



KUDUMBASHREE AND HOUSING DEVELOPMENT IN KERALA: SOME STRATEGIES

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Abstract

Given the vital role of Civil Society Organisations (CSOs) in housing development and allied activities, and also the vast potential of housing development to promote overall economic development because of the linkage effects of housing, this paper makes a closer look into the activities of Kudumbashree - the poverty alleviation project of the Govt. of Kerala. Kudumbashree's involvement in housing construction and allied activities and its initiatives relating to LIFE mission project are sought to be studied in detail in this paper with a view to suggest strategies for the sustained growth of housing development sector in the State of Kerala in India.

Key Words: Housing, Linkages, Economic Development, Mortgage to GDP, CSO, SHG, ICT.

Introduction

Housing is a primary pre-requisite of human life and also a critical element for social well-being. In developing nations including India, however, factors like housing availability, its affordability, its quality etc. are intertwined with economic development, demographic transitions, urbanisation trends and so on. As of early 2026, the housing finance market in India has grown significantly, with the nation's MGR (mortgage to GDP ratio) gradually approaching about 11 percent in India – a slow and gradual yet definite increase of about 10 percent from as low as nearly 1 percent in 1990. This trend reflects a deeper financial penetration and the growing engagement of the households with formal credit systems for homeownership. In spite of this marked increase, key challenges exist: supply shortage in affordable housing schemes, rising property prices, lack of land with title, lack of regular income to repay loans etc. have made decent housing growingly unattainable for lower-income group (LIG), economically weaker section (EWS) etc., particularly in urban centers. So, housing shortage is continues to be very chronic in India especially among the disadvantaged and socially marginalized groups. This situation underscores the utmost significance of affordable housing and such other housing policies. As noted by Manoj (2008), 'Learning from Cross-country Experiences in Housing Finance: a Microfinance Approach' there is a vital need for encouraging HMF (housing microfinance) in India for the faster and equitable development of housing sector in the nation and hence the overall national economic growth too due to the linkage effects. In this context, at the national level, Govt. of India (GOI) scheme PMAY (Pradhan Mantri Awas Yojana) have been instrumental in promoting 'Housing for All' with nearly 96 lakh completed houses under PMAY-Urban alone by early 2026. But, the affordable housing deficit in India remains very acute. Latest statistics (Jan. 2026) show an estimated shortage of over 30 million units by 2030, driven by rapid urbanisation and a fall in affordable housing launches. This widening gap between affordable housing demand and supply not only strains households financially but also limits inclusive urban growth, thus amplifying the urgency for effective housing strategies that can bridge structural divides in access and affordability. Within this broad national landscape, the southern Indian state of Kerala presents a distinctive narrative. Known for its high human development indices, social indicators, and strong local governance institutions, Kerala has demonstrated comparatively progressive interventions in the housing sector. Kerala's approach reflects a blend of state-led initiatives, decentralized planning through local self-governments, and active participation by civil society organisations (CSOs). Crucially, the state's housing mission is embedded within broader socio-economic development goals, such as poverty eradication and livelihood inclusion.



One of the flagship strategies in this domain is the LIFE (Livelihood Inclusion and Financial Empowerment) Mission, a comprehensive affordable housing programme aimed at ensuring secure homes for the homeless and economically weaker sections. Since its inception in 2018, the LIFE Mission has achieved notable scale: hundreds of thousands of houses have been sanctioned and constructed across both urban and rural local bodies in Kerala. As of recent reports, over 4.7 lakh houses have been completed, with the total sanctioned homes surpassing 600,000 units under various project phases. This progress demonstrates not only the ambition of Kerala's housing agenda but also the role of coordinated multi-stakeholder implementation models involving state government support, local governance frameworks, and financial collaborations. Integral to this model is Kudumbashree, the state's pioneering women-led poverty eradication and community empowerment network. Established in the late 1990s, Kudumbashree has evolved into one of the largest women's collectives in the world, blending microfinance, livelihood support, and local development initiatives. In the housing domain, Kudumbashree functions as a nodal agency in partnership with local self-government institutions and the LIFE Mission, facilitating beneficiary identification, holistic planning, credit linkage, and construction supervision. Its involvement extends beyond mere construction: it provides community mobilisation, ensures transparent implementation, and bridges institutional frameworks with grassroots realities. Through these roles, Kudumbashree exemplifies the potential of CSOs to act as catalysts for socially transformative housing interventions that align with economic development and equity objectives. Despite significant achievements, challenges remain. Kerala's housing transformation must navigate urbanisation pressures—with projections suggesting over 80 percent of the state's population residing in urban areas by 2050—alongside housing price escalations and land scarcity that could exacerbate affordability issues. Furthermore, ensuring that housing gains translate into sustainable socio-economic empowerment requires strategies that extend beyond physical infrastructure to include livelihood support, financial inclusion, and continued community engagement. A study (Aug. 2025) by the present authors *Firos Khan et. al. (2025)*, 'Housing Credit in Kerala and Economic Growth: A Critical Study' has noted the imminent need for scaling up housing credit by the CBs in Kerala, as Kerala has been witnessing a stagnancy in the housing credit outstanding since FY 2023 by the CBs in the State as against a steady and consistent growth in housing credit outstanding by the CBs in India as a whole over the last many years, especially during FY 2020 to FY 2025, the period of the study. A recent study by *Joju et. al. (2025)* 'Sustainable and inclusive growth of Kerala economy in the ICT era and the role of bank credit' has noted that credit facilities by the CBs in Kerala should go up for the economic development of Kerala. A study by *Priya et. al. (2025)*, 'Bank credit for balanced economic growth: a closer look into MUDRA loans in Kerala', Against this backdrop, it is relevant to study the role of Kudumbashree in housing development—not only in terms of output (units constructed) but also regarding operational models, community participation, and strategic sustainability. By examining Kudumbashree's integration with Kerala's housing policy framework and the LIFE Mission, this research aims to illuminate how civil society organisations can contribute to enduring, equitable housing solutions in contexts of rapid structural change.

