

Impact of Ponmagan Podhuvaipu Nidhi Scheme

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Abstract: *The Ponmagan Podhuvaipu Nidhi Scheme is a savings scheme introduced by the Government of Tamil Nadu to promote financial security for male children. The scheme encourages parents to invest regularly for the future needs of their children. The present study aims to analyse the awareness, benefits, and impact of the scheme among the public. Primary data was collected from 110 respondents using a structured questionnaire. Statistical tools such as percentage analysis, Likert scale, and chi-square test were used for analysis. The findings reveal that the scheme helps improve saving habits and provides financial security, but lack of awareness and procedural difficulties affect participation.*

Keywords: Government Savings Scheme, Financial Security, Savings Behaviour and Awareness Level

