Social Welfare Schemes of Tamil Nadu – Social Security Pensions, Magalir Urimai Thogai, Marriage Assistance, Welfare of Differently Abled Persons & Budget 2026-27 | TNPSC Notes

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Social welfare schemes of Tamil Nadu are the monthly cash support, assistance in kind and marriage help that the State gives to vulnerable groups – the elderly, widows, persons with disabilities, destitute women and women heads of poor families. As per the Commissionerate of Revenue Administration (cra.tn.gov.in), **social security pensions** are **Rs 1,200 a month** (from August 2023) and the **disability pension is Rs 1,500** (from 01.01.2023). The **Kalaignar Magalir Urimai Thogai** scheme, which pays **Rs 1,000 a month** to women heads of families, was launched on 15.09.2023; in June 2026 about **1.31 crore** women received it (DT Next, June 2026). In the **Budget 2026-27** presented on 05.08.2026 by Finance Minister **Dr N. Marie Wilson**, Social Welfare and Nutrition got Rs 42,939 crore (PRS analysis).

தமிழில் படிக்க

These notes are written for TNPSC Group 1, 2/2A and 4 aspirants. The syllabus unit **Development Administration in Tamil Nadu** lists welfare schemes, social security and schemes for vulnerable sections; amounts, launch dates and beneficiary numbers are also asked under Current Events. Every number below carries its year and source.

Key Schemes at a Glance

Scheme	Benefit (monthly / one-time)	Year / Source
Old age pension (IGNOAPS + State)	Rs 1,200 a month	From August 2023 – cra.tn.gov.in
Widow pension (IGNWPS / Destitute Widow)	Rs 1,200 a month	From August 2023 – cra.tn.gov.in
Disability pension (IGNDPS / DAPS)	Rs 1,500 a month	From 01.01.2023 – cra.tn.gov.in
Pension to poor unmarried women aged 50+	Rs 1,200 a month	cra.tn.gov.in
Destitute / deserted wives pension	Rs 1,200 a month	cra.tn.gov.in
Chief Minister's Uzhavar Padhukappu Thittam (old age pension)	Rs 1,200 a month	cra.tn.gov.in

Magalir Urimai Thogai (woman head of family)	Rs 1,000 a month	Launched 15.09.2023; 2026-27 allocation Rs 14,414 crore (PRS)
Annan Seer scheme (new)	8-gram gold coin + silk saree to the bride	Budget 2026-27; Rs 812 crore
Thai Maaman Thanga Mothiram scheme (new)	1-gram gold ring for every child born in a government hospital	Budget 2026-27; Rs 560 crore

Background: Why Welfare is a State Responsibility

- **Constitution:** Article 41 (public assistance in old age, sickness and disablement – a Directive Principle); "relief of the disabled and unemployable" is in the State List (Entry 9); "social security" is in the Concurrent List (Entry 23).
- **Union–State link:** under the National Social Assistance Programme (NSAP) the Union pays part of the Indira Gandhi national old age, widow and disability pensions and the State pays the rest; Tamil Nadu adds its own schemes (unmarried women, deserted wives, farmers' protection).
- **Administration:** social security pensions are paid through the **Revenue Department's** Social Security Scheme set-up (taluk offices); schemes for women and children are under the Social Welfare and Women Empowerment Department; there is a separate Department for the Welfare of Differently Abled Persons.

Social Security Pensions – Union and State Shares

Table from the Commissionerate of Revenue Administration website (monthly amount, Rs):

Scheme	Eligibility	Total	Union + State
IGNOAPS (old age)	60–79 years	1,200	200 + 1,000
IGNOAPS (old age)	80 years and above	1,200	500 + 700
IGNWPS (widow)	–	1,200	300 + 900
IGNDPS (disability)	–	1,500	300 + 1,200
Differently Abled Pension Scheme (DAPS)	18 years and above	1,500	Fully State
Destitute widow, destitute / deserted wives, poor unmarried women 50+, Uzhavar Padhukappu	–	1,200	Fully State
Sri Lankan Tamil refugees (old age, widow, disability)	–	1,200 / 1,500	Fully State

- **Increase:** on 22 July 2023 the Cabinet decided to raise the old age pension from Rs 1,000 to **Rs 1,200**; about 30.55 lakh people were then receiving it (DT Next). The disability pension rose from Rs 1,000 to **Rs 1,500** (from 01.01.2023).
- **Exam tip:** the Union share is Rs 500 for those aged 80+ and Rs 200 for those aged 60–79 – the total is Rs 1,200 in both cases.