Objectives of the Study

- (i) To study the initiatives relating to housing development (housing construction and allied activities) undertaken by Civil Society Organisations in Kerala, especially the Kudumbashree project of GOK;
- (ii) To study the issues and challenges faced by Kudumbashree in its housing development initiatives, like the ones through PMAY, and to also suggest remedial strategies to strengthen such efforts.



Research Questions

- (i) What are the housing promotion efforts of CSOs in Kerala, especially *Kudumbashree* under GOK?
- (ii) What are the issues and challenges of *Kudumbashree* in housing development and to tackle them?

Methodology of the Study

This paper is structured into an exploratory and also descriptive-analytical study, and it seeks to make use of secondary data available from authentic secondary sources for the above purpose. Data from the reports and the publications of the Governments, like, the *Economic Review* of the Government of Kerala (GOK), industry reports of reputed agencies (like, IBEF) have been used. Common statistical tools have been used for data analysis. Publications till Jan. 2026 (e.g. *Economic Review 2006*, Jan. 2026) have been used.

Significance of the Study

The economic development of any nation becomes really meaningful only when the fruits of development percolate down to the bottom of the society and thereby the benefits of development reach the masses. Housing is a primary pre-requisite for human life. When availability of adequate and affordable housing is ensured for the homeless masses, whose housing needs constitute the 'Real Housing Problem in India', housing development in India becomes inclusive, equitable, sustainable and hence really meaningful. Because the housing needs of such 'bottom of the pyramid' beneficiaries are quite different and distinct from those who invest in housing for additional rental income, capital appreciation, tax savings, etc. In fact, the housing situation in contemporary Kerala presents a paradox, points out *Firos Khan et. al. (2025)*, because the outstanding housing credit in Kerala extended by the commercial banks (CBs) has been stagnant since FY 2023 whereas the same has been constantly growing at the national (all-India) level. So, housing credit in Kerala needs to pick up so that the State catches up with the national trend in this regard which in turn is very encouraging. Housing development initiatives by the CSOs (Civil Society Organisation) like *Kudumbashree*, the poverty alleviation project under GOK, can improve the housing situation in Kerala. Schemes like PMAY sponsored by the Government of India (GOI), implemented by LIFE mission project under GOK which is actively supported by the *Kudumbashree* project are really relevant in the Kerala context at present, as the State shows indications of a stagnancy (and even a decline) in respect of housing credit outstanding at the national level. Against this backdrop, this study critically examines the role of CSOs in housing development with special reference to *Kudumbashree* initiatives and accordingly suggests strategies for strengthening such initiatives by tackling the issues faced by them.

Literature Review

Housing finance has widely been acknowledged as a key driver of economic development of nations owing to its extensive multiplier effects and also linkages – both positive and negative. Theoretical and empirical literature, both global and country-specific, has noted the role of housing credit in stimulation of investment, creation of employment, financial deepening, and inclusive economic growth. In a developing nation like India, housing credit is of key significance as it can bridge the gap between growing housing demand and scarce household savings, and can strengthen India's financial system also.

Housing, Economic Growth, and Linkage Effects:

Early development economists highlighted housing as a productive investment rather than a mere consumption good. *Hirschman's* theory of unbalanced growth underscored the strong backward and



forward linkages of housing with allied industries such as cement, steel, construction materials, transport, and financial services. Subsequent empirical studies have validated that housing investment contributes significantly to GDP growth through employment creation and demand stimulation (Buckley & Kalarickal, 2006). In a macro level study in India from a global view, Manoj (2008) 'Learning from Cross-country Experiences in Housing Finance: a Microfinance Approach' has cited the relevance of housing microfinance (HMF) in India, citing global experiences in this regard. The World Bank has repeatedly noted that housing development can act as a "growth pole" in emerging economies due to its multiplier effects (World Bank, 2020). Globally, studies by Leung (2004) and Green (1997) demonstrate a positive relationship between housing investment and macroeconomic performance.

