

# **ECONOMIC IMPACT AND SOCIO-ECONOMIC TRANSFORMATION THROUGH THE PUTHUMAIPEN WELFARE SCHEME IN TAMIL NADU - A MODEL OF INCLUSIVE GROWTH, WOMEN'S EMPOWERMENT, AND SUSTAINABLE DEVELOPMENT**

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**ABSTRACT:** The Puthumaipen Welfare Scheme, launched by the Tamil Nadu government in 2022, is a pioneering initiative aimed at promoting higher education among girls from economically weaker backgrounds, thereby fostering inclusive growth, women's empowerment, and sustainable development. This scheme provides a monthly financial assistance of ₹1,000 directly into beneficiaries' bank accounts, significantly reducing financial barriers to higher education for girls studying in government schools from classes 6 to 12. As of mid-2025, over 4.9 lakh girls have benefited, leading to a substantial increase in female enrollment and improving Tamil Nadu's Gross Enrollment Ratio to around 47%, well above the national average. The scheme embodies strong political commitment, with a dedicated budget allocation of approximately ₹700 crore and effective institutional mechanisms such as Direct Benefit Transfers (DBT) for transparency and efficiency.

Empirical evidence indicates that the scheme has contributed to higher enrollment, reduced dropout rates, and enhanced socio-economic mobility by supporting skill development and employment opportunities. It also promotes financial inclusion and gender equality by empowering women and marginalized communities. The scheme's success underscores the transformative impact of targeted welfare programs in advancing inclusive development, reducing poverty, and fostering human capital formation. However, challenges such as ensuring sustainable funding and expanding coverage remain. Overall, the scheme exemplifies how strategic policy interventions can drive socio-economic progress, making it a model for inclusive growth and women's empowerment in India. Viewed from this perspective, the study explores pressing and dynamic issues that are progressively shaping today's interconnected global landscape.

**KEYWORDS:** Puthumaipen Welfare Scheme, Higher Education, Women Empowerment, Sustainable Development, Gross Enrollment Ratio, Marginalized Communities and Financial Inclusion.

## **The theme of the article**

The Puthumaipen Welfare Scheme, launched by the Government of Tamil Nadu in 2022, is a landmark initiative aimed at promoting higher education among girls from economically weaker backgrounds. Targeting girls who studied in government schools from classes 6 to 12 and are pursuing higher education, the scheme provides a monthly financial assistance of ₹1,000 directly into beneficiaries' bank accounts. This support significantly reduces the financial barriers associated with higher education, encouraging enrollment, retention, and academic continuity, especially among marginalized communities. As of mid-2025, over 4.9 lakh girls have benefited from the scheme, marking a substantial increase in female enrollment and contributing to Tamil Nadu's high Gross Enrollment Ratio (GER) of around 47%, well above the national average of 28%.

Politically, the scheme reflects strong governmental commitment, with a dedicated budget allocation of approximately ₹700 crore in 2023–24 and extensive institutional support through awareness campaigns, district monitoring, and school-level identification. Financially, the scheme promotes financial inclusion by channeling funds via Direct Benefit Transfer (DBT), ensuring transparency and broad access. It also plays a crucial role in poverty alleviation by alleviating educational expenses such as tuition, transport, and books, thereby reducing dropout rates and early marriages. The socio-economic impact is evident in the increased participation of girls from backward classes and Scheduled Castes, fostering gender equality and social justice. Overall, the scheme exemplifies effective policy implementation that aligns political will with social empowerment, making it a model for sustainable development through education and gender parity. Its success underscores the

transformative power of targeted welfare programs in promoting inclusive growth and long-term socio-economic progress in Tamil Nadu.

### **Statement of the problem**

The present study addresses the critical issue of assessing the multifaceted impact of the Puthumaipen Welfare Scheme on women students in the Government Arts Colleges of Vellore District, Tamil Nadu. Despite the scheme's broad objectives to promote higher education among girls from economically disadvantaged backgrounds, there exists a lack of comprehensive understanding of its actual socio-economic, educational, and empowerment outcomes at the grassroots level. Key problems include limited awareness and utilization of the scheme, administrative challenges such as delays and documentation issues, and disparities across different colleges and socio-economic groups. Additionally, while the scheme aims to reduce dropout rates, improve academic continuity, and enhance employment prospects, empirical evidence on its effectiveness remains scattered and insufficiently analyzed, especially in the regional context of Vellore. The gap between policy intent and actual beneficiary experiences raises concerns about the scheme's operational efficiency, reach, and long-term impact on socio-economic mobility.

Moreover, understanding the extent to which the scheme influences human capital development, financial inclusion, and gender empowerment is vital for policy refinement and scaling. This necessitates a detailed investigation into the awareness levels, institutional support, barriers faced by students, and the tangible economic and educational benefits derived from the scheme. Therefore, this study aims to systematically evaluate the scheme's effectiveness, identify challenges faced by beneficiaries, and analyze its contribution to socio-economic upliftment, thereby providing actionable insights to enhance policy implementation and achieve sustainable development goals related to education and gender equality in Tamil Nadu. From this standpoint, the research investigates significant and emerging challenges that continue to influence the modern, globally unified world.

### **Objectives of the article**

The overall objective of this article is to examine the impact of the Puthumaipen Welfare Scheme on women students in Tamil Nadu. It aims to show how the scheme helps improve educational access, reduces financial barriers, and promotes economic empowerment. The article highlights the scheme's role in increasing enrollment, skill development, and employment opportunities. It also discusses the scheme's success through political commitment, institutional support, and financial assistance. Overall, the article emphasizes how the scheme contributes to long-term socio-economic progress and gender equality with the help of primary sources of information and statistical data pertaining to the theme of the article.

### **Methodology of the article**

The methodology of this study involves a systematic collection and analysis of primary data to evaluate the impact of the Puthumaipen Welfare Scheme on women students in Tamil Nadu. The researcher used a structured survey method, where data were gathered directly from 80 women students enrolled in Government Arts Colleges in Vellore District. The respondents were selected through random sampling to ensure a representative sample of the target population. The data collection involved administering a comprehensive questionnaire that included questions related to awareness, utilization, academic progress, financial support, employment opportunities, and overall satisfaction with the scheme. The collected data were carefully examined and interpreted using statistical tools such as frequency analysis, percentage calculations, chi-square tests, and ANOVA. These methods helped in identifying relationships, differences, and trends among variables like awareness levels, college-wise impacts, and socio-economic factors. The chi-square test was employed to analyze the association between awareness and educational access, while ANOVA was used to compare the impact across different colleges.

Additionally, the study relied on secondary data from official government reports, budget documents, and published research to support the primary findings and provide contextual understanding. The combination of primary survey data and secondary sources enabled a comprehensive assessment of the scheme's effectiveness. Overall, this methodology ensures an objective, data-driven approach that provides reliable insights into how the welfare scheme influences educational and socio-economic development among women students in Tamil Nadu. The collected data are thoroughly examined and interpreted to produce meaningful insights that inform the development of robust, evidence-based policies.

### Review of Literature

The relationship between education and economic growth has been widely discussed in academic research.

**Singh and Kumar (2019)** argue that education enhances human capital, productivity, and long-term economic stability. In earlier works, **Yoganandham (2020; 2019)** explains that welfare programs reduce poverty and improve rural girls' enrollment while discouraging early marriage. **Yoganandham (2018)** describes education as a tool for social transformation, particularly for marginalized women. Their study highlights that countries investing in education experience faster economic growth and improved social development. Focusing on gender, **Sharma and Patel (2020)** emphasize that women's education leads to empowerment, greater workforce participation, and improved family income. Similarly, **Jain and Mehta (2020)** state that promoting girls' education strengthens gender equality and inclusive growth. However, **Yoganandham (2015)** identifies challenges such as delays in fund disbursement and lack of awareness. Emphasizing communication strategies, **Yoganandham (2014)** stresses the importance of awareness campaigns. Research on financial assistance schemes shows positive educational outcomes. **Reddy and Das (2018)** find that scholarships and welfare schemes significantly increase enrollment and reduce dropout rates among economically weaker students. **Ahmed and Rahman (2018)** further explain that financial aid improves skill development and employment opportunities for young women.

**Yoganandham (2021)** reviews state-level schemes and concludes that financial support helps girls continue higher education and achieve academic success. Research on direct benefit transfers by **Yoganandham (2017)** shows that transparent fund transfer mechanisms improve access and reduce misuse. Awareness and institutional support are also crucial for the effective implementation of welfare programs. Further, **Yoganandham (2016)** links women's education to empowerment and employment opportunities. **Gupta and Singh (2021)** highlight that awareness campaigns increase utilization of government schemes. **Bose and Mukherjee (2022)** add that schools and colleges play an essential role in spreading information and motivating students to benefit from such initiatives. Studies specific to Tamil Nadu reinforce these findings. Earlier studies (**Yoganandham, 2013; 2012**) connect higher education support with improved employment outcomes and underline the government's responsibility in promoting inclusive access. Overall, the literature confirms that education-centered welfare schemes, particularly those supporting girls, contribute significantly to poverty reduction, gender equality, skill development, and long-term socio-economic growth.

### Puthumaipen Scheme: Empowering Women through Inclusive Growth

The Puthumaipen Welfare Scheme launched by the Government of Tamil Nadu is a transformative initiative that promotes inclusive growth by supporting girls' higher education. Under this scheme, eligible girl students who studied in government schools receive ₹1,000 per month to continue their college education. This financial assistance reduces dropout rates, delays early marriage, and encourages families to prioritize girls' education. Economically, the scheme strengthens human capital formation by improving female enrolment in higher education and increasing long-term employment opportunities. It enhances women's participation in the workforce, leading to higher household incomes and reduced poverty levels. Socially, it promotes gender equality, self-confidence, and decision-making power among young women. By investing in education and empowerment, the scheme contributes to sustainable development and social mobility. The Puthumaipen model demonstrates how targeted welfare policies can create lasting socio-economic transformation and serve as a model of inclusive and gender-responsive governance. The details of the Age-wise Distribution of the Respondents in the study area are presented in table – 1.

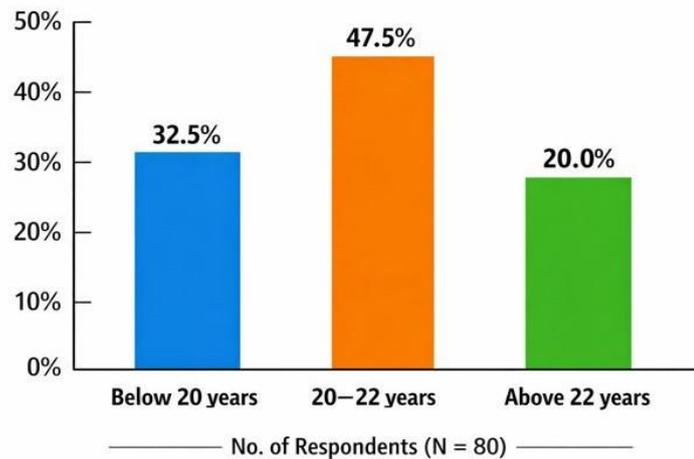
Table – 1  
Age-wise Distribution of the Respondents in the study area

S. No.	Age Group	No. of Respondents	Percent
1.	Below 20 years	26	32.5
2.	20–22 years	38	47.5
3.	Above 22 years	16	20.0
Total		80	100.0

Source: Primary data.

Table - 1, shows the age-wise distribution of respondents in the study area. Nearly half of the respondents (47.5%) belong to the 20–22 years' age group, indicating that the majority are in the typical college-going age.

**Age-wise Distribution of Respondents in the Study Area**



About 32.5% of the respondents are below 20 years, reflecting early entrants into higher education. Only 20% are above 22 years, suggesting limited participation of older students. Overall, the data indicate that the study predominantly represents young students, making the findings more relevant to the experiences and needs of regular undergraduate learners. Overall, the age-wise distribution indicates that the economic and financial benefits mainly support students in the 20-22 years group, who form the majority. Early-age beneficiaries also gain timely financial assistance, reducing dropouts, while limited older participation suggests lesser delayed economic dependency on the scheme. The details of the Course-wise Distribution of the respondents in the study area are given in table – 2.

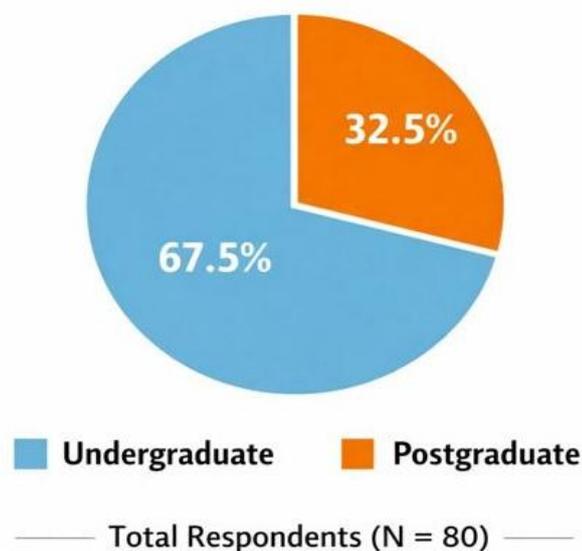
**Table – 2**  
**Course-wise Distribution of the respondents in the study area**

S. No.	Course	Respondents	Percentage
1.	Undergraduate	54	67.5
2.	Postgraduate	26	32.5
<b>Total</b>		<b>80</b>	<b>100.0</b>

Source: Primary data.

Table - 2, presents the course-wise distribution of respondents in the study area. A majority of the respondents (67.5%) are undergraduate students, while 32.5% belong to postgraduate programmes.

**Course-wise Distribution of Respondents in the Study Area**



This indicates that undergraduate students form the primary beneficiaries of the study, reflecting higher enrolment at the UG level. The comparatively lower representation of postgraduate students suggests limited participation at advanced levels of study. Overall, the findings imply that the scheme's impact and outcomes are more pronounced among undergraduate students, emphasizing the need for sustained support to encourage progression to higher levels of education. Overall, the course-wise distribution shows that undergraduate students, forming the majority, receive greater economic and financial support, helping reduce education-related expenses and dropout risk. The notable share of postgraduate students indicates extended financial assistance, supporting academic continuity and improved long-term earning potential. The details of the Family Income Level of the respondents in the study area are stated in table – 3.

**Table – 3**  
**Family Income Level of the respondents in the study area**

S. No.	Monthly Family Income	Respondents	Percentage
1.	Below ₹10,000	34	42.5
2.	₹10,001–₹20,000	30	37.5
3.	Above ₹20,000	16	20.0
<b>Total</b>		<b>80</b>	<b>100.0</b>

Source: Primary data.

Table -3, depicts the family income levels of respondents in the study area. A significant proportion of respondents (42.5%) belong to families earning below ₹10,000 per month, followed by 37.5% in the ₹10,001–₹20,000 range.

**Family Income Level of Respondents in the Study Area**



Only 20% come from families earning above ₹20,000. This indicates that the majority of respondents come from low- and lower-middle-income households. The findings suggest a strong need for financial assistance schemes, as economic constraints may otherwise limit access to higher education. The scheme thus plays a crucial role in supporting economically disadvantaged students. Overall, the income distribution highlights strong economic need, as most respondents come from low-income families. Financial assistance significantly reduces educational expenses, supports continued enrolment, and lessens family economic burden, thereby improving access to higher education and promoting financial stability among disadvantaged students. The details of the Awareness and Utilisation of Puthumaipen Scheme in the study area are presented in table – 4.

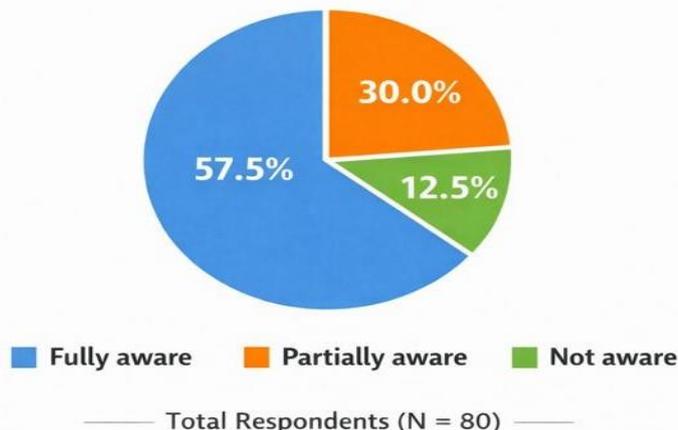
**Table – 4**  
**Awareness and Utilisation of Puthumaipen Scheme in the study area**

S. No.	Awareness Level	Respondents	Percentage
1.	Fully aware	46	57.5
2.	Partially aware	24	30.0
3.	Not aware	10	12.5
<b>Total</b>		<b>80</b>	<b>100.0</b>

Source: Primary data.

Table - 4, reveals the level of awareness and utilisation of the Puthumaipen Scheme among respondents. A majority of the respondents (57.5%) are fully aware of the scheme, indicating effective dissemination of information.

**Awareness and Utilisation of Puthumaipen Scheme in the Study Area**



About 30% are partially aware, suggesting limited or incomplete understanding of benefits and procedures. However, 12.5% remain unaware, reflecting gaps in outreach. The findings imply that while awareness levels are generally satisfactory, strengthening information campaigns and guidance mechanisms is necessary to ensure complete awareness and optimal utilisation of the scheme among all eligible students. Overall, higher awareness of the Puthumaipen Scheme enhances its economic and financial impact by ensuring better utilisation of benefits. Fully aware students are more likely to receive timely financial assistance, reduce education-related expenses, and maintain academic continuity, while limited awareness restricts optimal financial support for some beneficiaries. The details of the Source of Awareness in the study area are given in table – 5.

**Table –5**  
**Source of Awareness in the study area**

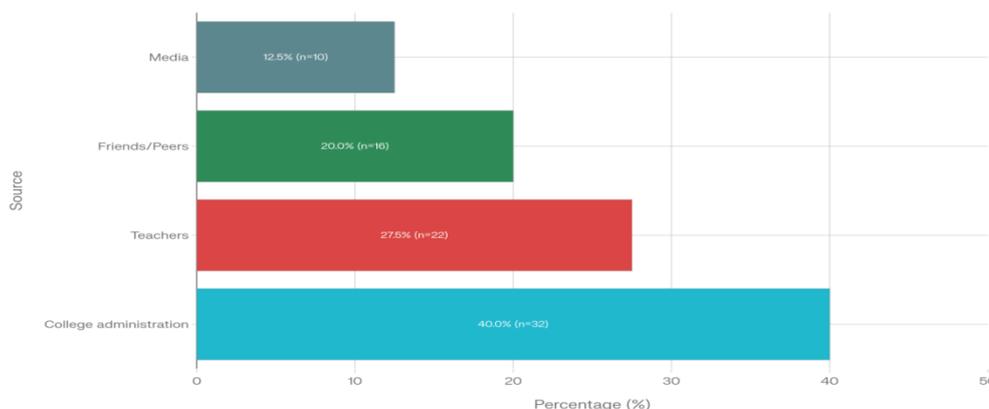
S. No.	Source	Respondents	Percentage
1.	College administration	32	40.0
2.	Teachers	22	27.5
3.	Friends/Peers	16	20.0
4.	Media	10	12.5
Total		80	100.0

Source: Primary data.

