



Impact Study On “Puthumai Penn Scheme” With Special Reference To The College Students In Coimbatore District, Tamil Nadu

Sreelakshmi.A. S, II MSW, Shri Nehru Maha Vidyala College of Arts and Science, Coimbatore

Dr. M. Premalatha, Head, Department of Social Work, Shri Nehru Maha Vidyala College of Arts and
Science, Coimbatore

Abstract

Women’s empowerment through education is an important goal of social welfare policies in India, especially in Tamil Nadu. The Puthumai Penn Scheme, introduced by the Government of Tamil Nadu, provides financial assistance to girl students to support their higher education. This study, titled “A Study on the Impact of the Puthumai Penn Scheme with Special Reference to College Students in Coimbatore District,” evaluates the effectiveness of the scheme and its impact on the beneficiaries.

The main objective of the study is to examine the socio-economic impact of the scheme on college-going girls, particularly in reducing dropout rates, encouraging higher education and improving financial independence. The study follows a descriptive research design and is based on primary data collected from 50 respondents using a structured questionnaire and also through case studies. Secondary data was collected from government reports, journals, and official sources were also used.

The findings reveal that the Puthumai Penn Scheme has significantly increased enrolment and retention of female students in higher education. The financial support through the scheme has reduced the economic burden on families, especially those from rural and economically weaker sections. In addition, the scheme has positively influenced the academic motivation, self-confidence, and career aspirations of the female students. Most respondents reported that the scheme helped them continue their education without interruption and contributed to their personal and professional growth. However, the study also identifies certain challenges, such as limited awareness among eligible students and administrative difficulties in accessing the benefits.

In conclusion, the Puthumai Penn Scheme plays a vital role in promoting women's education and empowerment. The study suggests that increasing awareness and improving implementation processes can enhance the effectiveness and reach of the scheme.

Introduction

Education is widely seen as an important tool for the empowerment of women, as it improves their social status, economic independence, and participation in decision-making. It helps women gain knowledge and skills, which allows them to find better job opportunities and contribute to society. As Kabeer (2005) states, "education is a crucial pathway to women's empowerment," showing its key role in achieving gender equality. In India, education has been a major focus of development policies aimed at reducing gender inequality and promoting inclusive growth. In particular, Tamil Nadu has introduced several welfare schemes and educational programmes to improve girls' access to education and reduce dropout rates (Government of India, 2020). These efforts have helped increase enrolment and retention of female students.

However, despite this progress, many challenges still affect girls access to higher education. Problems such as poverty, social and cultural barriers, gender discrimination, and lack of awareness continue to limit educational opportunities, especially in rural and economically weaker communities. According to UNICEF (2021), "socio-economic barriers hinder many girls from completing secondary and higher education," highlighting the ongoing difficulties faced by girls. Although the condition of women and children has improved over time due to education and government efforts, several problems still remain. Issues such as early marriage, financial struggles and lack of family or social support continue to affect girl's education. UNICEF (2021) also points out that "early marriage and poverty remain major obstacles to girl's education in India".

To address these issues, the Government of Tamil Nadu introduced the Puthumai Penn Scheme, which provides financial support and encourages girls to continue their education (Government of Tamil Nadu, 2022). The scheme mainly supports students from government schools and aims to reduce financial difficulties that may lead to dropping out. The Puthumai Penn Scheme aims to overcome these challenges by promoting higher education, reducing dropout rates and improving the economic and social status of girls.

Coimbatore District, a key educational hub of Tamil Nadu, provides an ideal setting to assess the scheme's impact. Its diverse student population and strong institutions offer valuable insights into how the scheme supports educational continuation, financial stability and the empowerment of female college students.

Methodology

The present study adopts a descriptive research design to examine the impact of the Puthumai Penn Scheme on college girl students in Coimbatore District. The study is based on both primary and secondary data sources. Primary data was collected from 50 beneficiaries using a structured questionnaire through a convenient sampling method. Case studies were also conducted to analyse the qualitative aspects pertaining to the study. While secondary data were obtained from journals, books, articles, and official reports. A pilot study was conducted to ensure the reliability and feasibility of the research instruments. The collected data were systematically classified, tabulated, and analyzed using simple statistical tools such as percentage analysis and frequency distribution. The study focuses on assessing awareness, utilization, satisfaction levels and the socio-economic impact of the scheme on students' educational continuation and financial stability. However, the study is limited by its small sample size, restricted geographical area, and dependence on respondents' perceptions.