Sectors allied to housing and real estate, like, tourism, SEZs etc. too can expedite the growth process, but they have their own limits too, as pointed out by Manoj, P.K (2009) 'Special economic zones in India: financial inclusion: challenges and opportunities'. Instead, at present the finance-growth nexus plays a key role in the development discourses, as a sizeable quantum of evidence suggests that efficient financial intermediation speeds up economic development through mobilizing savings, capital allocation, innovation etc. Manoj, P. K. (2012), 'Potential of micro enterprises in women empowerment: A critical study of micro enterprises run by women under the Kudumbashree Programme in Kerala' has noted that financial inclusion plays a critical role in women's welfare through SHGs model under GOK-controlled 'Kudumbashree' which ensures their financial security. Productive Housing in Rural Areas (PHIRA) model of NHBs is another promising model, for rural men and women, both. Manoj, P.K. (2015) 'Housing Microfinance: A Study on Quality, Cost and Default Rate with Respect to Bhavanashree in Kerala' suggests the HMF model as an effective pro-poor housing development model. These national and global studies show that a dynamic mortgage market supports capital formation and stabilize economic cycles, as against a weak housing finance system which limits capital formation development.

Housing Finance Systems and Banking Sector Role:

Diamond and Lea (1992) argue that the structure and depth of housing finance markets depend on institutional frameworks, regulatory environments, and the role of commercial banks. In many developing countries, housing finance was traditionally dominated by specialized housing finance companies (HFCs), but over time, commercial banks have emerged as dominant players due to their wider outreach, lower cost of funds, and regulatory support. In the Indian context, the growing participation of commercial banks in housing finance since the 1990s has been well documented (RBI, 2019). In a Kerala-based study, the microfinance route for financial inclusion is noted by Manoj (2015), 'Financial Inclusion through Microfinance: A Study with a focus on the exposure of Commercial Banks in Kerala'. Policy initiatives such as priority sector lending norms, interest subvention schemes, and tax incentives have encouraged banks to expand housing credit. Studies by Jaffee and Renaud (1997) and Malpezzi (2001) assert that bank-led housing finance systems, when properly regulated, improves housing supply and affordability.

Housing Credit and Financial Deepening in India:

Several Indian studies have analyzed the relationship between housing credit, financial deepening, and economic growth. Rangarajan and Mishra (2013) argue that housing credit expansion has contributed to the steady increase in India's mortgage-to-GDP ratio, though it remains low compared to advanced economies. According to RBI reports, housing loans constitute the single largest component of retail credit in India, reflecting both rising demand and policy emphasis (RBI, 2022). Higher competitiveness



of HFCs is stressed by Manoj (2010) in ‘Benchmarking housing finance companies in India: Strategies for enhanced operational efficiency and competitiveness’ and suggests requisite strategies too, like lower-cost funds, control of staff costs, establishment costs etc. while an earlier study Manoj (2008) ‘Learning from Cross-country Experiences in Housing Finance: a Microfinance Approach’ suggests HMF model for the equitable growth of housing development in India. Empirical studies by Kumar and Pradhan (2018) and Bandyopadhyay (2020) confirm that housing credit growth has got a key impact on GDP growth and employment creation in India. While scientific cost management is highlighted for enhanced competitiveness of CBs by Manoj (2005) in ‘Cost accounting systems in Banks-for strategic advantage through effective cost management’ a later study Manoj (2009) ‘Revival of Indian agriculture for sustainable development: a global perspective’ asserts the key need to uphold primary sector too so that India’s growth becomes balanced and sustainable. Expansion of banking to rural clientele needs ICT-based products, observe Lakshmi and Manoj (2017), ‘Rural Customers and ICT-based Bank Products A Study with a Focus on Kannur District Co-operative Bank and Kerala Gramin Bank’ as ICT-based products are preferred for their convenience and quality.

Regional Disparities in Housing Credit:

A growing body of literature highlights regional disparities in the distribution of housing credit across Indian states. While states such as Maharashtra, Tamil Nadu, and Karnataka represent disproportionately large share of housing loans, many others lag behind despite having high housing demand (NHB, 2021). This uneven distribution raises concerns about spatial inequality and inclusive development. Kerala, despite its high literacy rate, human development indicators, and remittance inflows, shows unique structural features in its housing sector. Cost competitiveness is noted as a key for economic growth is noted by Manoj (2008), ‘Cost Competitiveness and Indian Economy: Significance of Mandatory Cost Audit in the Globalized Regime’. The microfinance route for financial inclusion by CBs is suggested by Manoj (2015), ‘Financial Inclusion through Microfinance: A Study with a focus on the exposure of Commercial Banks in Kerala’ while Zachariah and Rajan (2015) argue that remittances could historically play a key role in house construction by replacing formal housing credit.

Housing Credit in Kerala- Sustainability and ESG Considerations:

Nair (2010) observes that Kerala’s housing development has been largely demand-driven, influenced by migration and remittance inflows. But, the study notes that rising land prices, fragmented land holdings, and regulatory constraints have increased housing costs, making formal housing finance more complex. Manoj (2015) highlights that commercial banks in Kerala exhibit relatively conservative lending behavior in housing finance compared to other states. Factors such as high non-performing asset (NPA) sensitivity, aging population, and limited availability of clear land titles are identified as constraints. Studies by the State Level Bankers’ Committee (SLBC, Kerala) also indicate slower growth in housing credit compared to the national average in recent years. The utmost need for sustainability and ESG adoption is noted by Manoj (2023), ‘Housing Sector in India: An ESG Route into a Greener Future’ given the vital significance of environmental factors; while Joju et. al. (2022) ‘Green Marketing for Eco-Friendly Business Growth in the ICT Era: The Case of the Digital Economy of Kerala’ suggest the key need for green marketing.

