

Empowerment of Women through the Welfare Schemes of Tamil Nadu

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Abstract

Tamil Nadu is often seen as a leader in social welfare in India. The state's approach to empowering women uses a structured strategy that aims to help women become active participants in their own progress. This article studies on how these welfare schemes work and focus on their real impact on women in both rural and urban areas. It highlights key programs like Amma Unavagam, the Pudhu Vaazhvu Project, and maternity benefit schemes, and examines how they tackle issues such as nutrition, financial independence, and health. The article argues that these schemes support the social system that combines financial help, skill-building, and social security. It discusses the challenges in implementation, access, and social barriers that still limit their reach. The findings show that while Tamil Nadu has built a strong foundation and real empowerment depends on understanding local needs and improving digital and financial literacy. The Tamil Nadu model offers important lessons and its future success will rely on ongoing improvements and a focus on service quality. This article adds to the discussion on women's development by offering a clear and critical look at one of India's most active states.

Keywords: Women's Empowerment, Tamil Nadu, Welfare Schemes, Social Security, Financial Inclusion.

Introduction

Women's empowerment in India has seen both progress and ongoing challenges. In this setting, Tamil Nadu is often highlighted for its forward-thinking social policies. The focus on women's welfare comes from a long history of social reform and political will that values human development. From the self-respect movement to today's gender budgeting, Tamil Nadu has made women's progress a key part of its policies and these efforts are based on the idea that empowering women is vital for society and the economy as a whole. Welfare schemes from different governments aim to break cycles of poverty, illiteracy, and health problems that have held women back.

This article investigates on how these welfare schemes actually work. Unlike the common belief that welfare is just about giving money, Tamil Nadu's approach is broader. It includes cash transfers, goods and services, skill training, and support from institutions. The article goes beyond surface-level details to see how these programs affect women's lives. It asks how Amma Unavagam helps pregnant women and children get better nutrition, how the Pudhu Vaazhvu Project helps rural women become entrepreneurs, and how maternity benefit schemes lower maternal and infant deaths. These issues are discussed as part of the larger goal of sustainable development.

Architectural Framework of Welfare

Tamil Nadu's welfare system is made up of many connected schemes that support women at different stages of life and in different areas, such as health, finances, education, and social security. This broad approach is important because women's empowerment

depends on all these factors. For example, the state's nutrition program is not just a midday meal for schoolchildren. It also helps pregnant women, new mothers, and teenage girls get balanced diets during key times in their lives and their children's development. This is important because mothers who don't get enough nutrition are more likely to have babies with health problems, which can continue into the next generation. By offering nutritious meals, the state helps future generations and eases the financial strain on poor families. This program directly improves women's health by lowering rates of anemia and other nutrition-related diseases. It also creates jobs for women by working with local self-help groups and cooperatives.

The Pudhu Vaazhvu Project in the Tamil Nadu government is a good example of economic empowerment. It treats women as active partners in their own progress. The project helps rural women become entrepreneurs by giving them start-up funds and training in managing money, marketing and business planning. Self-help groups are at the heart of this project by helping women work together and support each other. These groups also make it easier for women to get loans, even if they don't have collateral, which is often required by banks. The project's success can be seen in the many small businesses started by women, such as tailoring, food processing, and farming. This financial independence lets women take part in family decisions and boosts their confidence.

Social security and insurance are also important parts of the support system. For example, the Dr Muthulakshmi Reddy Maternity Benefit Scheme gives cash directly to pregnant women to help with childbirth and care after delivery. This support encourages women to give birth in hospitals and get proper medical care, which has helped lower maternal deaths in Tamil Nadu. The state also offers life and accident insurance for women from poorer backgrounds, giving families some protection if something goes wrong. These programs give women peace of mind, making it easier for them to take risks in their work and personal lives because they know there is help if needed.

Impact of Success and Transformation

Any welfare scheme lies not in its budget allocation but in its impact on the ground. In Tamil Nadu, the results of these schemes are visible in several key indicators. The state consistently outperforms the national average on the Human Development Index. The real value of a welfare scheme is seen in its impact, not just its budget. In Tamil Nadu, these programs have led to clear improvements. The state does better than the national average on the Human Development Index, thanks in large part to progress made by women. Health improvements are especially strong. Over the last twenty years, the number of mothers dying during childbirth has dropped a lot, due to maternity benefit schemes, more health centers, and better nutrition from Amma Unavagam. Fewer babies are dying too, showing that both mothers and children are getting the care they need. Now, women participate in Gram Sabha meetings and engage with local government officials to advocate for their rights. This shift represents a fundamental change in village power dynamics. As noted by S. Anandhi and others, the collective action through these talent groups has provided women with a political identity that extends beyond traditional domestic roles by positioning them as entrepreneurs, community leaders and stakeholders in the development process.

