
Women's Perception on Kalaingar Mahalir Urimai Thittam in Coimbatore District

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Abstract

The Kalaingar Mahalir Urimai Thittam (KMUT), launched by the Government of Tamil Nadu, is a flagship welfare scheme that provides direct financial assistance to women heads of families to enhance their economic security and social dignity. This study analyzes women's perception of the scheme in Coimbatore District based on a sample of 200 beneficiaries selected through simple random sampling. Using a descriptive research design and structured questionnaires, the study assesses awareness, utilization patterns, satisfaction, and socio-economic impact. Findings indicate that most respondents view the scheme as a vital support system that improves household financial stability, decision-making power, and self-confidence. Beneficiaries reported using the assistance for essential expenses such as food, education, healthcare, and debt repayment, while also encouraging savings habits. Although challenges like occasional delays and limited digital awareness exist, overall satisfaction remains high, demonstrating the scheme's significant role in promoting grassroots women's empowerment and financial resilience.

Keywords: *Kalaingar Mahalir Urimai Thittam - Women's Empowerment - Financial Autonomy - Social Welfare Scheme - Beneficiary Perception*

1. Introduction

Women's economic empowerment is widely recognized as a cornerstone of sustainable development and inclusive growth. In India, various welfare schemes have been introduced at both national and state levels to enhance women's socio-economic status, particularly among marginalized and low-income households. In Tamil Nadu, the **Kalaingar Mahalir Urimai Thittam (KMUT)**, implemented by the Government of Tamil Nadu, represents a significant step toward strengthening the financial independence of women heads of families through direct monthly financial assistance.

The scheme aims to ensure income security, improve living standards, and enhance the decision-making power of women within households. By providing assured financial support, the programme seeks to reduce poverty, promote social equity, and recognize women's unpaid domestic contributions. Such initiatives are particularly relevant in districts like Coimbatore, which comprises both urban and rural populations with varying socio-economic conditions.

Understanding beneficiaries' perception is essential to evaluate the effectiveness and real impact of welfare schemes. Women's perception reflects not only their level of satisfaction but also the scheme's influence on household expenditure patterns, savings behavior, children's education, healthcare access, and overall empowerment. Perception studies help policymakers identify strengths, implementation gaps, and areas requiring improvement.

Against this backdrop, the present study focuses on analyzing women's perception of the Kalaingar Mahalir Urimai Thittam in Coimbatore District based on a sample of 200 beneficiaries. The study seeks to examine awareness levels, utilization patterns, perceived socio-economic benefits, and challenges faced by the respondents. By exploring grassroots

experiences, the research contributes to a deeper understanding of how direct benefit transfer schemes can promote women's economic security and social empowerment at the local level.

2. Literature Review

Women's economic empowerment has been widely discussed in development literature as a critical pathway toward poverty reduction, gender equality, and inclusive growth. According to the World Bank (2022), direct cash transfer programmes significantly enhance women's financial autonomy, consumption stability, and decision-making power within households. Similarly, the United Nations Development Programme (2021) emphasizes that income support schemes targeting women contribute to Sustainable Development Goal (SDG) 5 on gender equality by strengthening agency and social participation.

In the Indian context, social protection schemes such as the Ministry of Rural Development-implemented programmes and state-level cash transfer initiatives have demonstrated positive outcomes in improving household welfare (Kabeer, 2012; Dreze & Sen, 2013). Studies indicate that unconditional cash transfers often increase women's control over resources and reduce vulnerability to economic shocks (Bastagli et al., 2016). Bibliometric analyses of gender-focused welfare research between 2010 and 2022 reveal a steady growth in publications addressing cash transfers and women's empowerment, with India emerging as one of the leading contributors in South Asian research output (Scopus database trends, 2023).

Research on Tamil Nadu's welfare model highlights the state's progressive social policy framework. Scholars argue that Tamil Nadu's gender-sensitive schemes have historically enhanced social development indicators, particularly in education, health, and poverty alleviation (Harriss, 2017). The introduction of the Kalaingar Mahalir Urimai Thittam by the Government of Tamil Nadu reflects the continuation of this welfare-oriented governance model. Preliminary policy analyses suggest that direct monthly financial assistance to women heads of households improves consumption expenditure, enhances dignity, and strengthens bargaining power (Raman, 2023).