Sustainability, Affordable Housing, and Inclusiveness:

Recent literature has shifted focus from mere quantitative expansion of housing credit to qualitative dimensions such as affordability, sustainability, and inclusiveness. UN-Habitat (2018) emphasizes that



housing finance systems must align with sustainable development goals by promoting energy-efficient construction, environmentally friendly materials, and affordable housing for low-income groups. In India, GOI's schemes like PMAY are studied extensively and PMAY has key role in housing. (Kundu, 2019). While these schemes have improved housing access, scholars argue that their effectiveness depends heavily on complementary credit support from banks. Housing microfinance (HMF) has been identified as a key tool of affordability gaps by Manoj (2008) 'Learning from Cross-country Experiences in Housing Finance: a Microfinance Approach' while Ferguson & Smets (2010) suggest an incremental housing for inclusive housing development. A study on the GOK-sponsored HMF ('Bhavanashree' under Kudumbashree) Manoj (2010) 'Prospects and Problems of Housing Microfinance in India: Evidence from "Bhavanashree" Project in Kerala State' suggests re-launching of HMF in Kerala after keenly learning the drawbacks of the wound up HMF ("Bhavanashree") and rectifying all of them.

Sectors Allied to Housing and their Impact on Sustainable Development in the Digital Era:

Many studies have noted the need for promoting the primary sector (agriculture and other allied sectors) and also tourism, public healthcare, etc. It is noted by Manoj, P. K. (2009) in 'Revival of Indian agriculture for sustainable development: a global perspective' regarding the vital need for reviving India's agriculture sector for the sustained national economic development, and also the subsequent observation by the author Manoj, P.K. (2019) in 'Social banking in India in the reforms era and the case of financial inclusion: Relevance of ICT-based policy options', regarding the utmost significance of ICT-based initiatives for better delivery of social banking and hence inclusive growth deserve special mention.

A macro level study by Ali, O.P. and Manoj, P. K. (2018) 'A review of current noticeable trends in institutional credit to agriculture in India' which includes the case of KCCs too, point out the need for expansion of bank credit to small and marginal farmers, instead of simple quantitative expansion that favours large and rich farmers. Besides agricultural growth, rural prosperity warrants the development of rural tourism which is an area related to housing. An environment-friendly approach is thus suggested by Manoj, P. K. (2016) in 'Impact of Rural Tourism on the Environment and Society: Evidence from Kumbalangi in Kerala, India' wherein the utmost need for boosting rural tourism and allied sectors is underscored for the sustainable and environment-friendly growth of farm tourism. While more growth avenues (e.g. Vizhinjam port in south Kerala besides ICTT in central Kerala, IT parks) are being created to boost the services, commensurate support to boost the industries too, especially small industries, is vital. As Manoj, P.K (2015), 'International Container Transshipment Terminal (ICTT) and its impact on coffee exports from India: An analysis' remarks that ICTT aids faster growth in exports, ways to boost industries too is vital to balance growth pattern. However, many studies have noted a mismatch between the credit supply and sectoral demand for credit. For instance, Manoj, P.K(2016) 'Real Estate Investment Trusts (REITs) for Faster Housing Development in India: An Analysis in the Context of the New Regulatory Policies of SEBI' has noted the need for innovative financing models like REITs for better credit into the construction sector so that linkage effects could translate housing development into overall economic growth. As suggested by Manoj, P.K (2017), 'Segmentation Strategy for Promotion of Ecotourism Products: Evidence from Thenmala Ecotourism', a clear segmentation strategy as per specific customer groups is vital to lure more foreign visitors. As Kerala's economic growth in absolute terms driven mainly by services, structural changes that enhance the share of agriculture to Kerala's GSDP are required. As noted by Manoj (2023) 'Affordable Healthcare and Affordable Housing: Need for an Integrative Approach for the Holistic Growth of the



Digital Economy of Kerala, India' an integrative and holistic approach, along with ICT adoption, in the two key sectors is vital for sustained growth of Kerala.

Within the Indian context, agriculture continues to be a key sector for employment, food security, and rural income generation, even as the economy diversifies towards services. But, persistent problems of credit inadequacy, dependence on informal lenders, and volatility in farm incomes have constrained inclusive growth. Manoj, P. K. (2012), 'Potential of micro enterprises in women empowerment: A critical study of micro enterprises run by women under the Kudumbashree Programme in Kerala' points out the key role of financial inclusion of women through SHGs under the GOK-controlled 'Kudumbashree' project for the grassroots level industrialization and financial security. It is noted that enhancing the share of agriculture in Kerala's GSDP through digital financial inclusion is an imperative from an equity perspective. Public sector banks (PSBs) should upgrade their ICT capabilities as their ICT products (e.g. E-CRM) are noted to be lower, says Manoj (2018) in 'CRM in old private sector banks and new generation private sector banks in Kerala: A comparison' by comparing PSBs with private banks. While services, remittances, and tourism have driven income growth, agriculture and manufacturing have experienced relative stagnation. Need for proper ICT skills and suitable training to them is noted by Manoj (2019) in 'Dynamics of human resource management in banks in the ICT era: A study with a focus on Kerala based old private sector banks' in view of the vast and fast changes going on.

