

**SOCIAL IMPACT ASSESSMENT
COMMUNITY DEVELOPMENT
EXECUTIVE SUMMARY**

1. Need for the Initiative

Access to basic infrastructure, safe housing, and essential community services is still limited in many rural and coastal areas, especially for low-income and vulnerable families. Many households continue to live in poor or temporary housing, and basic facilities like roads, sanitation, and public spaces are often limited or not well maintained. Local institutions such as schools, health centres, and government offices also sometimes lack proper equipment and resources to function effectively.

These issues highlight the need for planned and long-term community development support. There is a strong requirement for solutions that go beyond short-term help and focus on building permanent assets, improving infrastructure, and supporting livelihoods. Strengthening housing, basic services, and community facilities is important to improve living conditions, ensure dignity, and create stronger and more inclusive rural communities.

2. CSR Spend in 2024–25

Project	Amount
Home for Homeless	1,70,65,268
Salim Ali Foundation	27,00,000
Beach Development	17,07,268
Equipment to Govt Offices	6,10,621
Fisherman	5,98,755
Food Kit	2,06,251
Rain Coat	2,02,370
Walking Bridge	1,21,000
Convex Mirror	84,000
Toilet Construction	60,000
Others	3,27,909
Grand Total	2,36,83,442

3. About the initiatives

Initiative	Strength	Special Focus	Operational Highlight
Home for Homeless	Large-scale, high-impact housing initiative	Safe housing and social security	Enabled construction of permanent homes for 100+ vulnerable families; improved dignity, safety, and living conditions
Beach Development (Muriyamthodu & coastal areas)	Integrated community infrastructure development	Public space enhancement and local economy	Improved roads, amenities, and public infrastructure; enhanced accessibility and community utility
Equipment to Government Offices	Systemic strengthening of public institutions	Institutional capacity building	Provided computers, furniture, and utilities; improved efficiency and service delivery
Food Kit Distribution	Responsive welfare intervention	Food security and basic needs	Supported vulnerable households with essential food supplies; ensured short-term relief during
Fishermen Support Initiative	Targeted livelihood support	Coastal community resilience	Assisted fishermen communities through focused interventions; supported livelihood
Toilet Construction	Basic infrastructure improvement	Sanitation and hygiene	Enabled construction of household/community toilets; improved health and sanitation outcomes
Walking Bridge Construction	Community connectivity solution	Rural infrastructure and accessibility	Improved mobility and access across areas; enhanced daily convenience
Public Safety Initiatives (Convex Mirrors, Raincoats)	Practical, need-based intervention	Safety and climate resilience	Installed road safety mirrors and distributed rain protection gear; reduced risk and improved mobility
Water Infrastructure (Water Well)	Sustainable resource creation	Water security and hygiene	Ensured reliable access to water; improved living conditions and reduced daily hardship
Equipment & Utility Distribution	Multi-sector support approach	Community and institutional strengthening	Provided essential items across sectors; addressed gaps in infrastructure and

Community Welfare Support	Broad-based grassroots engagement	Immediate relief and assistance	Extended financial and material support to vulnerable individuals; addressed urgent needs
Institutional & Community Events Support	Enabling program outreach and engagement	Awareness and community participation	Facilitated events, outreach activities, and public engagement; strengthened visibility and community

Beneficiary Feedback

- **Home for Homeless:** Out of 13 families surveyed, all reported a clear improvement in safety, well-being, and household security after receiving housing support. Beneficiaries shared that the new homes have eliminated earlier risks related to leaking roofs, unsafe structures, and lack of privacy, creating a much safer living environment. All respondents also highlighted improved ease of daily living and convenience, with better space, sanitation, and comfort within their homes. Families expressed that the intervention has significantly enhanced dignity and stability, especially for women and children, by providing secure and permanent shelter.
- **Beach Development:** Residents mentioned that earlier difficult and unsafe access points have now been replaced with smoother connectivity, allowing children, elderly persons, and workers to travel without risk.
- **Food Kit Distribution:** Staff noted that the food kits provided timely relief during periods of financial difficulty, ensuring that basic household needs were met without stress. It was reported that the households shared that the support helped them manage daily meals during crisis situations.
- **The iron bridge has** provided a safe and stable crossing for the community, replacing earlier risky and temporary access routes. It has greatly improved daily movement, especially for children, elderly people, and workers, ensuring safety during all seasons.

5. Relevance of the Project

The community development initiatives are highly relevant because they directly address important gaps in safe housing and basic infrastructure. They support vulnerable groups, especially low-income families and coastal communities, by improving housing, sanitation, water supply, and other community facilities. By providing permanent houses and essential infrastructure, the initiatives help improve safety, dignity, and overall quality of life at the local level.

The relevance is also seen in improvements to local infrastructure such as roads, bridges, and public spaces, which make daily life easier and improve connectivity. The programmes work closely with local governance systems like Panchayaths and government institutions, helping to support public services. They also address different needs at the same time, including housing, livelihoods, infrastructure, and welfare. Since alternative support is limited in many rural areas, these initiatives are very important and well suited to community needs.

- *“Before the house was built, we were living in a leaking and unsafe shelter. During rains, water would enter everywhere, and there was constant fear for the safety and privacy of our children. Now we finally feel secure.”*
- *“Earlier, our house had broken walls and no proper privacy. It was very difficult for the girls in the family, as we always worried about safety and dignity. This new house has given us protection and peace of mind.”*
- *“The iron bridge was essential because earlier the community had no safe crossing point, and during rains the stream became dangerous and unpassable, especially for children going to school. It replaced risk and uncertainty with safety, stability, and reliable access for everyday movement.”*

6. Effectiveness of the Project

MAFIL’s CSR-funded community development projects are effective in improving living conditions through focused work in housing, sanitation, and water access. These efforts have helped vulnerable families live in safer and more dignified conditions. They have also improved the use and access of community infrastructure such as roads, bridges, and public spaces. Support to public offices through equipment has strengthened their capacity and improved service delivery at the local level.

The initiatives have also created positive livelihood and welfare outcomes, especially for fishermen and other vulnerable groups. Infrastructure projects have been completed on time, ensuring that benefits reach communities without delay. Short-term support like food kits and emergency assistance has also helped people during urgent needs. Overall, the projects respond well to both immediate needs and long-term community development goals.

- *“We never thought we would own a proper house. This support has given our family safety, dignity, and a place we can truly call home.”*
- *“Earlier we lived in very poor conditions. Now, with a permanent house and basic facilities, our daily life has become stable and secure.”*

7. Efficiency

The projects reflect a fair level of operational efficiency, reflected in the judicious use of resources to create durable and high-impact community assets. Investments in housing and infrastructure have been directed to ensure long-term value for beneficiaries, including permanent homes, bridges, sanitation facilities, and essential public utilities. This approach has enabled meaningful outcomes while maintaining cost discipline across interventions.

Efficiency is also reflected in the wide reach achieved through partnerships and local implementation networks, which have facilitated effective delivery at the grassroots level. Resource optimization has been strengthened through collaborations with multiple stakeholders, enabling better coverage and reduced duplication of efforts. Administrative processes have remained effective, supporting timely delivery of outcomes, while monitoring and tracking mechanisms are in place at a moderate level, indicating scope for further strengthening.

- *“We used resources carefully to build strong and useful assets like houses and bridges that help people in their daily life. With support from local partners, we were able to complete work on time and reach communities at the ground level.”*

8. Sustainability

The initiatives show strong sustainability, mainly because the assets created such as housing, infrastructure, and water facilities have long-term use. These efforts provide lasting benefits, with permanent homes and public infrastructure continuing to support communities even after the project period ends. The continued need for such support in rural and coastal areas also shows that these initiatives remain relevant and useful over time.

Sustainability is also supported by the durability and regular use of these assets, along with strong community involvement in maintaining them. Beneficiaries actively use and take care of the infrastructure, which helps extend its life and usefulness. Most of the models, especially housing and basic infrastructure, can be replicated and scaled in other areas. At the same time, stronger maintenance systems and continued institutional support will help improve long-term results and ensure sustained benefits for communities.

- *“The storage facility at Salim Ali Foundation was create to help them safely store their agricultural produce after harvest. Earlier, lack of proper storage led to losses. It will remain useful for many years as it helps reduce post-harvest loss and improves income stability for farmers. The structure is durable and can be maintained locally, making it a sustainable long-term asset for the partner”.*

9. Social Impact

The projects supported by MAFUL have created strong social impact by focusing on vulnerable and low-income households and improving their access to basic services and infrastructure. Through work in housing, sanitation, water access, and community assets, the programme has helped reduce inequality, especially for families without safe shelter and basic facilities. The provision of permanent housing and shared infrastructure has improved living conditions by increasing safety, stability, and dignity in rural and coastal communities.

The impact is also visible at the community level through better infrastructure such as roads, bridges, and public spaces, which improve connectivity and overall well-being. Greater community participation has been encouraged through local engagement and awareness activities, ensuring wider involvement in development efforts. The initiatives also support women and marginalised groups by ensuring equal access to housing and basic services, promoting an inclusive and balanced community.

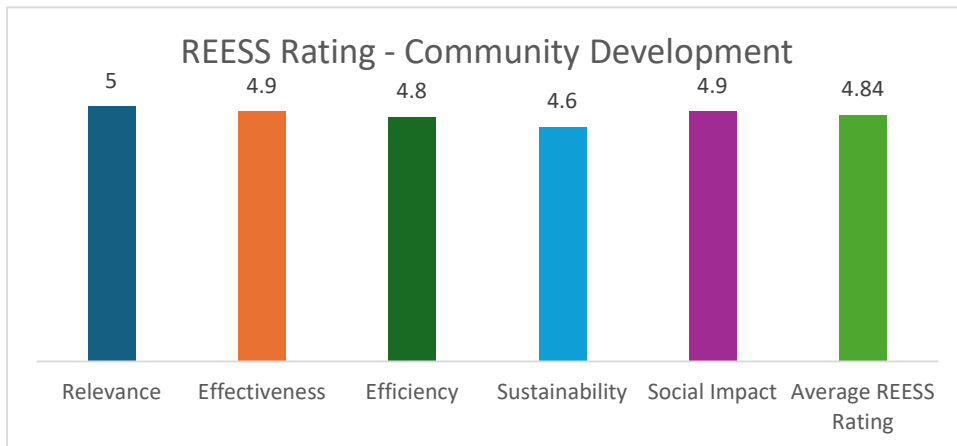
- *“Before this house was built, we struggled with safety, cleanliness and comfort. Now our living conditions have improved, and we feel more secure and supported.”*
- *“These initiatives have changed our lives by improving safety. It has helped me and my family to live with more dignity and confidence.”*

10. REESS Ratings

Based on SAN teams observations, the following REESS indicators were rated on a scale of 1 to 5 (1 being lowest)