Major Findings

The study reveals that the majority of respondents are aged between 20–22 years, predominantly pursuing undergraduate studies in private colleges, and largely belong to urban and semi-urban areas. Most beneficiaries come from nuclear families with low to middle-income backgrounds, where parents possess at least a basic level of education and are engaged in private or wage-based occupations. The findings indicate that awareness of the Puthumai Penn Scheme is high among the respondents, with educational institutions and teachers playing a crucial role in disseminating information and motivating students to apply. The application process is generally accessible, although minor technical issues were reported. The scheme ensures timely disbursement of funds through direct bank transfer, promoting transparency and financial independence among students, many of whom independently manage their bank accounts.

The study further highlights that the financial assistance provided under the scheme is primarily utilized for educational purposes, significantly reducing the financial burden on families, although it may not fully cover all expenses. The scheme has had a positive impact on students' educational continuation, motivation, confidence, and career aspirations, thereby contributing to their overall socio-economic empowerment. It has also played a vital role in reducing dropout rates, encouraging higher education, and creating a supportive environment for girls within families. A high level of satisfaction is observed among beneficiaries, reflecting the effective implementation of the scheme at the institutional level. However, respondents expressed the need for increased financial assistance and wider awareness, particularly in rural areas. Overall, the scheme is perceived as a valuable initiative that promotes gender equality, enhances educational opportunities, and contributes to the long-term empowerment of female students.

Case Studies

❖ This case study explains the impact of the Puthumai Penn Scheme on an 18-year-old second-year B. Com Finance student studying at a private college in Coimbatore. She belongs to a Scheduled Caste community and comes from a rural, low-income nuclear family with a monthly income of 10,000. Her father is the only earning member, and her mother is a homemaker. Although her family faces financial difficulties, they strongly support her education. She completed her higher secondary class from government school and decided to continue her higher education in private college. She learned about the scheme through her college faculty and started receiving Rs.1,000 per month after applying for Puthumai Penn scheme successfully. This financial support helps her meet educational expenses such as fees, books and reduces the financial burden on her family. The scheme has enabled her to continue her studies without interruption and has increased her confidence and motivation. It has also provided her with equal opportunities despite her social and economic background. She expressed that the Puthumai Penn Scheme has supported her education, improved her confidence, and contributed to her personal and academic development.

❖ This case study highlights the impact of the Puthumai Penn Scheme on a 19-year-old second year B.A. English Literature student studying at a Government College, Coimbatore. She belongs to a Scheduled Caste community and comes from a rural, low-income single-parent family. After her father's death during her school years, her mother, who works as an agricultural labourer earning around 7,000 per month, became the only source of income, making it difficult to support her daughter's education. Although she was a high-performing student who scored 485/600 in her schooling, financial difficulties created uncertainty about her collegiate program. She came to know about the scheme through her teachers and after applying, began receiving Rs.1,000 per month in her bank account. This financial support helped her meet educational expenses such as books, stationery and travel, reducing the burden on her mother and allowing her to continue her studies without interruption. The scheme also reduced her financial stress, improved her focus on academics, and motivated her to perform better. Additionally, her progress has encouraged other girls in her village to pursue higher education and influenced parents to support their daughters studies. The scheme has also improved her confidence, independence and future aspirations. Overall, the Puthumai Penn Scheme has positively contributed to her education, personal development, and social empowerment.