Technology and Housing Finance:

In the ongoing ICT era in India wherein *Digital India* is the national mandate of the GOI and similarly *Knowledge Economy* is the motto of the GOK in Kerala State, ICT integration and adoption of other technologies in housing sector is an imperative rather than a choice. ICT ensures wider outreach, reduces transaction costs, improves transparency and customer service, thus strengthens the effectiveness of financial inclusion. Many relevant technologies as noted by Manoj (2009) 'Emerging Technologies and Financing Models for Affordable Housing in India' can be used meaningfully in the ongoing ICT era.

Research Gap:

Existing literature on housing finance and housing development in India has extensively examined the macro-level linkages between housing investment, mortgage market deepening, and economic growth, as well as the role of commercial banks, housing finance companies, and government-led schemes such as PMAY. Several studies have also explored housing microfinance (HMF), women-centric SHG models, and sustainability dimensions of housing in isolation. However, there is a notable gap in integrated, state-specific analyses that examine civil society-led housing interventions as part of a broader housing finance and development ecosystem. In the Kerala context, while studies have discussed remittance-led housing demand, stagnation in bank housing credit, and the state's high social development indicators, limited empirical attention has been given to the operational, institutional, and strategic role of CSOs—particularly Kudumbashree—in housing development. More specifically, the literature lacks a focused assessment of how Kudumbashree's involvement in housing construction and allied activities under the LIFE Mission interacts with issues such as affordability, credit access constraints, urbanisation pressures, and sustainability concerns. There is also scant discussion on the challenges faced by Kudumbashree in implementation, coordination, and scalability, and on the strategies required to ensure long-term viability of CSO-led housing models. This study seeks to bridge



these gaps by situating Kudumbashree's housing initiatives within Kerala's evolving housing finance landscape and development priorities.

Civil Society and Housing Development: An Analysis

This section seeks to critically study the role of CSOs in housing development in Kerala, with a particular focus on Kudumbashree, its operational dynamics under the Government of Kerala (GOK) policy framework, and the challenges and remedial strategies relevant to sustainable housing outcomes. Before considering the State-specific (Kerala) details, global and national (Indian) details are briefly noted below.

Global Context of CSOs in Housing Development:

Globally, civil society organisations have played significant roles in housing and community development. CSOs have often acted as intermediaries between state-led interventions and community needs—particularly for socially marginalised populations. For instance, Habitat for Humanity operates in over 70 countries, undertaking community-driven housing construction, affordable building finance models, and volunteer-led delivery mechanisms aimed at low-income groups. Their incremental housing solutions demonstrate how non-state actors can supplement governments to address housing deficits effectively. Similarly, in Brazil, the *Movimento dos Trabalhadores Sem Teto (MTST)* (Homeless Workers' Movement) has influenced public housing policy by mobilising demand-side pressure and advocating for inclusionary zoning and slum upgrading programs—showing how CSOs can shift policy narratives and practice alike. These global examples share several common mechanisms, and these are mainly the following four: (i) Community mobilisation and beneficiary-focused planning, (ii) Incremental and affordable housing finance mechanisms, (iii) Partnerships with local governments, and (iv) Advocacy for policy reform and inclusion. These dimensions highlight that CSOs have been pivotal when public systems alone fall short in fulfilling equitable housing goals.

National Context: India's Housing Challenges and the Role of CSOs:

In India, CSOs have worked alongside government initiatives, but their impact has often been uneven across states and regions. Historically, the Indian housing sector has faced structural challenges including urbanisation pressure, affordability gaps, credit access limitations, land titling issues, and rapid demographic transitions. The GOI's flagship housing programme PMAY (Pradhan Mantri Awas Yojana) represents a paradigm shift towards "Housing for All"—aiming to develop over 2 crore affordable houses by 2026. Under PMAY-Urban and PMAY-Rural, nearly 96 lakh homes had been completed by early 2026, as already noted.

While PMAY has expanded access significantly, the overall affordable housing deficit in India remains acute, with shortages estimated to exceed 30 million housing units by 2030 owing to rapid urban growth and persistent supply constraints. In this complex landscape, CSOs bridge gaps that are difficult for government programmes alone to fill—particularly in community engagement, beneficiary identification, transparency, and participatory implementation. For example, organisations like *Shelter Associates*, *SPARC*, and *ActionAid* have supported slum upgrades, community savings groups, and participatory planning models in cities like Pune, Mumbai, and Ahmedabad. But, many of these national examples are limited in scale and often confined to urban slum upgrading rather than broader state-level policy integration. In contrast, Kerala's model of CSO participation - especially through Kudumbashree - is distinctive: it denotes a state-level, institutionalised CSO integration into housing



policy with dedicated roles in implementation, credit linkage, community mobilisation, and quality assurance.