REESS Dimension	Indicator	REESS Indicator ratings
Relevance	Access to essential healthcare and support services (dialysis, palliative care, TB care, medical centres)	5
	Reduction in access barriers through mobility solutions (Wings on Wheels, vehicles)	5
	Alignment with beneficiary needs (elderly care, disability support, maternal & child health)	5
	Accessibility for low/middle-income groups (free/subsidized interventions)	5
	Alignment with public systems and community institutions (govt offices, Panchayath support)	5
	Service relevance across sectors (healthcare, water, mobility, social welfare)	5
	Availability of alternative service providers (partial gaps in certain geographies)	4.8
	Average Relevance	5.0
Effectiveness	Improvement in beneficiary well-being (mobility, rehabilitation, elderly care)	5
	Treatment continuity and health outcomes (dialysis, TB care, palliative services)	5
	Reduction in financial distress through direct support	5
	Institutional capacity enhancement outcomes (equipment, infrastructure support)	5

	Emergency responsiveness (individual aid, disaster relief, urgent care)	5
	Preventive healthcare interventions (diabetes kits, early care initiatives)	4
	Average Effectiveness	4.8
Efficiency	Cost-effectiveness and affordability for beneficiaries	5
	Utilization of supported infrastructure (vehicles, dialysis units, equipment)	5
	Reach and coverage through partnerships and grassroots networks	5
	Resource optimization via institutional collaborations	5
	Integration of digital or monitoring systems (moderate adoption)	4.5
	Administrative and operational efficiency in programme execution	4.5
	Average Efficiency	4.9
	Sustainability	Dependence on CSR funding with consistent support
Continued demand for supported services (healthcare, elderly care, water access)		5
Long-term relevance (chronic disease, ageing, disability support)		5
Revenue or cost recovery potential in supported institutions		4
Replicability and scalability of key models (mobility, institutional support)		4
Average Sustainability		4.6
Social Impact		Inclusion of vulnerable populations (elderly, PwDs, low-income groups)
	Reduction in access inequality (mobility, localized services)	5
	Improvement in quality of life and dignity (palliative, elderly care)	5
	Community awareness and engagement (moderate through outreach efforts)	4.5
	Preventive health awareness and behavioural change	4
	Gender-inclusive access to services	5
	Average Social Impact	4.8



The community development initiatives demonstrate strong overall performance with an average REESS score of 4.84, reflecting high alignment

with community needs and development priorities. With a Relevance score of 5.0, the interventions are fully responsive to critical gaps in housing, sanitation, infrastructure, and livelihood support for vulnerable populations. Effectiveness (4.9) indicates strong outcomes in improving living conditions and delivering timely welfare and infrastructure support, while Efficiency (4.8) reflects well-structured implementation through partnerships and optimized resource use. Sustainability (4.6) highlights the long-term utility of created assets such as housing and community infrastructure, though continued focus on maintenance and scalability is needed. The Social Impact score of 4.9 highlights significant improvements in inclusion, dignity, and quality of life, collectively positioning the programme as a highly impactful and well-executed community development portfolio.

11. Recommendations

- Expand scalable models such as housing support and mobility interventions to additional rural and coastal geographies
- Build structured community ownership mechanisms for infrastructure upkeep and local-level management
- Strengthen documentation of outcomes and beneficiary tracking to better measure long-term impact

11. Conclusion

The community development initiatives demonstrate strong performance with high focus on beneficiary needs and improvement in overall living conditions, infrastructure access, and social well-being. The programme has successfully delivered meaningful outcomes across housing, infrastructure, and welfare support, significantly improving safety, dignity, and quality of life for vulnerable populations. Focusing attention on sustainability mechanisms such as maintenance of infrastructure provided and enhanced monitoring will help strengthen long-term outcomes and ensure continued community benefits.

EXECUTIVE SUMMARY – AMBULANCE PROJECT

1. Need for the program

The ambulance service provided by Manappuram Foundation addresses critical gaps in emergency healthcare access in Thrissur and Kochi, especially in semi-rural and coastal areas. Limited public ICU ambulance availability, high costs of private services, and lack of paediatric critical care transport create barriers for vulnerable communities. The initiative ensures timely, affordable, and life-saving transport, particularly for BPL families and high-risk patients such as neonates and cardiac cases.

2. CSR Spend in 2024–25

MAFIL allocated ₹1.19 crore towards the ambulance initiative in FY 2024–25. This includes a small capital expenditure component and a major share towards operational costs such as staff salaries, fuel, and maintenance, ensuring uninterrupted service delivery.

3. About the Ambulance service provided

The project operates a fleet of 7 ambulances, including:

- 5 NICU–PICU ambulances for neo-natal and paediatric care
- 1 ICCU ambulance for adult critical care
- 1 non-ICU ambulance for general transfers



The service runs 24/7, supported by trained drivers and BLS-certified nurses. Equipped with ventilators, defibrillators, and monitoring systems, the ambulances ensure stabilization during transit. Strategic placement across locations like Valapad, Kochi, and Chalakudy enables quick response times of 10–15 minutes.

The emergency numbers for the service are – 9349-220-220 and 9072 -676 -740

4. Performance in 2024-25

The ambulance fleet completed 2,940 trips in 2024–25 and covered 1,54,394 kms in total. The NICU ambulances handled 1,879 trips, highlighting significant demand for neonatal transport services. The Basic ambulance recorded 350 trips, reflecting frequent use for general patient transport within the Valapad region, who predominantly belong to the BPL category. MOUs have been signed with 15 hospitals, including a mix of multi-specialty, mission, and mother-and-child hospitals, ensuring comprehensive healthcare coverage and strong referral linkages.

Area	Vehicle No	Type of Ambulance	District Served	Trips during 2024-25	Kms run in 2024-25	Revenue earned in 2024-25
Valapad	KL 46 P 6363	ICU	Thrissur	322	18,515	15,02,470
Valapad	KL 46 R 8686	Basic	Thrissur	350	13,180	10,81,620
Chalakyudy	KL 75 B 2600	NICU	Thrissur	742	33,881	29,36,843
Thrissur	KL 75 B 2601	NICU	Thrissur	431	24,139	20,11,976
Mala	KL 75 B 2602	NICU	Thrissur	435	21,738	19,03,469
Kaloor	KL 75 B 2603	NICU	Ernakulam	271	21,484	12,54,153
Valapad	KL 75 B 2604	ICCU	Thrissur	389	21,457	20,30,072
Total				2,940	1,54,394	1,27,20,603

The fleet generated around ₹1.27 Crores, with NICU and ICU ambulances contributing the highest revenue due to specialised, high-value services.

5. Relevance of the program

The program is highly relevant as it directly addresses:

- Gaps in emergency medical transport
- High-cost barriers in private healthcare
- Lack of specialized paediatric ambulances
- Geographic inaccessibility to tertiary hospitals

It aligns closely with community needs in underserved regions.

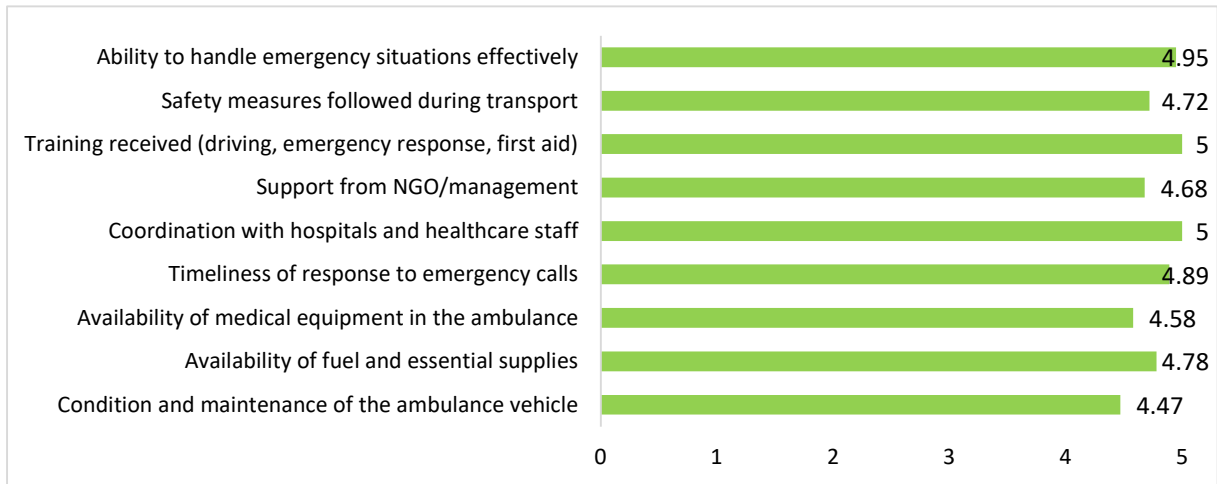
6. Effectiveness

The service demonstrates strong effectiveness through:

- 100% timely response feedback from patients
- High utilisation with 2,940 trips indicates strong demand and community reliance
- Significant role in critical care, especially NICU services, reflecting alignment with healthcare needs
- 47% of the drivers handled only emergency services, while 53% handled both emergency and patient transfer services
- 94% of respondents (17 drivers) reported being highly satisfied with their role
- Wide operational reach and steady revenue generation demonstrate effective and sustained service delivery
- Timely intervention and trained staff have significantly improved patient outcomes.

All the Hospitals contacted appreciated the Ambulance service as excellent and very happy with their vehicles as they were well maintained and well-equipped.

Team Rating of Ambulance Service on a scale of 1 to 5 (1 being lowest)



Ambulance drivers and paramedics reported **strong** confidence in their training, emergency response ability, and coordination with hospitals, reflecting high preparedness and support. They highlighted challenges with road access in rural areas which could affect timely service delivery.

7. Efficiency

Operational efficiency is reflected in:

- High trip volumes and distance coverage (1,54,394 kms)
- 53% of the drivers make less than 2 trips per day, and 47% make 2–5 trips per day.
- High utilization (5–6 trips per day per ambulance)
- Strong hospital partnerships enable timely and streamlined patient referrals
- Optimized fleet deployment across key regions
- Average 45 km coverage per day per vehicle

The service ensures maximum outreach with available resources.

The Ambulance will arrive within twenty minutes after our call. There has never been a delay
– PRO, St. James Hospital

8. Social Impact

The initiative has created significant impact:

- Improved healthcare equity by serving 44% BPL patients
- Reduced mortality risks through faster emergency response
- Strengthened rural healthcare systems
- Enhanced connectivity between remote areas and hospitals
- Reduced financial burden with affordable pricing (₹55–₹75/km)

The service has become a trusted lifeline for vulnerable communities around Thrissur region.

9. Sustainability

Sustainability is supported through:

- Affordable pricing model with cross-subsidization
- Strong community trust and high demand
- Potential for partnerships with government schemes (e.g., Ayushman Bharat)
- Continuous CSR support for operations

However, long-term sustainability can be strengthened through institutional partnerships and funding diversification.

