

Women-Centric Governance in Contemporary Tamil Nadu: A Study of Welfare Reforms under Muthuvel Karunanidhi Stalin

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ABSTRACT

Women's empowerment has emerged as a key indicator of social and economic development in modern governance. This study examines the women-centric welfare reforms introduced by the Government of Tamil Nadu under the leadership of M. K. Stalin former chief minister of Tamil Nadu and their impact on women's social, educational, and economic empowerment. Various schemes such as the Pudhumai Penn Scheme, free bus travel for women, maternity assistance programs, marriage assistance schemes, and Self-Help Group initiatives have significantly contributed to improving the status of women in Tamil Nadu. The research highlights how these welfare reforms promote gender equality, social justice, and inclusive governance.

Keywords: Women Empowerment, Women-Centric Governance, Welfare Measures, Challenges

INTRODUCTION

Women empowerment is essential for the social and economic progress of a nation. In India, women have historically faced inequalities in education, employment, healthcare, and decision-making. To address these issues, governments have introduced several welfare measures aimed at improving the status of women. Tamil Nadu has long been recognized for its progressive welfare policies under the Dravidian model of governance. Under the administration of M. K. Stalin, several women-oriented welfare schemes have been implemented to ensure social justice, economic independence, and equal opportunities for women.

The research adopts based on secondary data collected from government policy notes, official reports, scholarly journals, books, and published articles. It evaluates the objectives, implementation, and socio-economic impact of these welfare programmes on women in both rural and urban areas of Tamil Nadu. The study also explores how these initiatives have contributed to increased access to higher education, improved mobility, greater financial inclusion, enhanced healthcare, and stronger participation of women in economic and social activities. commitment, effective implementation, and continuous monitoring are essential for achieving long-term women's empowerment and gender-equitable development. The research contributes to the understanding of welfare governance and demonstrates the role of state policy in advancing women's rights and inclusive socio-economic progress in contemporary Tamil Nadu.

Objectives of the study

- To study the women welfare schemes introduced under the Stalin administration.
- To analyse the impact of these schemes on women's social and economic empowerment.
- To examine the role of welfare policies in promoting gender equality.
- To identify the challenges faced in implementing women welfare programs.
- To suggest measures for improving the effectiveness of welfare schemes.

REVIEW OF LITERATURE

Several studies indicate that women's welfare schemes play a significant role in promoting socioeconomic development and gender equality. These studies show that well-designed welfare programs reduce poverty, improve female literacy, expand employment opportunities, enhance access to healthcare, and promote women's social mobility. The SDG India Index 2023–24, published by NITI Aayog, highlights that investments in women's education, health, and economic participation contribute significantly to inclusive development. Similarly, the Global Gender Gap Report 2024 emphasizes that improving women's access to education and employment is essential for reducing gender inequality. At the state level, the Policy Note 2024–2025 of the Department of Social Welfare and Women Empowerment, Government of Tamil Nadu, shows that women-centric initiatives such as the Pudhumai Penn Scheme, free bus travel, and Self-Help Group programs aim to enhance educational attainment, financial inclusion, and social mobility among women. financial Women Self-Help Groups (SHGs) have helped many women become economically independent through savings and entrepreneurship. Jothy and Sundar (2002) found that the Mahalir Thittam program significantly improved women's savings, access to credit, income generation, and participation in community development. Their study highlighted that SHGs enhanced women's self-confidence, decision-making ability, and social status while contributing to poverty reduction. Similarly, Lakshmi and Vadivalagan (2011) reported that participation in SHGs positively influenced women's economic independence, leadership qualities, and entrepreneurial skills. Furthermore, Saravanan (2016) observed that SHGs in rural Tamil Nadu played a crucial role in improving household income, employment opportunities, financial inclusion, and social empowerment.

Similarly, educational initiatives such as the Pudhumai Penn Scheme have encouraged more girl students to pursue higher education, while the Free Bus Travel Scheme has improved women's mobility by reducing transportation costs and enabling greater access to education and employment. The Government of Tamil Nadu (2024) states that the Pudhumai Penn Scheme was introduced to increase the enrolment of girl students from government schools in higher education by providing monthly financial assistance. Similarly, the Transport Department Policy Note (2024–2025) reports that the Free Bus Travel Scheme has improved women's mobility and reduced transportation costs, enabling greater access to education and employment. Maternity benefit programmes have also contributed to better maternal and child healthcare outcomes. Lim et al. (2010), in their evaluation of India's Janani Suraksha Yojana published in *The Lancet*, found that financial incentives for pregnant women increased institutional deliveries and encouraged the utilization of maternal healthcare services, thereby reducing maternal and neonatal health risks. Similarly, the Government of Tamil Nadu (2024), through the Dr. Muthulakshmi Reddy Maternity Benefit Scheme, provides financial assistance and nutritional support to pregnant women to ensure safe pregnancy, institutional delivery, and improved child health. WHO reports that financial support, antenatal care, and institutional delivery programmes help reduce maternal and infant mortality. Furthermore, recent studies emphasize that gender-sensitive governance and inclusive public policies are essential for achieving sustainable development. Scholars argue that governments should continue strengthening women-centric welfare measures to reduce gender disparities, improve the quality of life, and ensure equal opportunities for women across all sections of society. These findings provide a strong foundation for examining the impact of women's welfare reforms introduced in contemporary Tamil Nadu under the leadership of M.K. Stalin.