Kerala's Housing Profile: Structural Features and Policy Response

Kerala, the southern Indian state renowned for high human development indices, presents a paradox in the housing and credit landscape. On the one hand, the state has higher literacy, life expectancy, and governance scores relative to many other Indian states. On the other hand, Kerala exhibits structural anomalies in housing finance: housing credit growth by commercial banks in Kerala has stagnated since FY2023, while India as a whole continued to register steady growth in housing credit over the same period. This lag in housing credit expansion suggests that formal credit channels in Kerala are not keeping pace with housing demand—despite strong overall demand driven by remittance incomes and high population density. The stagnation may be attributed to conservative banking behaviour, fragmented land markets, limited mortgageable collateral, and risk aversion by lenders due to the demographic and economic profile of the region. While bank-led housing finance in Kerala has faced challenges, state-led interventions such as short-term subsidies, decentralized planning by Local Self-Governments (LSGs), and targeted schemes like the Livelihood Inclusion and Financial Empowerment (LIFE) Mission have helped fill gaps in the housing ecosystem. The LIFE Mission launched in 2018 aims to provide secure and affordable housing to homeless and vulnerable households across the state. It moves beyond welfare-based approaches to integrate housing with livelihood inclusion, social security, and community empowerment—thereby aligning housing outcomes with broader socio-economic uplift. Within this framework, Kudumbashree plays an indispensable role.

Kudumbashree's Role in Kerala's Housing Development

Institutional Foundation and Mandate: Kudumbashree was established in 1998 as an anti-poverty mission by the GOK. It has since evolved into one of the largest women-led community networks in the world, encompassing millions of women through over 6 million households organised into Self-Help Groups (SHGs), Neighbourhood Groups (NHGs), and Area Development Societies (ADS). While Kudumbashree began with a focus on microfinance and livelihood support, its mandate expanded to include housing-related activities, especially with the launch of the LIFE Mission. It serves as a nodal organisational partner between state and local governments and community members. It performs such functions as the following: (i) Beneficiary identification, (ii) Community mobilisation, (iii) Credit linkage facilitation, (iv) Supervision of construction quality, (v) Monitoring and grievance redressal, and (vi) Post-construction support. This community-embedded role enables Kudumbashree to operationalise housing schemes in ways that align with actual needs and capacities of disadvantaged populations.

Beneficiary Identification and Community Mobilisation: One of the unique strengths of Kudumbashree is its systems of social organisation—built through NHGs and SHGs across urban and rural wards. These networks are critical in identifying legitimate beneficiaries for housing support, especially among: (i) Homeless households, (ii) Economically weaker sections (EWS), (iii) Lower-income groups (LIG), (iv) Socially marginalised communities, and (v) Women-headed households.

Unlike top-down beneficiary lists generated by bureaucratic processes, Kudumbashree's SHG-based identification is grounded in grassroots social intelligence, reducing errors of exclusion and inclusion. Community leaders and ADS representatives leverage local knowledge to ensure that housing benefits reach those who are truly needy—a practice that has been widely commended for participatory



emphases. For example, in the LIFE Mission's urban components in Kochi and Thiruvananthapuram, community mobilisation by Kudumbashree led to high levels of participation in housing design workshops, consensus-building meetings, and beneficiary contribution planning—a result aligned with global best practices in community-driven housing planning.

Housing Construction and Allied Activities: Kudumbashree's involvement extends into actual housing construction and associated activities. While LSGs and technical partners design and sanction housing plans, Kudumbashree supports: (i) Formation of construction clusters, (ii) Coordination with engineering and technical teams, (iii) Management of material procurement, (iv) Engagement of local labour and micro-enterprises. In some LIFE Mission projects, Kudumbashree-supported micro-enterprises (masonry groups, brick-making units, and carpentry collectives) take part in construction-related activities, thereby generating local employment and reinforcing backward linkages with allied industries. This approach resonates with global evidence that locally embedded construction strategies improve cost-effectiveness, quality, and socio-economic benefits. This participation also reflects CSOs' added value over purely government-led models: the capacity to incorporate livelihood inclusion alongside housing delivery.

Credit Linkage Facilitation: Access to affordable credit continues to be a major constraint for lower-income households across India, and Kerala is no exception. Formal banking channels in Kerala have remained cautious in expanding housing credit – restricting inclusive housing finance. Against this backdrop, Kudumbashree plays an intermediary role by: (i) Facilitating linkages between SHG members and banks, (ii) Arranging for microfinance for housing-related expenses beyond state subsidies, (iii) Supporting incremental housing finance options through SHG savings and community funds. This aligns with global research that finds HMF effective in contexts where formal mortgage markets are weak or inaccessible to low-income groups. HMF has been promoted globally by institutions like the World Bank and UN-Habitat as a tool to bridge affordability gaps for lower-income households – i.e. where traditional mortgage finance is inaccessible or insufficient. In Kerala, although HMF remains under-utilised relative to demand, Kudumbashree's SHG network offers a viable platform to promote HMF and such models.

Issues and Challenges in Kudumbashree's Housing Initiatives

Financial Constraints and Credit Access: The expansion of housing requires substantial capital—not only for construction but also for ancillary costs like sanitation, electrification, land development, and infrastructure connectivity. Even with subsidies from PMAY and the LIFE Mission, beneficiaries often need additional funds. Its major financial challenges include the following three:

- 1) *Limited housing credit growth:* Commercial banks in Kerala have been slow in expanding housing credit—a trend that contradicts national growth patterns. This undermines beneficiaries' capacity to finance co-contributions required for housing completion.
- 2) *Access to formal credit:* Most lower-income households lack mortgageable assets, stable income documentation, or formal employment records that banks require - making it difficult to access formal mortgage finance.
- 3) *High-interest microfinance costs:* While SHG-based microfinance can fill gaps, interest rates are typically higher than formal mortgage lending, placing financial strain on households with limited repayment capacity.