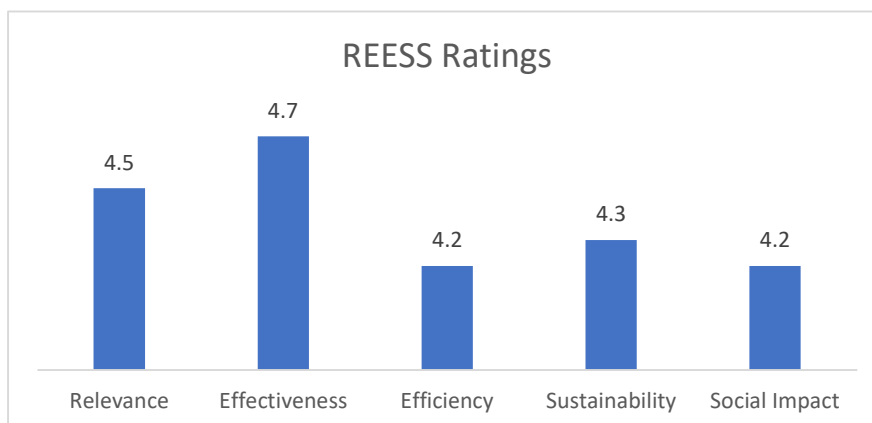
10. REESS Indicators

The SAN team evolved Indicators for Relevance, Effectiveness, Efficiency, Sustainability and Social Impact. Based on their observations, each indicator was rated on a scale of 1 to 5 (1 being lowest)

Parameter	Indicators	Rating	Average
Relevance	Alignment with community emergency healthcare needs	5	4.5
	Coverage of underserved and remote areas	5	
	Proportion of vulnerable and low-income beneficiaries served	4	
	Gap addressed compared to existing ICU ambulance services	4	
Effectiveness	Delivery of quality services	4	4.7
	Average response time (call to arrival)	4.5	
	Percentage of patients safely transported	5	
	Patient satisfaction levels	5	
	Number of critical cases successfully handled	4.5	
	Quality emergency care delivered to patients	5	
Efficiency	Affordability of ICU ambulance services provided	4.5	4.2
	Average trips per ambulance per day	4	
	Cost per patient transported	4	
	Referral efficiency	4.5	
	Fleet utilization rate (uptime vs downtime)	4	

Parameter	Indicators	Rating	Average
Sustainability	Linkages with other centres to improve admissions/referrals	4.5	4.3
	Reduction in delay in accessing emergency care	4	
	Improvement in survival or stabilization during transit	5	
	Financial burden reduced for beneficiaries	4	
	Strengthening of rural healthcare access and connectivity	4	
Social Impact	Reduction in delay in accessing emergency care	4.5	4.2
	Improvement in survival or stabilization during transit	4.5	
	Financial burden reduced for beneficiaries	4	
	Strengthening of rural healthcare access and connectivity	4	
	Improved well-being of rural communities	4	
	Improving rural engagement and trust building	4	

The ambulance project demonstrates strong overall performance across all REESS dimensions. Effectiveness (4.7) is the highest, indicating timely response, quality service delivery, and the ability to handle emergency situations efficiently. Relevance (4.5) is also high,



reflecting the critical need for accessible emergency healthcare services, especially in underserved and rural areas. Efficiency (4.2) suggests good utilisation of resources, trained personnel, and coordination with

hospitals, though there is still some scope for optimisation. Sustainability (4.3) indicates stable operations supported by institutional partnerships and consistent demand for services. Social impact (4.2) highlights meaningful contributions to community well-being through improved emergency access and life-saving interventions.

The ICU Ambulance project is well-aligned with community needs and delivers timely, quality emergency care.

11. Recommendations

The team could document beneficiary stories (especially life-saving cases) to build credibility, attract partners, and strengthen community trust. They could also capture and track key indicators (response time, survival rates, case types) to identify high-need areas.

A doctor could be made available along with the paramedic staff, when we are transporting critical cases to other hospitals -MOD, Jubilee Mission Medical Hospital

12. Conclusion

The Manappuram Ambulance Service stands out as a critical and responsive healthcare intervention. By combining affordability, accessibility, and quality care, it bridges major gaps in emergency medical transport. The initiative not only saves lives but also strengthens trust in healthcare systems among underserved communities. With strategic partnerships and continued support, it holds strong potential for scale and long-term impact.

Executive Summary – Health & Fitness by promoting community health infrastructure

1. Need for the Initiative

The need for strengthening community health infrastructure in the rural Valapad region is driven by limited access to structured fitness and wellness facilities, alongside a growing burden of lifestyle-related health issues. As a CSR initiative of Manappuram Finance Limited (MAFIL), this project addresses critical gaps by creating accessible, inclusive spaces for preventive and holistic well-being. The establishment of a premium gym, a fitness centre, aquatic complex, yoga centre, and badminton court enables individuals across age groups and abilities to engage in regular physical activity and improve their health and well-being. The Mahima Counselling & Psychotherapy Centre provides accessible, holistic mental health and developmental support in the community. By bringing quality infrastructure closer to underserved communities, the Health & Fitness initiative promotes healthier lifestyles, strengthens social cohesion, and reduces long-term dependence on curative healthcare systems.

2. CSR Spend in 2024–25

S.No	Project	CAPEX (Rs.)	OPEX (Rs.)	Total (Rs.)
1	Manappuram Premium Fitness Centre Kothakulam	16,04,831	19,63,965	35,68,796
2	Manappuram Fitness Centre	3,75,895	-3,52,604	23,291
3	Manappuram Aquatic Complex	39,09,651	23,64,720	62,74,371
4	Manappuram Badminton Court	37,386	3,95,474	4,32,860
5	Manappuram Yoga Centre Thrissur	79,750	42,70,283	43,50,033
6	Manappuram Yoga Centre Valapad	5,251	9,80,696	9,85,947
7	Mahima Counselling & Psychotherapy Centre	2,28,081	24,63,159	26,91,240
		62,40,845	1,20,85,693	1,83,26,538

The investment pattern reflects a strong focus on sustained service delivery, with higher OPEX indicating emphasis on continuous engagement rather than one-time infrastructure. The Aquatic Complex and Yoga Centre (Thrissur) account for the highest investments, reflecting intensive utilisation. The Aquatic Complex and Yoga Centre in Thrissur account for the highest costs, reflecting intensive usage and program delivery. In contrast, facilities like the Badminton Court and Valapad Yoga Centre are more cost-efficient. The counselling centre's high OPEX highlights its service-driven nature, while the fitness centre's negative OPEX suggests partial cost recovery. The Fitness Centre shows negative OPEX due to partial cost recovery, indicating early signs of financial sustainability.

3. About the Initiatives

Centre	Strength	Special Focus	Operational Highlight
Manappuram Premium Fitness Centre, Kothakulam	High-quality infrastructure with advanced equipment and expert trainers	Personalised fitness programs and goal-oriented training	Regular assessments, customised plans, and wellness amenities
Manappuram Fitness Centre	Accessible and affordable fitness option for the community	General fitness and routine physical activity	High footfall with consistent daily usage
Manappuram Aquatic Complex	Well-maintained pool with trained coaches	Swimming training, water safety, and fitness	Structured coaching across age groups, long operating hours
Yoga Centre, Thrissur & Valapad	Holistic wellness environment with certified instructors	Physical, mental, and spiritual well-being	Diverse yoga practices with regular sessions
Badminton Court	Dedicated sports facility with professional coaching	Skill development and sports participation	Group and individual training with extended access hours
Mahima Counselling & Psychotherapy Centre	Multidisciplinary team providing specialised care	Mental health, developmental, and educational support	Personalised therapy plans with high patient engagement

4. Beneficiaries served

No	Project	Approximate Users during 2024-25
1	Manappuram Premium Fitness Centre Kothakulam	738
2	Manappuram Fitness Centre	885
3	Manappuram Aquatic Complex	2,957
4	Manappuram Badminton Court	957
5	Manappuram Yoga Centre Thrissur	1,250
6	Manappuram Yoga Centre Valapad	290
7	Mahima Counselling & Psychotherapy Centre	1,781
	TOTAL	8,858

5. Relevance of the Initiatives

There is a clear need for such initiatives in rural Valapad due to limited access to structured fitness, recreational, and mental health facilities. These projects address critical gaps in preventive and promotive healthcare in underserved communities. This CSR initiative has created an integrated ecosystem supporting physical and mental well-being. Facilities like the gym, aquatic complex, yoga centres, and badminton court encourage regular physical activity and healthier lifestyles. The Mahima Counselling and Psychotherapy Centre fills a key gap in accessible mental health services for marginalised fishing communities. The initiatives cater to all age groups, ensure inclusivity, shift focus from curative to preventive care, and enhance overall quality of life and community well-being.

“Having a facility like this in our village has made fitness a part of my daily routine; earlier, we had no access to such equipment or guidance.” - Gym user

“At the Mahima Centre, I found support without judgement—something our community rarely had for mental health and personal challenges.” - Counselling centre user

The projects are highly aligned with local needs and improve access to holistic wellness services.

6. Effectiveness

The effectiveness of the initiatives is clearly reflected in their ability to translate infrastructure into high and consistent community usage, with a total of 8,858 users across facilities during 2024–25. The Aquatic Complex (2,957 users) and Mahima Centre (1,781 users) demonstrate particularly strong demand, while fitness centres, yoga centres, and the badminton court also show steady engagement. Regular participation in fitness, sports, and wellness activities indicates strong alignment with community needs. Premium infrastructure, certified trainers, structured coaching and personalised programs ensure high-quality experiences and sustained user interest. Facilities prioritise safety, hygiene, and injury prevention, making them reliable community spaces. The combination of professional guidance and tailored interventions has led to consistent usage, behaviour change, and enhanced quality of life.

“Having access to a clean and well-maintained pool with proper coaching has helped me learn swimming confidently and improve my performance.” - Swimming pool student

“Earlier, we had no proper place to exercise, but now I come regularly and feel more active and healthier. The facilities here are unmatched, especially for strength training.” – Gym User

The Mahima Centre has been effective in addressing mental health, speech, and developmental challenges through tailored interventions. Early identification of speech and hearing issues through camps and hospital tie-ups has been significant but requires scaling.

With 1,781 patients served during 2024-25, the centre demonstrates strong demand, though revenue generation remains limited. A healthy mix of new and returning patients indicates continued trust, satisfaction, and positive treatment outcomes among beneficiaries. However, student counselling uptake remains low despite institutional linkages, indicating scope for expansion.

High utilisation and behaviour change reflect strong effectiveness of the Health & Fitness initiatives.

7. Efficiency

Efficiency is reflected in extended operating hours, multi-use infrastructure, and optimal deployment of trained staff, enabling wider community reach. Low-CAPEX facilities like yoga centres and the badminton court deliver high value. It demonstrates a balanced investment pattern, where relatively moderate capital expenditure is complemented by higher operational spending to ensure continuous utilisation.

The Mahima Centre demonstrates efficiency through structured, evidence-based care and multidisciplinary expertise, though cost optimisation and scaling remain areas for improvement. With qualified professionals including a clinical psychologist, counsellor, audiologist, speech therapist, and LD trainer, the centre ensures comprehensive and specialised care. Customised and personalised treatment plans enable efficient case management, with each patient receiving tailored interventions based on detailed assessments.

The projects report good operational efficiency with scope for better cost optimisation.

