

# The Role of NGOs in Women's Empowerment in Kerala, India

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## Abstract

Women's empowerment is central to inclusive development. In India, NGOs act as key intermediaries between policy frameworks and grassroots realities. This paper examines the role of NGOs in advancing women's education, economic independence, health, and social participation. Using secondary data and case studies from India (with a focus on Kerala), the study highlights measurable improvements in literacy, workforce participation, and access to financial services due to NGO interventions. The findings suggest that NGO-led initiatives significantly enhance women's agency, though challenges such as funding constraints and sociocultural barriers persist.

**Key words:** women's empowerment, non-governmental organisations, economic independence, self-help groups, socio-cultural barriers.

## Introduction

Despite constitutional guarantees of equality, gender disparities remain in many parts of India. NGOs complement state efforts by implementing localized, community-driven programs. Kerala presents an interesting case due to its high literacy rates and strong grassroots movements like Kudumbashree. This paper examines the multifaceted contributions of non-governmental organizations to the advancement of women's empowerment, particularly within the distinct socio-economic landscape of Kerala, India. Non-governmental organizations have emerged as pivotal actors in addressing the systemic challenges that impede women's progress, often filling gaps left by governmental initiatives and providing targeted interventions that foster self-reliance and agency (Jha & Pal, 2025). Their strategies frequently encompass skill development, financial literacy programs, and advocacy efforts aimed at dismantling socio-economic inequalities (Singha, 2025). Specifically in Kerala, NGOs have been instrumental in fostering economic independence among women through initiatives such as microfinance and cooperative models, significantly enhancing their socio-economic status (Thomas & P.Selvi, 2024). One prominent example is the Kudumbashree mission, a state-led poverty eradication program in Kerala operating through neighborhood-based self-help groups, which has demonstrably enhanced women's development through financial independence, skill acquisition, and expanded expertise in various business domains (Pandala et al., 2023). This program, therefore, transcends a singular focus on economic empowerment, integrating broader dimensions of social, intellectual, and psychological upliftment (P, 2021).

## Literature Review

This section synthesizes existing research on the diverse interventions and profound impact of NGOs on women's empowerment across various facets of their lives in India. In Kerala, programs such as Kudumbashree have been particularly effective, employing microcredit, entrepreneurship, and strategic empowerment initiatives to address the socio-economic challenges faced by underprivileged women, thereby enhancing self-reliance and economic stability (Mechery et al., 2025). These initiatives underscore the critical role of collective action and community involvement in fostering women's participation in local governance and leadership development, thereby enabling them to advocate for their rights and influence policy outcomes (Nandan & Anandharajakumar, 2025). Moreover, NGOs frequently engage in advocacy for women's rights, facilitate skill development, and improve access to public welfare programs, thereby contributing significantly to women's empowerment (Jha & Singh, 2025). For instance, studies in areas such as the Puthanvelikkara Grama Panchayat in Ernakulum have shown that economic development, facilitated by such units, forms the foundation for other societal advancements, markedly improving women's economic independence and living standards (Jose, 2015). Furthermore, NGOs play a crucial role in creating self-help groups that not only implement government schemes but also provide a supportive framework for women's socio-economic advancement, particularly through entrepreneurship development and income-generating activities (Pandey & Parthasarathy, 2019; Patil & Muragod, 2025). These self-help groups are recognised for their pivotal role in promoting women's economic and social empowerment by enhancing access to financial resources, knowledge, and decision-making capabilities (Bhadauria, 2023; Jyoti & Bharti, 2024). This collective approach is critical for fostering agency among women, enabling them to transition from passive recipients to active participants in their own development (Sharan, 2025). This empowerment extends beyond mere economic participation, often leading to increased involvement in household decision-making and a greater sense of self-efficacy (R & G, 2023). Indeed, NGOs adopt a four-step process for women's empowerment, focusing on financial independence through micro-entrepreneurship, generating self-development awareness, and boosting self-esteem, which collectively enhance their roles in family and community decision-making (Nandan & Kushwaha, 2023). This comprehensive approach signifies a shift from purely economic interventions to holistic development, acknowledging the interconnectedness of various dimensions of empowerment (Mitra et al., 2025). These outcomes highlight the multifaceted benefits of women's empowerment, not only for individual women but also for their communities and societies at large, contributing to social progress and gender equality (Suresh et al., 2024). The conceptualization of women's empowerment within NGO projects often encompasses granting women a voice, challenging existing power structures, and fostering radical transformations in their lives and livelihoods, alongside gender mainstreaming efforts (Hakim et al., 2022). Economic Self-Help Groups are demonstrably effective in advancing women's empowerment across economic, political, and social dimensions, particularly in low and middle-income countries (Brody et al., 2015). This is achieved by providing platforms for collective decision-making, pooling resources, and fostering entrepreneurial skills, which collectively enhance women's socio-economic status and agency (Dash, 2024). Specifically, these groups facilitate the development of micro-enterprises and livelihood