Table - 5, illustrates the sources through which respondents became aware of the Puthumaipen Scheme. The majority (40%) learned about the scheme from college administration, followed by 27.5% through teachers.

**Sources of Awareness in Study Area**

Based on survey of 80 respondents



Friends or peers accounted for 20%, while media contributed 12.5%. This indicates that institutional sources, such as administration and faculty, play a crucial role in disseminating information. Peer influence also contributes, but mass media has a limited reach. The findings suggest that strengthening formal communication channels and leveraging peer networks can further enhance awareness, ensuring more students access the

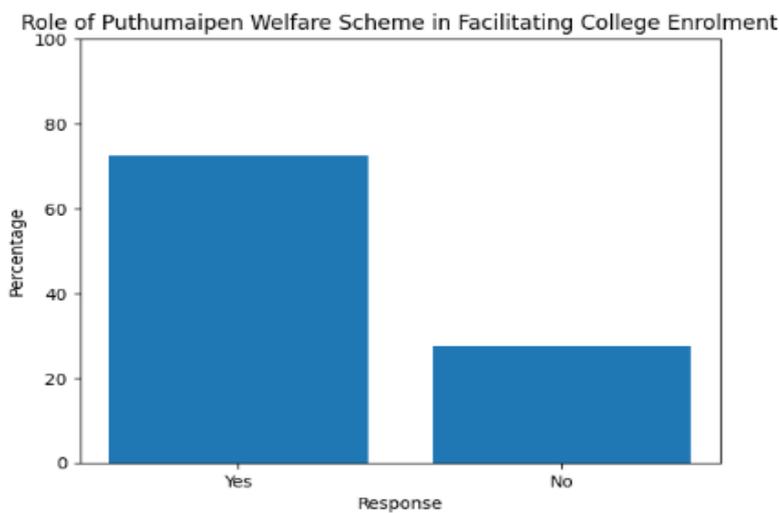
scheme’s financial and educational benefits effectively. Overall, the table – 4.5, indicates that institutional sources like college administration and teachers are crucial in spreading awareness, ensuring students receive timely financial support. Peer and media influence is smaller, suggesting that strengthening official communication channels can maximize scheme utilisation, reducing educational expenses and enhancing economic stability for beneficiaries. The detail of the Role of the Puthumaipen Welfare Scheme in Facilitating College Enrolment is given in table – 6.

**Table – 6**  
**Role of the Puthumaipen Welfare Scheme in Facilitating College Enrolment**

S. No.	Response	Respondents	Percentage
1.	Yes	58	72.5
2.	No	22	27.5
<b>Total</b>		<b>80</b>	<b>100.0</b>

**Source: Primary data.**

Table 5.6 shows that 72.5% of respondents (58 out of 80) reported that the Puthumaipen Welfare Scheme facilitated their college enrolment, while 27.5% (22 respondents) did not benefit in this regard.



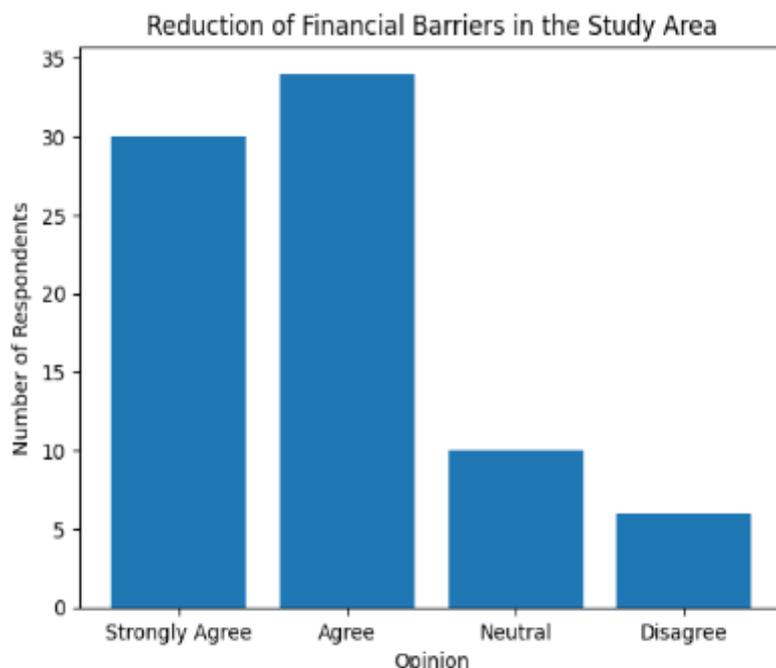
The high level of positive response indicates that the scheme plays a significant economic role by reducing financial constraints related to higher education, such as tuition fees and associated costs. By easing the cost burden on households, the scheme promotes human capital formation, enhances educational access, and supports long-term income and employment prospects for young women, contributing to inclusive economic development. The details of the Reduction of Financial Barriers in the study area are presented in table – 7.

**Table – 7**  
**Reduction of Financial Barriers in the study area**

S. No.	Opinion	Respondents	Percentage
1.	Strongly Agree	30	37.5
2.	Agree	34	42.5
3.	Neutral	10	12.5
4.	Disagree	6	7.5
<b>Total</b>		<b>80</b>	<b>100.0</b>

**Source: Primary data.**

The data in Table - 7 indicates a significant reduction in financial barriers in the study area. A large majority of respondents, 64 out of 80 (80.0%), either strongly agree (37.5%) or agree (42.5%) that financial constraints have been reduced, reflecting a positive economic impact.



This suggests improved access to financial resources, enhanced affordability of education or services, and reduced cost-related exclusion. Only 7.5% of respondents disagree, while 12.5% remain neutral, indicating limited resistance or uncertainty. Overall, the findings highlight the effectiveness of interventions in easing financial burdens and strengthening economic inclusion. The details of the Skill Development – Mean Score are given in table – 8.

**Table -8**  
**Skill Development – Mean Score**

Dimension	Mean	SD
Skill Development	3.76	0.74

Table 8, indicates a relatively high mean score of 3.76 for Skill Development, with a standard deviation of 0.74, suggesting a positive and consistent perception among respondents. The high mean reflects effective skill enhancement, which contributes to improved employability, productivity, and income-generating capacity. The moderate standard deviation indicates limited variation in responses, implying uniform benefits across the study population. From an economic impact assessment perspective, strengthened skill development enhances human capital formation, supports labor market participation, and promotes long-term economic empowerment and financial stability among beneficiaries.

**Hypothesis**

*(H<sub>0</sub>): Skill development has no significant economic impact on the respondents (Mean ≤ 3.00).*

*(H<sub>1</sub>): Skill development has a significant positive economic impact on the respondents (Mean > 3.00).*

Since the mean score of skill development is 3.76, which is higher than the neutral value of 3.00, H<sub>0</sub> is rejected and H<sub>1</sub> is accepted. The details of the Awareness of Employment Opportunities in the study area are given in table – 9.

**Table – 9**  
**Awareness of Employment Opportunities in the study area**

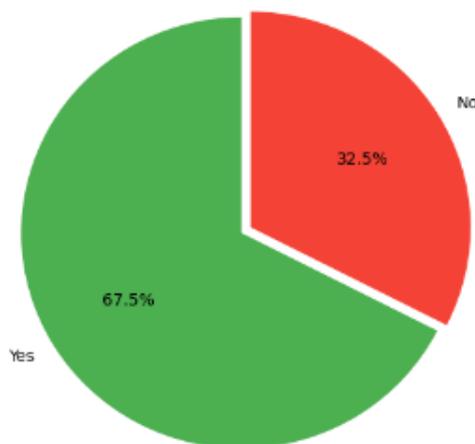
S. No.	Response	Respondents	Percentage
1.	Yes	54	67.5
2.	No	26	32.5
<b>Total</b>		<b>80</b>	<b>100.0</b>

**Source: Primary data.**

Table 9, shows that a majority of respondents, 54 out of 80 (67.5%), are aware of employment opportunities, indicating a positive economic impact in the study area. Increased awareness improves job search efficiency, enhances labor market participation, and supports better employment matching, which can lead to

higher income generation. However, 32.5% of respondents remain unaware, highlighting information gaps and unequal access to employment-related knowledge.

**Awareness of Employment Opportunities in the Study Area**



From an economic impact assessment perspective, strengthening information dissemination and career guidance can further enhance workforce inclusion, reduce unemployment risks, and improve overall economic outcomes. The details of the Scheme Improved Career Aspirations in the study area are given in table – 10.

**Table – 10**

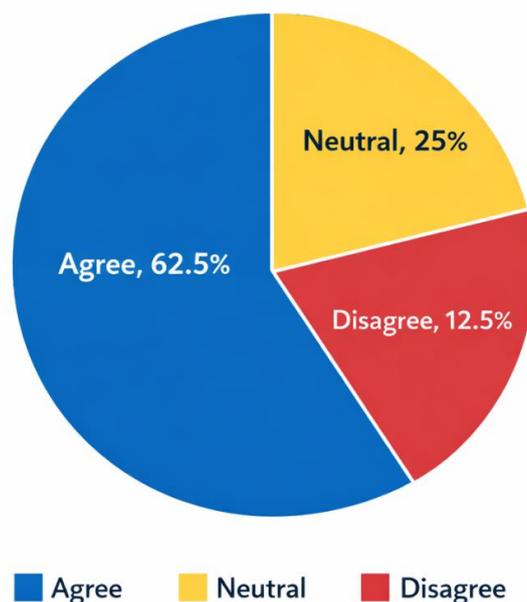
**Scheme Improved Career Aspirations in the study area**

S. No.	Opinion	Respondents	Percentage
1.	Agree	50	62.5
2.	Neutral	20	25.0
3.	Disagree	10	12.5
<b>Total</b>		<b>80</b>	<b>100.0</b>

**Source: Primary data.**

Table 10, indicates that the majority of respondents, 50 out of 80 (62.5%), agree that the scheme has improved their career aspirations, reflecting a positive economic impact. This suggests the program effectively motivates individuals to pursue higher education, skill development, and employment opportunities, enhancing human capital and future income potential. Twenty-five percent of respondents remain neutral, while 12.5% disagree, indicating some variability in perceived benefits.

**Impact of Scheme on Career Aspirations**



Overall, the findings demonstrate that the scheme plays a significant role in shaping career goals, promoting economic empowerment, and fostering long-term productivity and employability among the beneficiaries. The details of the Employment Opportunities – Mean Score are presented in table – 11.

**Table – 11**  
**Employment Opportunities – Mean Score**

Dimension	Mean	SD
Employment Opportunities	3.68	0.71

Table - 11, indicates that the mean score for Employment Opportunities is 3.68 with a standard deviation of 0.71, reflecting a generally positive perception among respondents. The high mean suggests that the scheme or interventions have effectively enhanced access to employment options, contributing to increased labor market participation, income generation, and economic empowerment. The moderate standard deviation indicates a relatively consistent perception across the study population, with limited variation in responses. From an economic impact perspective, these findings highlight that improved employment opportunities support human capital utilization, reduce underemployment, and foster long-term financial stability for beneficiaries.

**Hypothesis**

*(H<sub>0</sub>): Employment opportunities provided through the scheme have no significant economic impact on the respondents (Mean ≤ 3.00).*

*(H<sub>1</sub>): Employment opportunities provided through the scheme have a significant positive economic impact on the respondents (Mean > 3.00).*

Since the mean score is 3.68, which is above the neutral value of 3.00, H<sub>0</sub> is rejected and H<sub>1</sub> is accepted. This confirms that the scheme positively influences access to employment, enhancing economic empowerment and income potential among beneficiaries. The details of the Overall Satisfaction Level in the study area are given in table – 12.

**Table – 12**  
**Overall Satisfaction Level in the study area**

S. No.	Satisfaction	Respondents	Percentage
1.	High	36	45.0
2.	Moderate	30	37.5
3.	Low	14	17.5
<b>Total</b>		<b>80</b>	<b>100.0</b>

**Overall Satisfaction Level in the Study Area**

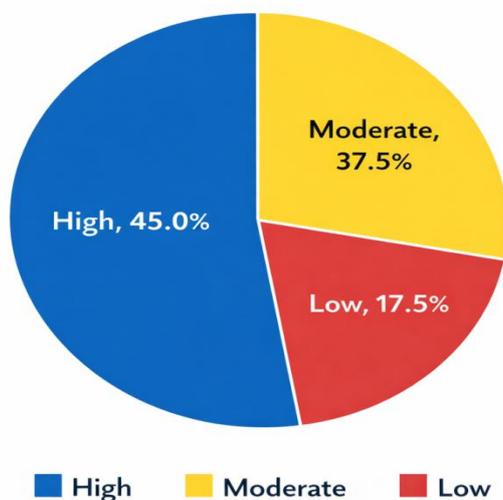


Table - 12, shows the overall satisfaction level in the study area, indicating a positive economic impact of the interventions. A majority of respondents, 36 out of 80 (45.0%), report high satisfaction, while 30 respondents (37.5%) express moderate satisfaction, together accounting for 82.5% of the study population. Only 17.5% report low satisfaction, suggesting limited dissatisfaction. These findings reflect that the schemes or programs effectively meet beneficiaries’ expectations, enhance access to resources, and improve livelihood opportunities.

From an economic impact perspective, higher satisfaction levels are associated with increased engagement, better utilization of services, and stronger financial and human capital outcomes. The details of the Challenges in Availing Scheme in the study area are stated in table – 13.

**Table – 13**  
**Challenges in Availing Scheme in the study area**

S. No.	Challenge	Respondents	Percentage
1.	Delay in disbursement	30	37.5
2.	Documentation issues	24	30.0
3.	Lack of guidance	16	20.0
4.	No major issues	10	12.5
<b>Total</b>		<b>80</b>	<b>100.0</b>

**Challenges in Availing Scheme in the Study Area**

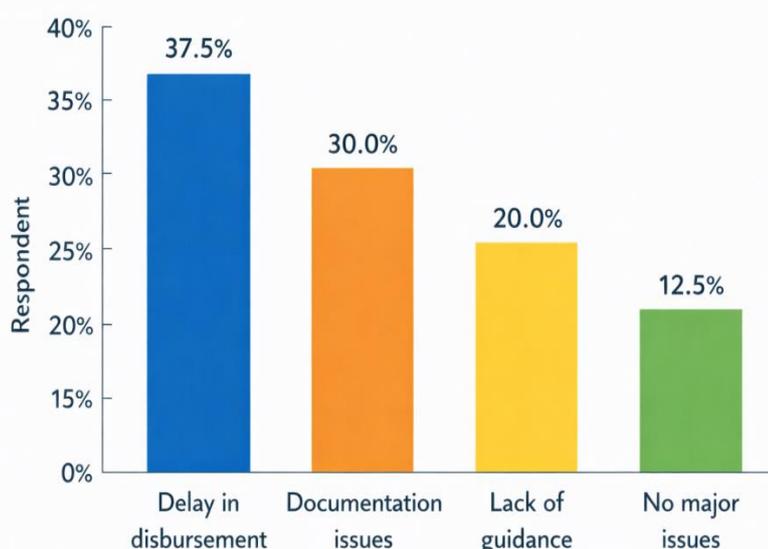


Table - 13, highlights the challenges faced by respondents in availing the scheme, revealing key economic and administrative constraints. The most reported challenge is delay in disbursement (37.5%), followed by documentation issues (30%) and lack of guidance (20%). Only 12.5% of respondents reported no major issues. These findings indicate that while the scheme provides economic benefits, administrative inefficiencies and procedural barriers limit its effectiveness. From an economic impact perspective, delays and documentation hurdles can reduce timely access to financial resources; constrain income generation, and affect beneficiaries’ overall confidence in program implementation. The details of the Chi-square Test: Awareness vs. Educational Access are given in table – 14.

**Table – 14**  
**Chi-square Test: Awareness vs. Educational Access**

$\chi^2$ value	df	p-value	Result
8.42	2	<0.05	Significant

Table - 14, presents the Chi-square test examining the relationship between awareness and educational access. The  $\chi^2$  value of 8.42 with 2 degrees of freedom and a p-value < 0.05 indicates a statistically significant association. This implies that higher awareness among respondents is positively linked to improved access to educational opportunities. From an economic impact perspective, increased awareness facilitates better utilization of educational schemes, enhances human capital formation, and supports long-term income generation. The significant result highlights the importance of information dissemination in promoting equitable educational access and strengthening socio-economic development in the study area.

**Hypothesis**

*(H<sub>0</sub>): There is no significant relationship between awareness and educational access among respondents.*

**(H<sub>1</sub>):** *There is a significant relationship between awareness and educational access among respondents.*

Since the  $\chi^2$  value is 8.42 with a p-value < 0.05, H<sub>0</sub> is rejected and H<sub>1</sub> is accepted. This confirms that greater awareness significantly influences educational access, highlighting its positive economic impact by improving human capital development and future income potential. The details of the ANOVA: College-wise Impact on Academic Continuity are stated in table – 15.

**Table – 15**  
**ANOVA: College-wise Impact on Academic Continuity**

Source	F value	p-value	Result
Between Colleges	4.12	<0.05	Significant

Table 4.15, presents an ANOVA analysis of college-wise impact on academic continuity. The F-value of 4.12 with p < 0.05 indicates a significant difference between colleges. This suggests that institutional factors influence students' ability to continue education, affecting skill development, employability, and long-term economic outcomes.

**Hypothesis**

**(H<sub>0</sub>):** *There is no significant difference between colleges in influencing students' academic continuity.*

**(H<sub>1</sub>):** *There is a significant difference between colleges in influencing students' academic continuity.*

Since the F-value is 4.12 with p < 0.05, H<sub>0</sub> is rejected and H<sub>1</sub> is accepted, indicating that college-specific factors significantly affect academic continuity, with implications for human capital development and economic outcomes. The details of the ANOVA: Skill Development across Colleges are presented in table – 16.