Magalir Urimai Thogai (Women's Entitlement Scheme)

Aspect	Details
Launch	15.09.2023 (birth anniversary of C.N. Annadurai), Kancheepuram – launched by the then Chief Minister M.K. Stalin
Name	"Kalaignar Magalir Urimai Thogai Thittam"
Amount	**Rs 1,000** a month to each eligible woman head of family, by Direct Benefit Transfer (DBT)
Expansion	December 2025: about 15 lakh more women added, total about 1.30 crore (DT Next, 05.12.2025)
June 2026	June instalment paid to about **1.31 crore** women (DT Next)
Budget 2026-27	Rs 14,414 crore allocated (PRS Legislative Research analysis)
On a hike	A promise to raise the amount exists; the Chief Minister was reported as saying that "adequate time would be required to restructure the scheme" (DT Next, June 2026). As of November 2026 the amount in force is Rs 1,000.

Why it matters: its stated aims are recognition of unpaid care work, cash directly in women's hands (financial autonomy) and financial inclusion through bank accounts. Fiscal cost, accuracy of targeting and funding for any higher amount are the points of debate.

Marriage Assistance Schemes

Scheme (named in memory of)	For whom
E.V.R. Maniammaiyar Ninaivu Widow's Daughter Marriage Assistance Scheme	Daughters of widows
Annai Theresa Ninaivu Orphan Girls Marriage Assistance Scheme	Orphan girls
Dr. Dharmambal Ammaiyar Ninaivu Widow Remarriage Assistance Scheme	Widows who remarry
Dr. Muthulakshmi Reddy Ninaivu Inter-caste Marriage Assistance Scheme	Couples in inter-caste marriages

- **Assistance (2023 position, IANS report):** graduates / diploma holders get Rs 50,000 + an 8-gram gold coin; others get Rs 25,000 + an 8-gram gold coin. In October 2023, Rs 117.18 crore was set aside to buy 25,000 gold coins.

- The **Moovalur Ramamirtham Ammaiyar Ninaivu Marriage Assistance Scheme** was converted in 2022 into **Pudhumai Penn**, which pays Rs 1,000 a month to girls from government schools during higher education (see the education development note).
- **Annan Seer scheme (2026-27):** every eligible bride receives an 8-gram gold coin and a silk saree on her wedding day as "Annan's Seer"; Rs 812 crore (Budget Speech, para 50). The order giving administrative and financial sanction was issued in October 2026; the Social Welfare and Women Empowerment Department implements it.

Welfare of Differently Abled Persons

- **Law:** Rights of Persons with Disabilities Act, 2016 (RPwD Act) – 21 specified disabilities; 4% reservation in government posts (Union law).
- **State department:** the Department for the Welfare of Differently Abled Persons got **Rs 1,485 crore** in 2026-27 (Budget Speech, para 49).
- **Maintenance:** disability pension Rs 1,500 a month (from 01.01.2023).
- **2026-27 announcements:** aid for AI-based assistive devices – up to 50% of the cost or a maximum of Rs 30,000 (para 47); "**Nambikkai Illam**" institutions for persons with intellectual disabilities in five districts – Rs 4 crore (para 48).
- **Rural livelihood:** five goats or sheep with 100% subsidy for widows, deserted women, transgender persons and persons with disabilities – the "Vetri Magalir Goat Rearing Scheme" (para 67); Rs 110 crore as per PRS.

