers were engaged in daily wage work (58.7%) and about 74% of mothers were housewives, indicating an economically weaker background. A large share (46.7%) lived in rural areas, while 39.3% belonged to urban locations. Students mostly spent money on tuition or college fees (54.7%), and books (22.7%). Before receiving money they depended mainly on parents (78%), followed by self-earnings (14.7%) which shows strong financial dependency on family support. Overall, the data indicates financial vulnerability and lower socioeconomic background among respondents.

H0: There is no significant relationship between area of residence and financial empowerment of the respondents

ANOVA					
Factors	Sum of Squares	df	Mean Square	F	Sig.

I feel more financially independent after receiving the Pudhumai Penn scholarship	Between Groups	.062	2	.031	.035	.965
	Within Groups	128.611	147	.875		
	Total	128.673	149			
I am able to make financial decisions related to my education on my own	Between Groups	16.1092	2	8.0544	7.864	.001
	Within Groups	150.565	147	1.024		
	Total	166.673	149			
I have developed the habit of managing my personal finances (e.g., budgeting, planning)	Between Groups	.174	2	.087	.064	.938
	Within Groups	200.099	147	1.361		
	Total	200.273	149			
The scholarship has encouraged me to save money regularly	Between Groups	6.776	2	3.388	2.620	.076
	Within Groups	190.057	147	1.293		
	Total	196.833	149			
I can meet my academic expenses (e.g., books, transport, fees) without depending on others	Between Groups	2.405	2	1.203	.609	.545
	Within Groups	290.135	147	1.974		
	Total	292.540	149			
The financial support has boosted my confidence in continuing higher education	Between Groups	6.643	2	3.321	2.096	.127
	Within Groups	232.931	147	1.585		
	Total	239.573	149			
I feel empowered to contribute financially, even in a small way, to my family or personal needs	Between Groups	.480	2	.240	.160	.852
	Within Groups	219.813	147	1.495		
	Total	220.293	149			
Helps to pay college/dues/bus fees	Between Groups	1.499	2	.750	.521	.595
	Within Groups	211.494	147	1.439		

	Total	212.993	149			
I am more aware of financial planning and the value of money since receiving the scholarship	Between Groups	.160	2	.080	.060	.942
	Within Groups	195.340	147	1.329		
	Total	195.500	149			
The Pudhumai Penn scheme has positively influenced my long-term financial goals	Between Groups	3.041	2	1.520	.978	.378
	Within Groups	228.532	147	1.555		
	Total	231.573	149			

Source: Primary Data

Interpretation

The ANOVA results indicate that there is no statistically significant difference among groups in most financial empowerment variables related to the Pudhumai Penn Scholarship, as the significance values for almost all statements are greater than 0.05. This means respondents generally share similar opinions irrespective of their background differences. However, there is only one statement that shows a significant difference – “I am able to make financial decisions related to my education on my own” ($p = .001$), suggesting that this specific aspect varies across groups, possibly due to differences in personal circumstances or financial awareness. For all other statements, since p-values are above 0.05, it can be concluded that the Pudhumai Penn Scheme has been perceived similarly by students across all demographic groups.

H0: There is no significant relationship between perception of the respondents

Factors	Chi-Square	df	Asymp. Sig.
I believe the Pudhumai Penn Scheme is a well-planned government initiative.	116.613a	3	0.000
The scholarship is fairly distributed to eligible students without bias.	105.867b	4	0.000
The scheme provides real financial relief to economically weak students.	57.533b	4	0.000
The scholarship motivates me to focus more on my studies.	49.267b	4	0.000
The scheme has reduced the pressure of taking part-time jobs to fund my education.	29.000b	4	0.000
I believe the scheme is helping reduce the dropout rate among female students.	65.800b	4	0.000
I would recommend the Pudhumai Penn Scheme to other eligible students.	84.267b	4	0.000
The scheme has helped create a positive environment for girls to pursue higher education.	57.800b	4	0.000
Helps pay fees for additional skill courses (e.g., spoken English, computer classes, type writing class)	36.733b	4	0.000
Enables participation in workshops, seminars, or training programs	53.133b	4	0.000

Source: Primary Data

Interpretation

The Chi-Square test results show that all the statements have a significance value of $p = 0.000$, which is less than the 0.05 level. This means there is a statistically significant association between respondents' opinions and their background variables for every factor studied. In

other words, students do not share the same level of agreement regarding benefits of the Pudhumai Penn Scheme, and their responses vary significantly based on demographic characteristics. Therefore, it can be concluded that perceptions about planning, fairness, educational motivation, financial relief, reduced dropout, skill development, and overall usefulness of the scheme are significantly influenced by the profile of the respondents.

6. CONCLUSION

One important effort to support women's education and financial development in Thoothukudi is the Pudhumai Penn Scholarship Scheme. The majority of responders came from low-income households and financially vulnerable backgrounds, according to the study's findings, which makes the aid offered through the program quite pertinent and advantageous. Many students' reliance on parents or outside funding has decreased as a result of the scholarship's assistance in covering necessary educational costs. While the majority of students used the scholarship money for books, tuition, and other educational expenses, many also said that the program inspired them to pursue higher education and concentrate more on their studies. The results of the Chi-square and ANOVA tests indicate that students' perceptions about planning, fairness, and usefulness of the scheme are statistically significant, reflecting a positive impact of the initiative on beneficiaries. However, differences were noted regarding the ability to take financial decisions independently, showing that empowerment outcomes may vary among individuals.

Overall, the study finds that the Pudhumai Penn Scheme has significantly improved women's financial confidence, lowered economic barriers, and promoted higher education in the Thoothukudi region. The program has

successfully impacted educational continuity, decreased dropout tendencies, and increased young women's access to learning opportunities despite small issues including delays and awareness gaps. In order to achieve long-term educational empowerment and economic independence for girl students in Tamil Nadu, it will be essential to further improve this program through awareness campaigns, prompt disbursement, and additional financial support.

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