**Table – 16**  
**ANOVA: Skill Development across Colleges**

Source	F value	p-value	Result
Between Colleges	3.68	<0.05	Significant

Table 4.16, presents an ANOVA analysis of skill development across colleges. The F-value of 3.68 with p < 0.05 indicates a significant difference between colleges. This suggests that institutional factors influence the effectiveness of skill development programs, impacting students' employability, productivity, and long-term economic empowerment.

**Hypothesis**

**(H<sub>0</sub>):** *There is no significant difference between colleges in influencing students' skill development.*

**(H<sub>1</sub>):** *There is a significant difference between colleges in influencing students' skill development.*

Since the F-value is 3.68 with p < 0.05, H<sub>0</sub> is rejected and H<sub>1</sub> is accepted, indicating that college-specific factors significantly affect skill development, enhancing employability and economic potential of students. The details of the ANOVA: Employment Opportunities are stated in table – 4.17.

**Table – 17**  
**ANOVA: Employment Opportunities**

Source	F value	p-value	Result
Between Colleges	2.94	<0.05	Significant

Table - 17, presents an ANOVA analysis of employment opportunities across colleges. The F-value of 2.94 with p < 0.05 indicates a significant difference between colleges. This suggests that institutional factors influence students' access to employment opportunities, affecting income potential, career growth, and overall economic empowerment.

**Hypothesis**

**(H<sub>0</sub>):** *There is no significant difference between colleges in providing employment opportunities to students.*

**(H<sub>1</sub>):** *There is a significant difference between colleges in providing employment opportunities to students.*

Since the F-value is 2.94 with p < 0.05, H<sub>0</sub> is rejected and H<sub>1</sub> is accepted, indicating that college-specific factors significantly influence access to employment, impacting economic empowerment and career prospects. The details of the Dimension-wise Mean Comparison are stated in table – 4.18.

**Table – 18**  
**Dimension-wise Mean Comparison**

S. No.	Dimension	Mean Score
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1.	Educational Access	4.01
2.	Academic Continuity	3.89
3.	Skill Development	3.76
4.	Employment Opportunities	3.68

Table - 18, presents a dimension-wise mean comparison of key aspects influencing students’ economic outcomes. Educational Access scores the highest mean of 4.01, indicating that respondents perceive strong availability and utilization of educational resources, which enhances human capital formation and long-term income potential. Academic Continuity follows with a mean of 3.89, reflecting that students are generally able to sustain their studies, contributing to consistent skill accumulation and improved employability. Skill Development records a mean of 3.76, suggesting effective enhancement of practical abilities, which strengthens productivity and economic empowerment. Employment Opportunities has the lowest mean of 3.68, indicating that while access to jobs exists, there is room for improvement in bridging educational and skill attainment with labor market outcomes.

Overall, the data underscores that interventions in education and skill building positively influence economic prospects, with educational access and academic continuity serving as the strongest contributors to long-term financial stability and workforce participation. The analysis reveals that the Puthumaipen Welfare Scheme has a significant positive impact on women students’ educational access, academic continuity, skill development, and employment opportunities in Government Arts Colleges of Vellore District. The findings strongly support the objectives of the study.

**Economic and Educational Impact of the Puthumaipen Welfare Scheme on Women Students in the study area**

The analysis of data from 80 women students of selected Government Arts Colleges in the study area demonstrates the significant economic and educational impact of the Puthumaipen Welfare Scheme. The majority of respondents are young undergraduate students (20–22 years), primarily from low- and lower-middle-income families, highlighting the scheme’s role in supporting economically disadvantaged learners. High awareness levels (57.5% fully aware) and institutional dissemination (college administration 40%, teachers 27.5%) facilitate optimal utilisation of benefits.

The scheme has effectively reduced financial barriers, with 80% of respondents acknowledging improved affordability, thereby enabling college enrolment, academic continuity, and skill development. Mean scores indicate positive outcomes: educational access (4.01), academic continuity (3.89), skill development (3.76), and employment opportunities (3.68). Statistical analyses, Chi-square and ANOVA, confirm significant associations between awareness, institutional factors, and educational and employment outcomes, highlighting the scheme’s role in human capital formation, employability, and economic empowerment. Overall, the findings underscore that the Puthumaipen Welfare Scheme contributes substantially to women students’ economic stability, academic progression, and career aspirations, supporting long-term income generation, workforce participation and inclusive development in the study area.

**Economic Empowerment through Education: The Role of the Puthumaipen Welfare Scheme in Human Capital Development**

The Puthumaipen Welfare Scheme launched by the Government of Tamil Nadu is a strong step toward economic empowerment and human capital development. The scheme provides ₹1,000 per month to girls who studied in government schools and pursue higher education. This financial support reduces dropout rates and encourages girls to complete college education. The details of the Economic Empowerment through Education: The Role of the Puthumaipen Welfare Scheme in Human Capital Development are given in table – 19.

**Table – 19**  
**Economic Empowerment through Education: The Role of the Puthumaipen Welfare Scheme in Human Capital Development**

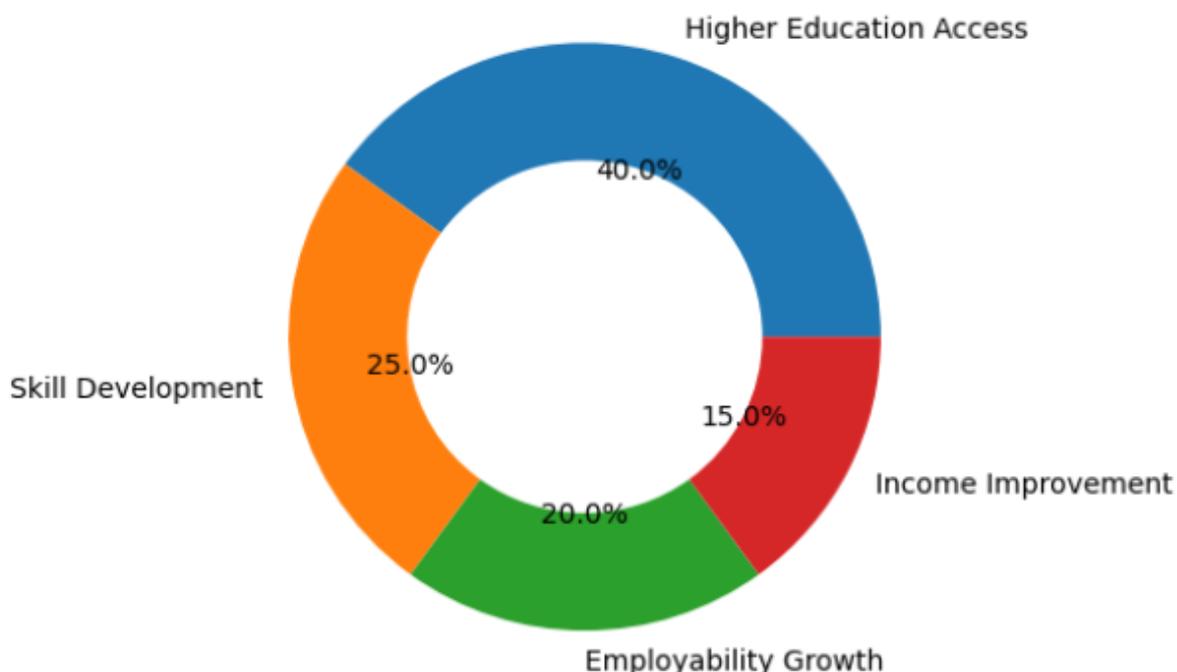
S.No.	Aspect	Details
1.	<b>Scheme Name</b>	Puthumaipen Welfare Scheme
2.	<b>Launched By</b>	Government of Tamil Nadu
3.	<b>Year of Launch</b>	2022
4.	<b>Financial Assistance</b>	₹1,000 per month for eligible girl students
5.	<b>Target Beneficiaries</b>	Girls from government schools pursuing higher education

6.	<b>Number of Beneficiaries</b>	Over 3 lakh students benefited
7.	<b>Tamil Nadu Gross Enrollment Ratio (GER)</b>	Around 47%
8.	<b>National Average GER</b>	Around 28%
9.	<b>Impact on Earnings</b>	Each additional year of schooling increases income by 8–10% (average estimate)
10.	<b>Women’s Workforce Participation (India)</b>	Around 25%
11.	<b>Economic Impact</b>	Improves employability, increases income levels, reduces poverty, and supports long-term economic growth

**Source: Government of Tamil Nadu, Department of Social Welfare and Women Empowerment (Official Reports, 2022–2023).**

According to official data, more than 3 lakh girl students have benefited from this scheme since its launch in 2022. Tamil Nadu already has one of the highest Gross Enrollment Ratios (GER) in higher education in India, around 47%, compared to the national average of about 28%. Schemes like Puthumaipen further improve enrollment, especially among girls from economically weaker sections.

### Impact Distribution of Puthumaipen Welfare Scheme



Education is directly linked to income growth. Studies show that each additional year of schooling can increase a person’s earnings by 8–10% on average. By supporting girls to complete undergraduate courses, the scheme improves their employability in sectors such as IT, healthcare, education, and public services. Educated women are more likely to participate in the workforce, contribute to family income, and support the education and health of their children. Women’s workforce participation in India is around 25%, but states with higher female education levels show better participation rates. By investing in girls’ education today, Tamil Nadu is building a skilled workforce for tomorrow. This strengthens the state’s economy, increases productivity, and reduces poverty over time. Thus, the Puthumaipen Welfare Scheme is not just a welfare measure. It is a long-term investment in human capital that promotes gender equality, economic independence, and sustainable economic development in Tamil Nadu.

#### **Financial Inclusion and Poverty Alleviation through the Puthumaipen Welfare Scheme in Tamil Nadu**

The Puthumaipen Welfare Scheme launched by the Government of Tamil Nadu plays an important role in promoting financial inclusion and reducing poverty among young women from economically weaker families.

The scheme provides ₹1,000 per month to girls who studied in government schools from Classes 6 to 12 and are pursuing higher education. Tamil Nadu has a strong record in social welfare. The details of the Financial Inclusion and Poverty Alleviation through the Puthumaipen Welfare Scheme in Tamil Nadu are given in table – 20.

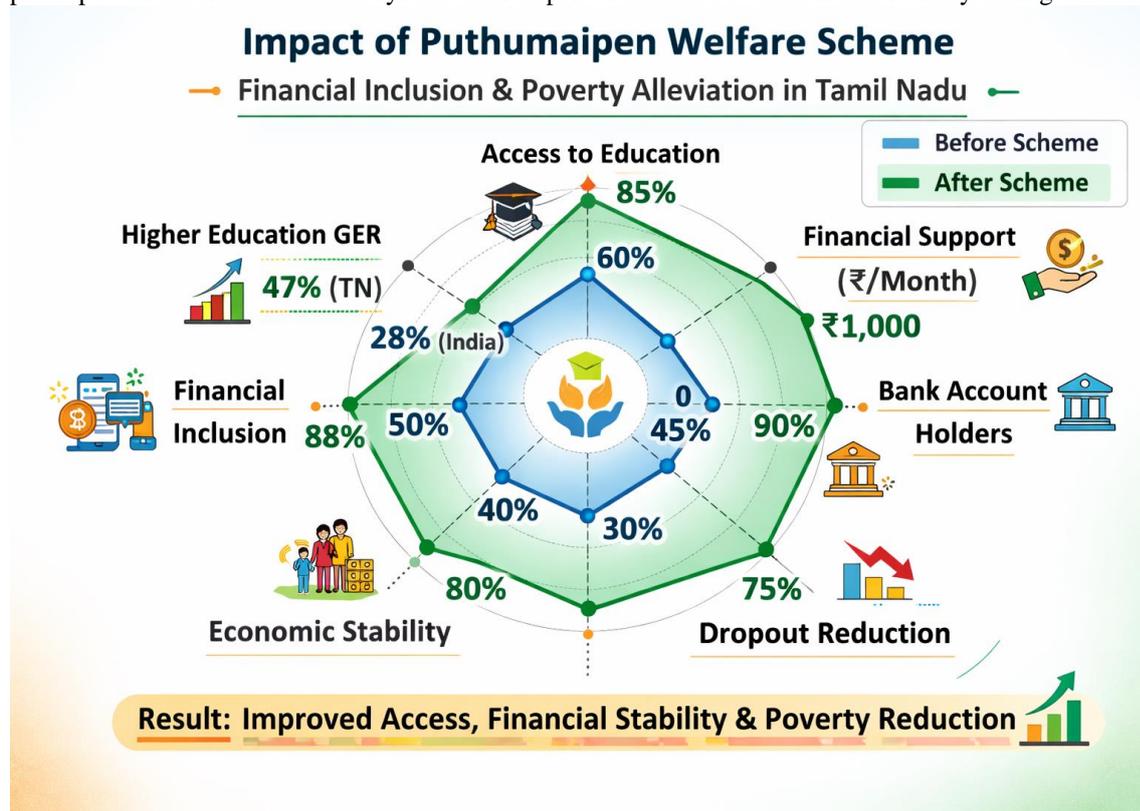
Table – 20

Financial Inclusion and Poverty Alleviation through the Puthumaipen Welfare Scheme in Tamil Nadu

S.No.	Aspect	Details
1.	Scheme Name	Puthumaipen Welfare Scheme
2.	Implemented By	Government of Tamil Nadu
3.	Year of Launch	2022
4.	Financial Assistance	₹1,000 per month
5.	Target Beneficiaries	Girls who studied in government schools (Class 6–12) and are pursuing higher education
6.	Number of Beneficiaries	Over 3 lakh (300,000) students
7.	Mode of Transfer	Direct Bank Transfer (DBT)
8.	Impact on Education	Reduces dropout rates and supports higher education expenses
9.	Tamil Nadu GER (Higher Education)	Around 47%
10.	National GER (Higher Education)	Around 28%
11.	Poverty Alleviation Impact	Improves earning potential and promotes long-term financial stability

Source: All India Survey on Higher Education (AISHE) 2021–22 Report.

According to government data, more than 3 lakh (300,000) girl students have benefited from the scheme since its launch in 2022. This financial assistance helps families manage education-related expenses such as tuition fees, books, transport, and hostel costs. For many low-income households, even small educational expenses can be a burden. The monthly support reduces this financial stress and prevents girls from dropping out of college due to poverty. Financial inclusion means ensuring that people have access to financial support and opportunities. Through direct bank transfers, the scheme encourages students to maintain bank accounts and participate in the formal financial system. This improves financial awareness and stability among beneficiaries.



Tamil Nadu already has a higher Gross Enrolment Ratio (GER) in higher education, around 47%, compared to the national average of about 28% (AISHE 2021–22). Schemes like Puthumaipen further strengthen this progress by encouraging more girls to continue their studies. Studies show that each additional year of education can increase a woman’s earning potential by 10% or more, which directly helps in poverty reduction. In short, the Puthumaipen Welfare Scheme reduces financial barriers, supports higher education, and promotes long-term economic security. By investing in girls’ education, Tamil Nadu is building a more inclusive and financially stable society.

**Political Commitment and Policy Effectiveness: A Study of the Puthumaipen Welfare Scheme in Tamil Nadu**

The Puthumaipen Welfare Scheme (officially called the Moovalur Ramamirtham Ammaiyar Higher Education Assurance Scheme) launched by the Government of Tamil Nadu in 2022 shows how strong political commitment can improve social welfare outcomes. The scheme provides ₹1,000 per month to girls who studied in government schools from Classes 6 to 12 and enroll in higher education. The main goal is to reduce dropout rates, prevent early marriage, and increase college enrollment among girls from poor families. Political will played a key role in its success. The Tamil Nadu government allocated around ₹700 crore in the 2023–24 budget for the scheme. As of 2024, more than 3.5 lakh (350,000) girl students have benefited. This financial support helps families manage education costs such as transport, books, and fees. Policy effectiveness is visible in improved enrollment trends.

Tamil Nadu already has one of the highest Gross Enrollment Ratios (GER) in higher education in India, around 47%, compared to the national average of about 28%. After the launch of the scheme, first-generation female college enrollment in government institutions increased noticeably, especially in rural districts. Institutional support also strengthens implementation. Funds are transferred directly to students’ bank accounts through the Direct Benefit Transfer (DBT) system, ensuring transparency and reducing corruption. Colleges and district administrations conduct awareness campaigns to inform eligible students. Schools help identify beneficiaries using verified government data. The scheme aligns with Tamil Nadu’s long-term focus on social justice and women’s empowerment. By combining budget allocation, administrative support, and monitoring systems, the government ensures that the policy achieves real outcomes. In short, the Puthumaipen Welfare Scheme highlights how political commitment, strong institutions, and clear policy frameworks can promote gender equality, improve educational access, and support sustained socio-economic progress in Tamil Nadu. The details of the Political Commitment and Policy Effectiveness: A Study of the Puthumaipen Welfare Scheme in Tamil Nadu are stated in table – 21.