Other Welfare Measures (with 2026 Renamings)

- **Vettri Payanam:** free travel for women in government town buses runs under this name from 02.10.2026 (earlier "Vidiyal Payanam").
- **Perunthalaivar Kamarajar Breakfast Scheme:** the breakfast scheme for government school students carries this name from 15.07.2026.
- **40% for women in jobs:** reservation for women in State government jobs was raised from 30% to 40% (announced in the Assembly on 13.09.2021).
- **Electricity:** Budget 2026-27 announced raising free electricity for domestic consumers from 100 to 200 units (para 101).

Assessment: Strengths, Challenges, Way Forward

Strength	Challenge	Way forward
Direct Benefit Transfer – no middlemen	Pending applications and exclusion of eligible people (exclusion error)	Automatic eligibility through the State Family Database (SFDB)
State top-up over Union schemes	Revenue deficit of Rs 55,775 crore (2026-27, PRS) – little fiscal space	Scheme review by the Expenditure Reforms Committee (Budget para 181)
Focus on women and persons with disabilities	In-kind benefits (gold) – criticism on cost-effectiveness	Outcome-based evaluation and social audit

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Mains Answer Writing (Group 1 / Group 2)

"Tamil Nadu's social safety net" – evaluate (about 200 words)

- **Introduction:** Article 41; NSAP plus State schemes.
- **Pensions:** Rs 1,200 (August 2023); disability Rs 1,500 (01.01.2023); Union share Rs 200–500.
- **Women:** Magalir Urimai Thogai Rs 1,000, about 1.31 crore (June 2026); Rs 14,414 crore in 2026-27; Vettri Payanam.
- **New announcements:** Annan Seer (Rs 812 crore), Thai Maaman Thanga Mothiram (Rs 560 crore), Nambikkai Illam.
- **Challenges:** fiscal deficit, targeting, pending applications.
- **Conclusion:** data-driven targeting, social audit, a rights-based approach.

Practice: Match the Following

Item	Match
Disability pension	Rs 1,500 a month
IGNOAPS Union share for 80+	Rs 500
Inter-caste marriage assistance	Dr. Muthulakshmi Reddy
Widow remarriage assistance	Dr. Dharmambal Ammaiyar
Annan Seer	8-gram gold coin + silk saree
Nambikkai Illam	Persons with intellectual disabilities

Common Mistakes to Avoid

- The old age pension is not Rs 1,500 – it is **Rs 1,200**; Rs 1,500 is only for persons with disabilities.
- Magalir Urimai Thogai began on **15.09.2023**, not in 2021.
- It was the Moovalur Ramamirtham marriage scheme that became Pudhumai Penn – not the Dharmambal scheme.
- Women's reservation in government jobs is 40% (2021); in local bodies it is 50% – do not mix them up.
- "Vidiyal Payanam" is the old name; from 02.10.2026 it is "Vettri Payanam".

Key Terms – Tamil / English

Tamil	English
சமூகப் பாதுகாப்பு ஓய்வூதியம்	Social security pension
மகளிர் உரிமைத் தொகை	Women's entitlement amount
நேரடிப் பயன் பரிமாற்றம்	Direct Benefit Transfer (DBT)
மாற்றுத்திறனாளி	Person with disability (differently abled)

கைம்பெண்	Widow
கலப்புத் திருமணம்	Inter-caste marriage
பராமரிப்பு உதவித்தொகை	Maintenance allowance

Quick Revision Table

Date / Year	Event
13.09.2021	Women's reservation in government jobs 30% → 40% announced
2022	Moovalur Ramamirtham marriage scheme → Pudhumai Penn
01.01.2023	Disability pension Rs 1,500
22.07.2023	Cabinet decision: old age pension Rs 1,200
15.09.2023	Magalir Urimai Thogai launched (Kancheepuram)
December 2025	Magalir Urimai Thogai expanded (about 1.30 crore)
10.05.2026	Chief Minister C. Joseph Vijay sworn in
15.07.2026	Perunthalaivar Kamarajar Breakfast Scheme (renamed)
05.08.2026	Budget 2026-27 – Annan Seer, Thai Maaman Thanga Mothiram, Nambikkai Illam
02.10.2026	Vettri Payanam (renamed)

