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ABSTRACT

The Tamil Pudhalvan Scheme, launched by the Government of Tamil Nadu, aims to promote higher education among students from government schools by offering monthly financial support. This study focuses on evaluating the satisfaction levels of student beneficiaries in the Coimbatore district, identifying key factors influencing their experience with the scheme, and suggesting improvements based on empirical data. Using a structured questionnaire, primary data was collected from 150 college students through convenient sampling. Descriptive statistics, Multiple Dichotomy Analysis, and Factor Analysis were applied to analyze the responses. The findings indicate a generally high level of satisfaction, particularly in terms of financial relief and the smoothness of the online application process. However, areas such as understanding eligibility criteria and communication from administrators received relatively lower satisfaction scores. The majority of students reported using the stipend primarily for tuition fees. Factor analysis revealed four major dimensions of satisfaction: financial clarity and timeliness, communication and motivation, support services, and digital application ease. Based on these insights, recommendations include enhancing awareness efforts, improving the helpline system, maintaining efficient application procedures, and introducing financial literacy programs. The study concludes that while the scheme is largely effective, its impact can be significantly improved with focused policy interventions and better service delivery mechanisms.

Keywords:

Satisfaction, tamil pudhalvan scheme, financial relief.

1.1 INTRODUCTION

The Government of Tamil Nadu has always prioritized education as a key weapon for social and economic development. With this vision in hand, the Pudhumai Penn Scheme (also popularly known as the Puthalvan Scheme) was launched to motivate girl students from government schools to pursue higher studies. The scheme is intended to combat gender imbalance in education and empower young women through educational and professional development. The scheme provides ₹1,000 monthly financial support to girl students who studied in government schools from Class 6 to Class 12 and are continuing their studies in recognized institutions. This direct benefit is deposited into their bank accounts until they complete their undergraduate degree, diploma, or ITI. In this way, the program intends to alleviate the economic pressures on families, decrease the dropout rate, and enhance the Gross Enrolment Ratio (GER) of girls in higher education.

The impact of such a program extends to the enrolment numbers. Satisfaction on the part of the beneficiaries is essential in determining the overall success and sustainability of the program. A satisfied student is more likely to remain enrolled, perform better academically, and serve as a source of inspiration among her peers and in the community. It is thus critical to measure the levels of satisfaction—of ease of access, timeliness of payment, perceived usefulness, and motivation—to gauge the effectiveness of the scheme.

Statistically, measuring satisfaction offers quantitative data that informs policymakers on how best to fine-tune implementation and achieve optimal results. Such an awareness of the link between satisfaction and scheme performance is critical to enhancing not just the Pudhumai Penn Scheme but also subsequent education welfare schemes.

1.2 REVIEW OF LITERATURE

Parasuraman, Zeithaml, and Berry (1988), also constructed the well-known SERVQUAL model that determines important service quality dimensions of reliability, assurance, tangibles,

Humanities and Social Science Studies, Vol. 14, Issue 1, No.13, January – June: 2025 empathy, and responsiveness leading to customer satisfaction. This model has been used in a range of different public service contexts, such as education, in order to determine perceived quality of government intervention and how this affects user participation.

Tilak (2006), in Education, Society and Development, noticed that though financial support schemes reduce the cost barrier to education, they need to be made available efficiently and transparently so that students' interest and commitment are sustained. His evidence is to support the fact that welfare schemes are most effective when material assistance is supplemented with an ease of access and a responsive delivery mechanism.

Dreze and Sen (2013), highlighted the importance of education welfare programs in boosting school entry among poor groups in their seminal book *An Uncertain Glory: India and Its Contradictions*. Through their research, they highlighted the manner in which schemes such as the Mid-Day Meal Scheme and scholarships have boosted the extent of education access, especially among poor marginalized groups. They also mentioned that the viability of such initiatives rests not only on the finances but also on the perception and experience of the beneficiaries on the aid that they are receiving.

Sharma (2017), in her research on schemes of public scholarship in Uttar Pradesh, discovered that satisfaction with administrative matters like timely disbursement of money, openness in communication, and redressal of grievances was the key predictor of whether the students utilized and persisted in utilizing such schemes or not. Her study attests once more that satisfaction is a key link between service delivery and sustained consumption of welfare benefits.