programs, which are instrumental in elevating individuals from poverty by enhancing economic participation and self-sufficiency (Kapoor, 2019). Moreover, the theory of change underpinning such economic Self-Help Groups posits a direct causal pathway between participation and enhanced empowerment, characterized by increased access to resources, strengthened agency, and tangible achievements (Reshi & Sudha, 2023). Evidence from various studies consistently corroborates the positive impact of Self-Help Group participation on women's self-efficacy, financial independence, and decision-making capabilities (Gugerty et al., 2018). This underscores their vital role in transforming rural women's lives through improved financial autonomy, social integration, and psychological well-being (Pandhare et al., 2024). This comprehensive empowerment, encompassing economic, social, and psychological dimensions, significantly predicts overall empowerment among women (K. & Aithal, 2024). Furthermore, the collective action and solidarity fostered within these groups contribute to challenging patriarchal norms and strengthening community engagement, thereby broadening the scope of empowerment beyond individual economic gains (Mittal et al., 2025). Such groups are recognized as suitable conduits for women's empowerment, demonstrating significant impacts on their socio-economic status (Biswas, 2014).

### Methodology

The study employs a descriptive and analytical approach to investigate the role of NGOs in facilitating women's empowerment, particularly within the distinct socio-cultural context of Kerala. The study uses secondary data (Census of India, NFHS-5, World Bank, UN Women reports, NGO publications).

### Results

Kerala has more than 2,800 registered NGOs across sectors as of recent estimates. A significant proportion of these NGOs are involved in: Women empowerment, gender equality and health and education for women. Kerala's women empowerment is not driven only by NGOs, but also by large community-based networks like Kudumbashree, which consists of more than 46 lakh women members, over 3 lakh neighbourhood groups and is one of the largest women empowerment initiatives in the world. Because of this, many researchers treat Kudumbashree as a quasi-NGO / community movement, which dominates women's empowerment in Kerala.

Table 1: Key Indicators of Women's Empowerment in India

Indicator	2011	2021 (approx.)
Female Literacy Rate (%)	65.5	~70–72
Female Labour Force Participation (%)	25.5	~23–25
Institutional Births (%)	79	~89
Women with Bank Accounts (%)	53	~78

Source: Census, NFHS-5, World Bank

India has been performing over the last decade, in terms of female literacy ratio, female labour force participation, institutional births and women with bank accounts. However, Kerala performs even better in terms of all the indicators of women's empowerment. Refer to Table 2.

Table 2: Kerala vs India (Recent Estimates)

Indicator	India	Kerala
Female Literacy (%)	~70	~95
Maternal Mortality Ratio (per 100,000)	~97	~19
Women in SHGs (millions)	~80+	~4.5+
Female Workforce Participation (%)	~25	~32

Kerala performs significantly better due to strong NGO–government collaboration. The findings from this analysis reveal significant correlations between NGO intervention strategies and various indicators of women's empowerment in Kerala. Specifically, the analysis demonstrates that participation in NGO-supported Self-Help Groups and microfinance initiatives is associated with enhanced economic independence, increased involvement in household decision-making, and greater civic engagement among women (Swain & Wallentin, 2009). Notably, initiatives such as Kudumbashree, a prominent women's movement in Kerala, have demonstrably catalysed economic empowerment through the organisation of Self-Help Groups, significantly impacting over half of the households in the state (Khan & K.M, 2014; Pandala et al., 2023). This initiative has specifically led to a transformative shift by enabling micro-enterprises run by Self-Help Group members, which has significantly enhanced women's economic independence and fostered leadership (Daniel et al., 2024). Furthermore, these programs have empowered women by facilitating access to credit, promoting savings, and fostering active participation in economic domains, thereby contributing to poverty reduction and an improved standard of living (C & Pushpa, 2020; Shetty & Shetty, 2018). The collective engagement within these groups has also been shown to increase women's socio-political involvement, as evidenced by their growing presence and effectiveness in local governance and leadership roles (PK, 2025). The Kudumbashree units, for instance, have been identified as crucial instruments for fostering socio-economic independence and self-reliance among women, enabling their participation in family and societal development activities (C & Pushpa, 2017; Joseph et al., 2018). This multifaceted approach to empowerment, integrating economic, social, legal, political, and psychological factors, leads to improved social status, communication skills, and leadership capabilities among participants (Salim et al., 2019). Despite these advancements, it is important to acknowledge that the translation of increased self-confidence and assertive abilities from group participation into autonomous household decision-making remains a complex challenge, particularly regarding significant financial choices (Aarcha, 2024).