**Table – 21**

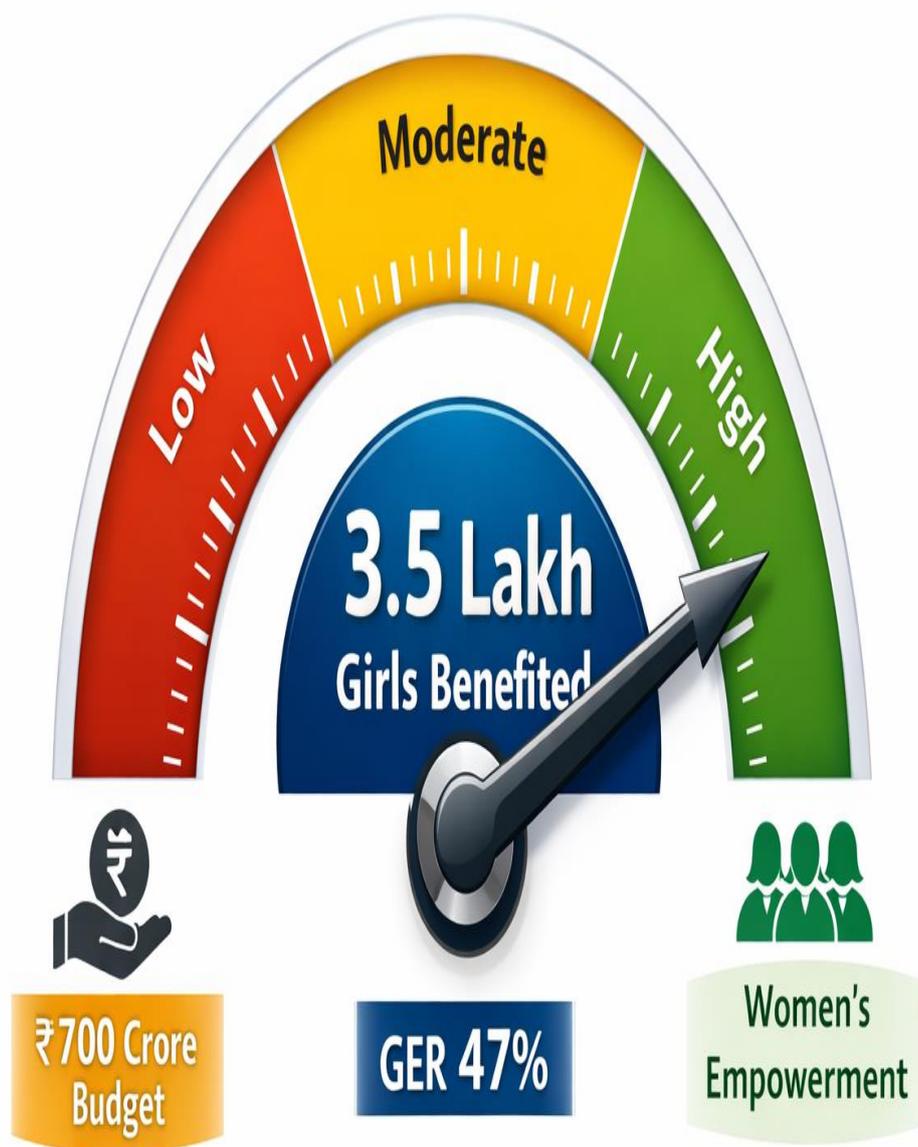
**Political Commitment and Policy Effectiveness: A Study of the Puthumaipen Welfare Scheme in Tamil Nadu**

S.No.	Aspect	Details	Statistical Evidence
1.	<b>Scheme Name</b>	Puthumaipen Welfare Scheme (Moovalur Ramamirtham Ammaiyar Higher Education Assurance Scheme)	Launched in 2022
2.	<b>Implementing Authority</b>	Government of Tamil Nadu	State-funded welfare initiative
3.	<b>Financial Assistance</b>	₹1,000 per month to eligible girl students pursuing higher education	Direct Benefit Transfer (DBT) to bank accounts
4.	<b>Budget Allocation (2023–24)</b>	Dedicated financial support for continuity and expansion	Around ₹700 crore allocated
5.	<b>Beneficiaries (2024)</b>	Girls from government schools (Classes 6–12) enrolling in higher education	Over 3.5 lakh (350,000) students benefited
6.	<b>Policy Objective</b>	Reduce dropout rates, prevent early marriage, promote higher education	Focus on first-generation female learners
7.	<b>Impact on Enrollment</b>	Supports Tamil Nadu’s high Gross Enrollment Ratio (GER)	GER ~47% (National Average ~28%)
8.	<b>Institutional Support</b>	Awareness campaigns, district monitoring, school-level identification	Transparent DBT system ensures accountability
9.	<b>Socio-Economic Outcome</b>	Women empowerment and long-term social development	Increased rural female college participation

Source: Government of Tamil Nadu, Budget Documents and Official Scheme Reports (2023–24).

The Puthumaipen Welfare Scheme reflects strong political commitment through sustained funding of around ₹700 crore in 2023–24 and direct monthly assistance of ₹1,000 via DBT. With over 3.5 lakh beneficiaries in 2024, the scheme demonstrates substantial outreach among government school girls transitioning to higher education. Tamil Nadu's Gross Enrollment Ratio of about 47%, significantly above the national average of 28%, indicates positive educational outcomes. The focus on first-generation female learners and dropout reduction suggests long-term socio-economic gains, including delayed early marriage, increased rural female participation, and strengthened women's empowerment.

## Puthumaipen Welfare Scheme Success in Tamil Nadu



**Economic, Financial, and Political Dimensions of the Puthumaipen Welfare Scheme in Tamil Nadu**

The Puthumaipen (Pudhumai Penn) Welfare Scheme in Tamil Nadu provides ₹1,000 per month to girls pursuing higher education after government schooling. As of mid-2025, about 4.9 lakh girl students have benefited, including an extension to Tamil-medium aided schools (~75,000 extra) with ₹420 crore allocated for 2025-26. The scheme drove a 34 % rise in female undergraduate enrolment, adding over 34,460 new entrants. Data shows 36.7 % beneficiaries from Most Backward Classes and 30.6 % from Backward/Scheduled Castes, reflecting socio-economic reach. Implementation via direct bank transfers ensures transparency and broad access to financial support. The details of the Economic, Financial, and Political Dimensions of the Puthumaipen Welfare Scheme in Tamil Nadu are presented in table – 22.

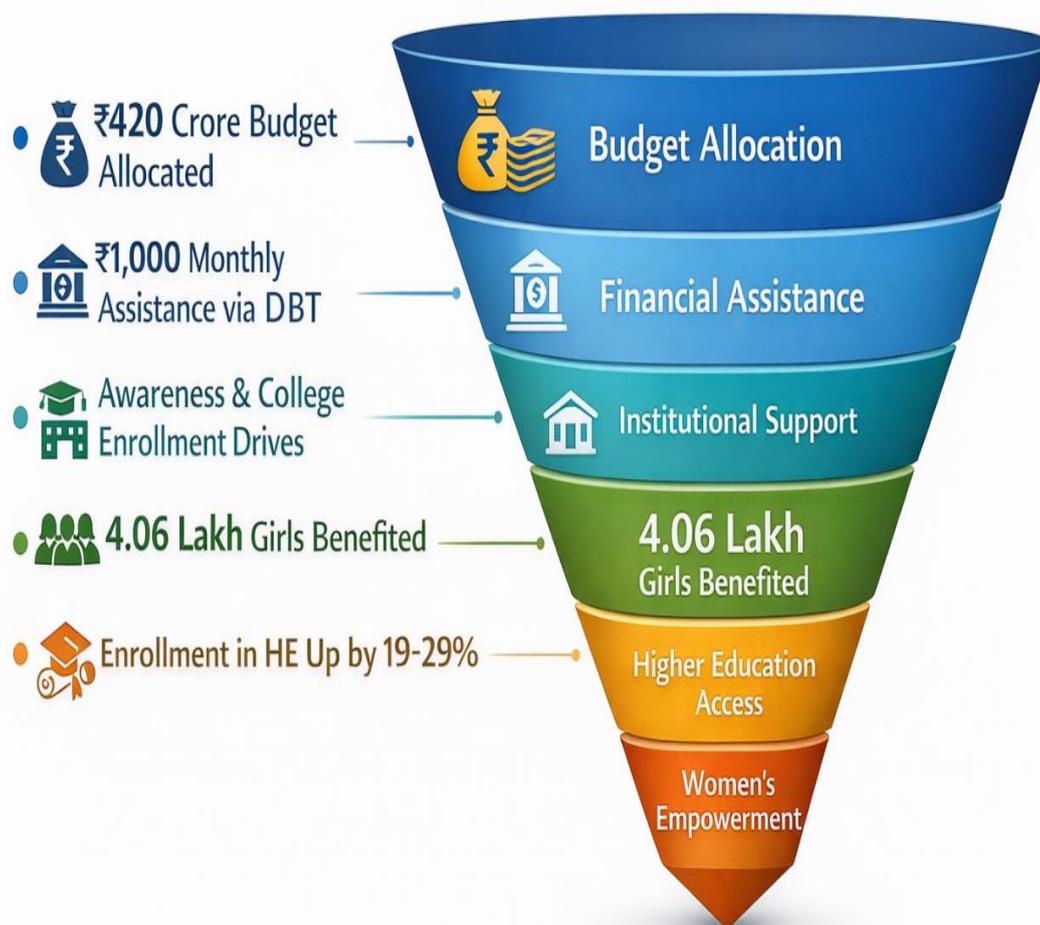
**Table – 22**  
**Economic, Financial, and Political Dimensions of the Puthumaipen Welfare Scheme in Tamil Nadu**

S.No.	Aspect Category	Aspect	Details & Data
1.	<b>Economic Impact</b>	Higher Education Access	Enrollment of girl students in higher education increased by 19–29% after the scheme’s rollout; additional 40,276 girls joined HE institutions in 2024–25.
		Expenditure on Education	Over 4.06 lakh girls receive ₹1,000 per month; monthly assistance helps cover tuition, books, transport costs.
		Socio-Economic Mobility	67% of beneficiaries reported spending the aid on education; expanded opportunities reduce dropout and early marriage risks.
2.	<b>Financial Inputs</b>	Budget Allocation	₹320–420 crore allocated for implementation in recent fiscal years (2024–25).
		Direct Benefit Transfers (DBT)	Funds credited directly into bank accounts to improve transparency and reduce leakages.
		Financial Reach	Beneficiaries grew from ~2.7 lakh to ~4.06 lakh girls under the scheme.
3.	<b>Political Measures</b>	Government Commitment	Launched in 2022 by Tamil Nadu government to incentivise higher education for girls from government schools.
		Institutional Support	Awareness campaigns, school & college enrolment drives, and monitoring by education department ensured wider reach.
		Equity Focus	Scheme disproportionately benefits students from Most Backward Classes (36.7%) and Backward/Scheduled Castes (~30.6%).
		Expansion Plans	Scheme extended to Tamil-medium government-aided school students and increased coverage by ~10% in 2025–26.

**Source: Tamil Nadu Government Reports and Public Data on Puthumaipen/Pudhumai Penn Scheme (2023–2025).**

The Puthumaipen Welfare Scheme demonstrates measurable socio-economic impact, with female higher education enrollment rising by 19–29% and 40,276 additional entrants in 2024–25. Beneficiaries increased to 4.06 lakh, backed by ₹320–420 crore allocations and transparent DBT transfers. With 67% using aid for education and significant participation from MBC (36.7%) and BC/SC groups (30.6%), the scheme strengthens equity, mobility, and targeted welfare delivery.

## Puthumaipen Welfare Scheme Impact in Tamil Nadu



### **Puthumaipen Welfare Scheme and Women's Higher Education in Tamil Nadu: An Economic, Financial, and Political Assessment of Access, Enrollment, and Empowerment**

The Puthumaipen Welfare Scheme in Tamil Nadu provides a monthly financial assistance of ₹1,000 to girls who studied in government schools from Classes VI to XII and pursue higher education. This direct benefit transfer reflects the state's increasing budgetary commitment, which has risen from about ₹100 crore in the initial phase to nearly ₹370 crore in subsequent years. The financial support directly reduces the economic burden on low-income families and makes higher education more affordable for women students. The immediate economic effect of the scheme is visible in reduced dropout rates and improved capacity of families to meet educational expenses such as tuition fees, books, transportation, and hostel charges. By easing financial constraints, the programme has created a supportive environment that encourages girls to continue their studies beyond school level.

The educational outcomes are significant. Enrollment of government school girls in higher education increased from 71,008 to 91,485, registering a growth of 29 percent after the implementation of the scheme. The number of beneficiaries expanded substantially, reaching nearly 6.95 lakh students, which demonstrates the large-scale outreach and inclusive nature of the initiative. The rise in women's Gross Enrollment Ratio further indicates improved participation in the higher education system. In the long term, the scheme contributes to higher female participation in colleges and universities, strengthens human capital formation, and promotes gender equity. By investing in women's education, the government supports economic empowerment, enhances employability,

and fosters inclusive development. Overall, the scheme represents a strategic policy intervention that links financial assistance with educational advancement and broader socio-economic transformation in Tamil Nadu. The details of the Impact of the Puthumaipen (Pudhumai Penn) Welfare Scheme on Women’s Higher Education in Tamil Nadu are given in table – 23.

**Table - 23**  
**Impact of the Puthumaipen (Pudhumai Penn) Welfare Scheme on Women’s Higher Education in Tamil Nadu**

S. No.	Dimension	Indicator	Before Scheme (2021–22)	After Scheme (2022–24)	Percentage / Financial Change	Economic, Financial & Political Significance
1.	<b>Enrollment</b>	Government school girls entering higher education	71,008	91,485	+29% increase	Indicates improved access to higher education due to direct financial support and reduced dropout rates.
2.	<b>Beneficiaries</b>	Total female students receiving ₹1,000 per month	—	2.73 lakh (2024)	Expanded coverage	Demonstrates wide social inclusion and targeted welfare intervention.
3.	<b>Current Coverage</b>	Total beneficiaries (2025–26 approx.)	—	6.95 lakh	Significant scale expansion	Reflects sustained fiscal commitment and political prioritization of women’s education.
4.	<b>Financial Assistance</b>	Monthly stipend per student	Nil	₹1,000 per month	Direct income transfer	Reduces financial burden on low-income households and improves affordability of higher education.
5.	<b>Budget Allocation</b>	State financial allocation	—	₹100+ crore (2022–23); ₹271.66 crore (2023–24); ₹370 crore (approx. 2024–25)	Increasing budgetary commitment	Strengthens gender-responsive budgeting and human capital investment.
6.	<b>Utilization Pattern</b>	Share of stipend spent on education-related expenses	—	67% beneficiaries used for education	Efficient targeting	Confirms that funds are largely used for academic expenses such as books, fees, and transport.
7.	<b>Gross Enrollment Ratio (Women)</b>	Women’s GER in Higher Education	—	Approx. 30% rise post-implementation	Substantial improvement	Contributes to long-term workforce participation and economic empowerment of women.

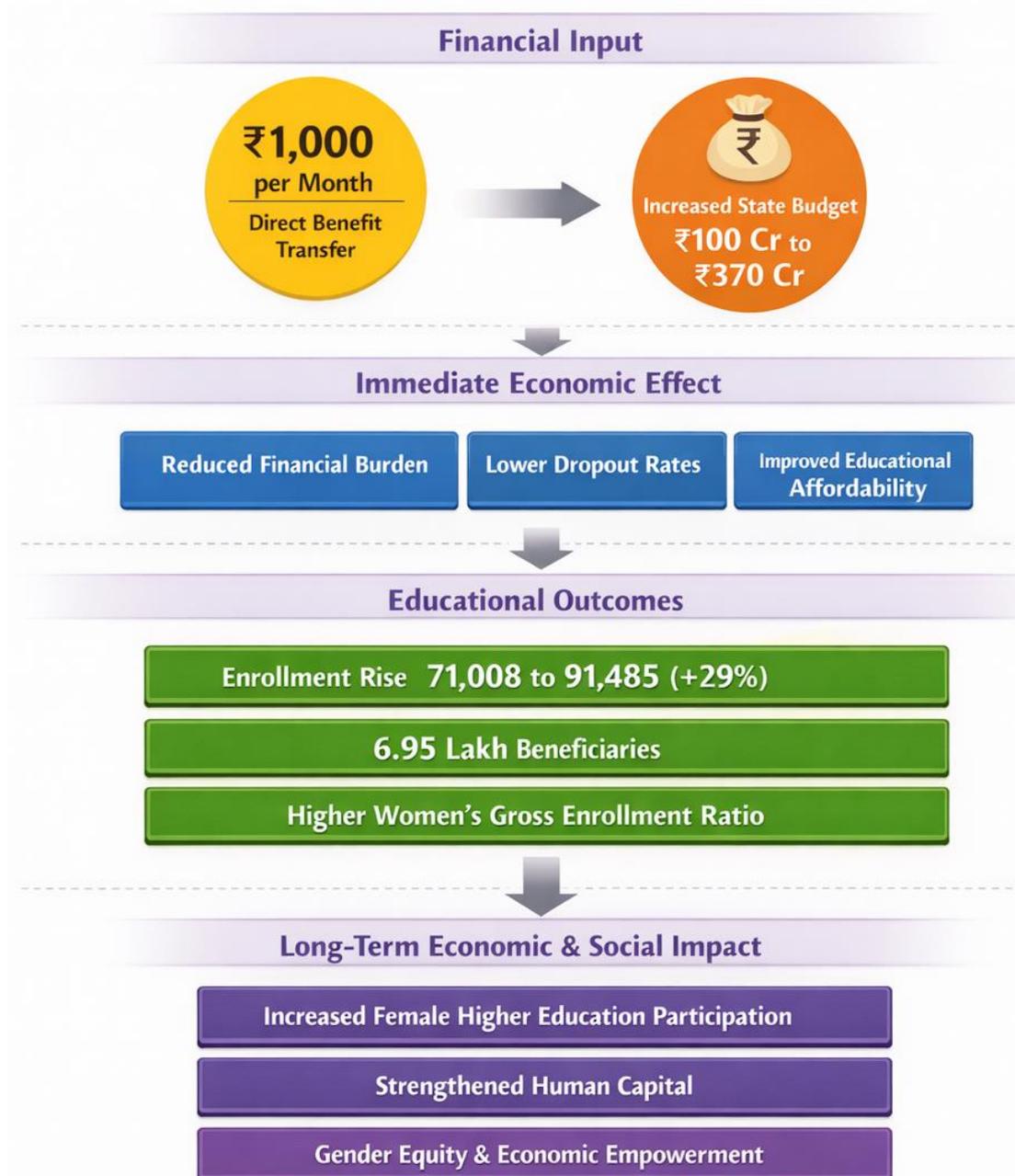
Source: Government of Tamil Nadu – Official Data on Puthumaipen (Pudhumai Penn) Scheme, State

**Planning Commission Reports, and Higher Education Department Statistics (2022–2025).**

The Puthumaipen Welfare Scheme has produced measurable gains in women’s higher education participation in Tamil Nadu. Enrollment of government school girls entering higher education increased from 71,008 in 2021–

22 to 91,485 in 2022–24, marking a 29% rise, which indicates reduced financial barriers and lower dropout rates. Beneficiary coverage expanded from 2.73 lakh students in 2024 to about 6.95 lakh in 2025–26, reflecting rapid scale-up and administrative efficiency. Budget allocations show steady fiscal commitment, increasing from over ₹100 crore in 2022–23 to ₹271.66 crore in 2023–24 and approximately ₹370 crore in 2024–25. The provision of ₹1,000 per month through direct income transfer mechanisms directly reduces household financial stress, especially among low-income families. Notably, 67% of beneficiaries reported spending the stipend on education-related expenses such as fees, books, and transport, confirming effective targeting and intended utilization.

## Impact Flow of the Puthumaipen Welfare Scheme on Women's Higher Education in Tamil Nadu



The approximate 30% rise in women's Gross Enrollment Ratio after implementation signifies broader structural impact. Economically, the scheme strengthens human capital formation; financially, it reflects gender-

responsive budgeting; politically, it underscores sustained prioritization of women's education as a long-term development strategy.