The Ministry of Human Resource Development (2019), in its All India Survey on Higher Education, also noted a dramatic increase in the enrollment of students from the Scheduled Castes, Scheduled Tribes, and Other Backward Classes due to the availability of post-matric scholarships and reimbursement of fee. But the report also took advantage of the significance of program awareness and student satisfaction as a way to promote long-term academic achievement and perseverance.

1.3 STATEMENT OF THE PROBLEM

The Pudhalvan Scheme, initiated by the Government of Tamil Nadu, is designed to encourage higher education among government school students by providing them with monthly financial support. Although the scheme has been promising in enhancing education access and limiting dropout rates, its long-term effectiveness and sustainability lie not just with the numbers enrolled but also with the satisfaction of its beneficiaries. In spite of the investment by the government and the increasing number of beneficiaries, there has not been a lot of research to systematically examine how students' satisfaction impacts the scheme's effectiveness. All these elements such as timely release of funds, awareness of the scheme, perceived usefulness, and ease of use of benefits may all have a direct impact on student participation, performance in studies and overall continuation in higher studies. The absence of empirical data on these disciplines leaves a vacuum in knowing how effective the scheme is. Statistics are needed to determine correlations, patterns, and evidence-based findings that can guide policy-making and maximize the effectiveness of the scheme. This study will fill the vacuum by examining the contribution of student satisfaction to the performance of the Pudhalvan Scheme through the quantitative approach.

1.4 RESEARCH QUESTIONS

- How do demographic factors vary across different regions within Coimbatore district?
- What is the level of overall satisfaction among the beneficiaries of the Tamil Pudhalvan Scheme in Coimbatore?
- What suggestions do beneficiaries have for improving the Tamil Pudhalvan Scheme?

1.5 OBJECTIVES OF THE STUDY

- To analyze the demographic profile of the respondents in Coimbatore district.
- To exhibit the beneficiary satisfaction towards the Tamil Pudhalvan Scheme.

- To provide relevant findings and suggest actionable measures to enhance the scheme's reach, satisfaction, and efficiency.

1.6 LIMITATIONS OF THE STUDY

The study is geographically limited to the Coimbatore district, and this restricts the generalizability of the findings. A small, possibly non-representative sample size could limit the reliability of findings. Only current beneficiaries were interviewed and not non-beneficiaries' perceptions. Respondent bias could distort satisfaction responses on account of personal or social grounds. Language and literacy issues could distort the coherence and consistency of responses. Unavailability of recent demographic and administrative data in quantity could restrict analysis. The short study duration doesn't enable taking into account the long-term implications of the scheme.

1.7 RESEARCH METHODOLOGY

The research is mainly based on primary data gathered with the help of a structured interview schedule from 150 college students in the Coimbatore district through a convenient sampling method. Secondary data was collected from multiple sources such as magazines, academic journals, and trustworthy websites. Descriptive statistics, Multiple Dichotomy Analysis and Factor analysis has been used to rank the factors as per the satisfaction and responses of the students.

1.8 ANALYSIS AND INTERPRETATION

DESCRIPTIVE STATISTICS

SATISFACTION OF STUDENTS TOWARDS THE TAMIL PUDHALVAN SCHEME

The mean ratings of the agreement level of the respondents have been assigned as 1 for 'Not beneficial at all', 2 for 'not very beneficial', 3 for 'Somewhat beneficial', 4 for 'beneficial' and 5 for 'very beneficial'. The mean ratings have been found out for each item and are given in the following table.

