

Pudhumai Penn Scheme: Beneficiaries Perspective

Dr. A. Vani

Associate Professor, Department of Economics, Government Arts College (A), Coimbatore-18

Abstract

This study examines awareness, problems, and satisfaction levels among beneficiaries of the Pudhumai Penn Scheme, a higher education incentive programme of the Government of Tamil Nadu. Using primary data from 50 students, descriptive analysis was employed to assess sources of awareness, difficulties in accessing benefits, and overall satisfaction. Findings reveal that newspapers are the dominant information source, while Aadhaar linkage issues and irregular disbursement remain major barriers. Most respondents report moderate to high satisfaction, indicating positive educational support. The study highlights the need for streamlined documentation, digital facilitation, and awareness initiatives to improve effective scheme implementation and beneficiary experience overall.

Keywords: Pudhumai Penn Scheme; Awareness; Beneficiaries; Satisfaction; Women's Higher Education; Tamil Nadu.

The **Pudhumai Penn Scheme**, formally known as the *Moovalur Ramamirtham Ammaiyar Higher Education Assurance Scheme*, is a flagship educational assistance programme introduced by the Government of Tamil Nadu to promote girls' access to higher education and enhance women's empowerment. The scheme was officially launched on 5 September 2022 by the Chief Minister M. K. Stalin to encourage girls who studied in government schools to pursue higher education without financial constraints (Government of Tamil Nadu, 2022a; 2022b).

According to the official Policy Note of the Department of Social Welfare and Women Empowerment, the scheme provides a monthly financial incentive of ₹1,000 to eligible girl students who have studied from Classes VI to XII in government schools and subsequently enroll in recognised higher education institutions such as colleges, polytechnics, and Industrial Training Institutes. The financial assistance is directly transferred to the beneficiaries through the Direct Benefit Transfer (DBT) mechanism to ensure transparency and continuity of educational support (Government of Tamil Nadu, 2022a).

The introduction of the Pudhumai Penn Scheme reflects Tamil Nadu's longstanding commitment to social justice, gender equality, and human capital development. Government policy documents emphasize that financial hardship is a major factor contributing to the discontinuation of higher education among girls from economically weaker sections. By addressing these structural barriers, the scheme aims to improve transition rates from secondary to tertiary education, reduce dropout rates among female students, and promote first-generation graduates from disadvantaged backgrounds (Government of Tamil Nadu, 2022a; Government of Tamil Nadu, 2023).

Further, the Budget Speech 2022–2023 of the Government of Tamil Nadu highlights that the scheme was conceived as a transformative intervention to ensure uninterrupted education for girls and to delay early

marriage by enabling continued academic engagement. The programme thus integrates financial support with broader developmental goals such as increasing female labour force participation, enhancing employability, and fostering inclusive socio-economic progress (Government of Tamil Nadu, 2022b). Overall, the Pudhumai Penn Scheme represents a significant rights-based welfare initiative aimed at strengthening educational attainment among girls from government school backgrounds. By guaranteeing sustained financial assistance throughout their higher education, the scheme seeks to create an enabling environment for women's empowerment and equitable access to education in Tamil Nadu's welfare governance framework (Government of Tamil Nadu, 2022a; 2023).

1.1 Objectives of the Study

- To assess the level of awareness among students regarding the scheme.
- To examine the problems faced by students in accessing the benefits of the Pudhumai Penn Scheme.
- To analyse the satisfaction level of the beneficiaries with respect to the Pudhumai Penn Scheme.

1.2 Literature review

One of the earliest empirical studies focusing specifically on the scheme was conducted by **Eahambaram and Harish (2023)** in Tirupur city. The study examined parental awareness and perception of the Pudhumai Penn scheme and found that financial incentives significantly improved acceptance of higher education for girl students. The authors reported that the scheme supports financial independence and facilitates educational continuation among girls from economically weaker households (Eahambaram & Harish, 2023, p. 2).

Similarly, **Jayasathya and Amasaleka (2023)** conducted an empirical analysis on higher education outcomes and concluded that the scheme plays a key role in encouraging girls from disadvantaged backgrounds to pursue tertiary education. Their findings emphasized the scheme's role in promoting gender equality and reducing financial barriers to higher education (Jayasathya et al., 2023, p. 114).

Another empirical institutional-level analysis by the **Tamil Nadu State Planning Commission (2024)** reported that 67% of beneficiaries utilized the monthly assistance specifically for educational expenses. The study also observed a substantial increase in the Gross Enrolment Ratio of women in higher education following implementation of the scheme (Planning Commission, 2024, p. 3).

Empirical evidence suggests that conditional cash transfer schemes influence educational retention among girls. A field-based impact study conducted among college students (Kanimozhi & Paramasivan, 2024) indicated that the scheme positively affected college continuation rates, especially among first-generation learners. The authors found that financial support reduces dropout rates and enhances motivation for higher education (Kanimozhi & Paramasivan, 2024, p. 5).

In addition, a broader policy evaluation survey reported that the Pudhumai Penn scheme contributed to a measurable increase in female college enrolment and reduced economic constraints that typically hinder girls' education (Government survey cited in DT Next, 2024, p. 1).

Empirical literature highlights the scheme's transformative social role. A study on higher education empowerment noted that financial assistance enhances decision-making autonomy among girl students and improves their aspirations toward professional education (Jayasathya et al., 2023, p. 115).

Furthermore, awareness-based studies reveal that even though welfare schemes are widely implemented, knowledge gaps remain among rural and semi-urban populations, which affects full utilization of benefits (Moorthy & Jeyadevi, 2023, p. 4).