The stagnation in Kerala's housing credit growth warrants policy interventions for affordable housing loan products, like, risk-sharing facilities, interest subventions, and targeted financial inclusion drives.



Land Availability and Title Issues: Fragmented landholdings and unclear land titles represent a significant structural constraint in Kerala. Unlike large urban fringes where planned land banks exist, Kerala's land markets are characterised by: (i) Small and fragmented parcels of land, (ii) Inheritance-driven division of land, (iii) Complex and outdated record systems, and (iv) Disputes over title clarity. These factors impede timely project execution and complicate beneficiary eligibility assessments. Kudumbashree, as a non-state actor, lacks legal authority to resolve title disputes—a limitation that often results in delays or exclusion of eligible households. To overcome this challenge, streamlined digitised land records, coordinated grievance redressal mechanisms between LSGs and legal aid cells, and community-level land mediation initiatives—including Kudumbashree's facilitation—are essential.

Escalating Construction Costs and Labour Availability: Kerala has witnessed significant increases in construction input costs—from cement and steel to skilled labour. Contributing factors include: (i) Inflationary pressures on raw materials, (ii) Shortages of skilled construction labour due to labour migration, (iii) Increased compliance and environmental costs. These cost pressures disproportionately burden low-income beneficiaries who are already financially constrained. While Kudumbashree's engagement of local construction micro-enterprises helps mitigate labour shortages and cost escalations, scaling these enterprises remains a challenge due to limited capital, technical skills, and market access.

Institutional Coordination and Administrative Delays: Housing interventions in Kerala involve multiple layers of actors—state departments, LSGs, banks, technical partners, and community organisations. Coordination challenges often manifest as follows: (i) Delays in fund transfers from state to local bodies, (ii) Administrative bottlenecks in approvals and compliance, (iii) Communication gaps between technical teams and beneficiaries, (iv) Duplication or misalignment of roles. While Kudumbashree's community networks help bridge information asymmetries, bureaucratic delays weaken project momentum and reduce community trust. Strengthening digital monitoring systems, synchronised workflows, and multi-stakeholder coordination platforms would improve operational efficiency and accountability.

Sustainability and Quality Assurance: While housing numbers reflect progress—thousands of units completed under the LIFE Mission—qualitative aspects such as environmental sustainability, disaster resilience, and long-term durability remain uneven. Global housing development paradigms increasingly emphasise sustainability and ESG (Environmental, Social, Governance) integration—including energy-efficient designs, climate-resilient materials, and resource-efficient construction methods. Kerala's exposure to climate risks (floods, landslides, high rainfall variability) makes these considerations particularly relevant. However, adoption of green building practices is limited due to: (i) Higher upfront costs, (ii) Limited technical expertise among local builders, (iii) Lack of incentivisation frameworks. Thus, sustainability must be integrated into CSO-led housing models through capacity building, incentives for green materials, and access to climate-resilient technical advisory services.

Discussion: Strategies to Strengthen CSO-led Housing Initiatives

Based on the above analysis above, strategies to strengthen Kudumbashree's housing role and improve sustainable outcomes:

Financial Innovation and Housing Microfinance (HMF) Expansion: Expanding affordable credit options is vital. Strategies include: (i) Risk-sharing mechanisms: Government and financial institutions can jointly underwrite HMF products targeted at SHG members-reducing risk perceptions among



banks; (ii) Interest subvention schemes: Tailored subsidies for interest payments can make incremental housing finance affordable; (iii) Housing finance product diversity: Introducing flexible tenure, incremental drawdown, and SHG-linked mortgage alternatives can increase access. These strategies align with global evidence that diversified housing finance—spanning formal mortgage products and adaptive microfinance—can broaden access to low-income households wherever traditional mortgage markets are weak.

Strengthening Institutional Coordination: To reduce delays and improve efficiency: (i) Single-window clearance systems at the LSG level can expedite approvals, (ii) Digital tracking platforms can monitor beneficiary progress, funds flow, and construction milestones, (iii) Joint steering committees at state and district levels involving Kudumbashree, LSGs, and technical partners can align objectives and resolve bottlenecks in real time. Effective institutional coordination enhances accountability—as CSOs often lack authority but can influence processes through structured collaboration.

Land Facilitation and Legal Support: Kerala’s unique land challenges require innovative responses like: (i) Digitising land records and verifying titles can reduce disputes; (ii) Community land trusts or cooperative land models could pool fragmented parcels for collective housing use; (iii) Legal aid clinics at ward levels, supported by Kudumbashree networks, can assist families in resolving title ambiguities with government support. These measures ensure that vulnerable households are not unduly excluded.

Capacity Building and Micro-Enterprise Scaling: Empowering local construction micro-enterprises can tackle cost and labour challenges: (i) Training and certification programs for local masons, carpenters, and builders improve quality and efficiency; (ii) Access to finance for micro-enterprises, (like, equipment leasing, credit guarantee support, and market linkages, can scale up their operations; (iii) Clustering local enterprises through producer cooperatives adds economies of scale, reduces costs, and raises bargaining power. Such strategies strengthen local economies and reinforce housing delivery systems.