Major Women Welfare Schemes under the Stalin Government

Chief Minister's Girl Child Protection Scheme

The Chief Minister's Girl Child Protection Scheme aimed to prevent female infanticide, prohibit child marriage, and promote the education and welfare of girl children in Tamil Nadu. Originally introduced in 1992, the scheme was revamped in 2021 to provide greater financial benefits to girl children. Its primary objectives were to eradicate female infanticide and female foeticide, prevent child marriage, improve the financial security of girl children, promote their education, discourage the preference for male children, encourage small family norms, and improve the child sex ratio.

The scheme consisted of two components. Under the first component, a fixed deposit of ₹50,000 was made in the name of a single girl child, with applications required to be submitted before the child attained the age of three years. Under the second component, a fixed deposit of ₹25,000 each was made for two girl children in a family, provided that the application was submitted before the second girl child completed three years of age. The eligibility criteria required that the family should have only one or two girl children with no male child, and no male child should have been adopted in the future. In addition, either the parent or grandparent of the girl child should have been a resident of Tamil Nadu for more than ten years at the time of application. The scheme was also extended to the girl children of Sri Lankan Tamil refugees residing in refugee camps in Tamil Nadu.

The deposited amount, along with the accrued interest, was released to the girl child upon attaining 18 years of age to support her higher education. For families with only one girl child, the annual family income should not have exceeded ₹1,20,000, and at least one parent should have undergone sterilization before attaining the age of 40 years. During the financial year 2024–2025, a total of 29,001 new deposits, amounting to ₹72.59 crore, were made under the scheme. By March 2025, the cumulative number of beneficiaries had reached 11,48,561 girl children, with total deposits amounting to ₹1,960.54 crore. During the same period, 55,941 maturity payments, amounting to ₹223.48 crore, were disbursed, bringing the cumulative maturity disbursement to 2,51,159 beneficiaries with a total value of ₹702.42 crore. Furthermore, for the financial year 2025–2026, the Government allocated a budget estimate of ₹114.48 crore for the continued implementation of the scheme.

Save Girl Child, Educate Girl Child (BBBP) scheme"

The Government of India launched the "Save Girl Child, Educate Girl Child (BBBP) scheme" to address the declining Child Sex Ratio and ensure the survival, protection, and education of girl children. This initiative is being effectively implemented by the Government of Tamil Nadu. In the fiscal year 2022-2023, the scheme was expanded under Mission Shakti to include all districts, introducing new dimensions like skill development, career counselling for better future opportunities, and talent identification in sports among girls. To raise mass awareness, various activities are being conducted at the Panchayat, Block, and District levels, with a total of 1,883 awareness programs executed over the past three years, costing Rs. 18.11 crore. Financial allocations for the districts are tiered based on the sex ratio at birth: Rs. 40 lakhs per district per annum for districts with a sex ratio at birth less than 918, Rs. 30 lakhs for those between 918 and 952, and Rs. 20 lakhs for districts where the ratio exceeds 952. The scheme encompasses various activities, including training, outreach, capacity building, skill development, higher education and career guidance, safety and security, and monitoring. The State Task Force Committee, chaired by the Chief Secretary, meets annually, while the District Task Force Committee, led by the District Collector, convenes quarterly to review and suggest innovative guidelines for effective implementation. For the year 2025-2026, a budget allocation of Rs. 10.70 crore has been provided for the scheme.

The Ilanthendral Pettagam

The Government of Tamil Nadu introduced to raise awareness about and prevent child marriage and violence against adolescent girls and women. During the year 2024, a total of 13,985 awareness programmes on child marriage were conducted in schools, colleges, villages, and various government departments across the state. As part of these initiatives, awareness boards displaying information on the Prohibition of Child Marriage Act, 2006 were installed in 12,567 high schools and higher secondary schools throughout Tamil Nadu at a total cost of ₹62.83 lakh. These awareness campaigns significantly contributed to the prevention of 2,002 child marriages during the year, thereby strengthening the state's efforts to protect the rights, education, and well-being of adolescent girls and promote gender equality.

Self-defence training to the children in service homes

Self-defence training programmes for girls residing in Government Service Homes to enhance their safety, confidence, and overall well-being. These training programmes aimed to empower girls by developing self-confidence, enabling them to navigate public spaces with greater assurance, and equipping them with essential self-protection skills. Since February 2025, self-defence training programmes, including Silambam, Karate, and various sports activities, were introduced in Government Service Homes across the state. Qualified female

trainers were engaged to impart these skills to the girls. A total of 579 inmates of Government Service Homes benefited from the initiative, for which ₹28.17 lakh was allocated. Furthermore, the Government provided a budget estimate of ₹34.56 lakh for the financial year 2025–2026 to strengthen and continue the implementation of this programme. These initiatives reflected the Government's commitment to promoting the safety, empowerment, and holistic development of girls residing in institutional care.

State Awards

The State Award for Girl Child Empowerment

The Government of Tamil Nadu had instituted the State Award for the Girl Child in 2018 to recognize and encourage the achievements of outstanding girl children below the age of 18 years. The award was presented annually on National Girl Child Day (24 January) to honour girls who had demonstrated exceptional courage and commitment in combating child labour, child marriage, and other social evils, while promoting the rights and welfare of girl children. The award comprised a cash prize of ₹1.00 lakh, presented in the form of a cheque, along with a Certificate of Appreciation. For the year 2024–2025, the award was conferred on Selvi G. Sowmiya from Cuddalore district in recognition of her outstanding contribution.

