

World Bank Approves \$280 Million Programme to Transform Kerala's Health System

October 24, 2025



The **World Bank's** Board of Executive Directors has approved a major new programme designed to dramatically improve the life expectancy and quality of life for 11 million elderly and vulnerable people in the Indian state of Kerala. The initiative aims to achieve this through expanded health coverage and the development of health systems resilient to future shocks, including climate change.

The funding, a **\$280 million loan** from the International Bank of Reconstruction and Development (IBRD), will finance the **Kerala Health System Improvement Program**. The loan has a final maturity of 25 years with a grace period of five years.

Tackling Non-Communicable Diseases and an Ageing Population

Kerala has long been recognised for its sustained health gains, boasting impressive figures such as neonatal mortality rates of \$3.4\$ per \$1,000\$ live births and maternal mortality rates of \$19\$ per \$100,000\$ live births. However, the state's healthcare system is increasingly strained by two major demographic challenges: a rapidly **ageing population**, with the elderly comprising over **\$20\$ per cent of the total population**, and a rising burden of **non-communicable diseases (NCDs)** like hypertension, diabetes, and cancer.

Furthermore, gaps in emergency and trauma care are evident, with over \$4,000\$ road traffic deaths reported annually.

The \$280 million programme will build a more comprehensive health system resistant to climate shocks. It will also strengthen Kerala's digital health systems through expanded eHealth services, integrated data platforms, and enhanced cybersecurity.

Key Programme Goals and Outcomes

The World Bank programme is structured around several high-impact targets:

- **NCD Treatment:** Treating and supporting over **\$90\$ per cent of patients** registered for hypertension and diabetes through individual electronic tracking mechanisms. The programme specifically aims to ensure a **\$40\$ per cent increase** in patients whose hypertension is controlled.
- **Elderly Care:** Establishing a **home-based care model** for bedbound, home-bound, and vulnerable elderly, providing comprehensive health services.
- **Women's Health:** Accelerating efforts to end preventable deaths through a **\$60\$ per cent increase in cervical and breast cancer screening for women**.
- **Emergency Response:** Supporting a multilevel trauma and emergency care system to ensure that **\$8.5\$ million people** receive timely and high-quality service.

Paul Procee, the World Bank's Acting Country Director for India, said: "Good health empowers people, creates jobs and drives economic growth. Strong, resilient health systems also help economies prevent and better respond to health emergencies and pandemics. In Kerala, women have one of the highest educational attainments in the country and can contribute more to the state's economic growth with optimum health. The Program will ensure a 40 percent increase in patients whose hypertension is controlled and 60 percent increase in cervical and breast cancer screening for women to accelerate efforts to end preventable deaths."

Climate Resilience and Community Surveillance

The programme will engage with local government bodies such as *gram panchayats* and municipal corporations to adopt standard protocols for antibiotic use and address zoonotic disease outbreaks by fast-tracking reliable laboratory information.

In a proactive step towards climate change adaptation, primary health facilities in districts including Wayanad, Kozhikode, and Alappuzha will adopt **climate-led solutions** to improve energy efficiency and manage the impacts of extreme heat and floods.

Deepika Chaudhery and Hikuepi Katjiuongua, the Task Team Leaders of the program, said: "Kerala has adopted One Health approaches, and experiences from ongoing World Bank support have been tapped to establish a sound system of community surveillance. This Program will ensure elderly people in Kerala receive wider access to health coverage through innovative initiatives. The Program will also support a multilevel trauma and emergency care system to ensure that 8.5 million people receive

timely and high-quality service.”