8. Sustainability

Sustainability is supported through steady operational investment, community participation, and institutional partnerships, ensuring continuity of services. Partial cost recovery and scalable program models contribute to financial viability. The steady investment in OPEX highlights a commitment to keeping the facilities functional and responsive to evolving community needs. Financial sustainability is supported through partial user contributions, efficient resource utilisation, and scalable program models that can adapt over time. Social sustainability is evident in the consistent participation of local communities, fostering a sense of ownership and behavioural change towards healthier lifestyles. The Mahima Centre's continued demand reinforces long-term relevance, though greater community ownership and diversified funding can strengthen sustainability further. The integration of accessible infrastructure, community engagement, and ongoing support systems positions these initiatives for long-term impact and continuity.

The projects demonstrate strong operational sustainability with moderate financial sustainability.

9. Social impact

The initiatives have led to a visible shift towards preventive health and active lifestyles, with increased participation in fitness and sports. Youth engagement has improved significantly, reducing involvement in anti-social activities and fostering discipline and teamwork. Inclusivity has strengthened, with higher participation of women, elderly, and marginalised groups. Shared spaces have enhanced social cohesion and community bonding.

“The swimming pool has helped bring rural talent into competitive swimming, with three students now representing Kerala at the national level. They train here regularly.”

–Swimming Trainer

We have specialised coaching for athletes and sports professionals living in this area

- Gym Trainer

Access to health and wellness services has improved significantly, contributing to better overall well-being and quality of life. Additionally, the projects have created local employment opportunities and enabled the emergence of sports talent at block and district levels, further reinforcing community development.

The Mahima Centre has contributed to reduced stigma around mental health, improved coping, and better developmental outcomes through early intervention. Early screening and therapy for speech, hearing, and developmental conditions have reduced the severity of disabilities and improved independence. It has also supported geriatric care through targeted services for the elderly. The programme has enhanced quality of life, strengthened family support systems, and contributed to greater happiness and social well-being.

*“The support we received here has made a real difference—my daughter is improving, and we feel more hopeful about her future.” – **Mother of a patient***

*“Mahima helped me understand my challenges and face them with confidence. It was hard coping with my son’s condition, but now I have changed my outlook on life.” – **Mother of a patient***

Additionally, the projects have enabled local employment generation (around 75) and emergence of sports talent at district levels. Collectively, the projects have strengthened community cohesion, created safe spaces for interaction, and enabled positive behavioural change, contributing to more resilient and health-conscious communities.

The social impact of the projects is evident through behaviour change, inclusion, and improved well-being among the users.

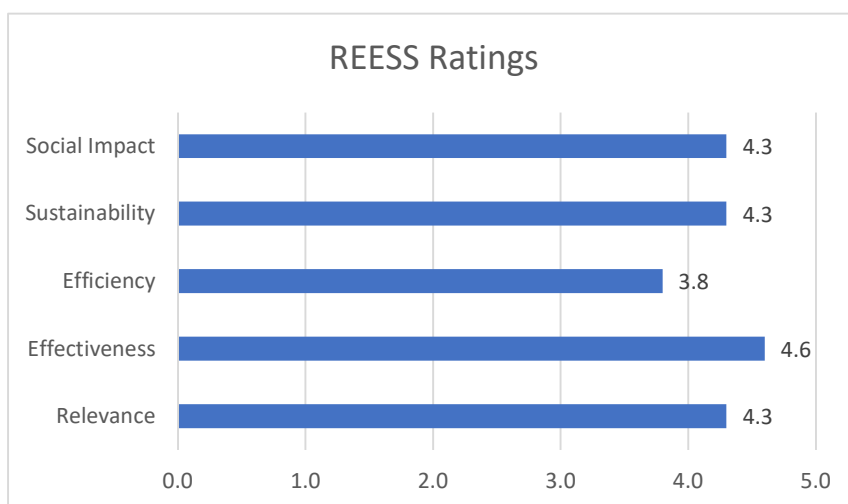
10. REESS Ratings

Based on SAN teams observations, the following REESS indicators were rated on a scale of 1 to 5 (1 being lowest)

Parameter	Indicators	Rating	Average
Relevance	Extent to which the infrastructure addresses community-level gaps in health, recreation, and mental health services	4	4.3
	Alignment with local development priorities and rural health needs	5	
	Accessibility of facilities across villages and habitations	4	
	Inclusion of vulnerable and underserved community groups	4	
Effectiveness	Community usage and visibility of the facilities	4	4.6
	Integration with local institutions (schools, panchayats, health systems)	5	
	Increase in community-led events, sports activities, and wellness programs	5	
	Improvement in community awareness on health, fitness, and mental well-being	4	
	Opportunities to groom local talent (sports, wellness champions) at block/district level	5	
	Strengthening of referral systems for mental health and developmental services	4	
	User satisfaction with quality of training, facilities, and services	5	
Efficiency	Level of infrastructure utilisation within the community	3	3.8
	Convergence with existing public infrastructure and services	4	
	Cost optimisation through shared resources and partnerships	4	
	Operational efficiency through local staffing and resource use	4	
Sustainability	Continued relevance and demand for the infrastructure within the community	5	4.3
	Institutionalisation through partnerships with local bodies	4	
	Financial sustainability through blended funding or community contribution	4	

Parameter	Indicators	Rating	Average
Social Impact	Shift in community norms towards preventive health and active lifestyles	4	4.3
	Reduction in stigma around mental health within the community	4	
	Increased participation of rural youth in sports and wellness activities	5	
	Enhanced opportunities for youth engagement and positive behaviour change	5	
	Increased participation of women, elderly, and marginalised groups in public spaces	4	
	Strengthening of social cohesion through shared community spaces	4	
	Improved community well-being and collective quality of life	4	
	Reduction in youth involvement in anti-social activities	4	
	Creation of local employment opportunities	5	
	Improved access to community-based health and wellness services	4	
	Emergence of local sports talent at block and district levels	4	

The ratings indicate strong overall performance of the community health infrastructure projects. Effectiveness (4.6) stands out as excellent, reflecting quality service delivery, utilisation, and tangible improvements in health and well-being.



Relevance (4.3), sustainability (4.3), and social impact (4.3) are all strong, showing good alignment with community needs, stable operations, and meaningful outcomes at

the community level. However, efficiency (3.8) is comparatively lower, suggesting scope for improvement in resource utilisation, cost optimisation, and operational management.

All the Health initiatives are impactful, well-aligned and highly relevant for the community.

11. Recommendations

To strengthen the community health infrastructure projects, a few targeted improvements can enhance both efficiency and sustainability.

- Increase community outreach to improve utilisation, especially in low-footfall areas
- Strengthen revenue models (memberships, tiered pricing, cross-subsidisation) for financial sustainability
- Expand awareness campaigns, particularly for mental health services
- Build local capacity by training community-based instructors and volunteers
- Strengthen partnerships with local schools, hospitals, and local institutions
- Introduce regular performance tracking (utilisation, cost, engagement)

12. Conclusion

The community health infrastructure projects demonstrate strong overall performance, with clear alignment to community needs and the ability to deliver meaningful and sustained outcomes. The initiatives have successfully translated investments into active community use, improving health, participation, and community well-being. They have also strengthened social cohesion and expanded access to fitness, wellness, and mental health services in rural areas. While there is scope to further optimise operational efficiency, the projects have established a solid foundation and are well-positioned to deliver long-term, scalable benefits to the community.

**SOCIAL IMPACT ASSESSMENT
MACARE POLYCLINICS
EXECUTIVE SUMMARY**

1. Need for the Initiative

Access to affordable and quality healthcare continues to remain uneven across many parts of Kerala, particularly in semi-urban and rural areas. While the state has strong overall health indicators, gaps persist in access to diagnostics and specialised care. Non-communicable diseases account for nearly 70% of deaths in Kerala, increasing the need for regular screening and early diagnosis. The Ma Care initiative aims to address these challenges by strengthening access to affordable, quality diagnostics and outpatient care through a decentralised network of centres. It focuses on bridging the gap between urban and rural healthcare access, reducing the cost burden on patients, and enabling early detection and management of diseases. By establishing diagnostic centres, a polyclinic, and a specialised geriatric facility closer to communities, the initiative improves turnaround time for tests and consultations, supports continuity of care, and reduces dependence on tertiary hospitals. It also aims to respond to the rising burden of chronic diseases and the increasing need for elderly care by providing integrated, accessible, and patient-centric healthcare services.

2. About the MA CARE Centres

- **MACARE Diagnostic Centre, Kaloor (Kochi):** Comprehensive urban centre offering diagnostics, imaging (ultrasound, X-ray), dental care, outpatient consultations, health check-ups, and pharmacy services.
- **MACARE Diagnostics, Mattancherry:** Provides basic lab testing, ECG, preventive screenings, and sample collection; supports nearby public hospitals by handling routine diagnostics.
- **MACARE Diagnostics, Puthiyakavu:** Semi-urban centre focused on preventive and routine diagnostics, including lab tests, ECG, and health check-up packages for early detection.
- **MACARE Diagnostics & Geriatric Centre, Irinjalakuda:** Advanced facility combining high-end diagnostics with specialised geriatric care; serves as a referral hub for complex cases.
- **MACARE Polyclinic, Thrissur:** Multi-specialty facility offering consultations, diagnostics, pharmacy services, preventive programs, and teleconsultation under one roof.
- **MACARE Diagnostics, Ollur:** Provides essential diagnostic services, ECG, and preventive screenings in a semi-urban area, supporting early detection.
- **MACARE Diagnostics, Peringandoor:** Offers affordable lab testing, ECG, and routine screenings; serves both local residents and patients referred from a nearby government medical college.

3. CSR Spend in 2024–25

The MA CARE initiative reflects a balanced investment approach, with nearly equal emphasis on infrastructure development and ongoing service delivery.