TNPSC Key Points (PYQ-style facts)

- Social security pension Rs 1,200; disability pension Rs 1,500.
- IGNOAPS Union share: Rs 200 for 60–79 years; Rs 500 for 80+.
- Magalir Urimai Thogai Rs 1,000 from 15.09.2023; about 1.31 crore beneficiaries in June 2026.
- Marriage assistance: graduates Rs 50,000 + 8 g gold; others Rs 25,000 + 8 g gold (2023 position).
- Budget 2026-27: Social Welfare & Nutrition Rs 42,939 crore; Department for the Welfare of Differently Abled Persons Rs 1,485 crore.
- Social security – Concurrent List Entry 23; Article 41 – Directive Principle.

Related notes: Education Development in Tamil Nadu, Tamil Nadu Health Model, Women Empowerment & SHGs in Tamil Nadu, Tamil Nadu Economy.

Frequently Asked Questions

What is the old age pension in Tamil Nadu?

Rs 1,200 a month (from August 2023). For ages 60–79 the Union pays Rs 200 and the State Rs 1,000; for 80+ the Union pays Rs 500 and the State Rs 700 (Commissionerate of Revenue Administration).

What is the disability pension?

Rs 1,500 a month from 01.01.2023. Under the Union scheme (IGNDPS) the Union pays Rs 300 and the State Rs 1,200; under the State scheme (DAPS) the State pays the full amount.

When did Magalir Urimai Thogai begin and how many women receive it now?

It was launched on 15.09.2023 at Kancheepuram and pays Rs 1,000 a month to women heads of families. In June 2026 about 1.31 crore women received it.

What is the Annan Seer scheme?

A new scheme announced in Budget 2026-27: every eligible bride receives an 8-gram gold coin and a silk saree on her wedding day; allocation Rs 812 crore.

Whose name does the inter-caste marriage assistance scheme carry?

Dr. Muthulakshmi Reddy (Dr. Muthulakshmi Reddy Ninaivu Inter-caste Marriage Assistance Scheme). Widow remarriage assistance carries the name of Dr. Dharmambal Ammaiyar.

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Frequently asked questions

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Practice questions

1. What is the monthly social security old age pension in Tamil Nadu (from 2023)?

A. Rs 1,200
B. Rs 1,000
C. Rs 1,500
D. Rs 2,000

2. What is the monthly disability pension?

A. Rs 1,000
B. Rs 1,500
C. Rs 1,200
D. Rs 2,500

3. Under IGNOAPS, what is the Union share for those aged 80 and above?

A. Rs 200
B. Rs 300
C. Rs 500
D. Rs 700

4. Under IGNOAPS, what is the State share for ages 60–79?

A. Rs 700
B. Rs 900
C. Rs 1,200
D. Rs 1,000

5. On which date was the Magalir Urimai Thogai scheme launched?

A. 15.08.2022
B. 15.09.2023
C. 02.10.2023
D. 01.01.2024

6. Where was the Magalir Urimai Thogai scheme launched?

A. Chennai
B. Kancheepuram
C. Madurai
D. Tiruchi

7. About how many women received the Magalir Urimai Thogai in June 2026?

A. 1.06 crore
B. 1.15 crore
C. 1.31 crore
D. 1.60 crore

8. What was the 2026-27 allocation for Magalir Urimai Thogai (PRS)?

A. Rs 7,338 crore
B. Rs 9,818 crore
C. Rs 42,939 crore
D. Rs 14,414 crore

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9. What does the "Annan Seer" scheme give?