Table no.1.1 Level of Satisfaction towards Tamil Pudhalvan

Scheme

| Descriptive Statistics | | | | | | |
|-----------------------------------------------------------------------------|-----|---------|---------|------|----------------|--|
| Particulars | N | Minimum | Maximum | Mean | Std. Deviation | |
| Understood the eligibility criteria | 146 | 1 | 5 | 3.40 | 1.171 | |
| Online application process was smooth and hassle free | 146 | 1 | 5 | 3.46 | 1.084 | |
| Stipend amount reaches my bank account on time every month | 146 | 1 | 5 | 3.54 | 1.133 | |
| Monthly support is adequate for my essential academic expenses. | 146 | 1 | 5 | 3.65 | 1.178 | |
| Feeling of less pressure because of the scheme | 146 | 1 | 5 | 3.86 | 1.151 | |
| Satisfied with the communication and updates from the scheme administrators | 146 | 1 | 5 | 3.53 | 1.210 | |
| Scheme increased my motivation to pursue higher education | 146 | 1 | 5 | 3.60 | 1.229 | |
| Recommend the scheme to other eligible students | 146 | 1 | 5 | 3.57 | 1.180 | |
| 24*7 helpline is helpful in resolving issues | 146 | 1 | 5 | 3.66 | 1.170 | |
| Confident that the Government will continue to support students. | 146 | 1 | 5 | 3.59 | 1.184 | |

Source: Primary Data

The total means rating for the level of satisfaction towards Tamil Pudhalvan Scheme. The highest mean score (3.86) has been found for "Feeling of less pressure because of this scheme" with the standard deviation of 1.151 and the lowest mean score of (3.40) has been found for "Understood the eligibility criteria" with the standard deviation of 1.171.

MULTIPLE DICHOTOMY ANALYSIS**Primary usage of the amount.****Table no.1.2 Primary Usage of the amount**

| Particulars | Frequency | Percentage |
|--------------------|------------|--------------|
| Books and Supplies | 32 | 21.3 |
| Transportation | 25 | 16.6 |
| Food | 20 | 13.3 |
| Tuition Fees | 48 | 32 |
| Family Support | 15 | 10 |
| Others | 10 | 6.6 |
| Total | 150 | 100.0 |

Source: Primary Data

From the above table it shows that 48 percent of the respondents belong to ‘Tuition Fees’, followed by 32 percent of the respondents belong to ‘Books and Supplies’, followed by 25 percent of the respondents belong to ‘Transportation’, followed by 20 percent of the respondents belong to ‘Food’, followed by 15 percent of the respondents belong to ‘Family Support’ and the remaining 10 percent of the respondents belong to other type of category.

Majority of the respondents belong to 48 percent of them utilise the amount to “Tuition Fees”.

FACTOR ANALYSIS

Factor analysis is a statistical method used to identify underlying latent factors that explain the observed correlations among a set of variables. It is commonly employed to reduce the complexity of data and identify the essential dimensions that contribute to the variation in the data.

KMO and Bartlett's Test

To identify the satisfaction of the students towards Tamil Pudhalvan Scheme, factor analysis is employed. Kaiser-Meyer-Olkin (KMO) and Bartlett's Test of Sphericity has been used as pre-analysis testing for suitability of the entire sample for factor analysis. The result of KMO and Bartlett's Test is found greater than 0.70. Hence, the collected data is fit for employing factor analysis. Further, the large values of Bartlett's sphericity test (354.56, df: 28, Sig=0.000) and KMO statistics (0.726) indicated the appropriateness of factor analysis i.e., the sample was adequate.

KMO and Bartlett's Test

| | |
|--------------------------------------------------|--------------------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | .726 |
| | Approx. Chi-Square |
| Bartlett's Test of Sphericity | df |
| | Sig. |

Table 1.3 Satisfaction of Tamil Pudhalvan Scheme

| Statement | 1 | 2 | 3 | 4 |
|-----------------------------------------------------------------------------------|------|------|------|------|
| I clearly understood the eligibility criteria of the Tamil Pudhalvan Scheme. | .793 | | | |
| The stipend amount reaches my bank account on time every month. | .604 | | | |
| I am satisfied with the communication and updates from the scheme administrators. | | .643 | | |
| The scheme has increased my motivation to pursue higher education. | | .610 | | |
| I would recommend this scheme to other eligible students. | | | .787 | |
| The 24x7 helpline is helpful in resolving issues related to the scheme. | | | .507 | |
| The online application process was smooth and hassle-free. | | | | .881 |

| | | | | |
|-----------------------------------------------------------------------|--------|--------|--------|--------|
| I feel less financial pressure because of the Tamil Pudhalvan Scheme. | | | | |
| Eigen Values | 1.309 | 1.105 | 1.080 | 1.006 |
| % of Variance | 16.366 | 13.809 | 13.496 | 12.573 |
| Cumulative % of Variance | 16.366 | 30.176 | 43.671 | 56.244 |