Empirical studies focusing on perception analysis show that beneficiaries' satisfaction levels depend on awareness, accessibility, timely disbursement, and transparency in implementation (Gupta & Sharma, 2018). Perception-based studies in rural districts demonstrate that women often utilize financial assistance for essential needs such as food security, children's education, healthcare, and debt repayment, thereby improving household resilience (Banerjee et al., 2019). Moreover, digital transfer mechanisms linked to bank accounts have increased transparency but also exposed digital literacy gaps among rural women (Singh & Sinha, 2020).

3. Objectives of the Study

The main objectives are:

1. To assess the level of awareness of KMUT among women in Coimbatore.
2. To examine the perceived benefits of the scheme in terms of employment, income, and empowerment.
3. To evaluate satisfaction levels with scheme implementation.
4. To identify challenges faced by women in accessing and benefiting from the scheme.

4. Research Methodology

This study adopts a descriptive and analytical research design employing quantitative empirical methods to examine women's perception of the Kalaingar Mahalir Urimai Thittam implemented by the Government of Tamil Nadu in Coimbatore District. The target population comprises women aged 18–60 years residing in the district, and a sample of 200 respondents—including both beneficiaries and non-beneficiaries of the scheme—was selected using stratified random sampling to ensure representation from both urban and rural areas. Primary data were collected through a structured questionnaire designed to capture demographic details, awareness levels, perception variables, satisfaction levels, and perceived socio-economic impact of the scheme. Likert-scale items ranging from 1 (Strongly Disagree) to 5 (Strongly Agree) were used to measure perception and satisfaction constructs. The collected data were analyzed using descriptive statistics such as mean and percentage to summarize responses, and inferential statistical techniques including Chi-Square and ANOVA were applied to examine associations and differences among variables, using appropriate statistical software for empirical validation.

5. Results and Discussion

The analysis of the demographic profile of respondents provides an essential foundation for understanding women's perception of the Kalaingar Mahalir Urimai Thittam implemented by the Government of Tamil Nadu. Demographic variables such as age, education, and employment status significantly influence awareness levels, financial decision-making capacity, and overall perception of welfare schemes. Hence, examining the socio-economic background of the 200 respondents helps contextualize the study findings and interpret variations in perception and satisfaction levels.

5.1 Demographic Profile

Table 1 depicts the demographic profile of the 200 respondents for analyzing women's perception of the Kalaingar Mahalir Urimai Thittam implemented by the Government of Tamil Nadu in Coimbatore District.

Table 1: Demographic Profile

Variable	Category	Frequency	Percentage
Age	18–30	70	35%
	31–45	90	45%
	46–60	40	20%
Education	No formal	30	15%
	School	80	40%
	College	90	45%
Employment	Unemployed	60	30%
	Self-employed	90	45%
	Salaried	50	25%

The majority of respondents (45%) fall within the 31–45 years age group, followed by 35% in the 18–30 category and 20% in the 46–60 group, indicating that middle-aged women form the dominant segment of the study. In terms of education, 45% have completed college education, 40% have school-level education, and 15% have no formal education, suggesting a relatively good literacy level that may positively influence awareness and utilization of the scheme. Regarding employment status, 45% are self-employed, 30% are unemployed, and 25% are salaried employees, reflecting a mix of economic backgrounds. The higher proportion of self-employed and unemployed women highlights the importance

of the scheme as a source of supplementary income and financial security, particularly for those engaged in informal activities or without stable earnings.