Similarly, the Best District Award was presented annually on 24 February, observed as Tamil Nadu State Girl Child Protection Day, to recognize district administrations that had excelled in implementing initiatives to improve the Girl Child Sex Ratio. The Government of Tamil Nadu honoured the top three performing districts with gold, silver, and bronze medals, along with certificates of appreciation. For the year 2024–2025, the Kanniyakumari, Kancheepuram, and Coimbatore districts received the Best District Award for their exemplary performance in promoting the welfare and protection of the girl child and improving the child sex ratio.

The Avvaiyar Award

An eminent woman in recognition of her outstanding contribution in fields such as social reform, women's development, communal harmony, language promotion, arts, science, culture, journalism, public administration, and other areas of public service. The award was conferred every year on International Women's Day (8 March) to honour women who had made exceptional contributions to society and inspired others through their service and achievements. The recipient of the Avvaiyar Award received a cash prize of ₹1.50 lakh, presented in the form of a cheque, along with a shawl and a citation. During the International Women's Day celebrations, Chief Minister M.K. Stalin conferred the Avvaiyar Award on 90-year-old writer and social worker R. Kamalam Chinnasamy in recognition of her remarkable contributions to literature and social service. The award ceremony was held in Chennai, where the Chief Minister honoured her with the award, which included a cash prize, a gold medal, and a citation, acknowledging her lifelong commitment to the welfare and advancement of society.

Best Social Worker Award and Best Institution Award

The Best Social Worker Award and the Best Institution Award to recognize and encourage individuals and institutions that had rendered outstanding social services for the welfare and empowerment of women. These awards were presented annually on Independence Day (15 August) in recognition of exemplary contributions towards social development and women's welfare. The Best Social Worker Award consisted of a cash prize of ₹50,000 along with a citation, while the Best Institution Award carried a cash prize of ₹1,00,000 and a citation. During the award ceremony, the Best Social Worker Award was conferred on Meena Subrahmanyam in recognition of her distinguished contributions to social service and women's welfare. The Best Institution Award was presented to Aishwaryam Trust, Madurai, in appreciation of its outstanding efforts in promoting the welfare, empowerment, and socio-economic development of women in Tamil Nadu. These awards reflected the Government's commitment to encouraging voluntary organizations and individuals to actively contribute to women's empowerment and social justice.

Kalpana Chawla Award

The Kalpana Chawla Award for Courage and Daring Enterprise was presented annually by the Government of Tamil Nadu on Independence Day (15 August) to recognize women who had demonstrated exceptional courage, bravery, and outstanding achievements in challenging circumstances. The award was conferred in the form of a gold-coated silver medal, along with a cash prize of ₹5,00,000 and a certificate of appreciation.

On the occasion of the 79th Independence Day, Chief Minister M.K. Stalin presented the Kalpana Chawla Award to Thulasimathi Murugesan of Namakkal, an athlete, Tamil Nadu Veterinary and Animal Sciences University (TANUVAS) representative, and Arjuna Award recipient, in recognition of her courage and outstanding achievements. Similarly, A. Sabeena, a nurse, received the Kalpana Chawla Award for Courage and Daring Enterprise on 15 August 2024 for her extraordinary bravery and selfless service during the Wayanad landslides. Earlier, Medical Officer Dr. P. Shanmuga Priya had been posthumously honoured with the same award in 2021 in recognition of her exceptional courage, dedication, and service to society. These awards reflected the Government's commitment to recognizing and honouring women who displayed exemplary courage and inspired society through their extraordinary acts of bravery and public service.

Moovalur Ramamirtham Ammaiyar Higher Education Assurance Pudhumai Penn Scheme

The Pudhumai Penn Scheme was launched by the Government of Tamil Nadu on 5 September 2022 to provide financial assistance to girl students pursuing higher education. The scheme aimed to promote behavioural change, prevent child marriage and early marriage, improve the gross enrolment ratio in higher education, and increase the retention of girl students in colleges and universities. It primarily targeted girls from economically weaker sections who had studied from Classes VI to XII in Government schools, thereby encouraging them to continue their higher education and achieve socio-economic empowerment.

Following the 2024–2025 Budget Announcement, the Government extended the Pudhumai Penn Scheme to girl students who had studied in Tamil-medium Government-aided schools. This extension was announced on 30 December 2024 and enabled approximately 75,028 girl students to benefit from the scheme. By March 2025, a total of 4,06,436 girl students had benefited from the programme. As of March 2025, the scheme had supported 4,06,065 beneficiaries enrolled in various streams of higher education. Among them, 2,782 students were enrolled in Agriculture, 2,63,636 in Arts and Science, 13,971 in Business Administration, 13,628 in Computer Applications, 1,068 in Education, 57,631 in Engineering and Technology, 107 in Fisheries Science, 3,156 in Industrial Training Institutes (ITI), 1,852 in Law, 45,773 in Medicine, 155 in Music and Fine Arts, and 1,766 in Vocational Studies. Since the inception of the scheme, a cumulative total of 4,95,822 girl students had benefited from financial assistance. Furthermore, for the financial year 2025–2026, the Government allocated ₹420 crore to continue and strengthen the implementation of the scheme.

The Pudhumai Penn Scheme played a significant role in reducing student dropout rates and encouraging greater participation of girl students in higher education. By providing monthly financial assistance to economically disadvantaged students, the scheme reduced financial barriers that often-prevented girls from pursuing higher studies. It also contributed substantially to women's empowerment by improving educational access, enhancing employability, and creating opportunities for personal and professional development. Through these efforts, the scheme not only transformed the lives of individual beneficiaries but also contributed to the broader goals of gender equality, human capital development, and inclusive socio-economic progress in Tamil Nadu.

