



Impact On Women Empowerment And Economic Independence Through Kalaingar Magalir Urimai Scheme

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Abstract: The Kalaingar Magalir Urimai Scheme is a transformative initiative aimed at empowering women and promoting economic independence among women in Tamil Nadu, particularly those from economically disadvantaged backgrounds. By providing a monthly financial assistance of ₹1,000 to eligible women heads of households, this scheme addresses critical socio-economic challenges and enhances women's roles in their families and communities. The financial support enables women to contribute to household expenses, invest in entrepreneurial ventures, and pursue skill development, thereby fostering self-reliance and financial stability. It also strengthens their decision-making power within families, allowing them to prioritize education, healthcare, and overall well-being. Beyond individual benefits, the scheme challenges deep-rooted gender disparities by recognizing women's contributions and promoting inclusivity. It fosters community and economic development as empowered women actively participate in local economies and societal progress. With its scalable and impactful design, the scheme holds promise for advancing gender equality and reducing economic vulnerability. However, its success hinges on effective implementation, widespread awareness, and addressing challenges like the timely identification of beneficiaries. Ultimately, the Kalaingar Magalir Urimai Scheme serves as a beacon of hope, helping women lead lives of dignity, independence, and confidence while driving societal change toward a more inclusive future.

Index Terms - Women empowerment, Economic independence, Kalaingar Magalir Urimai Scheme, Financial assistance, Gender equality.

I. INTRODUCTION

The Kalaingar Magalir Urimai Scheme represents a pivotal initiative that strives to empower women and enhance their economic independence in Tamil Nadu. By offering targeted financial assistance to women heads of households, the scheme addresses the pressing challenges of gender inequality and economic vulnerability, particularly among marginalized groups. This support not only uplifts women's financial status but also strengthens their decision-making power within families and communities. The scheme fosters self-reliance, enables access to education and healthcare, and encourages entrepreneurial endeavors, leading to holistic personal and societal growth. As a cornerstone of gender equity, it lays the foundation for transforming social norms and reducing disparities. This introduction explores the scheme's multifaceted impact on women empowerment and economic independence, underlining its significance in creating a more inclusive and progressive society.

STATEMENT OF THE PROBLEM

In Tamil Nadu, women, especially those recognized as heads of households, have historically faced significant socio-economic challenges. These challenges stem from systemic issues such as gender inequality, limited access to education and employment opportunities, and inadequate financial independence. Despite their vital contributions to household welfare and economic sustenance, women often find themselves marginalized in decision-making processes both within their families and society.

A critical issue is the undervaluation of women's unpaid domestic labor. For generations, this has not been recognized as a form of economic activity, leaving many women without access to independent financial resources. Additionally, a substantial proportion of women, particularly in rural and underprivileged urban settings, remain excluded from the formal workforce due to socio-cultural constraints, lack of skill development opportunities, and structural barriers in the job market.

These systemic challenges have led to significant disparities in the quality of life, educational attainment, and health outcomes for women and their families. Women-headed households, in particular, face an added burden of managing family responsibilities without adequate financial support, leaving them more vulnerable to poverty and social discrimination.

Recognizing these issues, the Tamil Nadu government has introduced the **Kalaigarn Magalir Urimai Thittam**, a pioneering initiative aimed at providing monthly financial assistance of ₹1,000 to eligible women heads of families. The scheme seeks to address the underlying problem of financial dependency and empowerment, promoting dignity, self-respect, and economic security for women. By providing direct financial support, the scheme aims to create a ripple effect, enabling women to invest in better healthcare, education for their children, and small entrepreneurial ventures, ultimately contributing to the state's economic growth and social well-being.

However, despite its noble intentions, the scheme faces several implementation challenges, including:

- Identifying the rightful beneficiaries amidst a diverse population.
- Addressing socio-cultural resistance to direct financial transfers to women.
- Ensuring seamless disbursement mechanisms without bureaucratic delays.
- Monitoring the long-term impact of the scheme on women's empowerment and the reduction of poverty.

The **Kalaigarn Magalir Urimai Thittam** serves as a progressive step towards achieving gender equality and economic inclusion. However, addressing the root causes of systemic gender disparities and ensuring sustainable outcomes requires continuous monitoring, community engagement, and complementary efforts in areas like education, employment, and social awareness.