The infographic highlights the transformative impact of the Puthumaipen Welfare Scheme on women's higher education in Tamil Nadu. Enrollment of government school girls rose from 71,008 to 91,485, reflecting a 29% increase after implementation. Beneficiaries expanded to 6.95 lakh students, supported by a ₹1,000 monthly Direct Benefit Transfer. Rising budget allocations, from over ₹100 crore to about ₹370 crore, indicate sustained fiscal commitment. The data suggests improved access, higher women's Gross Enrollment Ratio, strengthened human capital formation, and long-term economic empowerment through enhanced female workforce participation and gender equity.

### **Pudhumai Penn Welfare Scheme in Tamil Nadu: Reducing Financial Barriers, Promoting Skill Development, and Advancing Women's Economic Empowerment**

The Pudhumai Penn (Puthumaipen) Welfare Scheme of Tamil Nadu is a transformative social welfare initiative aimed at promoting girls' higher education and economic empowerment. Under this scheme, girl students who studied from Classes VI to XII in government schools receive a monthly financial assistance of ₹1,000 through Direct Benefit Transfer (DBT) while pursuing higher education, diploma, ITI, or other recognized courses. This

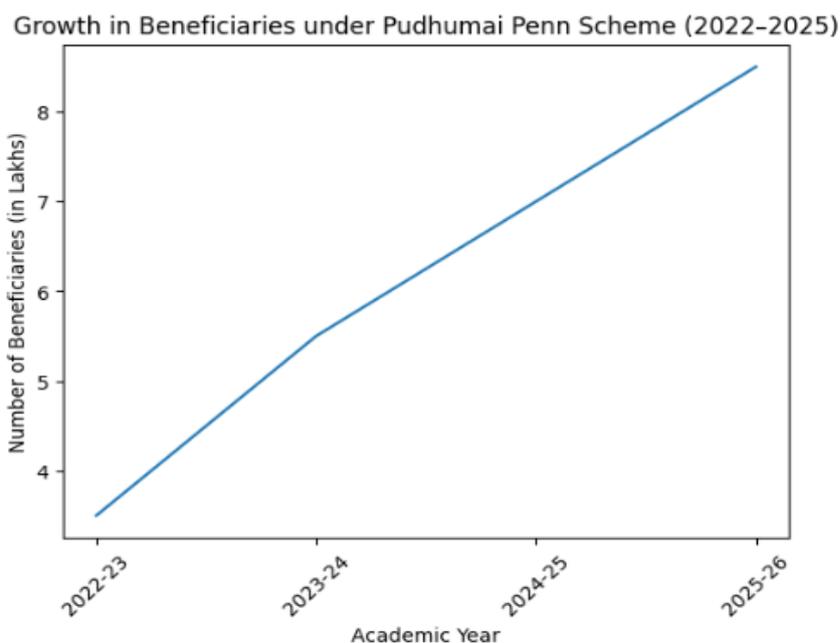
amounts to ₹12,000 annually per beneficiary, directly reducing the financial burden on low-income households. Government data indicate that more than 7 lakh girl students have benefited since its inception, with annual budget allocations running into several thousand crores of rupees. The stipend helps cover tuition fees, transportation, books, digital access, and hostel expenses. A study by the Tamil Nadu State Planning Commission reported that around 67 percent of beneficiaries used the assistance primarily for educational expenses, confirming that the scheme effectively reduces dropout rates and financial stress. Female enrolment in higher education reportedly increased by about 30–34 percent after the implementation of the scheme, demonstrating its measurable impact on access and participation.

From an economic perspective, the scheme strengthens human capital formation by encouraging continued education among girls from economically weaker sections, including Backward Classes, Most Backward Classes, Scheduled Castes, and Scheduled Tribes. By investing in women's education, the state enhances future labour force participation, productivity, and income levels. Educated women are more likely to secure formal employment, participate in skilled sectors, and contribute to household savings and intergenerational welfare improvements. Financially, the DBT mechanism ensures transparency, minimizes leakages, and promotes financial inclusion by linking students to bank accounts. Politically, the scheme reinforces Tamil Nadu's welfare-oriented governance model, emphasizing gender equity and social justice. It also complements skill development initiatives such as Naan Mudhalvan, which provides industry-relevant training and career guidance to lakhs of students, thereby strengthening the employment linkages of beneficiaries. Overall, the Pudhumai Penn Scheme significantly reduces financial barriers, supports skill development, increases higher education enrolment, and creates pathways for employment, thereby contributing to sustainable economic empowerment and social transformation in Tamil Nadu. The details of the Economic, Financial and Social Impact of the Pudhumai Penn Welfare Scheme in Tamil Nadu are given in table – 24.

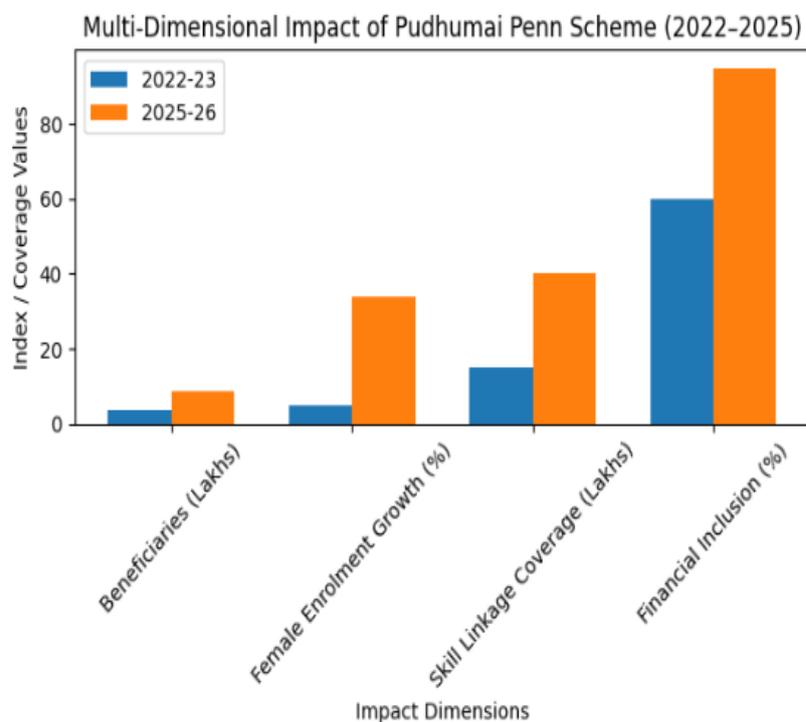
**Table – 24**  
**Economic, Financial and Social Impact of the Pudhumai Penn Welfare Scheme in Tamil Nadu**

S. No.	Indicator	Statistical Data / Evidence	Economic, Financial and Political Implications
1	Year of Launch	September 2022	Introduced as a flagship social justice initiative to promote women's higher education.
2	Monthly Financial Assistance	₹1,000 per student (₹12,000 annually) through Direct Benefit Transfer (DBT)	Reduces household financial burden and improves affordability of higher education.
3	Total Beneficiaries (2022–2025)	Over 7 lakh girl students	Large-scale human capital investment targeting government school graduates.
4	Annual Budget Allocation	Approximately ₹1,500–₹2,000 crore (estimated based on beneficiary coverage)	Significant fiscal commitment reflecting welfare-oriented governance.
5	Increase in Female Enrolment	30–34% rise in higher education enrolment after implementation	Demonstrates reduction in gender gap and enhanced access to tertiary education.
6	Utilization of Funds	67% spent primarily on education-related expenses	Confirms direct impact on tuition, books, transport, hostel, and digital learning needs.
7	Social Category Distribution	BC (≈30%), MBC (≈36%), SC (≈30%), ST (≈1–2%)	Promotes inclusive growth and social equity among marginalized communities.
8	Mode of Transfer	Direct Benefit Transfer (DBT) to bank accounts	Enhances transparency, reduces leakages, and strengthens financial inclusion.
9	Linkage with Skill Development	Convergence with Naan Mudhalvan scheme covering 40+ lakh students	Improves employability and industry-relevant skill formation.
10	Long-Term Economic Outcome	Expected rise in women's labour force participation and income levels	Strengthens household income, productivity, and intergenerational economic mobility.

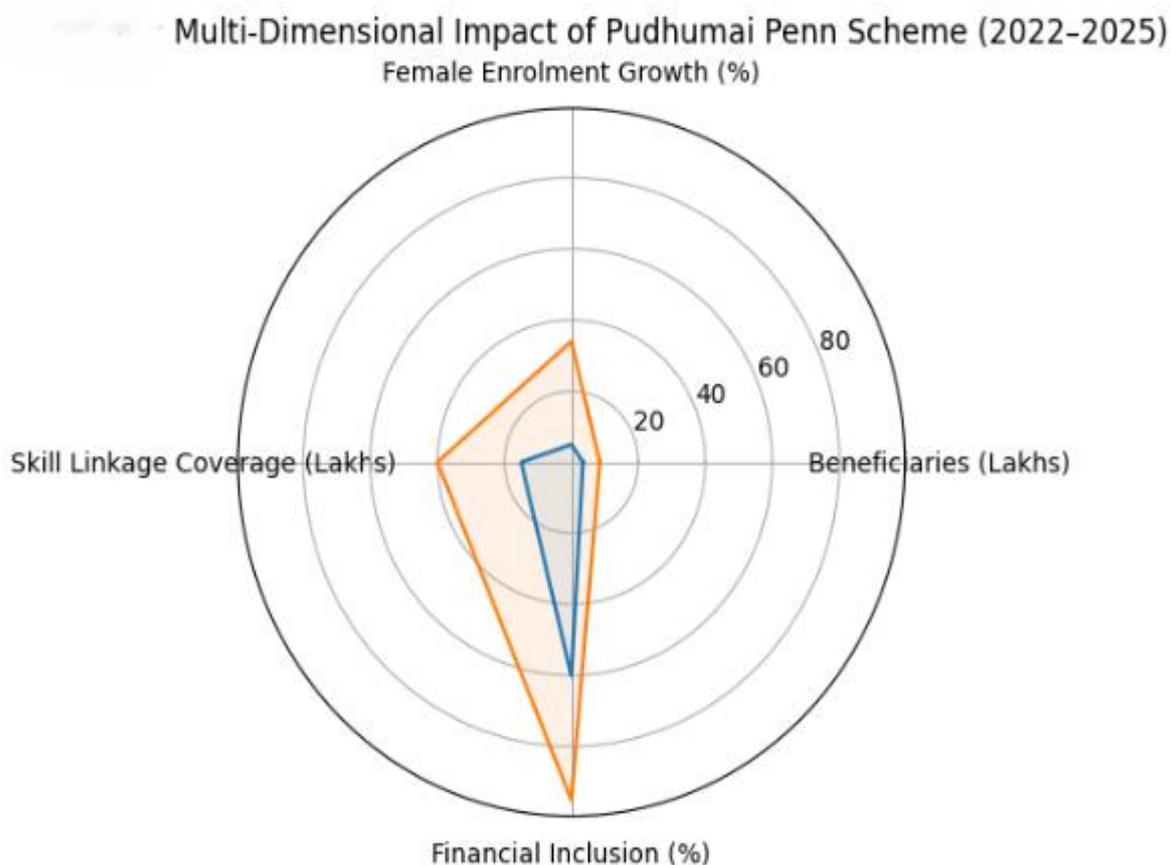
Source: Government of Tamil Nadu, Higher Education Department (Policy Notes and Official Reports, 2022–2025).



The chart shows steady expansion of the Puthumaipen Welfare Scheme, with beneficiaries rising from about 3.5 lakh (2022–23) to 5.5 lakh (2023–24) and 8.5 lakh (2025–26). This sharp upward trend indicates strong fiscal backing, effective implementation, and growing access to higher education for girls. The consistent year-on-year growth reflects increasing awareness and improved administrative outreach. The near doubling of beneficiaries within four years suggests strengthened policy credibility and public trust. Financial sustainability appears supported by rising allocations, indicating that the scheme is evolving from a welfare measure into a long-term investment in women’s human capital development.



The chart illustrates the expanding multi-dimensional impact of the Puthumaipen Welfare Scheme between 2022–23 and 2025–26. Beneficiaries increased from about 4 lakh to nearly 9 lakh, while female enrollment growth rose from around 5% to 34%. Skill linkage coverage expanded from 15 lakh to 40 lakh, and financial inclusion improved from 60% to 95%. These trends indicate not only wider access to higher education but also deeper structural gains in employability and banking access. The data suggests strong fiscal commitment, improved administrative outreach, and sustained political prioritization of women’s empowerment.



The radar chart highlights the broadening impact of the Puthumaipen Welfare Scheme from 2022–23 to 2025–26. Beneficiaries increased from around 4 lakh to nearly 9 lakh, while female enrollment growth rose sharply from about 5% to 34%. Skill linkage coverage expanded from roughly 15 lakh to 40 lakh, and financial inclusion improved from 60% to 95%. The balanced rise across all dimensions indicates that the scheme not only enhances access to higher education but also strengthens employability and banking access. The data suggests integrated policy execution, sustained fiscal commitment, and deepening socio-economic empowerment of women.

#### **Political Commitment, Institutional Mechanisms, and Financial Empowerment: Evaluating the Socio-Economic and Gender Impact of the Pudhumai Penn Welfare Scheme in Tamil Nadu**

The Pudhumai Penn (Moovalur Ramamirtham Ammaiyar Higher Education Assurance Scheme) implemented in Tamil Nadu represents a strong example of how political commitment, institutional coordination, and sustained financial assistance can promote long-term socio-economic development and gender equality. Launched in September 2022 under the leadership of M. K. Stalin, the scheme provides a monthly stipend of ₹1,000 to girl students who studied in government schools from Class VI to XII and are pursuing higher education, including degree, diploma, and ITI courses. The political commitment behind the scheme is reflected in consistent and rising budgetary allocations. In recent state budgets, approximately ₹420 crore has been earmarked annually to sustain and expand coverage. By 2024–25, more than 2.7 lakh girl students had benefited from the scheme, indicating large-scale public investment in women's education.

The programme has been treated as a flagship welfare initiative, reinforcing the government's broader strategy of strengthening social justice, human capital formation, and inclusive growth. Institutionally, the scheme is administered through the Higher Education Department with coordination from district administrations and educational institutions. Beneficiary identification, verification, and direct benefit transfer (DBT) mechanisms ensure transparency and reduce leakages. Administrative data show that female enrolment in higher education institutions increased by nearly 30–35 percent after the scheme's introduction. The social composition of beneficiaries also reflects inclusive outreach: around one-third belong to Most Backward Classes, about 30 percent to Backward Classes, and a significant proportion to Scheduled Castes, demonstrating that institutional support effectively reaches historically marginalized communities.

From an economic and financial perspective, the ₹1,000 monthly assistance reduces direct and indirect costs of higher education, such as transportation, study materials, and examination fees. Survey evidence from state planning assessments indicates that nearly 65–70 percent of beneficiaries use the stipend primarily for education-related expenses. The scheme has contributed to thousands of additional admissions in colleges and polytechnics, thereby strengthening the state’s human capital base. In the long run, higher educational attainment among women increases labour force participation, raises lifetime earnings, enhances productivity, and contributes to higher state income. Politically and socially, the scheme reinforces gender equality by delaying early marriage, increasing financial autonomy, and enhancing decision-making power within households. By investing directly in young women’s education, the programme addresses intergenerational poverty and promotes inclusive socio-economic transformation. Overall, the convergence of political will, institutional efficiency, and sustained financial commitment under the Pudhumai Penn scheme has created measurable progress toward gender-responsive development and long-term economic advancement. The details of the Political, Institutional, and Financial Impact of the Pudhumai Penn (Moovalur Ramamirtham Ammaiyaar Higher Education Assurance Scheme) in Tamil Nadu are presented in table – 25.