Free Bus Travel Scheme for Women and Transgender Persons (Vidiyal Payanam)

The Free Bus Travel Scheme (Vidiyal Payanam) was introduced by the Government of Tamil Nadu on 7 May 2021 to improve access to affordable and reliable public transportation for women and to promote gender equality through gender-responsive planning. The scheme recognized that adequate, affordable, and well-designed transport infrastructure served as an important means of expanding women's access to education, employment, healthcare, and other essential services. Safe and dependable public transport also enhanced women's participation in economic and social activities, thereby contributing to household income and strengthening their role in decision-making.

Under the scheme, women were allowed to travel free of cost on ordinary fare city buses operated by the Tamil Nadu State Transport Corporation (TNSTC). The initiative enabled women to pursue higher education, commute independently to workplaces, and access healthcare and other public services without financial constraints. It also reduced their dependence on family members for mobility and allowed them to utilize the money saved on transportation for essential household expenses such as food, clothing, healthcare, and education.

From May 2021 to 31 March 2025, approximately 625.10 crore free bus journeys were undertaken by women, including students and working professionals, under the scheme. Recognizing the need for inclusive public transportation, the Government extended the Vidiyal Payanam Scheme to transgender persons on 3 June 2021. Eligible transgender beneficiaries were required to carry their Transgender Identity Card to avail themselves of the free travel facility. Up to 31 March 2025, transgender persons had utilized approximately 0.3534 crore free bus journeys under the scheme. These initiatives significantly enhanced mobility, promoted social inclusion, reduced transportation costs, and contributed to the socio-economic empowerment of women and transgender persons in Tamil Nadu.

Kalaigiar Magalir Urimai Thogai Thittam

The State Planning Commission of the Government of Tamil Nadu undertook an impact assessment of the Kalaigiar Magalir Urimai Thittam (KMUT), a flagship scheme of the Government of Tamil Nadu, launched in September 2023. The "Kalaigiar Magalir Urimai Scheme" stands as a pioneering effort in Tamil Nadu, making substantial contributions to the socio-economic fabric of the state. Launched with the vision of promoting women's rights and empowerment, the scheme has played a pivotal role in fostering gender equality and inclusivity. The "Kalaigiar Magalir Urimai" scheme in Tamil Nadu represents a significant government initiative aimed at empowering women and improving their socioeconomic status. This pioneering scheme, launched by the late Chief Minister M. Karunanidhi, has had a profound impact on the lives of women in the state. It provides various benefits and opportunities, such as financial assistance, skill development, and access to resources, with the overarching goal of enhancing women's rights and autonomy. The Kalaigiar Magalir Urimai Thogai (Women's Rights Grant) scheme benefits approximately 1.31 crore (13.1 million) women across Tamil Nadu.

According to State Planning Commission, Government of Tamil Nadu a significant portion of KMUT beneficiaries reflects the socio-economic diversity of the region. Notably, 46% of beneficiaries in rural areas and 16% in urban areas belong to the Scheduled Castes and Scheduled Tribes, highlighting the inclusion of the most disadvantaged sections of society. Additionally, one fifth of KMUT beneficiaries are from the Most Backward Classes (MBC). The program has proven particularly beneficial for poorer households, as evidenced by the fact that 76% of rural beneficiaries hold Antyodaya Anna Yojana (AAY) or Priority Household (PHH) ration cards, compared to 36% in urban areas. Furthermore, 15% of beneficiaries are senior citizens aged over 60, and 17% are single women, including those who are widowed, separated, divorced, or unmarried. Interestingly, 7% of beneficiary households consist of single-member families, with two-thirds identifying as non-workers. The educational challenges faced by these communities are stark, with 32% of beneficiaries being completely illiterate. The majority of KMUT beneficiaries engage in wage labour, and many reside in substandard housing conditions characterized by semi-pucca or kutcha structures and limited access to toilet facilities.

The KMUT scheme demonstrated remarkable success in enhancing the lives of its beneficiaries, with an impressive record of timely deposit of rights grants into their accounts. A staggering 99% of beneficiaries, both in rural and urban Tamil Nadu, affirmed the regularity of these payments, which significantly contributed to increased food security within their households. Women, in particular, utilized these funds to purchase higher quality food items, with 79% in rural areas and 55% in urban areas reporting an increase in vegetable purchases. Additionally, a substantial portion of beneficiaries invested in essential needs such as medicine and education for their children, while others used the grants to repay debts or cover utility costs. This financial uplift fostered a sense of empowerment, with two-fifths of beneficiaries noting improved self-confidence and independence. Many reported a decrease in reliance on petty loans for groceries, indicating a positive shift in financial stability, particularly in rural areas. Overall, the KMUT scheme made significant strides towards acknowledging and

empowering women, enabling them to take on greater roles in decision-making and enhancing their status within the family, thereby contributing to a broader movement towards gender equality.

