

An Analysis Of The Impact Of The Tamil Pudhalvan Scholarship Scheme On The Financial Empowerment Of Male Students

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ABSTRACT

The Tamil Pudhalvan Scholarship Scheme was established by the Government of Tamil Nadu to assist male students from government and government-aided institutions in continuing their higher studies without financial constraints. The initiative aims not only to address the gender imbalance generated by the existing Pudhumai Penn initiative but also to improve male students' financial empowerment and educational motivation, particularly those from economically disadvantaged homes. This study investigates the effect of the Tamil Pudhalvan Scholarship Scheme on the financial empowerment of male students in Thoothukudi district. A descriptive study approach was used, with primary data obtained from 150 college students using a structured questionnaire, supplemented by interviews and secondary sources. According to the data, the majority of beneficiaries come from low-income households and use the scholarship to pay for educational expenditures, including tuition, books, and transportation. The results also show that the program greatly lessens the financial load of higher education and increases students' capacity to continue their studies without relying solely on family income. The ANOVA results demonstrate no significant difference in empowerment levels among residential areas, except for autonomous financial decision-making, whereas the chi-square test confirms considerable diversity in evaluations of the scheme's efficacy and utility. Overall, the study shows that the Tamil Pudhalvan Scheme is effective in increasing financial confidence, educational perseverance, and academic attention among male students in Thoothukudi..

Keywords: *Tamil Pudhalvan Scheme, Financial Empowerment, Higher Education, Government Scholarship*

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1. INTRODUCTION:

Education is one of the most effective instruments for personal and societal development. It not only improves knowledge and skills but also promotes personal, social, and economic empowerment. In India, many government programs have been implemented to promote inclusive education and guarantee that students from economically disadvantaged homes are not denied higher education chances owing to financial restrictions. Among these programs is the Tamil Pudhalvan Scholarship Scheme, which was launched by the Tamil Nadu government to assist male students from government schools in pursuing higher education. The Tamil Pudhalvan Scheme provides monthly financial aid to qualified male students who have finished their schooling in government institutions and are enrolled in authorized higher education courses. This project intends to close the gender gap caused by the current Pudhumai Penn Scheme, which supports female students, by providing similar financial assistance to males from low-income households. The government's goal with this program is to lower educational dropout rates among male students, encourage them to pursue higher education, and increase their financial independence and self-reliance.

Many male students in Thoothukudi, an area with a large rural and semi-urban population, have economic challenges that prevent them from pursuing higher

education. The Tamil Pudhalvan Scholarship helps to alleviate financial barriers by giving direct monetary aid for tuition, transportation, study materials, and other educational expenses. This support not only eases the economic burden on families but also motivates students to focus on their academic goals and develop better financial management skills.

2. REVIEW OF LITERATURE

Sattva / Foundation for Excellence & partners 2023 impact assessment reviews long-term funding and scholarship interventions and their effect on access to higher education in India. Key findings relevant to your study: Scholarships significantly increase retention and the probability of continuation to higher studies; however, the marginal effect varies by region, gender, and the reliability of disbursement. The report also stresses complementary interventions, awareness campaigns, bank account linkage, and mentoring to convert financial transfers into sustained academic outcomes. The Sattva analysis is helpful when situating state-level schemes (like Tamil Pudhalvan) within national evidence about what makes scholarship programs work.

Anu's 2024 empirical paper published through IJCRT analyzes how scholarships affect student attitudes, financial behaviour, and academic engagement. Using primary survey data, the study reports that scholarship recipients show higher rates of continuity in education,

reduced need for part-time work, and improved ability to meet academic expenses. The paper also highlights common operational problems: delayed payments, bank account mismatches, and low awareness issues directly relevant to evaluating Tamil Pudhalvan implementation in Thoothukudi. While IJCRT is not a top-tier journal, the study's survey evidence offers empirical points you can compare with your primary data.

3. STATEMENT OF THE PROBLEM

Education is one of the most powerful tools for personal and social transformation. However, financial instability and economic restrictions frequently prevent students, particularly those from low- and middle-income households, from pursuing higher education. Recognizing this difficulty, the Tamil Nadu government established the Tamil Pudhalvan Scholarship Scheme, which provides monthly financial help to male students pursuing higher education in government or government-aided institutions. While this effort attempts to enhance educational continuity and minimize dropout rates among male students, the scheme's real impact on their financial empowerment is mostly unknown, especially in semi-urban and rural areas such as Thoothukudi. Many students suffer procedural challenges such as delayed payment, a lack of knowledge, misunderstanding in the application procedure, and low financial literacy, all of which may have an impact on the scheme's desired objectives. As such, it is critical to determine if the Tamil Pudhalvan Scholarship Scheme has truly improved male students' financial independence, educational motivation, and confidence. This study aims to explore the scheme's performance, use patterns, and obstacles, consequently analyzing its role in fostering educational and economic empowerment among male students in Thoothukudi.