Sustainability Integration: Given Kerala’s vulnerability to climate impacts, housing must be environmentally resilient: (i) Incentivise adoption of green building materials, rainwater harvesting, energy-efficient designs, and passive cooling systems, (ii) Pilot demonstration projects in select local bodies to showcase cost-effective sustainable models, (iii) Technical advisory dissemination through Kudumbashree networks to induct sustainable practices at the grassroots. These require policy support and potential partnerships with sustainability-focused agencies.

Discussion

The analysis underscores that CSOs assume a structurally significant role in housing development when they are institutionally embedded within state policy frameworks, rather than operating as peripheral project partners. Kerala’s experience—particularly through Kudumbashree—corroborates a growing body of global and national scholarship that highlights the effectiveness of community-driven, intermediary-led housing models in addressing affordability, inclusion, and implementation gaps.

Globally, studies on community-led housing initiatives demonstrate that CSOs enhance housing outcomes by mobilising social capital, tailoring interventions to local needs, and sustaining beneficiary engagement beyond construction. Comparative research by UN-Habitat and the World Bank consistently finds that incremental housing finance, community participation, and local partnerships improve affordability and resilience, particularly where formal housing markets underserve low-income



groups. Kerala's Kudumbashree-led facilitation of HMF and construction collectives closely mirrors these global best practices, albeit within a state-supported institutional architecture that is relatively rare globally.

At the national level, evaluations of PMAY indicate that while scale and coverage have expanded significantly, persistent bottlenecks remain in beneficiary identification, credit access, and post-construction sustainability. Indian urban studies—particularly those examining slum upgrading in cities like Pune and Mumbai—show that CSO engagement improves transparency and participation but often remains spatially and programmatically fragmented. In contrast, Kerala's model reflects a more systemic integration of civil society into housing governance, where Kudumbashree acts across the full housing value chain, from beneficiary identification to post-occupancy support. This aligns with Kerala-based research that attributes improved targeting and reduced exclusion errors to the state's long-standing decentralisation and community network structures.

However, the discussion also reinforces that institutionalised CSO participation does not eliminate structural constraints. Financial conservatism among banks, fragmented land markets, rising construction costs, and climate vulnerability continue to limit housing outcomes in Kerala—findings echoed in both national housing finance studies and global literature on sub-national housing systems. The analysis suggests that Kudumbashree's effectiveness lies not in replacing the state or markets, but in mitigating their limitations through coordination, trust-building, and adaptive financing mechanisms. Empirical studies like Manoj (2008), 'Learning from Cross-country Experiences in Housing Finance: a Microfinance Approach' there is a clear need for promoting HMF in India for the faster and equitable development of housing sector in India, particularly in Kerala in the present situation of stagnancy in housing credit. As noted by Manoj (2016) 'Real Estate Investment Trusts (REITs) for Faster Housing Development in India: An Analysis in the Context of the New Regulatory Policies of SEBI' innovative products like REITs have high potential to boost India's housing sector. So, efforts to channel such investments in affordable housing through legal and regulatory measures are desirable. Equally vital is to ensure the use of modern ICT-based tools like Fin-Techs as noted by Joju et. al. (2017) 'Financial technology and service quality in banks: Some empirical evidence from the old private sector banks based in Kerala, India' based on a field-based study done in Kerala. Importantly, Kerala's LIFE Mission demonstrates that when housing is integrated with livelihoods, social security, and women's empowerment, outcomes extend beyond shelter provision to broader socio-economic resilience. This reinforces global arguments that housing should be treated as a developmental platform rather than a standalone welfare good. Overall, the discussion supports the proposition that Kerala offers a replicable—though context-specific—model where strong state capacity combined with embedded civil society networks can deliver more inclusive and sustainable housing outcomes.

Conclusion

This Analysis and Discussion establishes that CSOs like Kudumbashree are not mere adjuncts to government housing programmes but integral actors that strengthen community participation, deepen housing access, and embed socio-economic inclusion in Kerala's housing ecosystem. While Kerala's housing progress under schemes like PMAY and the LIFE Mission reflects significant coverage, structural constraints—especially in credit, land, labour, and sustainability—pose critical challenges. Kudumbashree's distinctive community-driven model addresses many of these challenges effectively, but its long-term impact depends on policy reforms, financial innovation, institutional coordination, and sustainability integration. The strategies outlined—including expanding HMF, enhancing institutional



coordination, land facilitation, capacity building of local enterprises, and sustainability adoption—provide a roadmap for reinforcing CSO-led housing in Kerala. Ultimately, Kerala's experience demonstrates that inclusive, sustainable, and locally responsive housing solutions require partnerships across state agencies, community organisations like Kudumbashree, financial institutions, and citizens themselves. Such synergy is crucial not only for Kerala but also as a replicable model for housing development in other states and developing country contexts confronting similar challenges. This study is primarily based on secondary data and programmatic analyses, which may limit insights into household-level experiences and long-term housing outcomes. The absence of extensive primary fieldwork is a limitation. Also, financial and environmental impacts are examined largely at a policy level rather than through micro-level cost–benefit analysis. Future research could incorporate longitudinal household surveys, comparative studies across states, and deeper evaluation of green construction practices, credit innovations, and gendered outcomes. Exploring digital governance tools and climate-resilient housing models would further enrich understanding of CSO-led housing frameworks.

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