Self-Help Group

During the administration of M.K. Stalin, and earlier during his tenure as Minister for Rural Development, the Government of Tamil Nadu significantly strengthened women's Self-Help Groups (SHGs) by expanding their coverage, enhancing financial support, and promoting sustainable livelihood opportunities. The Dravida Munnetra Kazhagam (DMK) attributes the origin of the SHG movement in Tamil Nadu to the Mahalir Thittam, initiated by former Chief Minister M. Karunanidhi in Dharmapuri during 1989–1990. Building on this foundation, the Stalin government revitalized the SHG movement after assuming office in 2021 by increasing access to soft loans, welfare assistance, and institutional support. The government also set a target of establishing 10,000 new Self-Help Groups under the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM) to promote financial inclusion and women's empowerment. In addition, substantial financial assistance was provided through the Community Investment Fund, along with grants to Village Poverty Reduction Committees to strengthen grassroots micro-enterprises. To enhance the economic independence of women, the government expanded skill development programmes in agriculture, food processing, handicrafts, tailoring, and entrepreneurship, while also improving product marketing and market linkages. These initiatives have contributed to increasing women's financial inclusion, livelihood opportunities, and participation in local economic development, thereby reinforcing the state's commitment to inclusive and women-centric governance. During the DMK government led by former Chief Minister M.K. Stalin in Tamil Nadu, self-help groups (SHGs) have accessed a record ₹1,12,998.03 crore in credit assistance and bank loans over four years. Additionally, Chief Minister Stalin waived outstanding SHG loans worth ₹2,755.99 crore for 15.88 lakh women beneficiaries.

Pink Auto Scheme

Under the Nirbhaya "Safe City Scheme," an amount of Rs. 2.50 crore has been allocated for the Social Welfare and Women Empowerment department, to ensure the safety of women and to create self-employment opportunities for women, Government is providing a subsidy of Rs. 1 lakh each to 250 female auto drivers, with a total expenditure of Rs. 2.50 crore to operate 250 Pink Autos in Chennai city. The Honourable former Chief Minister of Tamil Nadu inaugurated the scheme on International Women's Day, 08.03.2025 by distributing the Pink Autos to 100 women. Under this scheme, a subsidy of Rs. 1 lakh is given to 250 female auto drivers to purchase CNG/Hybrid autos. They are linked with the bank for remaining cost of the auto. To ensure speedy action in case of emergencies, each Pink Auto is equipped with a GPS tracker that is linked to police emergency helpline numbers. This is to guarantee quick response by the police upon receiving any complaints. Information and IEC materials about various social welfare schemes and laws implemented by the government are kept in the auto for the benefit of public. This project prioritizes on supporting women, particularly those who are destitute or widowed.

Tamil Nadu State Policy for Women

The Tamil Nadu State Policy for Women 2024, introduced by the Social Welfare and Women Empowerment Department, reflected the Government's commitment to ensuring equal rights for women in education, health, family life, economic participation, and political representation, while promoting their holistic empowerment in Tamil Nadu. Various gender-related indicators and statistical data demonstrated the state's advantageous position compared to the national average. Through the exclusive State Policy for Women, which was released on 21 February 2024, the Government aimed to further reduce gender disparities by addressing challenges such as gender inequality, social stereotyping, domestic violence, abuse, and discrimination.

The Tamil Nadu Hostels and Homes for Women and Children (Regulation) Act, 2014 was implemented to ensure safe and secure accommodation for women and children. The registration of private working women's hostels was made available online through the Tamil Nadu Social Welfare Portal from 1 July 2022, and the online renewal of hostel licences was enabled from 28 April 2023. Subsequently, the Government issued orders to develop a self-declaration-based, auto-generated licence issuance mechanism through the Tamil Nadu e-Governance Agency (TNeGA) to simplify and streamline the registration and licensing process for working

women's hostels. The service was also made available through e-Sevai Centres. These initiatives strengthened the regulation of private working women's hostels through a simplified administrative process and enhanced the safety and security of women residing in these hostels for educational and employment purposes.

To promote gender equality and women's safety in the textile sector, a tripartite Memorandum of Understanding (MoU) was signed between the Department of Social Welfare and Women Empowerment, the Department of Handlooms, Handicrafts, Textiles and Khadi, and UN Women. The MoU was signed on 14 August 2024 in the presence of the Hon'ble Minister for Social Welfare and Women Empowerment. The coalition brought together certified brands, manufacturers, government institutions, trade unions, non-governmental organizations, and research institutions within the textile industry, where women constituted a significant proportion of the workforce. The initiative was planned for implementation over a period of three years in the districts of Coimbatore, Tiruppur, Erode, Karur, and Dindigul. The Textile Industry Coalition developed procedures and protocols to ensure zero tolerance towards violence and sexual harassment against women in the workplace and conducted awareness programmes involving all relevant stakeholders to promote a safe, inclusive, and gender-sensitive working environment.

Tamil Nadu Working Women Hostel Corporation Limited ("Thozhi")

The Tamil Nadu Working Women Hostels Corporation Limited (TNWWHCL) was established as a Special Purpose Vehicle (SPV) under the Companies Act, 2013, with the objective of developing new working women hostels, upgrading existing hostels, and managing them in a professional and efficient manner. All hostels were uniformly branded and operated across the State under the name "Thozhi", along with a common logo promoted by the Government of Tamil Nadu. The registration of applications, allocation of beds, admissions, discharges, monitoring, and reporting were managed through a dedicated online portal (tnwwhcl.in), thereby ensuring transparency and efficient service delivery.

The Thozhi hostels were equipped with upgraded infrastructure and modern safety features, including biometric entry systems, CCTV surveillance, 24-hour security, power backup generators, Wi-Fi connectivity, RO drinking water facilities, online booking systems, geysers, housekeeping, laundry services, and parking facilities, all of which were provided at an affordable rent for working women. In addition to long-term accommodation, the hostels also offered short-stay facilities, ranging from one day to one week, for women visiting cities to attend competitive examinations, job interviews, workshops, training programmes, and official meetings.