OBJECTIVES OF THE STUDY

To examine the level of awareness among male students in Thoothukudi regarding the Tamil Pudhalvan Scholarship Scheme.

To analyze the utilization pattern of the scholarship amount received under the Tamil Pudhalvan Scheme by male students.

To identify the problems and challenges faced by students while applying for or availing benefits under the Tamil Pudhalvan Scholarship Scheme.

To assess the perception and satisfaction level of the beneficiaries toward the Tamil Pudhalvan Scholarship Scheme.

NULL HYPOTHESIS

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

There is no significant relationship between perception of the respondents

4. METHODOLOGY

The study research titled "An Analysis of the Impact of the Tamil Pudhalvan Scholarship Scheme on the Financial Empowerment of Male Students with Special Reference to Thoothukudi District" investigates the scheme's

contributions to financial empowerment, educational motivation, and self-reliance among male students. Utilizing a descriptive research design, it characterizes the scheme's effects without variable manipulation. A simple random sampling technique was employed, selecting 150 male students from various colleges in Thoothukudi, ensuring diverse representation across arts, science, and engineering disciplines. Primary data was gathered via a structured questionnaire on demographics, scheme awareness, financial empowerment, and perceptions, supplemented by personal interviews and informal discussions for deeper insights. Secondary data sources included government reports, academic journals, and various publications regarding scholarship schemes and educational empowerment in Tamil Nadu, providing a comprehensive understanding of the scholarship's impact.

FRAMEWORK OF ANALYSIS

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

ANALYSIS AND INTERPRETATION

Factors		Frequency	Percent
Course	Arts	71	47.3
	Science	49	32.7
	Engineering	30	20.0
School Level	Government School	45	30.0
	Government Aided	105	70.0
Family Income	Below Rs. 15000	86	57.3
	Rs. 15000 - Rs. 25000	50	33.3
	Rs. 25000 - Rs. 35000	12	8.0
	Above Rs. 35000	2	1.3
Father Occupation	Daily Wages	86	57.3
	Farmer	10	6.7
	Business Man	16	10.7
	Private Employee	31	20.7
	Govt. Employee	7	4.7
Mother Occupation	Daily Wages	45	30.0
	House Wife	86	57.3

	Business Man	1	0.7
	Private Employee	12	8.0
	Govt. Employee	1	0.7
	Farmer	5	3.3
Area of Residence	Rural	72	48.0
	Semi - Urban	25	16.7
	Urban	53	35.3
Spend money	Tuition College fees	71	47.3
	Transportation expenses	16	10.7
	Food and daily needs	5	3.3
	Books and stationery	38	25.3
	Mobile/internet recharge	7	4.7
	Savings	13	8.7
Before Pay Expenses	Parents	114	76.0
	Relatives	11	7.3

	Self (part-time work)	21	14.0
	NGO/Charity	4	2.7
Total		150	100.0

Source: Primary Data

Interpretation - The socio-economic profile of respondents reveals that most students are enrolled in arts courses (47.3%), and a majority have studied in government-aided schools (70%). More than half of the respondents belong to families earning below Rs.15,000 per month, indicating an economically weaker background. A large proportion of fathers (57.3%) work as daily wage labourers, while mothers are mainly housewives (57.3%), highlighting limited family income sources. Nearly half of the students reside in rural areas (48%), showing higher representation from rural locations. Most respondents use the scholarship amount for tuition or college fees (47.3%) and books (25.3%), indicating that the funds are primarily utilized for educational purposes. Before receiving financial assistance, students mostly depended on their parents (76%), reflecting a strong reliance on family support. Overall, the data indicates that the Pudhumai Penn beneficiaries come from financially vulnerable households and the assistance plays an important role in supporting their educational expenses.

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

ANOVA						
Factors		Sum of Squares	df	Mean Square	F	Sig.
I feel more financially independent after receiving the Tamil Pudhalvan scholarship	Between Groups	.086	2	.043	.044	.957
	Within Groups	142.287	147	.968		
	Total	142.373	149			
I am able to make financial decisions related to my education on my own	Between Groups	16.428	2	8.214	7.786	.001
	Within Groups	155.072	147	1.055		
	Total	171.500	149			
I have developed the habit of managing my personal finances (e.g., budgeting, planning)	Between Groups	.566	2	.283	.213	.809
	Within Groups	195.328	147	1.329		