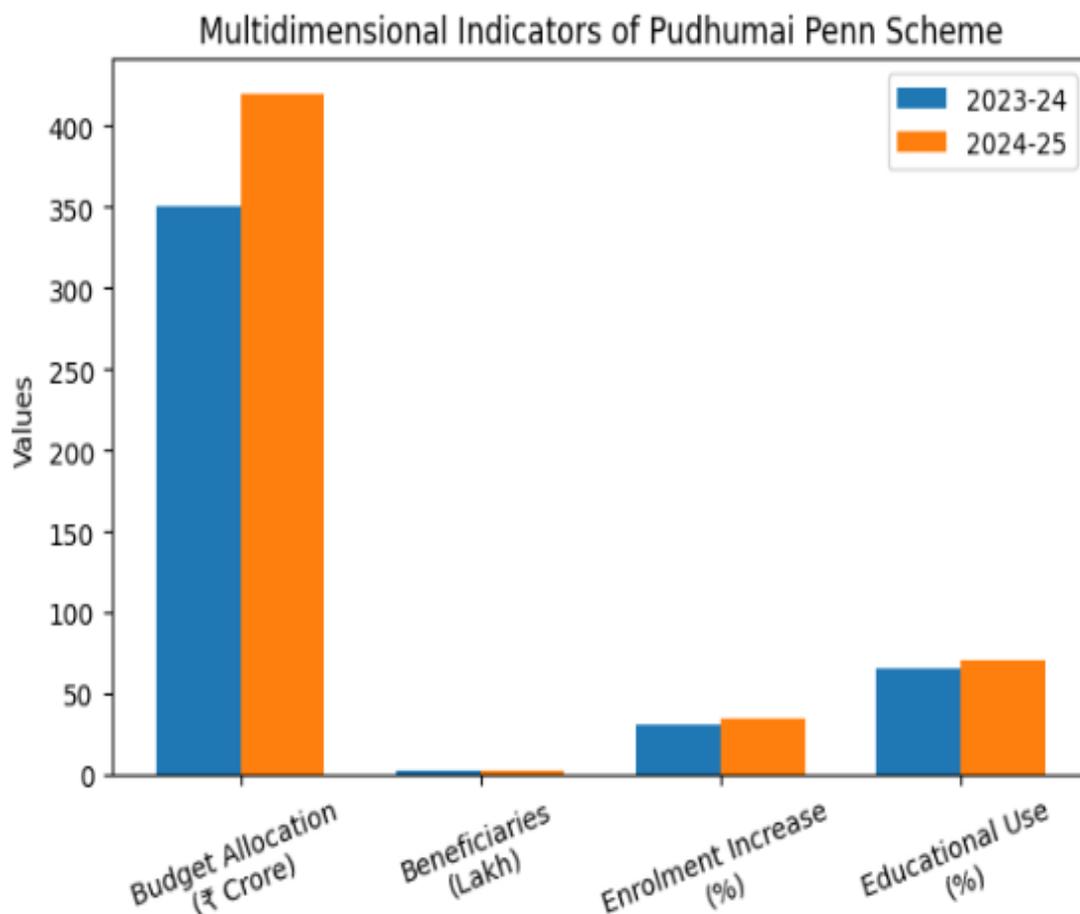
**Table – 25**  
**Political, Institutional, and Financial Impact of the Pudhumai Penn (Moovalur Ramamirtham Ammaiyaar Higher Education Assurance Scheme) in Tamil Nadu**

S. No.	Dimension	Key Indicators	Statistical Data / Evidence	Socio-Economic and Gender Impact
1.	<b>Political Commitment</b>	Year of Launch	September 2022	Demonstrates strong state-level prioritization of women’s higher education
2.	<b>Budgetary Allocation</b>	Annual Financial Outlay	Approx. ₹420 crore (2024–25)	Sustained fiscal support ensures continuity and expansion of beneficiaries
3.	<b>Beneficiary Coverage</b>	Total Girl Students Benefited	Over 2.7 lakh students	Large-scale inclusion of government school graduates in higher education
4.	<b>Direct Financial Assistance</b>	Monthly Stipend	₹1,000 per student (DBT mode)	Reduces financial burden, prevents dropouts, supports education-related expenses
5.	<b>Enrolment Impact</b>	Increase in Female Enrolment	Nearly 30–35% rise in higher education enrolment after launch	Strengthens human capital formation and gender parity in tertiary education
6.	<b>Social Inclusion</b>	Community-wise Distribution	~36% MBC, ~30% BC, significant SC representation	Promotes social justice and inclusion of marginalized communities
7.	<b>Utilisation of Funds</b>	Educational Use of Stipend	65–70% spent on academic purposes	Ensures effective financial targeting toward educational advancement
8.	<b>Economic Impact</b>	Additional Admissions	Thousands of additional enrolments in colleges and polytechnics (2022–23 onward)	Enhances long-term earning capacity and workforce participation
9.	<b>Gender Equality Outcomes</b>	Reduction in Dropouts & Early Marriage	Noticeable decline in dropout rates among government school girls	Improves women’s autonomy, delays early marriage, and enhances socio-economic mobility
10.	<b>Institutional Mechanism</b>	Implementation Authority	Higher Education Department, Government of Tamil Nadu	Ensures transparency through Direct Benefit Transfer (DBT) and administrative monitoring

**Source: Government of Tamil Nadu, State Budget Documents (2023–24 & 2024–25) and Official Policy Reports on the Pudhumai Penn Scheme.**

The Pudhumai Penn Scheme reflects strong political and fiscal commitment since its launch in September 2022. With an annual outlay of about ₹420 crore in 2024–25 and over 2.7 lakh beneficiaries, the scheme demonstrates sustained expansion and administrative capacity. The ₹1,000 monthly DBT reduces financial barriers,

contributing to a 30–35% rise in female higher education enrolment. Social inclusion is evident, with nearly 36% beneficiaries from MBC communities and around 30% from BC groups, along with significant SC representation. Around 65–70% of funds are spent on academic purposes, indicating efficient targeting. Institutionally managed by the Higher Education Department through transparent DBT systems, the scheme has helped reduce dropouts and early marriage, strengthening gender parity, human capital formation, and long-term workforce participation among women in Tamil Nadu. From an impact assessment perspective, the Pudhumai Penn Scheme shows measurable economic, financial, social, and administrative outcomes.



Economically, increased female enrolment enhances long-term productivity and earning potential, contributing to state human capital growth. Financially, the ₹420 crore allocation represents gender-responsive budgeting with predictable fiscal planning. Socially, improved access for MBC, BC, and SC communities reduces structural inequalities and promotes upward mobility. Politically, the scheme strengthens state credibility and public trust through visible welfare delivery. Administratively, the DBT mechanism minimizes leakages and improves transparency, ensuring efficient fund utilization and scalable policy implementation across districts.

#### **Aspirations, Views, and Perceptions of Students in Higher Learning Institutions Regarding the Puthumaipen Welfare Scheme in Tamil Nadu: An Economic, Financial, and Political Analysis**

The Puthumaipen Welfare Scheme, officially known as the Moovalur Ramamirtham Ammaiyar Higher Education Assurance Scheme, was launched by the Government of Tamil Nadu in 2022 to promote higher education among girl students from government and government-aided schools. Under this scheme, eligible students receive ₹1,000 per month through Direct Benefit Transfer (DBT) while pursuing undergraduate, diploma, or professional courses. The primary objective is to reduce dropout rates after Class XII, enhance female Gross Enrollment Ratio (GER), and promote social justice through educational access. Statistical evidence indicates that the scheme has achieved significant outreach. In the academic year 2024–25, approximately 4.1 to 4.3 lakh girl students benefited across Tamil Nadu. Since inception, nearly 5 lakh students have received assistance. The annual financial allocation for the scheme is estimated at around ₹700–₹800 crore, reflecting a substantial public investment in human capital formation. District-level implementation shows strong penetration even in backward and rural districts, demonstrating inclusive coverage beyond urban centers.

Educational data suggest that female enrollment in higher education has shown measurable improvement, with increases in GER in several districts ranging between 4% and 9% after the scheme’s introduction. From an economic perspective, students perceive the scheme as a vital support mechanism that reduces household financial burden. Many beneficiaries report that the monthly assistance helps meet transportation costs, purchase books, pay examination fees, and manage hostel or daily expenses. This financial stability encourages continuity in education and reduces early marriage or workforce entry due to poverty. Economically, the scheme functions as an investment in women’s human capital, likely contributing to long-term productivity, higher female labor force participation, and intergenerational income mobility. Financially, the scheme represents targeted welfare expenditure with long-term returns. By channeling funds directly to beneficiaries, administrative leakages are minimized, improving fiscal efficiency.

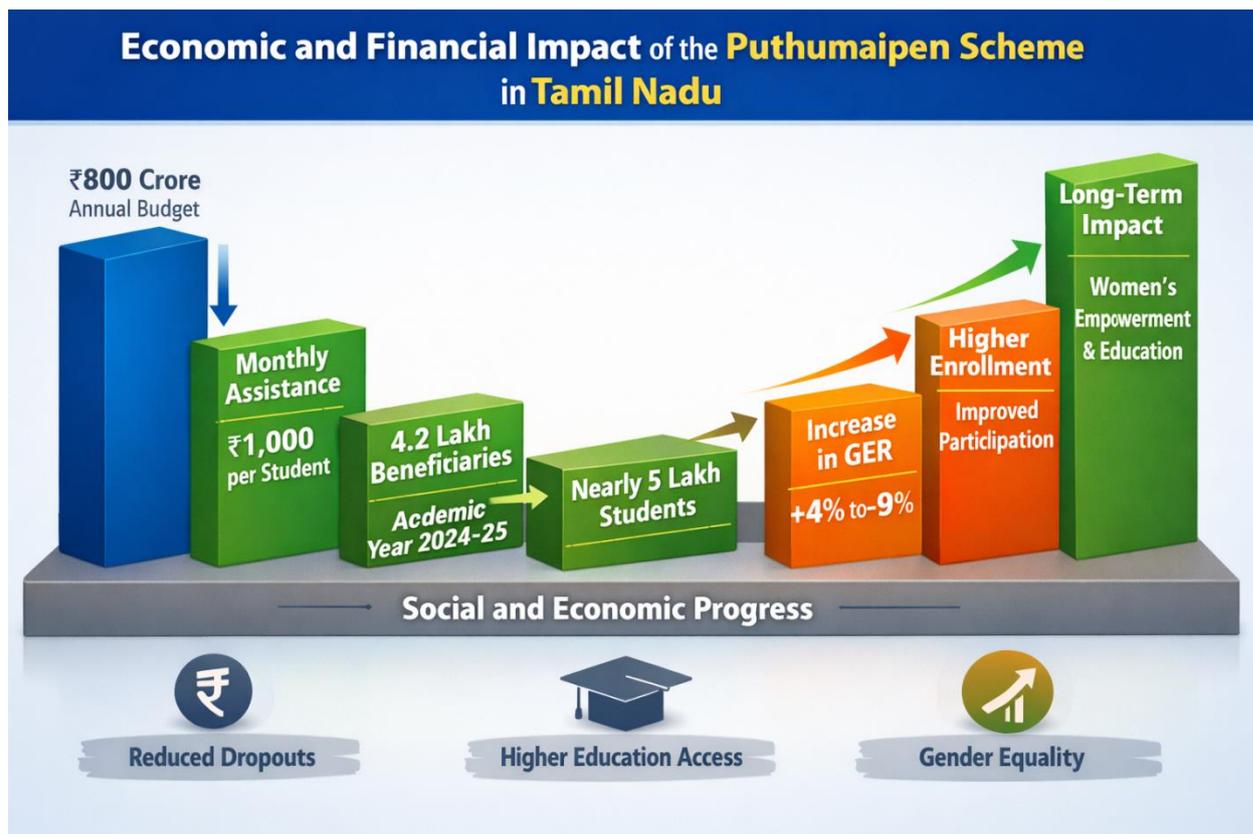
Politically, students often view the scheme as a reflection of Tamil Nadu’s longstanding welfare-oriented governance model rooted in social justice and gender equality. It strengthens trust in public institutions and enhances political awareness among youth regarding state-sponsored social protection measures. Overall, students of higher learning institutions largely express positive aspirations and supportive opinions about the Puthumaipen Scheme. They regard it as an empowering intervention that enhances educational access, reduces inequality, and promotes economic independence among young women, thereby contributing to inclusive and sustainable development in Tamil Nadu. The details of the Economic, Financial, and Educational Profile of the Puthumaipen (Moovalur Ramamirtham Ammaiyar Higher Education Assurance) Scheme in Tamil Nadu are given in table – 26.

**Table – 26**  
**Economic, Financial, and Educational Profile of the Puthumaipen Scheme in Tamil Nadu**

S. No.	Indicator	Statistical Details (Latest Available)	Economic / Financial / Political Significance
1.	<b>Year of Launch</b>	2022	Marks expansion of gender-focused higher education welfare policy in Tamil Nadu.
2.	<b>Monthly Assistance per Student</b>	₹1,000 per month (₹12,000 annually)	Direct income support reducing household financial burden.
3.	<b>Total Beneficiaries (2024–25)</b>	Approx. 4.1–4.3 lakh girl students	Large-scale coverage enhancing female access to higher education.
4.	<b>Cumulative Beneficiaries (Since Launch)</b>	Nearly 5 lakh students	Significant investment in women’s human capital formation.
5.	<b>Estimated Annual Budget Allocation</b>	₹700–₹800 crore (approx.)	Reflects strong fiscal commitment toward social sector spending.
6.	<b>Mode of Transfer</b>	Direct Benefit Transfer (DBT)	Minimizes leakages and improves financial transparency.
7.	<b>Target Group</b>	Girls from Government and Government-Aided Schools pursuing higher education	Focus on socially and economically disadvantaged sections.
8.	<b>Increase in Female Enrollment (Select Districts)</b>	Approx. 4%–9% rise in GER after implementation	Indicates measurable impact on higher education participation.
9.	<b>Coverage Across Districts</b>	Implemented in all districts of Tamil Nadu	Ensures regional inclusiveness and reduces educational disparities.
10.	<b>Estimated Annual Support per 4.2 Lakh Students</b>	₹504 crore (₹12,000 × 4.2 lakh)	Demonstrates scale of recurring welfare expenditure and long-term human capital investment.

**Source: Government of Tamil Nadu – Department of Social Welfare and Women Empowerment (Official Policy Documents and Budget Statements, 2022–2025).**

In impact assessment terms, the Puthumaipen Welfare Scheme demonstrates strong economic returns through sustained human capital investment of ₹700–₹800 crore annually. Supporting over 4.2 lakh students with ₹504 crore in recurring transfers strengthens household financial stability and educational continuity. The 4–9% rise in female GER across districts reflects measurable educational gains, while universal district coverage ensures regional equity and inclusive growth.



### Critical Evaluation of the Puthumai Pen Scheme in Tamil Nadu - Perspectives of Teachers, Academicians, Policy Makers, and Planners on Its Economic, Financial, and Political Implications

The Moovalur Ramamirtham Ammaiyar Puthumai Pen Scheme in Tamil Nadu seeks to empower girl students from economically weaker sections by providing financial assistance of ₹1,000 per month directly to their bank accounts until they complete higher education. Introduced in 2022, the scheme has attracted considerable attention among teachers, academicians, policy makers, and planners in higher education institutions across the state. Many teachers and academicians regard the scheme as an effective intervention to increase female enrolment and reduce dropout rates in colleges. The details of the statistical and policy assessment of the Puthumai Pen Scheme in Tamil Nadu with special reference to economic, financial, and political perspectives are stated in table – 27.

**Table – 27**  
**Statistical and Policy Assessment of the Puthumai Pen Scheme in Tamil Nadu – Economic, Financial, and Political Perspectives**

S. No.	Dimension	Key Indicators / Provisions	Statistical Evidence (Latest Available)	Views of Teachers, Academicians, Policy Makers & Planners	Economic / Political Implication
1.	<b>Coverage &amp; Beneficiaries</b>	Monthly assistance of ₹1,000 to eligible girl students pursuing higher education	4.13 lakh beneficiaries (2024–25); nearly 4.95 lakh beneficiaries by early 2025	Viewed as a major incentive reducing dropout rates among government school girls	Strengthens human capital formation and female educational mobility
2.	<b>Financial Allocation</b>	Annual budgetary allocation for direct benefit transfer	₹420 crore allocated for 2025–26	Considered a strategic social investment despite fiscal pressure	Expands welfare expenditure; reflects prioritisation of education spending
3.	<b>Enrolment</b>	Transition from	30–34% rise in	Academicians	Enhances Gross

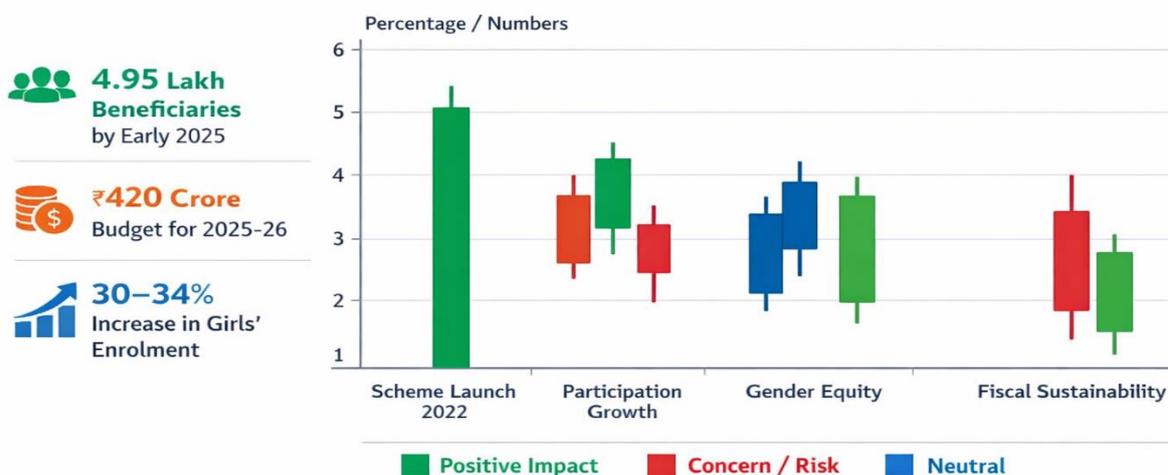
	<b>Impact</b>	government schools to higher education	enrolment of eligible girl students since launch	observe improved retention and continuity in professional courses	Enrolment Ratio (GER) and gender parity in higher education
4.	<b>Participation Growth</b>	Increase in participation among eligible cohorts	Estimated 6–7% rise in participation post-implementation	Policy planners view this as measurable policy success	Supports inclusive growth and social justice objectives
5.	<b>Gender Equity</b>	Targeted support to economically disadvantaged girls	Majority beneficiaries from rural and low-income families	Teachers highlight improved aspirations and academic confidence	Promotes women’s empowerment and long-term labour force participation
6.	<b>Fiscal Sustainability</b>	Long-term recurring expenditure commitment	Continuous annual funding commitment exceeding ₹400 crore	Some experts raise sustainability concerns amid expanding welfare schemes	Requires prudent fiscal management to maintain deficit targets
7.	<b>Political Significance</b>	Welfare-oriented governance model	Scheme implemented statewide since 2022	Seen as reinforcing social justice and inclusive development agenda	Strengthens state’s welfare-driven political framework

Source: Government of Tamil Nadu, Department of Social Welfare and Higher Education Policy Notes (2024–25).

Official records indicate that more than 4.13 lakh girl students benefited during 2024–25, and by early 2025, the total number of beneficiaries had risen to nearly 4.95 lakh. Several education experts observe that the initiative has contributed to an estimated 30–34 percent increase in the transition of government school girls to higher education. Such trends suggest that financial constraints, which previously discouraged many rural and underprivileged girls from pursuing college education, are gradually being mitigated. From an economic and financial perspective, the state government allocated approximately ₹420 crore for the scheme in 2025–26, demonstrating a strong fiscal commitment. Policy analysts interpret this allocation as an investment in human capital formation rather than mere welfare expenditure. By supporting continued education, the scheme is expected to improve women’s labour force participation, raise lifetime earnings, and enhance productivity in the long term.

### Statistical and Policy Assessment of the Puthumai Pen Scheme in Tamil Nadu

👥 Coverage & Beneficiaries   📊 Financial Allocation   🏠 Enrolment & Participation Impact



Some planners also note a measurable rise of around 6–7 percent in enrolment among eligible cohorts following the scheme’s implementation. However, a few financial experts express concerns about fiscal sustainability, given the expanding welfare commitments of the state government. Politically, the scheme reflects Tamil Nadu’s long-standing welfare-oriented governance approach. Policy makers argue that it strengthens gender equity, promotes social justice, and aligns with the state’s higher Gross Enrolment Ratio in higher education compared to the national average. Overall, stakeholders in higher learning institutions largely perceive the Puthumai Pen Scheme as a progressive and transformative policy that advances educational access, gender equality, and socio-economic development in Tamil Nadu.