A total of 17 Thozhi hostels were operated by the Tamil Nadu Working Women Hostels Corporation Limited across 16 districts of the State. Among these, retrofitting works were undertaken in six hostels at a cost of ₹1.01 crore to improve infrastructure and safety standards. At the time of reporting, 1,168 women were accommodated in these 17 hostels. In addition, the working women hostels located at Tiruchirappalli, Coimbatore, and Ayanambakkam, which had been transferred from the Adi Dravidar Welfare Department, were renovated at a cost of ₹1.65 crore and became operational from 16 October 2024.

Furthermore, new hostel buildings were under construction at Tiruvannamalai, Hosur (Krishnagiri District), and St. Thomas Mount (Chengalpattu District) at a total cost of ₹35.87 crore, with the capacity to accommodate 442 working women. To address the increasing demand for safe and affordable accommodation, the Government also planned the construction of new Thozhi hostels in major cities such as Chennai, Coimbatore, and Madurai at an estimated cost of ₹57.83 crore, which was expected to benefit approximately 700 working women. The initiative was further extended to Tier-II cities to encourage women from smaller towns to access employment opportunities in urban areas.

For the financial year 2025–2026, the Government allocated funds for the construction of additional working women hostels in Nagapattinam, Cuddalore, Theni, Dharmapuri, Krishnagiri, Kancheepuram, Sivagangai, Ranipet, Karur, and Erode at an estimated cost of ₹71.81 crore, with the objective of benefiting around 750 working women. Land had also been identified in all districts to establish at least one Government-run Working Women Hostel in each district. The construction of new hostel buildings was planned to be carried out in a phased manner based on feasibility assessments and the demand for safe accommodation among working women.

Marriage Assistance Schemes

The Government of Tamil Nadu implemented various Marriage Assistance Schemes to address the socio-economic challenges faced by women from economically disadvantaged backgrounds. These schemes aimed to reduce the financial burden associated with marriage and improve the social status and empowerment of poor women, widows, orphaned girls, and inter-caste married couples. By providing financial assistance, the Government sought to alleviate poverty-related constraints that often limited women's opportunities and social mobility.

During the financial year 2024–2025, a total of 7,963 beneficiaries received assistance under various marriage assistance schemes, including the Dr. Muthulakshmi Reddy Ninaivu Inter-caste Marriage Assistance Scheme, the Dr. Dharmambal Ammaiyar Ninaivu Widow Remarriage Assistance Scheme, the E.V.R. Maniammaiyyar Ninaivu Marriage Assistance Scheme for Daughters of Poor Widows, and the Annai Theresa Ninaivu Marriage Assistance Scheme for Orphan Girls. Collectively, these schemes provided financial assistance amounting to ₹98.16 crore to eligible beneficiaries, thereby promoting social justice, supporting vulnerable women, and encouraging socially progressive practices such as widow remarriage and inter-caste marriage. Furthermore, the Government allocated ₹68.52 crore in the Budget Estimate for the financial year 2025–2026 to continue the implementation of these welfare initiatives, reflecting its sustained commitment to the socio-economic empowerment and welfare of women in Tamil Nadu.

Sathiyavani Muthu Ammaiyar Ninaivu Free Supply of Sewing Machines

Under the Annai Sathiyavani Muthu Ammaiyar free supply of sewing machine scheme, Motorised sewing machines are provided to the beneficiaries including women in the age of 20-40 years, widows, destitute, deserted women, socially affected women and those from economically weaker sections. This initiative provides women with self-employment opportunities enabling them to earn and support their families. For the year 2024 – 2025, a total of 3766 beneficiaries received Motorised Sewing Machines at an estimated expenditure of Rs. 2.08 Crore. In the Budget Estimates for the financial year 2025-2026, Rs. 2.00 crore was allocated for this scheme.

Women Industrial Co-operative Societies

The Government of Tamil Nadu promoted Women Industrial Co-operative Societies to provide sustainable employment opportunities for economically disadvantaged women. Women living below the poverty line, aged between 18 and 40 years, and possessing a tailoring certificate were eligible to enrol as members of these societies. Through these societies, women were provided with employment opportunities by engaging them in the stitching of school uniforms. The wages earned from this work contributed to supporting their families, improving their livelihoods, and enhancing their economic independence.

At the time of reporting, 99 Women Industrial Tailoring Co-operative Societies and one Third Gender (Transgender) Tailoring Industrial Co-operative Society were functioning under the supervision of the Commissioner of Social Welfare. In addition, 25 Weaning Food Manufacturing Women Industrial Co-operative Societies operated under the administration of the Director-cum-Mission Director, Integrated Child Development Services (ICDS). These co-operative societies were responsible for stitching and supplying four sets of school uniforms to children studying in Government and Government-aided schools who benefited from the Nutritious Noon Meal Scheme.

The State had 99 Women Tailoring Industrial Co-operative Societies with a total membership of 84,332 women. In addition, 25 Weaning Food Manufacturing Women Industrial Co-operative Societies had 996 enrolled members, while the Third Gender Tailoring Industrial Co-operative Society had 68 members. Altogether, 125 co-operative societies functioned with a combined membership of 85,396 beneficiaries.

During the academic year 2024–2025, approximately 33.71 lakh school children received four sets of school uniforms stitched by these co-operative societies. To support this initiative, the Government sanctioned stitching charges amounting to ₹101.89 crore. These initiatives strengthened women's employment opportunities,

promoted financial self-reliance, and contributed to the socio-economic empowerment of women and transgender persons while supporting the implementation of the State's school welfare programmes.