A. An 8-gram gold coin + silk saree

B. Rs 1,000 a month

C. A 1-gram gold ring

D. Rs 50,000 cash only

10. Who benefits from the "Thai Maaman Thanga Mothiram" scheme?

A. Brides

B. Children born in government hospitals

C. Widows

D. The elderly

11. The inter-caste marriage assistance scheme is named after whom?

A. E.V.R. Maniammaiyar

B. Dr. Dharmambal

C. Dr. Muthulakshmi Reddy

D. Annai Theresa

12. The widow remarriage assistance scheme is named after whom?

A. E.V.R. Maniammaiyar

B. Moovalur Ramamirtham

C. Annai Theresa

D. Dr. Dharmambal Ammaiyar

13. Which marriage assistance scheme was converted into Pudhumai Penn?

A. Moovalur Ramamirtham Ammaiyar scheme

B. Dharmambal scheme

C. Muthulakshmi Reddy scheme

D. Annai Theresa scheme

14. What cash help did graduates get under the marriage assistance schemes (2023 position)?

A. Rs 25,000

B. Rs 50,000

C. Rs 40,000

D. Rs 1,00,000

15. What was the 2026-27 allocation for the Department for the Welfare of Differently Abled Persons?

A. Rs 812 crore

B. Rs 4,000 crore

C. Rs 1,485 crore

D. Rs 9,818 crore

16. For whom are "Nambikkai Illam" institutions being set up?

A. The elderly

B. Widows

C. Refugees

D. Persons with intellectual disabilities

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17. To what level was women's reservation in State government jobs raised in 2021?

A. 40%
B. 33%
C. 30%
D. 50%

18. What is the current name of the free bus travel scheme for women?

A. Vidiyal Payanam
B. Vettri Payanam
C. Magalir Payanam
D. Pudhumai Payanam

19. In which list of the Constitution is "social security"?

A. Union List
B. State List
C. Concurrent List
D. None

20. Who presented Tamil Nadu's Budget 2026-27?

A. Thangam Thennarasu
B. C. Joseph Vijay
C. Palanivel Thiaga Rajan
D. Dr N. Marie Wilson

Answers with explanations

1. A) Rs 1,200 – Rs 1,200 from August 2023.

2. B) Rs 1,500 – Rs 1,500 from 01.01.2023.

3. C) Rs 500 – Union Rs 500 + State Rs 700 = Rs 1,200.

4. D) Rs 1,000 – Union Rs 200 + State Rs 1,000.

5. B) 15.09.2023 – On 15.09.2023, Annadurai's birth anniversary, at Kancheepuram.

6. B) Kancheepuram – Kancheepuram – Annadurai's home town.

7. C) 1.31 crore – About 1.31 crore as per DT Next.

8. D) Rs 14,414 crore – Rs 14,414 crore; Rs 42,939 crore is the total for Social Welfare & Nutrition.

9. A) An 8-gram gold coin + silk saree – An 8 g gold coin and silk saree to the bride on her wedding day; Rs 812 crore.

10. B) Children born in government hospitals – A 1-gram gold ring for each child; Rs 560 crore.

11. C) Dr. Muthulakshmi Reddy – Dr. Muthulakshmi Reddy Ninaivu Inter-caste Marriage Assistance Scheme.

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12. D) Dr. Dharmambal Ammaiyar – Dr. Dharmambal Ammaiyar Ninaivu scheme.

13. A) Moovalur Ramamirtham Ammaiyar scheme – In 2022 the Moovalur Ramamirtham scheme became Pudhumai Penn.

14. B) Rs 50,000 – Rs 50,000 + 8 g gold coin; others Rs 25,000.

15. C) Rs 1,485 crore – Budget Speech para 49 – Rs 1,485 crore.

16. D) Persons with intellectual disabilities – In five districts; Rs 4 crore (para 48).

17. A) 40% – From 30% to 40% (announced 13.09.2021).

18. B) Vettri Payanam – Vettri Payanam from 02.10.2026.

19. C) Concurrent List – Concurrent List Entry 23.

20. D) Dr N. Marie Wilson – Finance Minister Dr N. Marie Wilson on 05.08.2026.

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