Unit	CAPEX	OPEX	Total
Ma Care Diagno Centre, Kaloor	73,14,742	1,80,40,485	2,53,55,228
Ma Care Diagnostics, Mattancherry	7,356	24,00,278	24,07,634
Ma Care Diagnostics, Puthiyakavu	15,33,525	2,63,032	17,96,557
Ma Care Diagnostics and Geriatric Centre, Irinjalakuda	4,12,44,075	1,12,65,063	5,25,09,138
Ma Care Polyclinic, Thrissur	51,72,439	2,36,98,483	2,88,70,922
Ma Care Diagnostics, Ollur	14,55,582	70,482	15,26,064
Ma Care Diagnostics, Peringandoor	2,42,000	-2,01,213	40,787
Total	5,69,69,719	5,55,36,611	11,25,06,330

4. Beneficiaries Served

Centre	Strength	Special Focus	Operational Highlight
MACARE Diagnostic Centre Kaloor	High-volume urban centre with integrated diagnostics, dental care, and outpatient services	Affordable diagnostics and comprehensive service mix in a central location	Strong utilisation driven by accessibility and wide service offerings; reduced dependence on high-cost private diagnostics and improved access within Kochi
MACARE Diagnostics Mattancherry	Quick and affordable access to essential diagnostics in a high-density locality	Supporting routine diagnostics for populations dependent on public healthcare	Improved turnaround time for basic tests; reduced patient load on nearby public hospitals and improved timely diagnosis
MACARE Diagnostics Puthiyakavu	Focus on preventive and routine diagnostics in a semi-urban setting	Early detection and monitoring of chronic conditions	Increased uptake of preventive health check-ups; improved early diagnosis and regular health monitoring in underserved areas
MACARE Diagnostics and Geriatric Centre – Irinjalakuda	Integrated diagnostic and specialised geriatric care facility	Chronic disease management and elderly care	Functions as a referral hub for surrounding centres; improved continuity of care and management of age-related conditions
MACARE Diagnostics Puthiyakavu	Focus on preventive and routine diagnostics in a semi-urban setting	Early detection and monitoring of chronic conditions	Increased uptake of preventive health check-ups; improved early diagnosis and regular health monitoring in underserved areas

MACARE Diagnostics and Geriatric Centre – Irinjalakuda	Integrated diagnostic and specialised geriatric care facility	Chronic disease management and elderly care	Functions as a referral hub for surrounding centres; improved continuity of care and management of age-related conditions
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Beneficiary Feedback

- The patient survey indicates a very high level of satisfaction across all key service dimensions, with weighted averages above 4.7 for all indicators.
- Timeliness of care received the highest rating (4.81), highlighting strong efficiency in service delivery and reduced waiting times.
- Quality of medical care (4.77) and effectiveness of treatment (4.76) also reflect strong clinical performance and patient trust in healthcare services.
- The responses suggest consistent service quality, timely intervention, and positive patient experience across MA Care Polyclinic & Hospital.
- 95.24% of respondents rated their experience as “5,” reflecting strong trust, satisfaction, and consistency in service delivery.
- 100% of respondents stated they would recommend MA Care to others, showing strong patient loyalty and confidence in care quality.
- A majority (77.78%) reported that comparable care at the same cost is not easily available elsewhere, highlighting MA Care’s competitive advantage in affordable quality healthcare.
- The overall satisfaction score is extremely high (4.95), indicating near-universal positive patient experience with MA Care services.

5. Relevance of the Project

MA Care Polyclinics is highly relevant in addressing the critical gap in accessible, affordable, and quality healthcare in Kerala, particularly across semi-urban and rural regions. In areas such as Thrissur and Kochi, healthcare services are often concentrated in urban centers and remain fragmented, limiting effective access for low- and middle-income populations, while advanced private healthcare facilities are frequently unaffordable for economically vulnerable groups. Rural and peri-urban regions further face inadequate healthcare infrastructure, compelling patients to travel long distances for diagnostics and treatment, which results in delayed care, increased financial burden, and disrupted continuity of treatment. MA Care directly responds to these challenges by combining advanced medical infrastructure with affordable pricing models, thereby ensuring equitable access to quality healthcare. It also strengthens the goal of Universal Health Coverage (UHC) by reducing financial hardship while improving service accessibility. In addition, it aligns with India’s National Health Mission (NHM) by reinforcing local healthcare systems and promoting early disease detection, while also contributing to the United Nations Sustainable Development Goals (UNSDGs) by enhancing healthcare accessibility, reducing inequality, and improving overall health outcomes.

- *“For many patients, affordable tests were hard to access. There were no similar facilities nearby, which led to delays in diagnosis and treatment. We have helped*

by bringing reliable and low-cost services closer to people.”- Centre Head, MA CARE Thrissur

6. Effectiveness of the Project

MA Care Polyclinics demonstrates strong effectiveness in delivering quality, timely, and accessible healthcare services through a well-structured clinical and operational system. It is supported by qualified doctors across multiple specialties, along with trained technicians and organized departments, ensuring reliable and consistent standards of care across all centres. The use of high-quality diagnostic equipment enhances clinical accuracy, while the availability of integrated consultation and diagnostic services enables timely care, reduces delays in investigations, and facilitates early initiation of treatment. Early access to testing further supports prompt disease detection, improving overall patient outcomes. In addition, in-house pharmacy services ensure continuity of care and convenient access to prescribed medications. The hub-and-spoke operational model strengthens effectiveness by linking smaller centres with advanced facilities, allowing routine services to be delivered locally while efficiently referring complex cases to higher centres. In this context, specialized services such as geriatric care delivered through centres like Irinjalakuda, along with advanced diagnostic capabilities including MRI and CT imaging (120-slice technology), and the integration of selected AYUSH-based supportive treatments further enhance comprehensive care delivery. This approach optimizes resource utilization, reduces patient burden, and expands service reach to underserved and remote populations. The positive beneficiary feedback further reinforces its effectiveness, particularly highlighting the quality of doctors, affordability, and smooth, well-coordinated service delivery.

- “Earlier, people had to depend on crowded government hospitals or expensive private centres even for basic tests. With services now available within the community, patients can get timely and affordable care more easily.”
– Centre Head, MA CARE Kochi
- “The doctors here are very good and take the time to explain everything clearly. The treatment felt thorough and we were well taken care of.”
– Patient

7. Efficiency

MA Care Polyclinics demonstrate strong efficiency through optimized utilization of cost, time, and healthcare resources across its service network. Healthcare services are offered at lower prices compared to many private providers, significantly reducing out-of-pocket expenditure for patients. The integration of diagnostics, consultations, and pharmacy services within the same system minimizes unnecessary travel, repeat visits, and associated income loss, thereby

improving overall service efficiency. The use of advanced diagnostic technologies such as digital X-ray, CT, MRI, and automated laboratory systems enables faster and more accurate results, reducing diagnostic turnaround time and allowing quicker clinical decision-making. This contributes to earlier treatment initiation and improved patient outcomes. An internal Management Information System (MIS) further streamlines operations by improving data handling and administrative coordination. The hub-and-spoke model with link centres and main centres enhances infrastructure efficiency by allocating routine diagnostic services to smaller centres while directing complex cases to larger facilities, ensuring optimal resource use. Continuous training of doctors and technicians supports effective equipment utilization and adherence to clinical protocols, maintaining consistency and quality in service delivery.

- *The tests were done quickly and I got the reports on the same day. I didn't have to go to multiple places, everything was available here, which saved a lot of time and effort.”– Patient*
- *“The cost of tests and medicines here is much lower than other centres. It really helps us manage our expenses without delaying treatment.”– Patient*

8. Sustainability

Due to the steady and increasing demand from the communities it serves, MA Care Polyclinics is well positioned to be sustainable in the long-term. Its well-structured operational model balances healthcare delivery with efficient resource utilization, ensuring that services remain both relevant and actively used, as reflected in high centre utilisation levels. Continuous investment in staffing, infrastructure maintenance, and operational systems strengthens service reliability and ensures uninterrupted continuity of care. The system is also adaptable, allowing centres to respond effectively to evolving community healthcare needs over time. Financial sustainability is supported through a blended approach that combines subsidised healthcare services with partial cost recovery mechanisms, where select revenue-generating services help offset operational expenses and reduce dependence on external funding. This approach maintains affordability for patients while enhancing financial resilience. Sustainability is additionally reinforced through a scalable hub-and-spoke model that integrates high-capacity centres with smaller diagnostic units, enabling flexible expansion and wider coverage.

“We continue to see a steady number of patients across centres, which shows that people trust and rely on these services. By keeping costs affordable and managing resources carefully, we can run the centres smoothly and expand based on need.”
– Business Head, MA CARE Thrissur

9. Social Impact

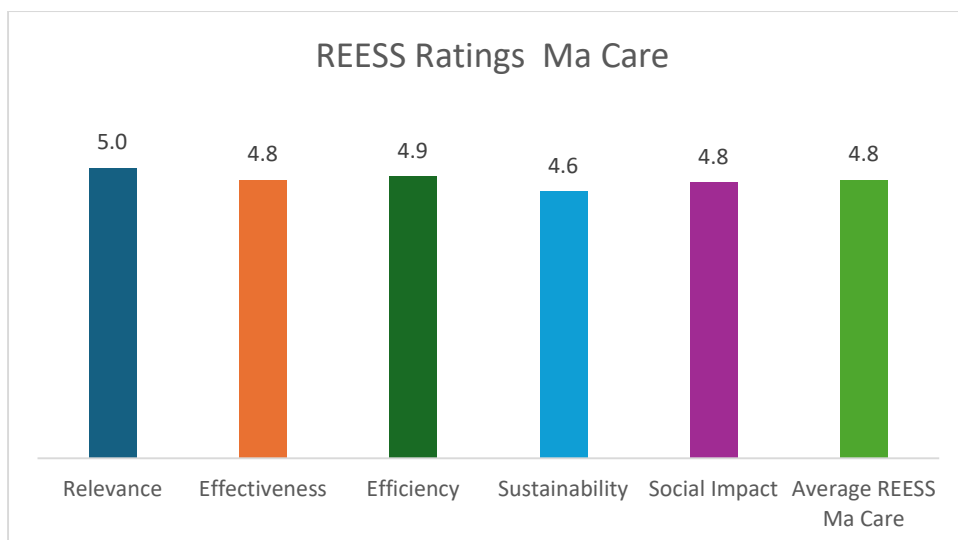
MAFIL's CSR support to the Ma Care Polyclinics has a strong social impact by significantly improving access to timely, reliable, and quality healthcare services across diverse communities. By bringing diagnostic and outpatient services closer to the population, it reduces delays in diagnosis and treatment and enables earlier clinical intervention, resulting in improved health outcomes. Faster turnaround times also lessen dependence on distant tertiary hospitals and reduce long waiting periods, which is especially critical for conditions requiring early detection and immediate care. The model reduces financial burden by offering affordable and subsidised services, thereby lowering out-of-pocket expenses for low- and middle-income groups. It also decreases indirect costs such as travel, accommodation, and loss of daily wages, making healthcare more accessible and inclusive. The system strengthens the management of chronic diseases like diabetes and hypertension by supporting regular monitoring, reducing complications, and limiting the need for expensive tertiary care. By expanding access in semi-urban and rural areas, it increases healthcare-seeking behaviour and encourages the use of preventive services. Consistent service quality, availability of qualified professionals, and patient-centric care help build trust in community-based healthcare systems.