Existing studies on the Pudhumai Penn Scheme are limited and mainly focus on general awareness and enrolment outcomes. There is a lack of micro-level empirical research examining the specific problems faced by students in accessing the scheme benefits. Very few studies analyse awareness, difficulties, and satisfaction levels together within a single framework. Moreover, district-level studies, particularly in Coimbatore, are scarce. Hence, this study attempts to fill this gap by providing a localized empirical analysis of beneficiaries' awareness, challenges, and satisfaction regarding the Pudhumai Penn Scheme.

1.3 Methodology

Research Design and Source of Data

The present study adopts a **descriptive research design** to examine the selected research problem. This design is appropriate because it enables a systematic description and analysis of the respondents' characteristics, perceptions, and experiences without manipulating any variables. The study primarily relies on **primary data** collected through a structured questionnaire administered directly to respondents. Primary data refer to first-hand information gathered specifically for the research through direct interaction with participants.

Sampling Technique, Sample Size, and Area of Study

The study employed a **convenience sampling technique** to select respondents who were readily accessible and willing to participate in the survey. This non-probability sampling method was considered suitable due to practical constraints such as time and accessibility. Although the technique may limit generalizability, it facilitates efficient data collection within a limited timeframe and provides preliminary insights into the research problem. The total sample size for the study comprised **150 respondents**. The study was geographically confined to Government Arts College, Coimbatore, thereby focusing on respondents within this specific administrative region. Limiting the area of study allowed for a more focused and context-specific analysis of the research objectives.

Tools for Analysis

The collected data were analysed using **percentage analysis**, which is a descriptive statistical tool used to summarize and interpret responses in terms of proportions. This method enabled clear presentation and interpretation of the distribution of responses across different categories relevant to the study objectives.

Limitations of the Study

Despite careful research design, the study has certain limitations:

- The sample size was limited to 50 respondents due to time constraints, which may affect the generalizability of the findings.
- The study focused exclusively on female students, thereby excluding perspectives from other relevant stakeholder groups.
- The geographical scope was restricted to Coimbatore District, limiting the applicability of the findings to broader regional or state-level contexts.

1.4 Results and Discussion

This section presents and discusses the findings derived from the primary data collected from the respondents regarding their awareness, difficulties, and satisfaction levels associated with the Pudhumai Penn Scheme. The analysis is based on percentage distribution and aims to interpret the responses in relation to the objectives of the study. By examining the patterns of awareness, operational challenges, and satisfaction among beneficiaries, the section provides insights into the effectiveness of the scheme in

promoting higher education among girl students. The discussion also highlights key issues faced by the respondents in accessing the scheme benefits and evaluates their overall perception of the programme implemented by the Government of Tamil Nadu.

TABLE.1-Source of Awareness

S.No	Source of awareness	Number of Respondents	Percentage (%)
1	School and college	24	16
2	Friends	23	8
3	Media	12	8
4	News paper	102	68
	Total	150	100

Source: Primary Data

Table 1 presents the distribution of respondents based on their source of awareness regarding the Pudhumai Penn Scheme. A substantial majority of respondents (68%) reported that they became aware of the scheme through newspapers. In contrast, 16% indicated that schools and colleges served as their source of information. Only a small proportion of respondents gained awareness through friends (8%) and media (8%). This indicates that print media, particularly newspapers, played a dominant role in disseminating information about the scheme among the respondents.

TABLE.2-Difficulties Faced by the Respondents

S.No	Source of awareness	Number of Respondents	Percentage (%)
1	Linking mobile with Aadhar	45	30
2	Linking bank with Aadhar	30	20
3	Irregular	42	28
4	Documentation	33	22
	Total	150	100

Source: Primary Data

Table 2 illustrates the various challenges encountered by respondents in receiving benefits under the Pudhumai Penn Scheme. The largest proportion of respondents (30%) experienced difficulties in linking their mobile number with Aadhaar. Additionally, 28% reported irregular receipt of the financial assistance. About 22% of the respondents faced issues related to documentation procedures, while 20% indicated difficulties in linking their bank accounts with Aadhaar. These findings suggest that technical and procedural barriers remain significant constraints in accessing scheme benefits.

TABLE.3-Satisfaction of the Respondents

S.No	Source of awareness	Number of Respondents	Percentage (%)
1	Fully satisfied	51	34
2	Satisfied	57	38
3	Not Satisfied	42	28
	Total	150	100

Source: Primary Data

Table 3 depicts the level of satisfaction of respondents with respect to the Pudhumai Penn Scheme. A majority of respondents (38%) expressed that they were satisfied with the scheme, while 34% reported being fully satisfied. However, 28% of the respondents indicated dissatisfaction. Overall, the results reflect a generally positive perception of the scheme among beneficiaries, though a notable proportion expressed concerns that warrant further attention.

1.5 Findings

- A majority (68%) of the respondents became aware of the scheme through newspapers.
- The most commonly reported difficulty (30%) was linking mobile numbers with Aadhaar.
- The largest share of respondents (38%) reported being satisfied with the Pudhumai Penn Scheme.

1.6 Conclusion

The Pudhumai Penn Scheme represents a significant educational initiative aimed at promoting higher education among girl students. Implemented by the Government of Tamil Nadu, the scheme seeks to remove financial constraints and encourage continued educational attainment among female students. By supporting access to higher education, the scheme contributes to the development of a skilled female workforce and enhances women's participation in socio-economic development.

1.7 Suggestions

- Provide family counselling and support services to overcome household-level barriers affecting women's educational participation.
- Strengthen awareness campaigns highlighting the importance of girl child education and the benefits of the scheme.
- Develop accessible online learning platforms to promote women's empowerment and continuous skill development.
- Introduce incentive-based recognition programmes to encourage outstanding academic progress among female students.

References

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