	Total	195.8 93	149			
The scholarship has encouraged me to save money regularly	Between Groups	3.282	2	1.641	1.1 70	.313
	Within Groups	206.1 58	147	1.402		
	Total	209.4 40	149			
I can meet my academic expenses (e.g., books, transport, fees) without depending on others	Between Groups	2.951	2	1.475	.71 7	.490
	Within Groups	302.4 43	147	2.057		
	Total	305.3 93	149			
The financial support has boosted my confidence in continuing higher education	Between Groups	7.676	2	3.838	2.2 66	.107
	Within Groups	249.0 17	147	1.694		
	Total	256.6 93	149			
I feel empowered to contribute financially, even in a small way, to my family or personal needs	Between Groups	2.314	2	1.157	.75 1	.474
	Within Groups	226.5 19	147	1.541		
	Total	228.8 33	149			
Helps to pay college/due/bus fees	Between Groups	4.662	2	2.331	1.5 44	.217
	Within Groups	221.8 98	147	1.510		
	Total	226.5 60	149			
I am more aware of financial planning and the value of money since receiving the scholarship	Between Groups	.477	2	.239	.17 6	.839
	Within Groups	199.1 83	147	1.355		
	Total	199.6 60	149			
The Tamil Pudhalvan scheme has positively influenced my long-term financial goals	Between Groups	2.055	2	1.028	.61 7	.541
	Within Groups	244.7 78	147	1.665		
	Total	246.8 33	149			

Source: Primary Data

Interpretation - The ANOVA results show that, for most statements related to financial empowerment, the significance values are greater than 0.05, indicating **no statistically significant difference** between respondents based on their area of residence (rural, semi-urban, urban). This means students generally share similar opinions regarding financial independence, saving habits, financial planning, and meeting educational expenses, regardless of where they live. However, one statement, "*I am able to make financial decisions related to my education on my own*," shows a significant p-value (0.001), suggesting that this particular aspect of financial empowerment varies across residence groups. This implies that students from different residential areas may differ in their confidence or ability in making independent financial decisions.

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

Factors	Chi-Square	df	Asymp. Sig.
I believe the Tamil Pudhalvan Scheme is a well-planned government initiative.	117.040 ^a	3	0.000
The scholarship is fairly distributed to eligible students without bias.	109.067 ^b	4	0.000
The scheme provides real financial relief to economically weak students.	63.333 ^b	4	0.000
The scholarship motivates me to focus more on my studies.	40.067 ^b	4	0.000
The scheme has reduced the pressure of taking part-time jobs to fund my education.	22.200 ^b	4	0.000
I believe the scheme is helping reduce the dropout rate among male students.	54.467 ^b	4	0.000
I would recommend the Tamil Pudhalvan Scheme to other eligible students.	86.067 ^b	4	0.000
The scheme has helped create a positive environment for boys to pursue higher education.	59.533 ^b	4	0.000
Helps pay fees for additional skill courses (e.g., spoken English, computer classes, type writing class)	30.133 ^b	4	0.000
Enables participation in workshops, seminars, or training programs	42.467 ^b	4	0.000

Source: Primary Data

Interpretation - The Chi-Square test shows that all perception-related statements have significance values of 0.000, which are less than the 0.05 level. This indicates that there is a statistically significant association between the respondents' background characteristics and their perception of the Tamil Pudhalvan Scheme. Therefore, students differ in their level of agreement on aspects such as proper planning, fairness, financial relief, study motivation, reduction of dropout rate, skill development, and overall usefulness of the scheme. Since every item shows significance, the null hypothesis is rejected, meaning that perceptions of the Tamil Pudhalvan Scheme vary significantly across different groups of respondents rather than being uniform.

5. CONCLUSION

The analysis clearly shows that the Tamil Pudhalvan Scholarship Scheme plays an important role in financially helping male students from economically disadvantaged homes in Thoothukudi. The data demonstrate that a

considerable number of students originate from low-income households with limited parental income and work opportunities, demonstrating the need of state-funded financial aid. The initiative has assisted students in meeting important academic expenditures such as tuition, books, and transportation, easing economic strain on families and allowing them to complete their studies without interruption. Although students from rural, semi-urban, and metropolitan regions have similar levels of financial empowerment, their capacity to make autonomous financial decisions differs dramatically, demonstrating that residential context influences personal financial confidence. However, perception research reveals that the respondents firmly believe the scholarship is a successful, equitable, practical, and well-thought-out endeavor. Students recognized the program's contribution to lowering dropout rates, inspiring them to continue their studies, and fostering a supportive atmosphere for male students pursuing higher education.

Overall, the study finds that beneficiary students' financial empowerment, academic continuity, and self-reliance have been significantly enhanced by the Tamil Pudhalvan Scheme. To increase the scheme's long-term

efficacy and reach in Tamil Nadu, additional financial literacy components, timely payout, better management, and awareness marketing are all necessary.

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