10. REESS Ratings

Based on SAN teams observations, the following REESS indicators were rated on a scale of 1 to 5 (1 being lowest)

REESS Dimension	Indicator	REESS Indication Ratings
Relevance	Access to rural/semi-urban healthcare	5
	Reduction in urban dependency for healthcare	5
	Alignment with patient healthcare needs	5
	Accessibility for low/middle-income groups	5

	Alignment with national & healthcare frameworks	5
	Clinical relevance & service utility	5
	Geographic coverage	5
	Average Relevance	5
Effectiveness	Patient health outcome improvement	5
	Diagnostic & treatment success rate	5
	Patient recovery & follow-up adherence	5
	Clinical understanding & awareness improvement	5
	Emergency response effectiveness	5
	Preventive care impact	4
	Average Effectiveness	4.8
Efficiency	Affordability	5
	Infrastructure utilization	5
	Doctor–patient ratio	5
	Facility occupancy/utilization	5
	Shared diagnostic resource utilization	5
	Digital health / telemedicine usage	4.5
	Administrative efficiency	4.5
Average Efficiency	4.9	
Sustainability	Dependence on external funding	5
	Patient inflow growth trend	5
	Long-term healthcare demand potential	5
	Fee recovery / revenue sustainability	4
	Scalability potential	4
Average Sustainability	4.6	
Social Impact	Access for rural/low-income patients	5
	Reduction in patient travel/migration	5
	Community health improvement	5
	Patient awareness & health education	4.5
	Preventive healthcare awareness	4
	Gender inclusion in healthcare access	5
Average Social Impact	4.75	



The REESS framework indicates that MA Care performs exceptionally well across all dimensions, with particularly strong scores in relevance (5.0) and efficiency (4.9), reflecting its strong alignment with beneficiary needs and highly optimized service delivery mechanisms. Effectiveness (4.8) is also robust, suggesting that program interventions are largely successful in achieving intended outcomes. The sustainability score (4.6), while solid, indicates that MA Care is still in a strengthening phase with respect to long-term resource stability and reduced dependence on external support. Social impact (4.8) highlights the program’s meaningful contribution to community wellbeing and beneficiary upliftment, particularly in improving access to essential care services. The average REESS score of 4.8 positions MA Care as a high-performing initiative with strong operational efficiency and social value, while future improvements can focus on enhancing long-term sustainability and further deepening outcome consistency.

11. Recommendations

- Expand outreach and awareness to increase utilisation in smaller centres
- Strengthen preventive health and screening programs
- Introduce mobile diagnostic units for remote areas
- Enhance digital health and teleconsultation services
- Improve data tracking for better service planning and efficiency

11. Conclusion

The MA CARE initiative has developed into a comprehensive and scalable healthcare model that effectively addresses gaps in access, affordability, and quality. By combining advanced diagnostics, outpatient care, and decentralised service delivery, it has improved healthcare access across diverse communities. With continued support and targeted improvements, the initiative is well-positioned to deepen its reach and deliver sustained impact in community healthcare.

**SOCIAL IMPACT ASSESSMENT
MANAPPURAM ACADEMIES
EXECUTIVE SUMMARY**

1. Need for the Initiative

Access to quality education and structured learning opportunities continues to remain uneven across many parts of Kerala, particularly in semi-urban and rural areas. While the state has strong literacy and school-level outcomes, significant gaps persist in access to advanced academic support, competitive exam coaching, and skill-based training. Students in smaller towns often face a shortage of qualified teachers, limited exposure to structured coaching, and lack of access to modern learning infrastructure. Specialised coaching for engineering and medical entrance exams, as well as professional courses, is largely concentrated in urban centres like Kochi and Thiruvananthapuram. As a result, students frequently travel long distances or relocate, leading to increased financial burden, disruption of family support systems, and unequal access to opportunities. The Manappuram Academies aim to address these challenges by strengthening access to affordable, quality education through a decentralised network of centres.

2. About the Manappuram Academies

- **MA ACADEMY (Chittur, Palakkad, Thriprayar):** These centres focus on entrance and school-level academic coaching, including preparation for engineering and medical entrance exams such as NEET and KEAM, along with academic support for Classes 11 and 12.
- **MA CAMPUS (Palakkad, Thrissur, Valapad):** These are integrated centres offering professional coaching for CA, CS, ICWA supported by structured curriculum and dedicated faculty.
- **MANAPPURAM CIVIL SERVICE ACADEMY:** Provides coaching for civil services examinations, with a focus on preliminary stage preparation through structured study support and test-based learning.
- **MANAPPURAM INSTITUTE FOR LANGUAGE STUDIES:** Offers language and communication training including IELTS, German, and Spoken English, supporting employability and higher education opportunities.

Together, these centres provide a mix of academic coaching, professional training, and skill development within community settings.

3. CSR Spend in 2024–25

The Manappuram Academies initiative reflects a balanced investment approach across infrastructure and operations.

Unit	CAPEX	OPEX	Total
MA Academy Chittur	27,99,155	14,46,295	42,45,450
MA Academy Palakkad	73,03,533	65,83,593	1,38,87,126
MA Academy Thriprayar	1,37,577	37,58,046	38,95,623
MA Campus Palakkad	30,93,651	3,09,013	34,02,664
MA Campus Thrissur	22,67,888	1,24,11,593	1,46,79,481
MA Campus Valapad	3,87,426	4,66,017	8,53,443
Manappuram Institute for Language Studies	37,62,534	27,03,012	64,65,546
Manappuram Civil Service Academy	82,220	4,91,348	5,73,568

Total Investment: ₹4,80,02,311

4. Beneficiaries Served

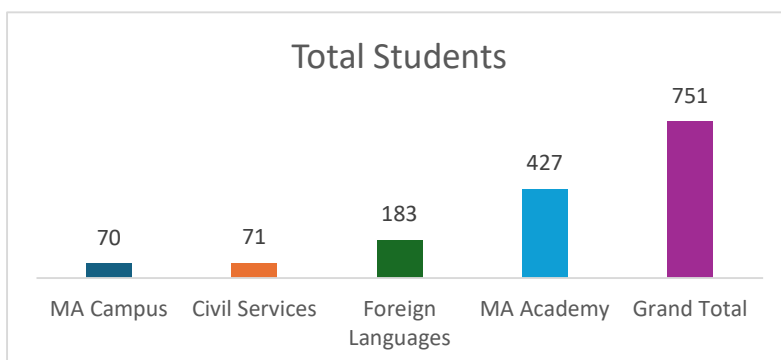
The academies serve a diverse group of students across locations, with utilisation varying by centre size and program offerings.

- Larger centres such as Palakkad and Thrissur cater to higher student volumes
- Smaller centres ensure access in underserved areas
- Specialised institutes cater to targeted learning needs such as language and competitive exams

This distribution supports both access and specialised learning.

Unit	Strength	Special Focus	Highlight
MA Academy	Structured academic coaching centres providing foundational and entrance-focused learning	Engineering and medical entrance preparation (NEET, KEAM) along with Classes 11 and 12 academic support	Improved access to quality coaching in semi-urban and rural areas, reducing the need for students to travel to major cities
MA Campus	Integrated learning centres offering professional and career-oriented education	Coaching for CA, CS, ICWA with structured curriculum and dedicated faculty	Enabled access to professional course preparation within local regions, reducing migration and associated costs for students
Manappuram Civil Service Academy	Dedicated centre for competitive exam preparation with focused academic support	Civil services examination coaching, particularly at the preliminary level	Provides structured guidance and test-based preparation for aspirants from non-urban backgrounds

Manappuram Institute for Language Studies	Specialised centre focused on language and communication skill development	IELTS, German, and Spoken English training	Improved communication skills and enhanced employability, supporting students pursuing higher education and global opportunities
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Overall Reach: The academies collectively served a total of 751 students across diverse programs.

Ma Campus: The Thrissur centre offered a diverse range of professional commerce and management courses, including CA, CMA, CS, and BCom integrated programs. A total of 70 students were enrolled across various batches, distributed across Thrissur (29), Valapad (15), and Palakkad (26), with an equal balance of APL (35) and BPL (35) students, reflecting inclusive accessibility to quality education. The academic structure included multiple levels such as Foundation, Intermediate, and Executive programs. Key batches included CA Foundation, CA Inter (1st and 2nd groups), CMA Foundation, CMA Inter batches, BCom integrated programs, and CS Executive. A total of 6 dropouts were recorded. No student cleared the exam and subsequently, the number of new joinees were reduced

BATCHS	THRISSUR	VALAPAD	PALAKKAD	TOTAL NO. OF STUDENTS
CA Foundation	4	-	3	7
CA Foundation Sat and Sun Batch	-	7	-	7
CA Inter 1st group	6	-	-	6
CA Inter 2nd Group	-	-	3	3
BCOM Plus CA	2	-	-	2
CMA Foundation	4	4	1	9
CMA Inter Employee Batch	-	4	-	4
CMA Inter 1st group	-	-	10	10
CMA Inter 2nd Group	6	-	-	6

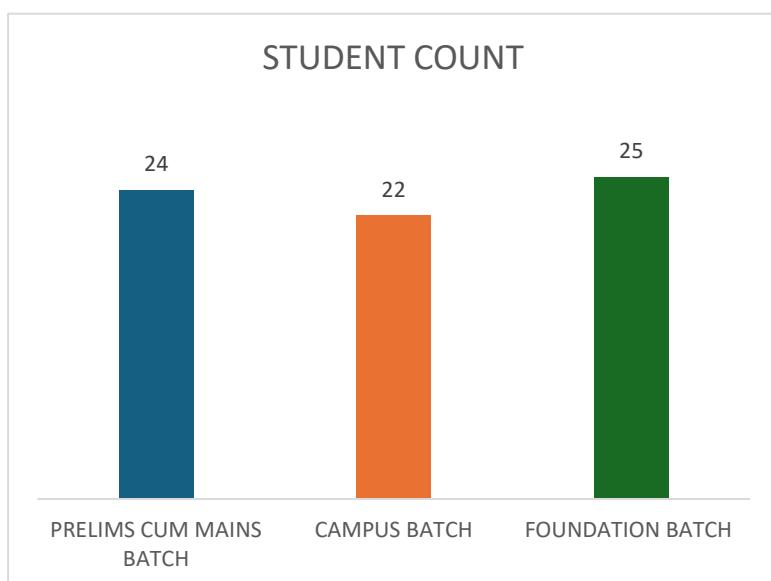
BCOM Plus CMA	4	-	9	13
CS Executive	3	-	-	3
TOTAL	29	15	26	70

Students Speak

“The classes are structured and concept-oriented. The faculty made topics easy to understand, which helped me in CA prep.”

“Regular practice, guidance, and tests helped me improve my confidence.”

“The CS Executive classes were good. The support from made a difference in my preparation.”



Manappuram Academy of Civil Services:

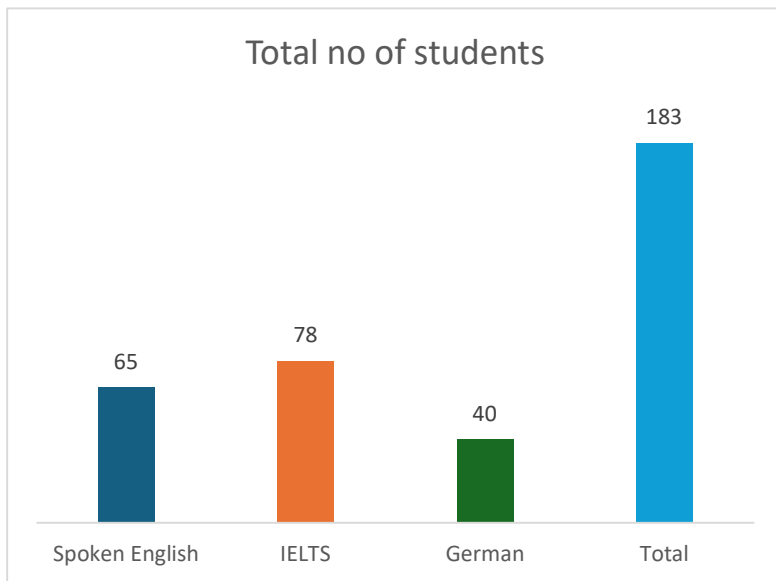
The institute conducted three key batches designed for different stages of preparation: Prelims Cum Mains Batch, Campus Batch, and Foundation Batch, with a total of 71 students enrolled. The Prelims Cum Mains Batch, consisting of 24 students, focused on strengthening core concepts along with exam-oriented practice for both

stages. The Campus Batch, with 22 students, was structured to prepare students for placement readiness through targeted academic and skill-based training. The Foundation Batch, with 25 students, concentrated on building strong basics and conceptual clarity to support future progression into advanced levels. Together, these batches provided a structured learning pathway across different stages of student development.