One Stop Centre-(OSC)

One Stop Centres are implemented throughout the state with 100% financial assistance from Government of India, to provide integrated support and assistance under single roof for the women who are affected by violence both in private and public spaces within family, community and in workplace. In Tamil Nadu 49 One Stop Centres (OSC) are functioning which includes 38 OSCs in all districts and 11 additional OSCs to Chennai, Coimbatore, Dindigul, Madurai Tirunelveli, Trichy, Tuticorin, Salem, Tirupur, and Tiruvallur corporations and Perumbakkam in Chengalpattu District. These centres provide vital services such as temporary shelter, medical assistance, psycho-social support, free legal aid, police assistance, and counselling to women experiencing gender-based harassment and domestic violence. One Stop Centres (OSC) are integrated with the Women's Helpline Centre (181) through the common software application of the Advanced Computer Development Centre (C-DAC). All calls to the Women's Helpline are directly routed to the One Stop Centres (OSC) for immediate action. Rs.18.62 Crore has been allocated for the financial year 2025-2026.

Women Helpline -181 (WHL)

The Women Helpline provides 24x7 telecom services through a single universal tollfree number 181, to women affected by violence seeking support and information in India. Women Helpline -181 has been operational, since 2018, in Tamil Nadu. 181 Women Helpline (WHL) facilitates crisis intervention by integrating WHL with the "Emergency Response Support System (ERSS)" for emergency assistance and with One Stop Centres (OSC) and other helplines for both emergency and non-emergency responses. To ensure women's safety and rights, the Women Helpline is integrated with the OSCs, providing quality services while also increasing accessibility to these services. Rs. 89 lakhs have been allocated for the financial year 2025-2026

State and District Hub for Empowerment of Women (HEW)

The Hub for Empowerment of Women (HEW) was established to facilitate inter-sectoral convergence of women-centric schemes and programmes implemented by the Central, State, and District Governments. The initiative aimed to provide guidance, support, and linkages to women so that they could effectively access various welfare schemes and developmental opportunities. The HEW functioned as the Project Management Unit (PMU) at the State level under Mission Shakti, coordinating the implementation and monitoring of women empowerment programmes.

To strengthen grassroots implementation, District Hubs for Empowerment of Women were established in all 38 districts of Tamil Nadu. These District Hubs worked in close coordination with various line departments to create awareness about the women-centric welfare schemes introduced by both the Central and State Governments. They also facilitated the dissemination of information, improved access to government services, and promoted the effective utilization of welfare programmes by women across the State. Furthermore, the Government allocated ₹13.18 crore in the Budget Estimate for the financial year 2025–2026 to support the continued implementation and strengthening of the Hub for Empowerment of Women (HEW) initiative.

Short Stay Homes – Shakti Sadan

The Short Stay Homes for Women and Girls (Swadhar Greh) scheme was implemented by the Ministry of Women and Child Development, Government of India, through the Department of Social Welfare. The scheme provided temporary accommodation, food, clothing, counselling, vocational training, medical care, and legal assistance to women in distress. It followed a 60:40 funding pattern, under which the Central Government and the State Government shared the expenditure. Women above the age of 55 years were allowed to stay in these homes until they attained 60 years of age, after which they could be transferred to Old Age Homes, if necessary.

In Tamil Nadu, 36 Short Stay Homes for Women and Girls (33 Swadhar Greh Homes and 3 additional homes) were operational during the study period. These homes were managed by voluntary organizations with financial assistance from both the Central and State Governments. The facilities offered through these homes supported the rehabilitation, protection, and reintegration of women facing difficult circumstances. As per G.O. (Ms.) No. 50, Social Welfare and Women Empowerment (SW3-2) Department, dated 19 August 2024, the Government of India's Ujjawala Scheme, which had been renamed as Shakti Sadan, was transferred from the Directorate of Child Welfare and Special Services to the Commissionerate of Social Welfare for implementation through Non-Governmental Organisations (NGOs) in Tamil Nadu. This administrative change strengthened the coordination and implementation of rehabilitation services for women in distress. Furthermore, the Government allocated ₹35.88 crore in the Budget Estimate for the financial year 2025–2026 for the continued implementation of the Swadhar Greh (Shakti Sadan) scheme and related welfare programmes for women.

Widows and Destitute Women Welfare Board

The Widows and Destitute Women Welfare Board was established by the Government of Tamil Nadu to address the socio-economic challenges faced by widows, destitute women, and spinsters, and to improve their livelihoods by ensuring safety, dignity, and social security. The Board aimed to enhance their quality of life by facilitating access to education, healthcare, self-employment opportunities, vocational training, and various welfare programmes. To facilitate the registration of eligible beneficiaries, the Government launched a dedicated web application on 18 June 2024, enabling widows, destitute women, and spinsters to enrol as members of the Welfare Board. The web application was inaugurated by the Hon'ble former Deputy Chief Minister. As of the reporting period, 57,569 women had registered as members through the online portal. Eligible women were able to complete their registration using smartphones, e-Seva Centres, and District Social Welfare Offices through the official website of the Welfare Board.