❖ This case study describes the situation of an 18-year-old first-year B.A Economics student at a Self-finance college in Coimbatore, who comes from a rural and economically weak nuclear family. Her father is unable to work due to an accident and her mother is a homemaker, resulting in no stable family income. The family survives on about ₹7,000 per month, mainly supported by the girl's part-time work. As a first-generation college student, she also lacks proper guidance in higher education. She came to know about the Puthumai Penn Scheme through her college faculty and applied for it, but

the financial assistance was delayed by four months. The Rs.1,000 received per month is mainly used for educational expenses such as college fees, but it is not sufficient to meet all her needs. So, she continues to depend on her part-time income. Despite these challenges, she is determined to continue her studies. The scheme provides some support, but her family's financial condition remains difficult, and her earnings are important for both education and household expenses. The experience has helped her develop responsibility, independence and resilience. She also suggests that the financial assistance should be increased and provided on time. Overall, the case study shows that while the Puthumai Penn Scheme helps students continue their education, it is not fully sufficient for those facing severe financial difficulties and needs improvement to better support them.



Suggestions

Based on the findings of the study, several measures are recommended to improve the effectiveness of the Puthumai Penn Scheme. The government may consider increasing the amount of financial assistance, as many beneficiaries feel that the current support is not sufficient to meet all educational expenses. There is also a need to strengthen awareness programs, particularly in rural and semi-urban areas, to ensure that all eligible students benefit from the scheme. Improving the online application system and providing technical support can help reduce difficulties faced by applicants. Educational institutions should actively guide students through orientation programs and continuous support. Regular monitoring is essential to ensure timely disbursement of funds. The scheme may also be extended to include postgraduate and professional courses to promote higher levels of education among girls. Additionally, providing financial literacy, career guidance, and skill development programs can enhance the overall benefits of the scheme. Strengthening the digital platform and highlighting the long-term advantages of education will further improve the reach and impact of the scheme.

Social Work Intervention

Social workers can actively engage in community-based awareness programs about Puthumai Penn Scheme initiated and implemented by Government of Tamil Nadu, especially in rural and marginalized areas to ensure that all eligible girl students are informed about the scheme and its benefits. They can collaborate with schools, colleges and local bodies to guide students through the application process and provide support in overcoming technical and administrative barriers. In addition, social workers can facilitate counselling and motivational sessions for students and their families to promote the importance of girls' education and discourage drop out and early marriage. They can also organize financial literacy and career guidance programs to help beneficiaries effectively utilize the financial assistance and plan their future careers. Furthermore, social workers can play a monitoring and advocacy role by identifying implementation challenges, collecting feedback from beneficiaries and communicating these issues to policymakers for necessary improvements. Through such interventions,

social work practice can significantly contribute to strengthening the impact of the scheme and promoting the socio-economic empowerment of female students.

Conclusion

The study reveals that the Puthumai Penn Scheme has a positive impact on promoting higher education and empowering female students in Coimbatore District. The financial assistance helps reduce economic barriers, supports educational continuation and improves confidence and career aspirations among beneficiaries. Although the amount of Rs.1000 per month may not be sufficient to meet all expenses, it significantly eases the financial burden on families. This study concludes that the Puthumai Penn scheme of Tamil Nadu Government contributes to reducing dropout rates, promoting gender equality and enhancing the education and socio-economic empowerment of girls, with scope for further improvement through increased support and wider awareness.

References

- <https://www.tnsocialwelfare.tn.gov.in/en/specilisationswoman-welfare/pudhumai-penn>
- Kabeer, N. (2005). Gender equality and women's empowerment: A critical analysis of the third millennium development goal.
- Government of India. (2020). Annual Report of the Ministry of Women and Child Development.
- Government of Tamil Nadu. (2022). Puthumai Penn Scheme Guidelines.
- UNICEF. (2021). Girls' Education and Empowerment in India.
- https://www.researchgate.net/publication/386273912_A_STUDY_ON_HIGHER_EDUCATION_PUDHUMAI_PENN_SCHEME
- <https://cleartax.in/s/pudhumai-penn-scheme#h0>
- <https://penkalvi.tn.gov.in/index.php>
- <https://www.iosrjournals.org/iosr-jhss/papers/Vol.29-Issue5/Ser-13/F2905134346.pdf>
- <https://www.govtschemes.in>
- <https://www.newindianexpress.com>
- <https://www.dtnext.in>