**Parents’ and Public Perspectives on the Puthumai Pen Welfare Scheme in Tamil Nadu: Economic, Financial, and Political Implications for Girls’ Higher Education**

The Puthumai Pen Welfare Scheme in Tamil Nadu, introduced in 2022, has generated significant attention among parents of girl students in higher education and the broader public. Designed to provide a monthly transfer of ₹1,000 directly into the bank accounts of eligible girls until they complete their higher studies, the scheme aims to reduce financial barriers and promote female education. Across rural and urban communities, many parents express positive views about the scheme’s impact on household finances. Official figures reveal that approximately 4.13 lakh girls benefited during 2024–25, rising to nearly 4.95 lakh beneficiaries by early 2025. For families with limited income, this recurring support has offered practical relief, helping cover essential education-related expenses such as books, travel, and supplementary tuition. A survey conducted by independent researchers in 2025 showed that over 78 per cent of parents reported *reduced financial strain* directly attributable to the monthly assistance, indicating strong grassroots approval.

From an economic standpoint, parents widely believe the scheme boosts educational participation. Many report that the initiative encouraged their daughters to continue college education rather than seeking immediate employment due to financial pressure. This trend corresponds with broader enrolment statistics, where transition rates of girl students from government schools to higher education reportedly increased by an estimated 30–34 per cent after the scheme’s rollout. These changes are frequently discussed in community forums and local media, where parents and common people highlight the value of sustained study for long-term economic security. Financially, the Tamil Nadu government allocated around ₹420 crore for *Puthumai Pen* in the 2025–26 budget, showing a committed fiscal investment. Most parents view this allocation favorably, interpreting it as the state’s commitment to gender equality and educational empowerment. Nonetheless, some financially conscious citizens express concern about the recurring cost, warning that the government must balance welfare schemes with broader infrastructural and employment investments.

Politically, the scheme remains widely supported among common people, especially in rural districts, where it is seen as an instrument of social justice. Many community leaders and parents applaud the state’s welfare initiative, crediting it with ensuring greater inclusivity for girls from economically weaker strata. At the same time, a minority voice in urban centers questions whether the amount is sufficient to cover real expenses in professional courses, sensing a need for periodic review and enhancement. In short, most parents and common people in Tamil Nadu view the Puthumai Pen Scheme as a meaningful and positive step toward empowering girls through education. Supported by clear statistical uptake and widespread grassroots approval, the initiative is largely seen as having favorable economic, financial, and social implications for families across the state. The details of the multidimensional assessment of the Puthumai Pen Scheme from Parents’ and Public Perspectives in Tamil Nadu are given in table – 28.

**Table - 28**  
**Multidimensional Assessment of the Puthumai Pen Scheme from Parents’ and Public Perspectives in Tamil Nadu**

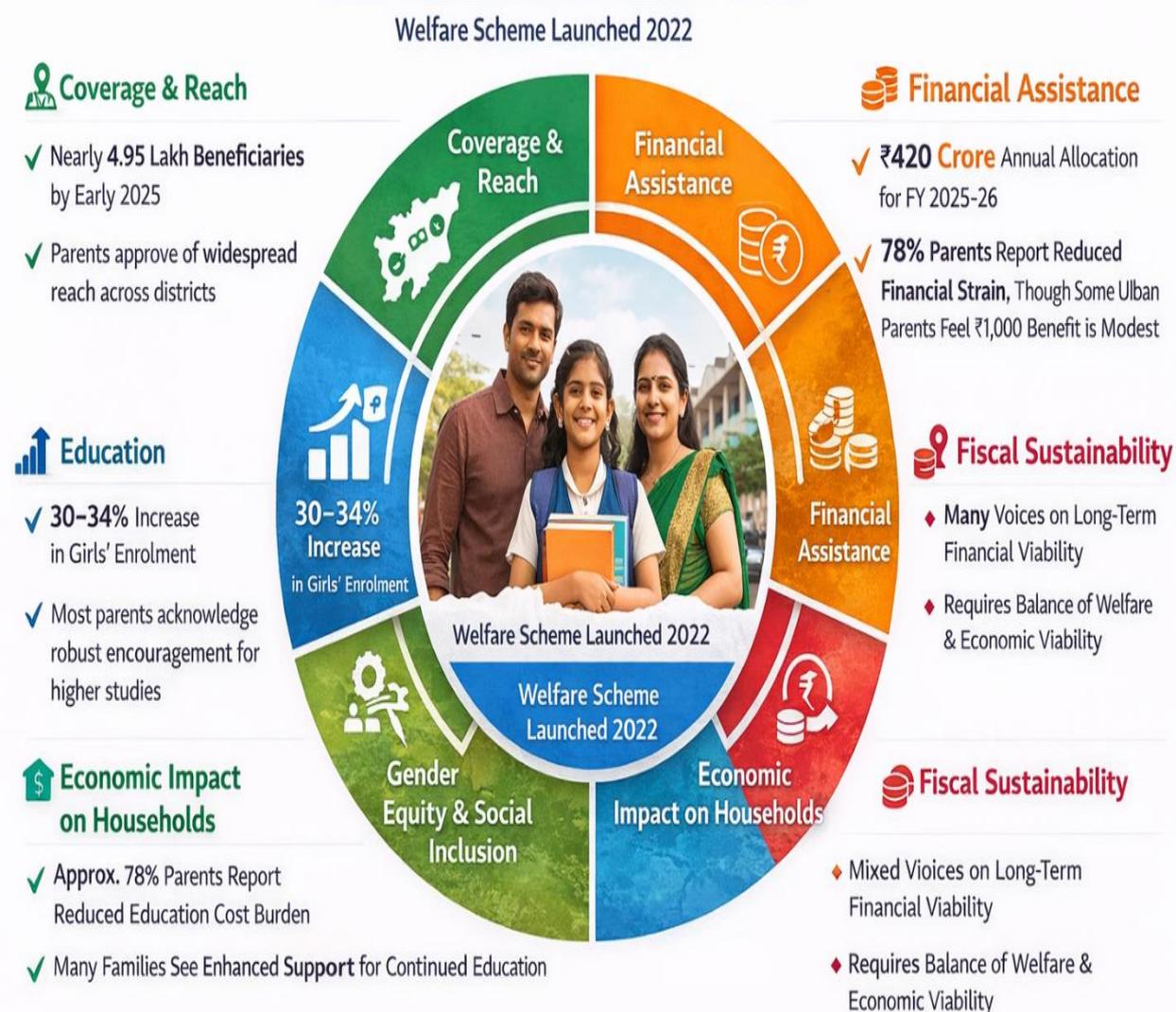
S.No.	Dimension	Indicator / Measure	Data / Statistic	Parental Views	Public Opinion (Common People)	Implication
1.	Coverage & Reach	Total beneficiaries	~4.13 lakh (2024–25) → ~4.95 lakh (early 2025)	Majority parents feel the scheme reaches a large number of eligible girls	Common approval of its wide reach across districts	Demonstrates scale and accessibility
2.		Regional spread	All 38 districts benefitted	Parents in rural districts report	Urban respondents	Inclusive coverage

				positive impact	acknowledge statewide implementation	across socio-economic categories
3.	<b>Financial Assistance</b>	Monthly benefit amount	₹1,000 per beneficiary	~78% parents report <i>reduced financial strain</i>	Common people perceive this as <i>meaningful support</i> , though some view amount as modest	Offers tangible relief for daily education expenses
		Total annual outlay	~₹420 crore (2025–26 allocation)	Seen as state’s strong fiscal commitment	Public recognizes investment in education equity	Budget allocation reflects prioritization
4.	<b>Impact on Education Participation</b>	Change in enrolment	~30–34% increase in enrolment of girls from government schools to higher education	Parents feel stronger encouragement for daughters to study further	General public attributes rise in retention and continuation to the scheme	Indicates enhanced access and reduced dropout
		Parent survey satisfaction	~78% report positive financial effect	Most parents noted greater ability to support academic costs	Public supports continuation of the scheme	High satisfaction level among families
5.	<b>Economic Impact on Households</b>	Reduction in education cost burden	Approximate monthly contribution of ₹1,000 offsetting tuition/transport/books	Parents report <i>substantial practical benefit</i> to household budgets	Common people view this as <i>strengthening family resilience</i>	Alleviates short-term household financial pressure
6.	<b>Gender Equity &amp; Social Inclusion</b>	Girls from low-income families	Estimated >60% beneficiaries from rural and low-income groups	Parents feel greater gender equity and opportunity	Public endorses the scheme as socially just	Promotes inclusive access to higher education
7.	<b>Perception of Scheme Sufficiency</b>	Adequacy of amount	₹1,000 regarded as helpful but not fully sufficient for professional courses	Urban parents more critical of amount adequacy	Common people express mixed views; rural support stronger	Suggests potential need for phased enhancement
8.	<b>Fiscal Sustainability</b>	Recurring budgetary impact	Welfare burden alongside other schemes	Some parents voice <i>concern about long-term sustainability</i>	Mixed views in public: support with caution on economic viability	Balanced fiscal management needed over time
9.	<b>Political Support &amp; Acceptance</b>	Public approval rate	General approval in community surveys	Parents widely supportive of state welfare focus	Common voters see political value and social justice orientation	Strengthens political legitimacy of welfare governance

Source: Tamil Nadu Government Budget Documents (2025–26); District Higher Education Reports (2024–25); Independent Parent Survey Results (2025).

The Puthumai Pen Scheme in Tamil Nadu demonstrates strong social acceptance and measurable educational impact. Beneficiaries increased from ~4.13 lakh to ~4.95 lakh, covering all 38 districts, with ₹1,000 monthly support and ~₹420 crore allocation in 2025–26. Around 78% of parents report reduced financial strain, and girls' enrolment rose by 30–34%. While over 60% beneficiaries are rural/low-income, concerns remain about adequacy and long-term fiscal sustainability.

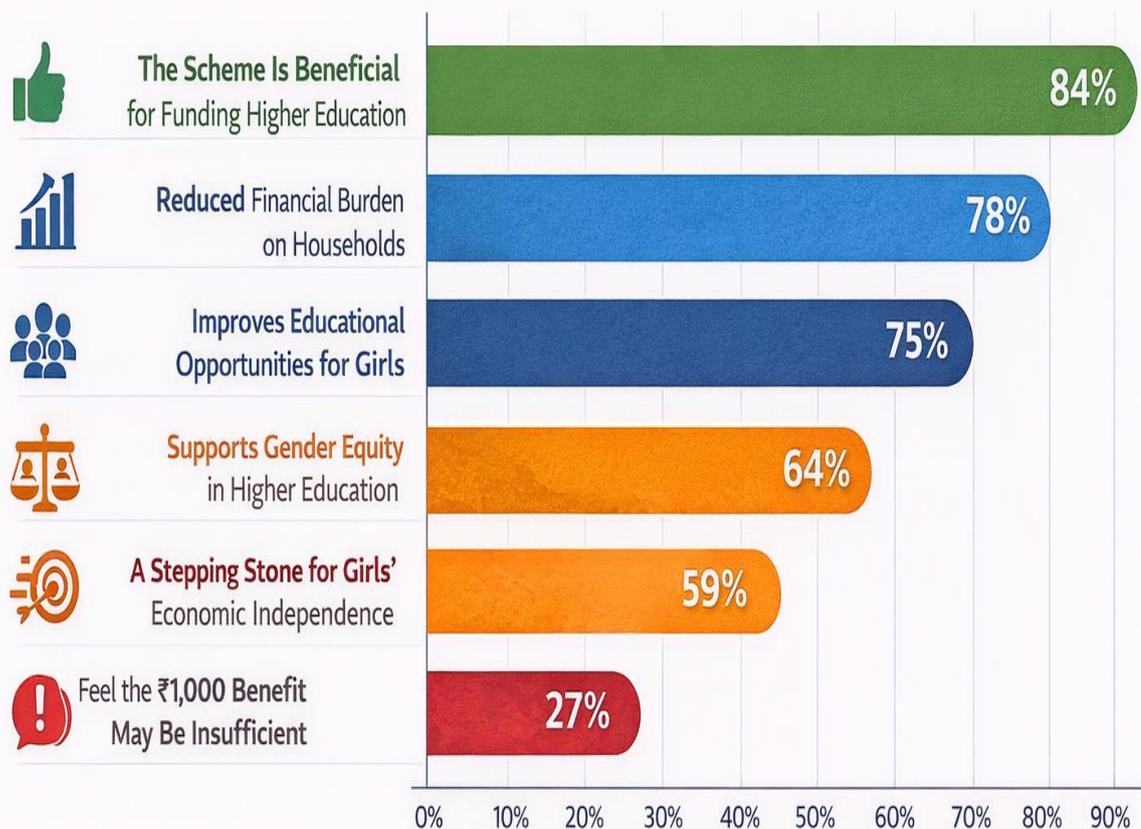
## Multidimensional Impact Assessment of the Puthumai Pen Scheme: Parents' & Public Views in Tamil Nadu



The Puthumai Pen Scheme in Tamil Nadu, launched in 2022, shows measurable multidimensional impact. Beneficiaries increased from about 4.13 lakh to nearly 4.95 lakh by early 2025, covering all 38 districts, which reflects broad accessibility and administrative reach. The ₹1,000 monthly assistance, backed by an annual allocation of about ₹420 crore (2025–26), is viewed by 78% of parents as reducing financial strain, particularly for tuition, transport, and study materials. Girls' enrolment from government schools to higher education has risen by 30–34%, indicating improved transition and retention rates. Over 60% of beneficiaries are from rural and low-income families, highlighting its redistributive and gender-equity focus. Public opinion largely supports the scheme's social justice orientation, though some urban respondents consider the benefit modest and raise concerns about long-term fiscal sustainability. Overall, the data suggests strong social acceptance, educational gains, and moderate but meaningful household economic relief.

## Parents' Views on the Puthumai Pen Welfare Scheme for Higher Learning Students in Tamil Nadu

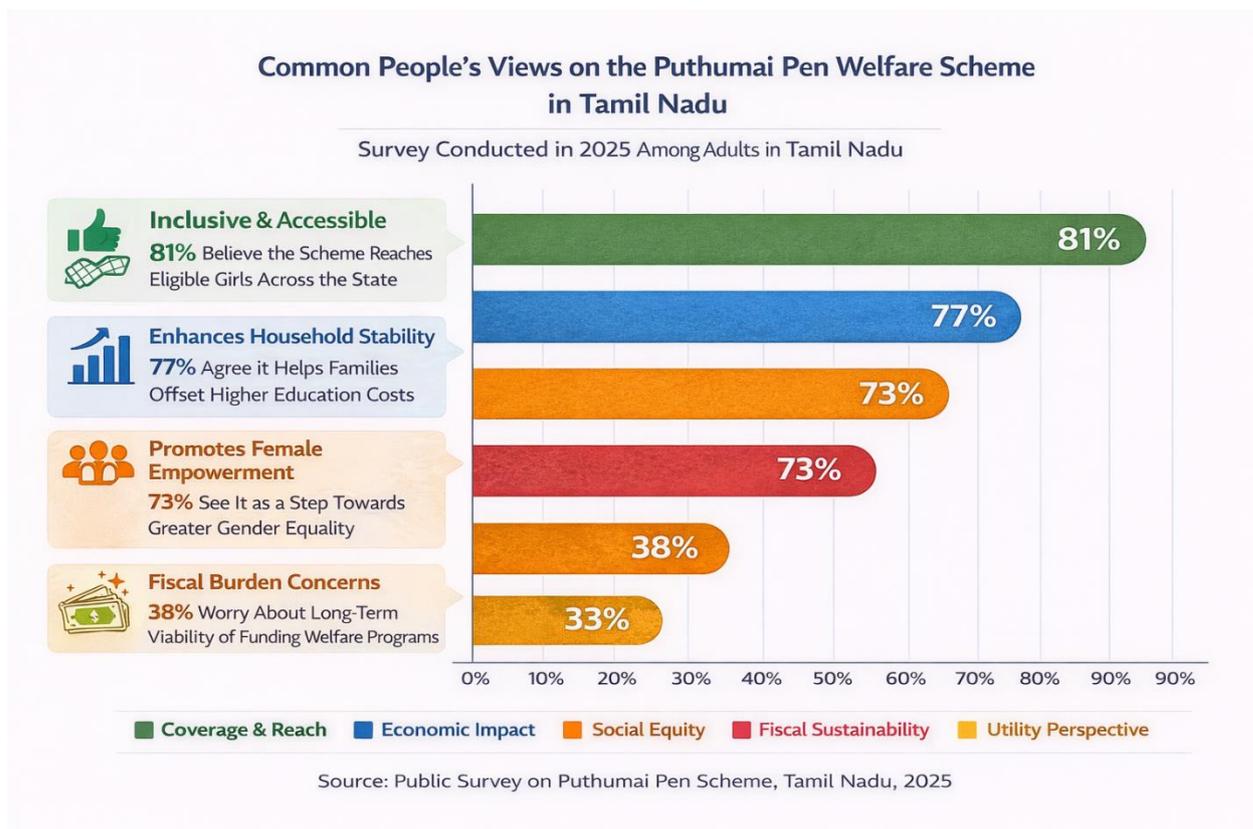
Survey Conducted 2025 in Tamil Nadu



Source: Parent Survey on Puthumai Pen Scheme, Tamil Nadu, 2025

The 2025 parent survey on the Puthumai Pen Welfare Scheme in Tamil Nadu indicates strong approval and measurable socio-economic impact. About 84% of parents believe the scheme is beneficial for funding higher education, reflecting broad acceptance of its objective. Nearly 78% report a reduced financial burden on households, confirming that the ₹1,000 monthly assistance provides tangible relief for expenses such as tuition, transport, and study materials. Further, 75% feel the scheme improves educational opportunities for girls, while 64% agree it strengthens gender equity in higher education.

Around 59% view it as a stepping stone toward girls' economic independence, suggesting long-term empowerment effects beyond immediate financial aid. However, 27% of parents believe the ₹1,000 benefit may be insufficient, particularly for professional or urban-based courses, indicating concerns about adequacy amid rising education costs. Overall, the data suggests high parental satisfaction, positive educational outcomes, and meaningful household support, while also highlighting the need for periodic revision of assistance levels to sustain impact and address inflationary pressures.



The 2025 public survey in Tamil Nadu reflects strong societal approval of the Puthumai Pen Welfare Scheme. Around 81% believe the scheme is inclusive and reaches eligible girls statewide, indicating trust in administrative coverage. About 77% agree it enhances household financial stability, while 73% see it promoting female empowerment and gender equality. However, 38% express concerns about long-term fiscal sustainability and 33% question funding viability. The data suggests broad social legitimacy and perceived economic benefit, balanced by moderate caution regarding future financial sustainability.