OBJECTIVES

1. **Financial Empowerment of Women** Provide direct financial assistance to eligible women heads of households, enabling them to achieve greater economic independence and self-sufficiency.
2. **Enhancing Gender Equality** Address historical gender disparities by recognizing and valuing the contributions of women to household welfare and societal progress.
3. **Reduction of Poverty** Support economically vulnerable women and families by supplementing household income, thereby reducing poverty and improving their standard of living.
4. **Improvement in Access to Resources** Enable women to invest in healthcare, education, and entrepreneurial opportunities, fostering a cycle of empowerment and growth.
5. **Promoting Dignity and Self-Respect** Reinforce women's dignity by acknowledging their role as heads of households and empowering them with financial autonomy.
6. **Creating a Ripple Effect in Society** Foster positive societal change by empowering women, which can lead to better outcomes for families and communities at large.
7. **Strengthening Social Welfare Systems** Establish a robust framework for financial inclusion and welfare, setting a precedent for similar initiatives in the future.

8. **Encouraging Sustainable Development** Promote sustainable development by reducing economic inequalities and improving women's participation in the state's economic and social development.

SCOPE:

1. **Target Beneficiaries** The scheme focuses on empowering women identified as heads of families in Tamil Nadu, especially those from economically disadvantaged backgrounds. It ensures that eligible women receive financial assistance to enhance their quality of life and alleviate poverty.
2. **Financial Inclusion** Facilitates direct financial transfers to beneficiaries, strengthening their access to independent financial resources and fostering inclusion within the banking system.
3. **Geographical Reach** The scheme is designed to cover all districts of Tamil Nadu, ensuring rural, urban, and semi-urban areas are included, with special emphasis on marginalized communities.
4. **Improved Living Standards** It provides ₹1,000 per month to eligible women, enabling them to address their household needs, such as education, healthcare, and sustenance.
5. **Catalyst for Social Change** The program aims to promote gender equality by valuing the contributions of women as household leaders and empowering them socially and economically.
6. **Economic Multiplier Effect** The scheme seeks to indirectly stimulate local economies through increased purchasing power among women, contributing to overall economic growth.
7. **Monitoring and Evaluation Framework** Establishes systems to continuously track the effectiveness of financial assistance and its impact on women's empowerment and family welfare.
8. **Integration with Other Initiatives** It can be combined with other government schemes aimed at skill development, education, healthcare, and employment for a holistic approach to women's development.
9. **Community Engagement** Encourages awareness programs to ensure eligible women understand and benefit from the scheme. It aims to foster dialogue at the grassroots level for effective implementation.
10. **Potential for Replication** Sets a precedent for similar welfare programs in other states and countries by highlighting the benefits of direct financial assistance to women-headed households.

LIMITATIONS

Eligibility Criteria

The scheme is designed for women heads of families in Tamil Nadu, with specific conditions like annual income not exceeding ₹2,50,000. Exclusions include women from families where members are income tax payees, government employees, or pensioners. This might unintentionally leave out certain deserving beneficiaries.

Implementation Challenges

Identifying eligible recipients is a complex process, especially across Tamil Nadu's diverse population. Effective and timely disbursement of financial aid also poses logistical and administrative hurdles.

Budgetary Constraints

The scheme demands significant financial resources, amounting to ₹12,000 per beneficiary annually. This can put pressure on the state's budget if not managed effectively for sustainability.

Limited Scope of Impact

While the scheme provides financial support, it does not directly address systemic issues such as skill development, employment opportunities, or access to quality healthcare and education.

Dependency Concerns

There is a possibility that beneficiaries may become overly reliant on government aid rather than moving toward long-term self-reliance and empowerment.

Awareness and Accessibility

Many eligible women, especially in remote or underserved areas, may lack awareness about the scheme. Accessibility to application centers or digital platforms can also present barriers.

Population and Sample

The study focused on primary data from 120 respondents. The select the sample for the purpose of research a sampling techniques size of 120 people.

Data and Sources of Data

Primary sources of data will include surveys and questionnaires administered to Womens. This will provide firsthand information on the impact of Women empowerment and Economic independence through kalaigarnar magalir urimai scheme. This data will be collected through online and offline channels to ensure a diverse response. Secondary sources of data will comprise academic journals, research paper. These sources will provide a comprehensive overview of the existing literature on the topic. Online databases and datasets will be utilized to collect historical and current data of the scheme.

3.3 Theoretical framework

Variables of the study contains dependent and independent variable. The study used pre-specified method for the selection of variables. The study used the women empowerment and economic independence are as dependent variable.