To create awareness about government welfare schemes and legal provisions relating to women's safety and protection, the Government conducted 50 awareness seminars across all 39 districts of Tamil Nadu at a total cost of ₹50.00 lakh. These programmes disseminated information on various welfare initiatives and strengthened awareness of legal rights among women. Furthermore, in continuation of the announcement made by the Hon'ble Minister, the Government implemented a self-employment initiative to benefit 200 registered members of the Welfare Board at an estimated cost of ₹1.00 crore. Under this programme, seed capital assistance of ₹50,000 was provided to each eligible beneficiary as an individual contribution against bank loans sanctioned through the Tamil Nadu Adi Dravidar Housing and Development Corporation (TAHDCO) and the District Industries Centre (DIC) self-employment schemes. This financial assistance encouraged widows, destitute women, and spinsters to establish their own enterprises, become economically self-reliant, and improve their socio-economic status, thereby contributing to their long-term empowerment and sustainable livelihood development.

Monthly Pension Scheme for Transgender

The Government of Tamil Nadu introduced a Pension Scheme for Destitute Transgender Persons to provide financial assistance to transgender individuals above 40 years of age who were unable to earn a livelihood and meet their daily living expenses. The scheme aimed to ensure social security and improve the quality of life of economically vulnerable transgender persons. From March 2023, the monthly pension under the scheme was enhanced from ₹1,000 to ₹1,500 to provide greater financial support to eligible beneficiaries. During the financial year 2024–2025, a total of 1,599 transgender persons benefited from the scheme. The initiative reflected the Government's commitment to promoting social inclusion, economic security, and the welfare of the transgender community by providing sustained financial assistance to those in need.

Higher Education Scheme for Transgenders

Recognizing the crucial role of higher education in their socio-economic advancement and overall success, the state government has launched the Higher Education Assistance Scheme in the year 2024. This initiative addresses the low enrolment of transgender students in higher education by covering all educational expenses, including tuition and hostel fees, for all transgender persons who wish to pursue higher education. By providing

financial assistance and removing barriers to education, this scheme empowers transgender individuals to achieve their full potential and contribute to society

Self-Employment Assistance to Transgender

Persons Due to social exclusion, abuse, harassment, denial of educational opportunities, transgender persons are restricted from employment prospects. To support their livelihood opportunities, Self-employment assistance up to a sum of Rs.50,000/- is being provided to 200 persons every year through Transgender Welfare Board.

Despite the success of welfare programs, certain challenges remain:

Despite the significant achievements of women-centric welfare programmes in Tamil Nadu, several challenges continue to affect their effective implementation and overall impact. One of the major issues is the lack of awareness, particularly among women in rural and remote areas, where many eligible beneficiaries remain unaware of the schemes or the procedures for accessing them. Administrative delays in processing applications, verifying documents, and disbursing benefits can also reduce the timely delivery of welfare assistance. In addition, limited financial literacy prevents some women from effectively utilizing financial support, savings programmes, and entrepreneurial opportunities provided through various welfare initiatives. The growing reliance on online platforms for registration and service delivery has further highlighted the problem of unequal access to digital services, as many women face difficulties due to limited digital skills, internet connectivity, or access to smartphones. Moreover, social and cultural barriers, including gender discrimination, traditional norms, and restrictions on women's mobility and decision-making, continue to hinder the full participation of women in welfare programmes. Addressing these challenges through greater awareness campaigns, administrative reforms, digital inclusion, and community participation is essential to ensure that women-centric welfare schemes achieve their intended objectives of promoting gender equality and inclusive socio-economic development.

Suggestions

To enhance the effectiveness of women-centric welfare programmes in Tamil Nadu, several measures can be adopted. First, the government should strengthen awareness campaigns, particularly in rural and remote areas, to ensure that all eligible women are informed about the available welfare schemes and the procedures for accessing them. Improving digital access and digital literacy is equally important, as many welfare services are delivered through online platforms. Providing digital training and expanding internet connectivity can help women utilize these services more effectively. In addition, the government should improve monitoring and implementation mechanisms by ensuring timely fund disbursement, transparent administration, and regular evaluation of welfare programmes. Expanding skill development and vocational training programmes in areas such as entrepreneurship, digital skills, agriculture, handicrafts, and emerging industries can further enhance women's employability and self-reliance. Furthermore, greater emphasis should be placed on promoting women's entrepreneurship by providing easy access to financial assistance, low-interest loans, marketing support, and business mentoring through Self-Help Groups and government agencies. Implementing these measures will strengthen the impact of welfare initiatives, promote women's socio-economic empowerment, and contribute to sustainable and inclusive development in Tamil Nadu.

Findings of the Study

- Women welfare schemes have positively influenced education, mobility, and employment.
- Financial assistance programs reduce economic dependency among women.
- Welfare reforms reflect inclusive governance and social justice principles.
- Rural women benefit significantly from SHG programs and transportation support.
- Awareness and implementation gaps still need improvement.

CONCLUSION

However, despite these notable achievements, several challenges continue to affect the effective implementation of welfare programmes. Limited awareness in rural and marginalized communities, administrative delays, unequal digital access, financial illiteracy, and persistent socio-cultural barriers prevent some eligible beneficiaries from fully utilizing the available schemes. Addressing these issues requires continuous monitoring, transparent governance, improved digital infrastructure, targeted awareness campaigns, and stronger coordination among government departments, local bodies, and community organizations.

The study concludes that women-centric governance is a vital component of sustainable and inclusive development. Long-term policy commitment, effective implementation, regular evaluation, and active public participation are essential to maximize the impact of welfare initiatives. Continued investment in education, healthcare, entrepreneurship, skill development, and financial inclusion will further strengthen the socio-economic status of women and contribute to achieving gender equality and the Sustainable Development Goals (SDGs). The Tamil Nadu model of women-oriented governance offers valuable lessons for other Indian states by demonstrating how comprehensive public policies can empower women, reduce inequalities, and promote equitable and inclusive socio-economic development.

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