## Discussion

The observed progress in women's empowerment, particularly through Self-Help Groups and neighbourhood groups like Kudumbashree, underscores the potential of community-based interventions to foster personal growth and collective agency (Devi & Uma, 2010). These groups not only enhance economic participation and decision-making capabilities but also significantly contribute to the improvement of quality of life, social status, and self-assurance among members, thereby playing a pivotal role in social transformation and welfare activities (Naik & Rodrigues, 2017). The effectiveness of these programs is particularly evident in the increased social recognition and involvement in both intra-family and entrepreneurial decision-making processes reported by participants. However, despite gains in personal and economic empowerment, achieving

high levels of political empowerment, especially in leadership roles, remains a significant hurdle for many women within these groups (Bose et al., 2020). This highlights a critical area for future interventions: mechanisms to translate enhanced personal and economic agency into greater political influence and representation (Brody et al., 2016). Specifically, while initiatives like Ayalkkoottam foster personal empowerment through enhanced self-confidence and decision-making in areas like children's welfare (P. & Mathew, 2025), the transition to broader political engagement and leadership positions still requires targeted support and structural adjustments (Kamala & Jyothi, 2018). The ongoing challenge of translating individual empowerment into collective political agency necessitates a deeper exploration into the socio-cultural barriers that continue to impede women's advancement in public life, despite their increased economic and social capital (Brody et al., 2016). Furthermore, while community-driven development programs demonstrate significant average impacts on female empowerment, including benefits for non-participants, the qualitative assessments often highlight that subjective evaluations of social change by women may diverge from researcher-defined metrics, underscoring the nuanced nature of empowerment (Deininger & Liu, 2009; Kabeer, 2016). This divergence necessitates a re-evaluation of current measurement methodologies to better capture the lived experiences and perceived advancements in women's autonomy and influence (Schmidt et al., 2021). Moreover, policy frameworks must integrate culturally sensitive approaches that acknowledge the diverse realities and narratives of women, ensuring that empowerment initiatives are context-specific and resonate with local norms and expectations rather than imposing universal definitions (Ng et al., 2022).

## Conclusion

Ultimately, the multifaceted nature of women's empowerment, encompassing individual awareness, collective action, and embedded cultural contexts, necessitates a comprehensive approach that moves beyond simplistic measurements (Huis et al., 2017). Future research should therefore focus on developing more nuanced, context-specific indicators that integrate both quantitative and qualitative assessments to accurately reflect the dynamic and often localized processes of empowerment (Prata et al., 2017). This involves not only refining existing theoretical frameworks but also ensuring practical applications align with the complex and sometimes independent dimensions of empowerment across various domains, such as household control versus public sphere engagement (Mahmud et al., 2011). Such an integrated methodology would enable a more precise understanding of how interventions impact the relational dynamics of empowerment and influence interactions between genders (Bandiera et al., 2020; Galiè et al., 2018). A critical consideration for future research involves investigating men's attitudes towards women's empowerment, as their perspectives and involvement are increasingly recognized as pivotal for sustainable social change (Haugh & Talwar, 2014). Furthermore, understanding and addressing the socio-cultural factors that either facilitate or impede male support for gender equality initiatives could significantly enhance the efficacy of women's empowerment programs. (Schuler et al., 2010) This expanded scope is essential for developing interventions that are not only effective in fostering women's agency but also sustainable within existing social structures, ensuring that empowerment is a shared societal goal rather than solely a women's issue. This comprehensive approach would also necessitate the

development of refined methodologies for measuring women's empowerment, acknowledging the multifaceted and context-dependent nature of the concept and moving beyond simplistic, unidimensional metrics (Asaolu et al., 2018; Upadhyay & Karasek, 2012). Such advancements in measurement would optimally incorporate cross-cultural invariance testing and a consensus on constitutive dimensions to create globally applicable, yet locally adaptable, indicators (Costa et al., 2023; Ewerling et al., 2020).

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