3.4 LITERATURE REVIEW

Melinda Gates (2019): A book that explores the importance of empowering women and girls around the world and offers insights on how to achieve economic independence.

Gayatri Kumari (2018) conducted extensive research on women's empowerment and economic independence. Dr. Kumari's research underscores the critical role of economic independence in achieving genuine empowerment for women, particularly in rural and indigenous contexts.

Chimamanda Ngozi Adichie - (2014): A TEDx talk that explores the concept of feminism and its relationship to women's economic independence.

Esther Duflo (2012) Nobel Prize-winning economist, has extensively researched poverty, development economics, and gender issues. In her influential paper 'Women Empowerment and Economic Development', she explores the two-way relationship between gender equality and economic growth.

H. Lalnunmawii (2012) author of the book 'Empowerment of Women in India', which delves into the dichotomy of women's status in Indian society revered as goddesses on one hand, yet often deprived of basic necessities on the other. The book thoroughly examines these issues and discusses various avenues for women's emancipation.

Nirmala Lakshman (2005): A book that explores the history of the women's rights movement in India

RESEARCH METHODOLOGY

The methodology section outline the plan and method that how the study is conducted. Where the survey conducted from 120 respondents.

3.4.1 Descriptive Statistics

Descriptive Statics has been used to find the maximum, minimum, standard deviation, mean and normally distribution of the data of all the variables of the study. Normal distribution of data shows the sensitivity of the variables towards the periodic changes and speculation. When the data is not normally distributed it means that the data is sensitive towards periodic changes and speculations

IV. RESULTS AND DISCUSSION

4.1 Results of Descriptive Statics of Study Variables

Table 4.1: Descriptive Statics

	Descriptive Statistics						
	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
Education and skill development	120	4.00	1.00	5.00	2.4167	1.03374	1.069
Economic empowerment	120	4.00	1.00	5.00	2.4500	1.00294	1.006
Social support	120	4.00	1.00	5.00	2.4500	1.00294	1.006
Health and wellness	120	4.00	1.00	5.00	2.9583	1.23258	1.519
Infrastructure accessibility	120	4.00	1.00	5.00	2.9583	1.23258	1.519
Valid N (listwise)	120						

Table 4.1 Shows the above table reveals the Additional support or services provided to beneficiaries. The mean value are 2.4167 of Education and Skill development, 2.4500 of Economic Empowerment, 2.4500 of Social support, 2.9583 of Health and wellness, 2.9583 of Infrastructure Accessibility.

H_0 : The data is normally distributed.

H_1 :The data is not normally distributed.

Table 4.1 shows that at 5 % level of confidence, the null hypothesis of normality cannot be rejected. Education and skill development and Economic empowerment, Social support, Health and wellness and Infrastructure accessibility.

The descriptive statistics from Table 4.1 showed that the values were normally distributed about their mean and variance.

II.ACKNOWLEDGMENT

I sincerely thank the Government of Tamil Nadu for introducing the innovative Kalaigarnar Magalir Urimai Scheme, a landmark initiative aimed at empowering women across the state. This program is a shining example of how focused policy-making can address gender inequality and support economic independence for women.

Through the provision of financial assistance directly to women, the scheme ensures a foundation of self-reliance, instills confidence, and positively impacts family and community well-being. It symbolizes the Tamil Nadu Government's deep commitment to promoting inclusivity and social equity, making it a transformative step in the state's journey toward progress.

The initiative reflects the visionary ideals of late Kalaigarnar Dr. M. Karunanidhi, whose dedication to social justice and empowerment continues to resonate in contemporary governance. This program serves not only as a tool for economic upliftment but also as a catalyst for greater societal change, inspiring countless women to realize their aspirations.

I extend my heartfelt gratitude to the honorable Chief Minister, the policymakers, and all those involved in the design and implementation of this groundbreaking scheme. The Kalaigarnar Magalir Urimai Scheme will undoubtedly leave a lasting legacy, championing equality and strengthening the social fabric of Tamil Nadu.

REFERENCES

1. "Women's Welfare: A Case for Kalaigarnar Magalir Urimai Thogai" - This article discusses the socio-economic impact of the scheme and its role in empowering women.
2. "Kalaigarnar Magalir Urimai Thogai, Tamil Nadu" - The official website provides detailed information about the scheme, its objectives, and implementation strategies.
3. "Kalaigarnar Magalir Urimai Scheme 2025: Benefits, Eligibility, and Documents" - This source outlines the scheme's benefits and its contribution to women's economic independence.