Students Speak

“The teachers helped me understand how to balance both concept learning and exam practice in a structured way.”

“The academy gave me a strong base and made it easier to follow higher-level topics.”



Manappuram Institute for Language Studies: The institute offered three key language training programs designed to meet diverse learner goals for a total of 183 students: Spoken English, IELTS, and German. The Spoken English program, with 65 students, focused on improving fluency, confidence, grammar, vocabulary, and real-life communication skills through interactive sessions and personalized feedback. The

IELTS program, the largest with 78 students, was structured to help learners achieve their desired band scores through comprehensive training in listening, reading, writing, and speaking, along with regular mock tests and exam strategies. The German language program, with 40 students, provided structured learning aligned with international proficiency levels, emphasizing conversational skills, grammar, and cultural understanding to support academic and career opportunities abroad. Together, these programs reflected a strong commitment to skill development and global career preparation.

Student Feedback

Spoken English: "Before joining the Spoken English program, I was very hesitant to speak. The interactive sessions and constant encouragement helped me become more confident and fluent in everyday conversations."

IELTS: "The IELTS training was extremely structured and exam-oriented. The mock tests and detailed feedback helped me understand my mistakes and improve my band score significantly."

German: "The German classes were well organized and easy to follow. I especially liked how grammar and speaking practice were combined, which made learning a new language much more practical and enjoyable."

Ma Academy: A total enrolment of 427 students across Triprayar, Palakkad, and Chittur centres, with a clear concentration of students in the Triprayar centre, which alone accounts for 323 students, indicating it as the primary hub of operations.

	Tripayyar	Palakkad	Chittur	Total
9th	0	0	4	4
10th	30	0	1	31
11th	51	29	9	89
12th	101	31	5	137
Crash	141	0	0	141

Hybrid	0	13	0	13
Repeater	0	12	0	12
Total	323	85	19	427

The Plus Two results from MA Academy Triprayar reflect a strong overall academic performance across both State and CBSE boards. A significant number of students have achieved top-tier scores, with several scoring above 95%, indicating excellent mastery of subjects at the highest academic level. A large group of students has also secured marks above 90%, showing consistent high achievement across the cohort, while an additional set of students scoring above 80% demonstrates a strong overall pass distribution with good academic stability. The presence of multiple high scorers across both boards highlights effective teaching support and structured preparation. Overall, the results indicate strong academic outcomes, with a healthy concentration of students in the higher percentage brackets, reflecting consistent performance and effective learning outcomes across the batch.

Survey Findings (Online Survey)

- *Strongest improvement: Understanding of subject: Students reported the highest satisfaction in conceptual clarity and subject understanding. Over 80% rated it 4 or 5, showing that teaching effectiveness and clarity are strong strengths of the program.*
- *High academic goal achievement: A majority of students felt they were able to progress toward their academic goals, indicating the program is aligned with exam and career expectations.*
- *Good development in problem-solving skills: Students responded positively to analytical skill-building, which is critical for competitive exams and professional courses.*
- *Improved exam readiness: Most students felt better prepared for exams, showing effectiveness in structured preparation and training methods.*
- *Lowest scoring area: Entrance exam marks improvement: This is the weakest indicator, showing that although learning and preparation have improved, it has not yet fully translated into higher exam scores for all students.*

5. Relevance of the Project

The Academies are highly relevant as they address the long-standing gap in access to quality education and coaching, especially in rural and semi-urban areas where experienced faculty and good institutions are limited. By offering structured coaching locally, it reduces the need for students to relocate to cities and makes education more affordable and accessible. The initiative also aligns with the National Education Policy (NEP) and supports key global goals such as Quality Education, Reduced Inequalities, and Decent Work and Economic Growth.

Overall, it plays an important role in improving educational equity and expanding career opportunities for students from underserved regions.

6. Effectiveness of the Project

The academies have made notable impact in improving access to structured education through the establishment of learning centres and basic infrastructure, enabling students in semi-urban and rural areas to benefit from organised coaching and academic support. However, its overall effectiveness in terms of outcomes remains mixed, as it has not yet consistently delivered strong results in competitive examinations and professional courses. Key challenges include competition from established urban coaching institutes that continue to draw high-performing students. Despite these limitations, the initiative has significantly improved educational access, increased awareness of career opportunities, and encouraged student participation in competitive exams. With further strengthening of faculty quality, academic systems, and result-oriented practices, the initiative holds strong potential to evolve into a more outcome-focused and impactful education model.

7. Efficiency

The academies demonstrate moderate efficiency in resource utilization, particularly through investments in infrastructure such as classrooms, computers, and learning facilities that have enabled the establishment of accessible education centres across multiple locations. From a beneficiary standpoint, the initiative is highly cost-efficient, as it reduces the financial burden associated with relocating to urban centres by eliminating expenses related to travel, accommodation, and living costs, thereby making education more accessible to students from diverse socio-economic backgrounds. Operationally, the academies also achieve reasonable efficiency by delivering multiple programs such as entrance coaching, professional courses, and language training using shared infrastructure, thereby optimizing physical resources. However, overall efficiency is constrained by underutilization of facilities in certain centres due to lower enrolment and limited conversion of investments into strong academic outcomes. While the initiative has been effective in improving access and affordability, there remains significant scope to increase the number of students.

8. Sustainability

The initiative has limited financial sustainability and remains dependent on MAFIL's CSR support for operations. This is mainly due to poor enrolment, subsidised fee structures, and high operating costs, which restrict internal revenue generation. However, the initiative

benefits from strong demand for coaching and skill development in rural and semi-urban areas, supported by existing infrastructure. Moving forward, improving enrolment, strengthening academic results, and developing a balanced revenue model will be key to achieving long-term financial sustainability.

9. Social Impact

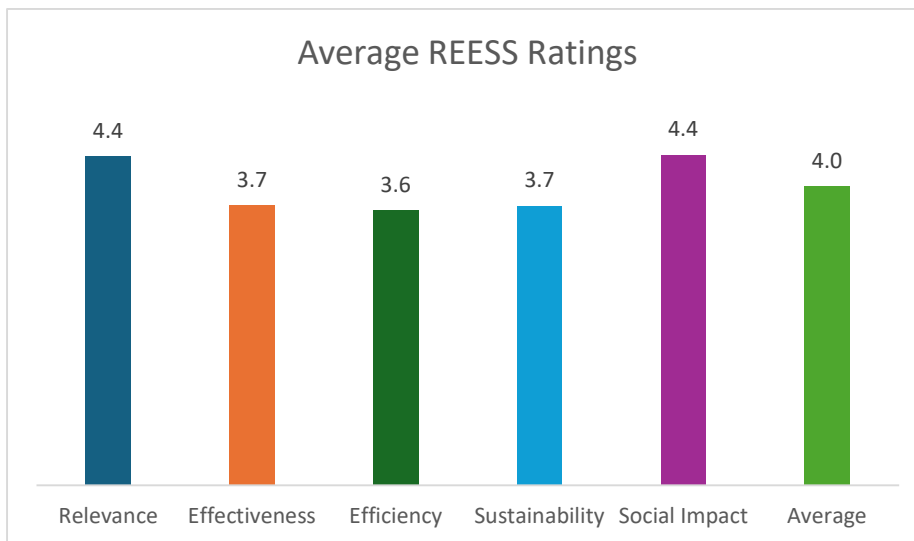
The academies created a mixed but meaningful social impact by improving access to education for students in semi-urban and rural areas. By establishing local learning centres, it has reduced barriers related to distance and cost, allowing students, especially from low- and middle-income backgrounds to access coaching without relocating to major cities. It has also increased awareness of higher education and career opportunities, including competitive exams, professional courses, and international pathways, while language programs have improved communication skills and confidence. However, the impact on measurable academic outcomes remains limited, as improved access has not yet consistently translated into strong results in competitive exams and professional courses. Despite these challenges, the initiative has strengthened educational inclusion, encouraged greater student participation in structured learning, and reduced dependence on urban coaching hubs. With further improvements in quality and outcomes, its social impact has strong potential to grow significantly.

10. REESS Ratings

Based on SAN team observations, the following REESS indicators were rated on a scale of 1 to 5 (1 being lowest).

REESS Dimension	Indicator	MA Academy	MA Campus	Civil Services Academy	Language Institute	Total (Overall)
Relevance	Access to rural/semi-urban education	5	4	4	5	4.5
	Reduction in urban dependency	5	4	4	5	4.5
	Alignment with student academic needs	5	4	4	5	4.5
	Accessibility for low/middle-income groups	4	4	4	4	4.0
	Alignment with national and international framework	5	4	5	5	4.8
	Industry & employability relevance	5	4	4	5	4.5
	Lack of similar service providers	4	3	4	4	3.8
	Average Relevance		4.7	3.9	4.1	4.7

Effectiveness	Academic performance improvement	5	3	4	4	4.0
	Competitive exam outcomes	4	2	3	3	3.0
	Dropout & completion rate	4	3	4	4	3.8
	Conceptual understanding improvement	5	3	4	5	4.3
	Exam readiness & test performance	4	3	4	4	3.8
	Placement / exam outcomes	4	3	3	4	3.5
	Average Effectiveness	4.3	2.8	3.7	4.0	3.7
Efficiency	Cost per student efficiency	4	3	4	4	3.8
	Infrastructure utilization	5	3	3	4	3.8
	Student–teacher ratio	4	3	3	4	3.5
	Batch occupancy/utilization	4	3	3	4	3.5
	Shared resource utilization	4	4	4	4	4.0
	Digital/hybrid learning usage	4	2	3	5	3.5
	Administrative efficiency	4	3	3	4	3.5
	Average Efficiency	4.1	3.0	3.3	4.1	3.6
Sustainability	Dependence on external funding	4	4	4	4	4.0
	Enrollment growth trend	4	2	3	4	3.3
	Long-term demand potential	5	3	4	5	4.3
	Financial sustainability	3	2	3	3	2.8
	Scalability potential	5	3	4	5	4.3
	Average Sustainability	4.2	2.8	3.6	4.2	3.7
Social Impact	Access for rural/low-income students	5	4	4	5	4.5
	Reduction in migration	5	4	4	5	4.5
	Employability skill improvement	4	4	4	5	4.3
	Communication & confidence development	4	4	4	5	4.3
	Awareness of career opportunities	4	4	4	5	4.3
	Gender inclusion impact	5	4	4	5	4.5
	Average Social Impact	4.5	4.0	4.0	5.0	4.4



The REESS framework indicates that the academies perform strongly on relevance (4.4) and social impact. Among the individual institutions, MA Academy and the Language Institute

emerge as the strongest performers, reflecting high alignment with rural and semi-urban educational needs, strong accessibility, and significant contribution to student learning and employability outcomes. Effectiveness and efficiency remain the key areas requiring improvement, particularly in translating learning into consistent competitive exam success and optimizing infrastructure utilization. The lower effectiveness score for MA Campus reflect challenges in outcome conversion, while Civil Services shows scope for stronger exam results. Efficiency is constrained by low enrolment, underutilization in certain centres. Sustainability is still developing, with dependence on external funding in some centres.