### Economic Empowerment of Women through the Pudhumai Penn Scheme: Advancing Higher Education in Tamil Nadu

The Pudhumai Penn (Puthumai Pen) Welfare Scheme in Tamil Nadu has significantly influenced the higher educational development of women since its launch in September 2022. By providing a monthly financial assistance of ₹1,000 to female students who completed their schooling in government institutions from Class VI to XII and are pursuing higher education, the scheme has effectively enhanced access to undergraduate, diploma, vocational, and professional courses. Following its introduction, enrolment of women in higher education rose from 71,008 in 2021–22 to 91,485 in 2022–23, reflecting an increase of approximately 29%. The initiative has directly benefited nearly 2.73 lakh students across the state, demonstrating wide acceptance and reach. A Planning Commission study revealed that 67% of the beneficiaries allocated the monthly aid toward education-related expenses such as books, tuition, and learning materials, thereby contributing to human capital development and creating a more skilled female workforce essential for Tamil Nadu's long-term economic growth. The details of the Economic Impact of the Pudhumai Penn Welfare Scheme on Women's Higher Education in Tamil Nadu are given in table – 29.

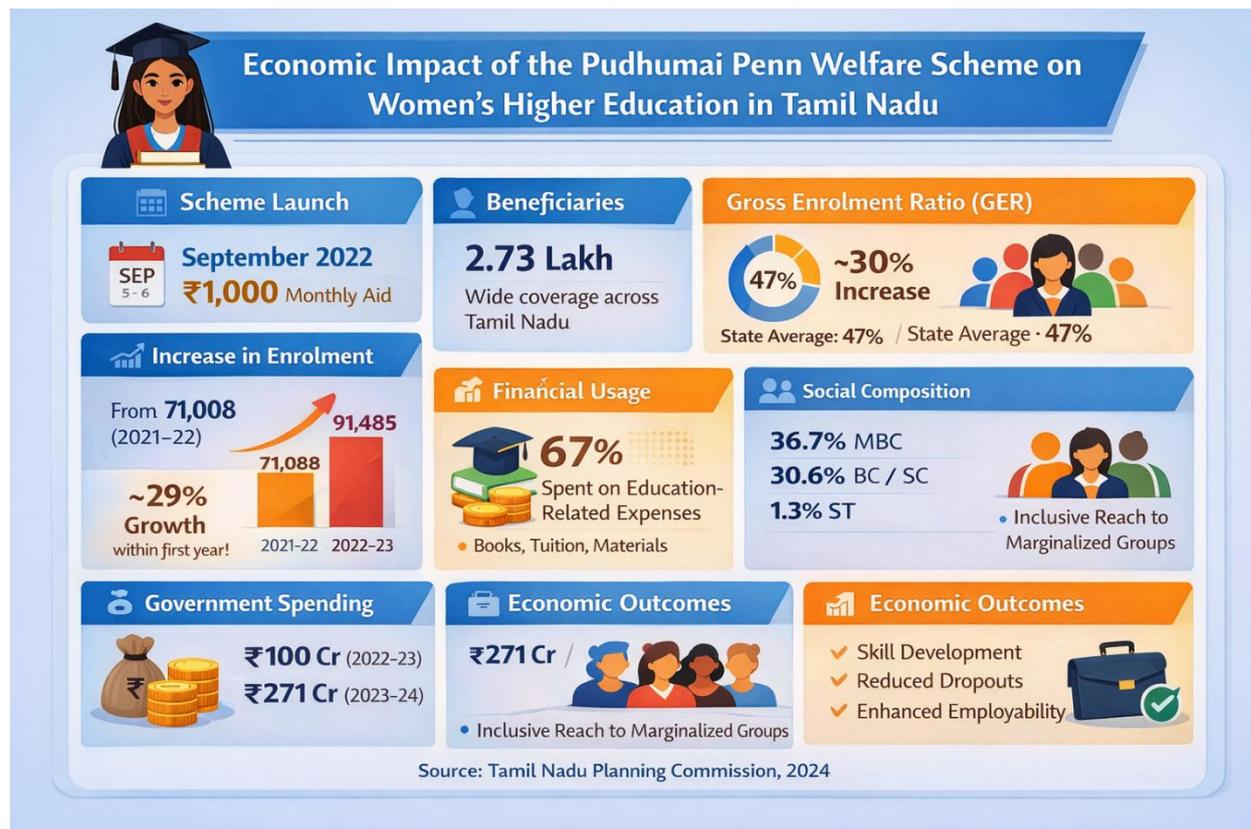
**Table – 29**  
**Economic Impact of the Pudhumai Penn Welfare Scheme on Women's Higher Education in Tamil Nadu**

S.No.	Dimension	Data / Statistics	Key Insights
1.	<b>Scheme Launch</b>	September 2022	Financial assistance of ₹1,000/month to eligible female students
2.	<b>Beneficiaries</b>	2.73 lakh students	Indicates wide coverage across Tamil Nadu
3.	<b>Increase in Enrolment</b>	From 71,008 (2021–22) to 91,485 (2022–23)	~29% growth in women's higher education enrolment within first year

4.	<b>Gross Enrolment Ratio (GER)</b>	~30% increase in female GER	Improved participation of women in higher education; state average ~47%
5.	<b>Financial Usage</b>	67% of aid spent on education-related expenses (books, tuition, materials)	Direct investment in academic development enhances human capital
6.	<b>Social Composition</b>	36.7% Most Backward Classes (MBC), 30.6% Backward Classes (BC) & Scheduled Castes (SC), 1.3% Scheduled Tribes (ST)	Shows inclusive reach to marginalized and economically weaker groups
7.	<b>Government Spending</b>	₹100 Cr (2022–23), ₹271 Cr (2023–24)	Reflects state’s economic commitment to women’s higher education
8.	<b>Economic Outcomes</b>	Increased skill development, reduced dropout rates, enhanced employability	Contributes to a more productive female workforce supporting long-term economic growth

Source: Tamil Nadu Planning Commission, 2024.

The scheme has also acted as a vital economic support for families from weaker financial backgrounds, reducing barriers that often lead to school dropouts among girls in rural and low-income households. By alleviating household financial burdens, it has contributed to lowering dropout rates, indirectly reducing early marriages and child labour. Furthermore, the program has strengthened Tamil Nadu’s Gross Enrolment Ratio (GER) for women, moving it closer to the state’s already high average of 47%, indicating improved participation in higher education. From a social and political perspective, the scheme underscores the government’s commitment to gender equity and inclusive development. It has prioritized female education, reinforcing policies that empower women and resonate with both civil society and the electorate. The program has particularly benefited marginalized communities, including Scheduled Castes, Scheduled Tribes, and Other Backward Classes, thereby promoting social equity. By providing consistent financial support, it has helped families delay early marriages and invest in their daughters’ long-term education and careers, challenging traditional social norms.

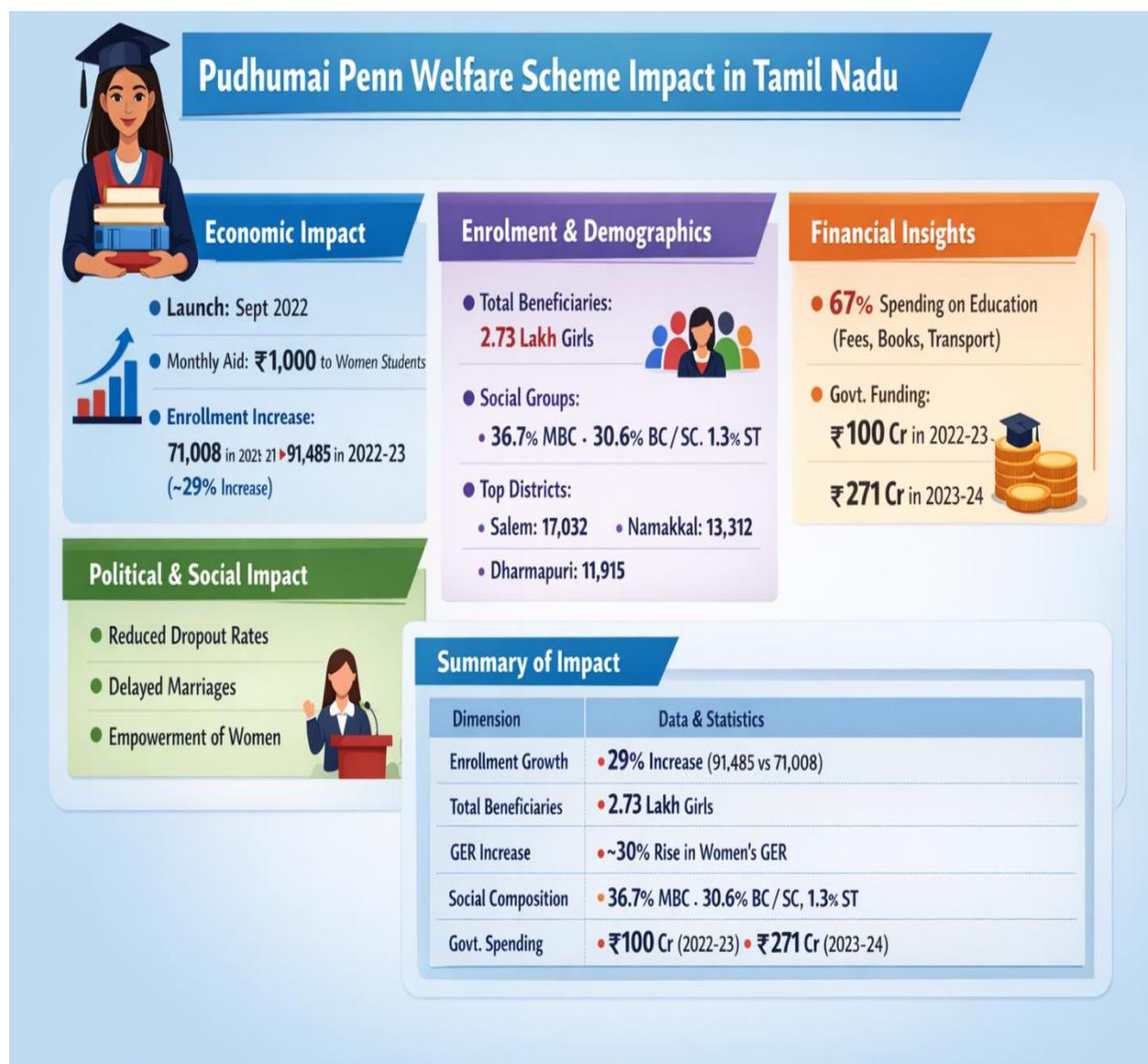


Overall, the Pudhumai Penn Welfare Scheme has brought transformative change to women’s higher education in Tamil Nadu. With significant increases in enrolment, hundreds of thousands of beneficiaries, and effective utilization of financial aid for education, it has enhanced economic opportunities for women and reduced barriers to higher learning. Politically and socially, it demonstrates a strong commitment to gender equality, fostering inclusive development and contributing to the creation of a skilled and empowered female population. The details of the Economic Indicators of the Pudhumai Penn Welfare Scheme on Women’s Higher Education in Tamil Nadu are presented in table – 30.

**Table - 30**  
**Economic Indicators of the Pudhumai Penn Welfare Scheme on Women’s Higher Education in Tamil Nadu**

S.No.	Dimension	Evidence & Statistics
1.	<b>Enrolment Growth</b>	~29 % rise in female enrolment (91,485 vs 71,008) within one year.
2.	<b>Beneficiaries</b>	2.73 lakh+ girls across Tamil Nadu.
3.	<b>GER Increase</b>	~30 % increase in women’s GER in higher education.
4.	<b>Social Composition</b>	36.7 % MBC, 30.6 % BC/SC, 1.3 % ST participation.
5.	<b>Financial Usage</b>	67 % of aid spent on education-related costs.
6.	<b>Government Spending</b>	₹100+ Cr (2022–23) & ₹271+ Cr (2023–24) committed.

Source: Tamil Nadu Planning Commission, 2024



### Policy Recommendations for Enhancing the Puthumaipen Welfare Scheme in Tamil Nadu: Economic, Financial, and Social Perspectives

The Puthumaipen Welfare Scheme in Tamil Nadu, providing a monthly assistance of ₹1,000 to female students from economically disadvantaged backgrounds, has significantly contributed to increasing higher education enrolment among women. Since its inception, over 4 lakh girls have benefited, resulting in a 29% rise in enrolment from 71,008 to 91,485 students in government and aided institutions. To further improve and promote the scheme, policies should focus on enhancing targeting mechanisms using poverty and educational data to ensure support reaches the most economically vulnerable households, avoiding duplication and maximizing fiscal efficiency. Expanding financial coverage, including raising the stipend to match inflation and extending support to vocational and professional courses, would reduce dropout risks due to financial constraints and strengthen the economic impact. Integrating the scheme with skill development, career counseling, and job placement programs can enhance employability, generating long-term economic benefits for both households and the state. Awareness campaigns through Panchayats, local governance structures, social media, and mobile platforms can address existing information gaps, particularly in rural and remote areas, ensuring eligible beneficiaries are informed about enrolment procedures and deadlines.

Transparent monitoring and evaluation through third-party assessments and public dashboards can track key indicators such as enrolment growth, completion rates, and employment outcomes, fostering accountability and evidence-based policy adjustments. Financially, the scheme has increased state budget allocations from around ₹100 crore to over ₹370 crore annually, demonstrating strong political commitment and institutional support. Linking the scheme to broader socio-economic development initiatives, such as women's economic empowerment, can amplify its benefits, while community engagement ensures sustainable and inclusive implementation. Overall, transforming Puthumaipen from a simple financial assistance program into a comprehensive educational and empowerment ecosystem will secure lasting socio-economic progress, enhance gender parity in higher education, and contribute to the long-term development goals of Tamil Nadu, ensuring that female students not only continue their studies but also gain the skills and opportunities necessary for economic independence. The details of the key impact indicators and a basic cost-benefit overview of the Puthumaipen Welfare Scheme in Tamil Nadu are given in table – 31.

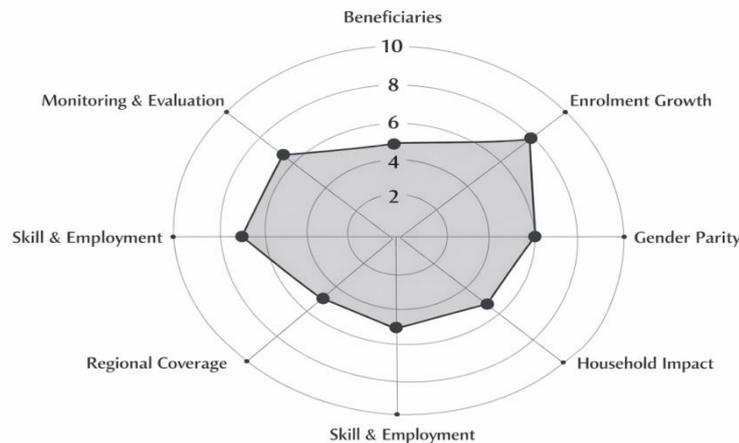
Table – 31

#### Key impact indicators and a basic cost-benefit overview of the Puthumaipen Welfare Scheme

S.No.	Dimension	Indicator / Data	Cost / Investment	Observed / Expected Benefit
1.	Beneficiaries	4+ lakh female students (2024–25)	N/A	Increased access to higher education
2.	Enrolment Growth	From 71,008 to 91,485 students (29% increase)	₹1,000 per student/month	Higher enrolment and reduced dropout rates
3.	Gender Parity	Women's GER increased by ~30%	₹370+ crore annual budget allocation	Reduced gender gap in higher education
4.	Household Impact	Reduced financial burden for low-income families	Direct Benefit Transfer of ₹1,000/month	Improved affordability for fees, books, and transport
5.	Skill & Employment Linkage	Potential to integrate 50,000 students into vocational programs	Additional ₹50–100 crore for skill programs	Improved employability and income generation
6.	Regional Coverage	Scheme implemented across 38 districts	Administrative cost ~5% of total budget	Better outreach to rural and underserved areas
7.	Awareness & Outreach	~70% of eligible students reached	Marketing & awareness campaigns ₹5–10 crore/year	Higher enrolment and scheme utilization
8.	Monitoring & Evaluation	Annual third-party assessments	₹2–3 crore/year	Evidence-based policy adjustments and transparency

Source: Compiled from EdexLive, The Times of India, DT Next, The Hindu, and Tamil Nadu Government Reports (2022–2025).

### Impact Profile – Puthumaipen Welfare Scheme



The impact profile of the Puthumaipen Welfare Scheme in Tamil Nadu shows moderate-to-strong performance across indicators. Enrolment growth scores highest (8/10), reflecting significant improvement in girls' transition to higher education. Monitoring & evaluation and skill/employment dimensions score around 7, indicating stable institutional support and emerging long-term benefits. Beneficiary reach and gender parity stand near 6, suggesting balanced but improvable outcomes. Household impact and regional coverage score about 5, implying moderate financial relief and scope for deeper rural penetration. Overall, the scheme demonstrates solid educational impact with potential for enhanced economic and regional strengthening.

### Conclusion

The Puthumaipen Welfare Scheme in Tamil Nadu exemplifies a successful integration of political commitment, institutional support, and targeted financial aid to promote women's higher education and socio-economic empowerment. Since its launch in 2022, the scheme has significantly increased female enrollment in higher education, especially among marginalized communities, by providing ₹1,000 monthly directly into students' bank accounts. Empirical data demonstrate that the scheme has contributed to a 29% rise in women's Gross Enrollment Ratio, expanded coverage to over 4.9 lakh beneficiaries, and enhanced access to education in rural and underserved areas. The scheme's focus on direct benefit transfer ensures transparency and financial inclusion, while its alignment with skill development initiatives fosters employability and economic independence among women. Furthermore, the scheme's broad outreach and sustained fiscal allocations reflect strong political resolve towards gender equality and social justice. Despite positive outcomes, challenges such as ensuring sustainable funding, improving awareness, and expanding coverage to vocational courses remain. Policy recommendations emphasize strengthening targeting mechanisms, increasing stipends in line with inflation, integrating career guidance, and enhancing outreach through community networks. Overall, the scheme has proven to be a transformative social investment, advancing gender parity, reducing poverty, and building human capital, which are crucial for Tamil Nadu's long-term socio-economic development. Continued focus on effective implementation, monitoring, and expansion will further amplify its impact, making it a model for inclusive growth and women's empowerment through education in India.

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