The table represents the results of a factor analysis conducted to identify key dimensions of beneficiary satisfaction with the Tamil Pudhalvan Scheme. Four distinct factors were extracted based on eigenvalues greater than one, accounting for a cumulative variance of 56.24%, which is considered acceptable in social science research. The first factor, contributing 16.37% of the variance, includes statements related to the beneficiaries' understanding of the eligibility criteria and the timely receipt of stipends, highlighting the clarity and reliability of the scheme's financial aspects. The second factor, explaining 13.81% of the variance, groups statements about communication from the administrators and the scheme's role in motivating students to pursue higher education, reflecting the scheme's influence on academic aspirations and informational support. The third factor, with 13.50% of the variance, covers aspects such as the willingness to recommend the scheme and the helpfulness of the 24x7 helpline, indicating satisfaction with support services and overall perception. The fourth factor, accounting for 12.57% of the variance, is centered solely on the ease of the online application process, suggesting that the digital experience plays a crucial role in beneficiary satisfaction. Each item loaded well onto its respective factor, with loadings above 0.5, confirming the reliability of the factor structure. One statement related to financial pressure was not strongly associated with any of the identified factors, possibly indicating it represents an independent aspect not captured within the extracted components.

FINDINGS OF THE STUDY

The research found that students overall showed an optimistic degree of satisfaction with the Tamil Pudhalvan Scheme, whereby the majority of mean values were above 3.5 on a scale of five. The greatest degree of satisfaction was evidenced by the statement "Feeling of less financial pressure because of this scheme," of which the mean value was 3.86, thus meaning that the scheme is greatly responsible for relieving students from their financial pressures. In contrast, the lowest level of satisfaction was related to awareness of the eligibility criteria, which registered a mean of 3.40, reflecting the necessity for increased awareness and communication of the requirements of the scheme. Multiple dichotomy analysis revealed that most students (32%) used the financial aid of the scheme in the main way for the payment of tuition fees, followed by books and stationery (21.3%) and conveyance (16.6%). Factor analysis showed four significant dimensions of satisfaction: timely and proper financial aid, communication and motivation, peer referral and support services, and ease of the online application. Kaiser-Meyer-Olkin (KMO) measure 0.726 and significant Bartlett's test indicated data were suitable for factor analysis.

SUGGESTIONS

According to the findings of the study, the following recommendations can be made to improve the overall effectiveness and satisfaction of the Tamil Pudhalvan Scheme. For starters, given that the comprehension of the eligibility criteria had the least rate of satisfaction, there is a need to make awareness through school-level orientation, web campaign, and easy-to-grasp student-centric guidelines. Find measures to ensure timely and equitable disbursal of stipend amounts since delay in money can hamper students' academic stability. Interaction between the scheme administrators and beneficiaries needs to be enhanced by providing regular reminders via SMS, emails, and institutional notifications. While the 24x7 helpline is available, it can be made more efficient by providing faster response times, multilingual assistance, and grievance redressal through trained staff. The positive rated online application process should also be maintained and further simplified for further convenience for students from distant or rural regions. Additionally, since more and more students are ready to suggest the scheme, peer-to-peer awareness campaigns can be initiated to make it further popular. Finally, keeping in view that most students spend the financial assistance on fees, the

Humanities and Social Science Studies, Vol. 14, Issue 1, No.13, January – June: 2025 government can implement voluntary financial education classes to enable students to better manage their academic costs. These steps can greatly enhance the scheme's influence and enable higher levels of satisfaction among recipients.

CONCLUSION

According to the findings and recommendations, it can be inferred that the Tamil Pudhalvan Scheme has positively influenced students by, to a great extent, alleviating their financial burden and motivating them towards higher studies. A majority of the respondents were satisfied with several aspects of the scheme, especially with regard to financial relief and the convenience of the online application process. However, certain aspects such as awareness of eligibility and communication from scheme administrators must be addressed. Focused initiatives on awareness, urgings of disbursement of funds, improving support services, and peer-to-peer outreach can be employed to make the scheme more effective and widespread. On the whole, the scheme enjoys popularity among the student community, and with some intelligent modifications, it can be an even better source of assistance for economically weaker section students of Tamil Nadu.

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