Amma Unavagam Program

The Amma Unavagam program has helped more girls enroll in and stay in school. Knowing their daughters will get a healthy meal at school makes families more likely to send them, instead of keeping them at home for chores. This is important because education is a major factor in long-term empowerment. The educated women tend to marry later and have

fewer children. They make sure their kids go to school and join the workforce. So, the nutrition program does more than improve health—it also supports other efforts to empower women.

Challenges and Disparities in Implementation

There are still big challenges to empower women. One main issue is the gap between making policies and actually putting them into practice at the local level. The steps needed to get these benefits can be too much for women who can't read or use digital tools. The complicated process of applying, sending documents, and checking on applications can stop many women from joining. This slows down the programs and keeps them from reaching everyone who needs them.

The quality of services in these schemes is not always the same. Amma Unavagam is often praised; there are still reports of poor food quality, missing ingredients and unclean kitchens in some places due to petty politics and irresponsible workers. Even still some Amma Unavagam is running on and they solve the hunger of the poor people. These problems hurt the program's nutrition goals and make people trust the system less. The Pudhu Vaazhvu Project also has mixed results. Many women have started successful businesses, but some who got loans have struggled to earn enough to pay them back, often because they lack good markets, quality products, or enough training. The project has been criticized for focusing on giving out loans without enough support afterward. Also, in many families, men still control financial decisions, so economic empowerment does not always lead to real social or personal empowerment. These schemes help with women's material needs, but they do not do enough to change the cultural and social attitudes that keep gender inequality in place. As Nivedita Menon points out, Tamil Nadu's efforts are limited unless it works to change how society values women. The schemes are important but real change needs ongoing education and legal support.

Digital Literacy and Financial Inclusion

The empowerment of today situation often depends on access to technology and digital financial services. Tamil Nadu's welfare schemes are using more digital tools, with many payments now sent straight to women's bank accounts. While this is more efficient, it can be a problem for women who don't know how to use digital devices or banking apps. Many don't have their own phones or the skills to use them, which leaves out the most vulnerable. While self-help groups help women save money, they are not a replacement for full access to banks and other financial services. Women need things like affordable insurance, loans, and investment options. Without these, their businesses stay small and are easily affected by problems. The welfare programs should teach women how to save and also to invest, manage risks and plan for the future. This would help them become planners and leaders for their families and communities, not just survivors.

Recommendations for Strengthening the Ecosystem

To build on the progress made by these welfare schemes, a clear and complete strategy is needed. The first step should be to make the application process simpler. The state could create a single system for all welfare programs, making it easier and less stressful for women to get help. Technology should be used to remove barriers, not add new ones. Setting up mobile help centers and digital kiosks in communities would help women apply online and get the support they need. A transition from output-based to outcome-based monitoring is also essential in the state. It is not only to merely counting the number of women who receive loans or meals is insufficient; it is necessary to assess the subsequent impact of these interventions. For example, evaluating whether loans result in sustainable businesses or

whether meals improve health indicators provides valuable insights. Data-driven evaluation is also important to move from just counting how many women get loans or meals to checking what actually changes in their lives. For example, it's better to see if loans help women build lasting businesses or if meals really improve health. Using data to track results helps leaders find problems and make better decisions. This needs a strong system for monitoring and evaluation, including outside audits and regular feedback from the women who use these programs. Initiatives involving male community members should be implemented to educate them about the benefits of women's empowerment and to challenge traditional gender roles. Achieving empowerment requires a shift in mindset among all community members. Quality and accountability. There must be a strict system of penalties for corruption and negligence in the delivery of welfare services. Women must be given a formal role to oversee these schemes. It can be achieved by establishing village-level welfare committees with the authority to inspect facilities, report grievances and ensure that the schemes reach the intended beneficiaries. This type of governance model would foster a sense of ownership among the people and increase the responsibility of service providers

Conclusion

Nevertheless, Tamil Nadu's welfare schemes represent a comprehensive effort to drive social change through state intervention. These types of initiatives have contributed to notable improvements in women's health, education and economic status by establishing a safety net that reduces poverty and vulnerability. The self-help group (SHG) movement exemplifies the potential of collective action to empower marginalized populations. However, the process of achieving true empowerment remains ongoing. While current schemes effectively address material deprivation, they are less successful in confronting the underlying social and cultural causes of gender inequality. For women's empowerment to keep growing in Tamil Nadu, the state needs to keep changing its approach. It should move from just providing services to helping women take charge of their own lives, and focus more on real results than just numbers. The tackling of the root causes of gender inequality is also a key point to end all types of problems. And by closing the gap between policy and practice, making processes simpler and running strong social campaigns will help Tamil Nadu become a model for others. The tools are already there, but ongoing effort and smart planning are needed. Empowering women should be seen as an investment in a fairer and more successful future.

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