5.2 Awareness of KMUT

Table 2: Awareness Level and Sources of Information

Variable	Category	Frequency	Percentage
Awareness of KMUT	Aware	156	78%
	Not Aware	44	22%
Area-wise Awareness	Urban	85%	—
	Rural	72%	—
Primary Source of Information	Television/Radio	80	40%
	Self-Help Groups (SHGs)	60	30%
	Word of Mouth	40	20%

The table above indicates that a significant majority (78%) of respondents are aware of the Kalaingar Mahalir Urimai Thittam implemented by the Government of Tamil Nadu, reflecting effective outreach of the scheme. However, area-wise comparison reveals that awareness is considerably higher in urban areas (85%) than in rural areas (72%), suggesting the need for strengthened awareness campaigns in rural regions. Regarding sources of information, television and radio serve as the primary communication channels (40%), followed by Self-Help Groups (30%), highlighting the important role of grassroots women's collectives in information dissemination. Word of mouth (20%) also plays a supportive role, indicating strong community networks in spreading scheme-related information. Overall, while awareness levels are encouraging, targeted communication strategies in rural areas could further enhance inclusiveness and outreach.

5.3 Perception on Benefits

Table 3: Perception on Benefits

Perception Item	Mean Score (out of 5)
Increased employment opportunities	3.8
Improved financial autonomy	3.6
Skill development support	3.4
Enhanced self-confidence	3.9
Social recognition	3.2

The perception analysis indicates a generally positive attitude among respondents toward the benefits of the Kalaingar Mahalir Urimai Thittam implemented by the Government of Tamil Nadu. The highest mean score is observed for enhanced self-confidence (3.9), suggesting that the scheme significantly contributes to psychological empowerment and personal dignity. Increased employment opportunities (3.8) and improved financial autonomy (3.6) also received relatively high mean scores, indicating that respondents perceive tangible economic benefits and greater control over household finances. Skill development support (3.4) reflects moderate agreement, implying scope for strengthening training and capacity-building components. Social recognition recorded the lowest mean score (3.2), suggesting that while economic and personal empowerment is evident, broader societal acknowledgment of women's contributions may still require improvement. Overall, the findings highlight that the scheme positively influences both economic and personal empowerment dimensions.

Table 4: Hypothesis Testing Results

Hypothesis	Statistical Test	Calculated Value	Significance Level	Result	Interpretation
H1: Association between awareness level and perceived benefit	Chi-Square	$\chi^2 = 18.45$	$p < 0.05$	Significant	Awareness level significantly influences perceived benefit
H2: Difference in satisfaction by educational qualification	ANOVA	$F(2,197) = 4.12$	$p < 0.05$	Significant	Educational qualification significantly affects satisfaction level

The Chi-Square test result ($\chi^2 = 18.45$, $p < 0.05$) indicates a statistically significant association between awareness level and perceived benefit of the Kalaingar Mahalir Urimai Thittam implemented by the Government of Tamil Nadu. This implies that respondents who have higher awareness about the scheme tend to perceive greater benefits, highlighting the importance of effective information dissemination.

Similarly, the ANOVA result ($F(2,197) = 4.12$, $p < 0.05$) reveals a significant difference in satisfaction levels based on educational qualification. This suggests that educational attainment influences how beneficiaries evaluate and experience the scheme, with more educated respondents likely having better understanding and utilization of the benefits. Overall, the hypothesis testing confirms that both awareness and education play crucial roles in shaping women's perception and satisfaction regarding the scheme.

6. Conclusion

The study concludes that the Kalaingar Mahalir Urimai Thittam implemented by the Government of Tamil Nadu has made a meaningful contribution toward enhancing women's economic security and personal empowerment in Coimbatore District. The majority of respondents demonstrated adequate awareness of the scheme, with urban women showing comparatively higher awareness levels than rural women. The findings reveal that the scheme positively influences financial autonomy, employment opportunities, and especially self-confidence among beneficiaries.

Statistical analysis further confirms that awareness significantly shapes the perception of benefits, and educational qualification plays an important role in determining satisfaction levels. Women with higher awareness and better educational backgrounds tend to perceive greater advantages and express higher satisfaction. Although the scheme shows

strong positive impact, areas such as rural awareness expansion and skill development support require further strengthening.

Acknowledgement

This Research Paper has been published using the Seed Money Grant provided by NGM College, Pollachi

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