11. Recommendations

- Improve academic systems and performance tracking
- Increase outreach to improve enrolment in smaller centres
- Introduce more outcome-focused coaching models
- Expand digital and hybrid learning approaches
- Can identify needy, meritorious students and sponsor their coaching /provide scholarships to support their coaching in other centres.

11. Conclusion

The Manappuram Academies initiative represents a strong effort to improve access to education and skill development across underserved regions. While it has made significant progress in creating infrastructure and expanding access, there is a clear need to strengthen outcomes, efficiency, and sustainability. With targeted improvements, the initiative has the potential to evolve into a high-impact, outcome-driven education model.

**SOCIAL IMPACT ASSESSMENT
RURAL HEALTH
EXECUTIVE SUMMARY**

1. Need for the Initiative

Access to affordable healthcare and support services is still not equal across many vulnerable communities, especially for low-income families, elderly people, and persons with disabilities. Even in Kerala, which has good health indicators, there are gaps in reaching services at the last mile, affordability of long-term treatments, and availability of local care. People with long-term illnesses like kidney disease, diabetes, and age-related conditions need regular care, but many struggle due to high costs, long travel distances, and lack of nearby facilities. Access to safe drinking water, mobility support, and basic institutional services is also not consistent, which affects health and daily life.

These issues show the need for simple, well-planned community-based support systems. There is a growing need for services that go beyond one-time help and provide continuous care such as rehabilitation, elderly support, and emergency medical assistance. Strengthening local institutions, improving outreach, and reducing financial burden are important to ensure timely help. The main need is to close these gaps and make sure vulnerable people get proper, affordable, and respectful support within their own communities.

2. CSR Spend in 2024–25

Project	CAPEX (₹)	OPEX (₹)	Total (₹)
Wings on Wheels	80,79,124	0	80,79,124
Peringottukara Association	0	43,65,000	43,65,000
Individual	0	31,47,175	31,47,175
Equipment to Govt Offices	15,31,446	0	15,31,446
Vehicle to Valapad Panchayath	8,35,000	0	8,35,000
Y2K Tots Foundation/Type 1 Foundation	0	6,55,198	6,55,198
TB Centre Thrissur	0	6,33,547	6,33,547
Institutional Support -Various	0	5,67,868	5,67,868
Baby Bed for Ente Kanmani Project	5,60,000	0	5,60,000
Daya Palliative, Pala	0	5,33,547	5,33,547
Water Kiosk Karayamuttam	5,10,000	0	5,10,000
Seva Sadanam	0	5,00,000	5,00,000
Sevabharathi	0	3,50,000	3,50,000
General/Others	2,51,700	2,13,782	4,65,482
Artificial Limbs	2,50,000	0	2,50,000
Sports Equipments & Track Suits	1,54,464	0	1,54,464
Tennis Academy	0	1,33,000	1,33,000

Total	1,21,71,734	1,10,99,117	2,32,70,851
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3. Beneficiaries Served

Initiative	Strength	Special Focus	Operational Highlight
Wings on Wheels	Flagship, high-impact mobility initiative for persons with disabilities	Assistive mobility and social inclusion	Enabled distribution of three-wheeler scooters; significantly improved independence, livelihood access, and community participation
Peringottukara Association	Strong, sustained healthcare intervention model	Dialysis care and critical treatment support	Strengthened dialysis infrastructure with machines and solar backup; ensured uninterrupted, life-saving care for vulnerable patients
Individual Support	Extensive grassroots outreach through direct beneficiary assistance	Emergency and critical healthcare support	Addressed urgent medical needs through treatments, surgeries, and devices; reduced financial burden and ensured timely care
Equipment to Government Offices	Strategic strengthening of public service infrastructure	Institutional capacity building	Enhanced efficiency through provision of essential equipment; improved outreach and service delivery across public systems
Vehicle to Valapad Panchayath	Infrastructure support for decentralized governance	Community outreach and service delivery	Improved last-mile connectivity and responsiveness in health and welfare services at the Panchayath level
Y2K Tots Foundation / Dr Rashid	Targeted intervention for chronic disease management in children	Type 1 diabetes care and nutrition	Enabled better disease monitoring through glucometers and nutrition kits; improved quality of life for young patients
TB Centre Thrissur	Focused public health support for communicable disease management	Tuberculosis care and outreach	Strengthened outreach through vehicle support; improved patient tracking, adherence, and treatment continuity
Institutional Support	Multi-institutional capacity enhancement approach	Healthcare and welfare infrastructure	Expanded institutional ability to serve communities through equipment and infrastructure support
Baby Bed – Ente Kanmani Project	Maternal and neonatal healthcare strengthening	Infant care and safe postnatal environments	Improved neonatal care infrastructure; enhanced hygiene, safety, and early-life health outcomes
Daya Palliative, Pala	Compassionate care model for	Palliative and home-based care	Enabled accessible home care; improved dignity and quality of life

	chronic and terminal patients		
Water Kiosk Karayamuttam	Community-level essential infrastructure initiative	Safe drinking water access	Provided sustainable clean water solution; reduced health risks and improved community well-being
Seva Sadanam	Institutional care support for vulnerable populations	Shelter and rehabilitation services	Improved infrastructure and living conditions; enhanced quality of care and institutional capacity
Sevabharathi	Grassroots volunteer-driven welfare network	Community support and disaster response	Strengthened outreach through regular funding and emergency relief; improved resilience in vulnerable communities
Artificial Limbs Support	High-impact rehabilitation intervention	Disability support and mobility restoration	Restored mobility and independence; enabled beneficiaries to engage more actively in social and economic life
Sports Equipment & Track Suits	Youth-focused developmental initiative	Sports promotion and physical well-being	Encouraged participation in sports; supported talent development and fostered discipline and teamwork
Tennis Academy	Individual talent nurturing initiative	Professional sports training	Provided structured coaching and exposure; enabled competitive growth and skill development
Water Well	Sustainable rural infrastructure solution	Water security and basic needs	Ensured reliable water access; improved hygiene, living standards, and long-term well-being
Kripa Sadan	Dedicated elderly care support	Geriatric care and assisted living	Improved quality of life for elderly residents; reinforced dignity and comfort in ageing
Santi Medical Centre's APJ Abdul Kalam Project	Strengthening primary healthcare access and primary education	Community healthcare and education delivery	Supported health and education access for underserved populations
Vayojana Samithy	Community-based elderly welfare initiative	Senior citizen support and engagement	Enhanced access to essential services and welfare support; improved well-being of ageing populations

Beneficiary Feedback

- Peringottukara Association (Dialysis Care): Over 96.5% of patients rated services as “5”, reflecting reliable and uninterrupted care. 100% of respondents expressed willingness to continue treatment at the centre indicating trust and dependence on the facility.

- Wings on Wheels: 100% of beneficiaries reporting improved mobility and livelihood access. All of them recommended the initiative, highlighting its transformative impact on independence and inclusion.
- Water Kiosk (Karayamuttam): The initiative achieved an overall rating of 96% of users reporting improved access to safe drinking water. Around 99% expressed consistent satisfaction, indicating sustained community benefit and usage.
- Individual Support (Medical Assistance): All the beneficiaries confirmed timely access to treatment due to support received. 97% reported reduced financial stress, emphasizing its critical role in emergency care.
- Panchayath Support (Vehicle – Valapad): The team expressed satisfaction with improved outreach and response efficiency, reflecting strong local impact.

5. Relevance of the Project

MAFIL's CSR rural health initiatives are closely aligned with the needs of underserved communities. Support for dialysis, palliative care, assistive devices, and individual medical aid directly addresses serious and long-term health conditions common in rural and semi-urban areas. By focusing on essential and life-saving services, the programmes ensure that people receive timely and meaningful care when they need it most. This strong alignment with patient needs highlights the relevance of the initiatives.

The programmes also reduce the need for patients to travel to cities for treatment by strengthening local healthcare services. Investments in infrastructure, vehicles, and community-based care help people access treatment closer to home, saving time and costs while improving continuity of care. The wide geographic reach further increases access and inclusion. The initiatives support key health priorities such as chronic diseases, tuberculosis, elderly care, and maternal and child health. By keeping services affordable, they make quality healthcare accessible to low- and middle-income groups, creating a strong and practical impact in rural healthcare.

- *“These initiatives were designed in response to clear gaps in access to affordable and continuous care. Many individuals were delaying or discontinuing treatment due to cost and distance.” — MA Foundation Team*
- *“Everyone who comes to us is in need. The nearest government hospital is far away, and the queue for dialysis is very long, so patients depend on us for timely and regular treatment.” — Peringottukara Dialysis Centre Team*

6. Effectiveness of the Project

The rural health programmes have been effective in improving patient outcomes. Continued support for dialysis, palliative care, and chronic disease management ensures that patients receive regular and uninterrupted treatment. This has led to better recovery, improved quality of life, and greater well-being. The structured approach also helps patients follow their treatment schedules and attend regular check-ups. Investments in infrastructure and medical

equipment have strengthened healthcare providers' ability to deliver timely and accurate care. Quick financial support for emergencies has further helped patients access treatment when it is most needed. However, preventive care has had relatively less focus. While some efforts have been made through diabetes kits and awareness activities, there is scope to expand these further. Increasing focus on early detection, health education, and community awareness can improve long-term health outcomes. Even so, the programmes remain highly effective due to strong service delivery and positive health results.

- *“The support we received has ensured that dialysis services continue without interruption, even for patients who cannot afford regular treatment. We have seen better adherence to schedules and fewer dropouts, which has directly improved patient stability and outcomes.” — Dialysis Coordinator, Peringottukara*
- *“Getting support at the right time made all the difference for my treatment. It reduced the stress on my family and allowed me to focus on recovery without worrying about the cost.” — Individual Medical Support Beneficiary*

7. Efficiency

The projects reflected high efficiency through effective utilization of financial and operational resources. A balanced allocation between direct beneficiary support and infrastructure investments ensured that both immediate needs and systemic gaps were addressed. Assets such as vehicles, equipment, and medical infrastructure were utilized effectively, resulting in high service coverage. Partnerships with institutions, community organizations, and government bodies improved efficiency by leveraging existing systems and networks.

This approach reduced duplication and enabled wider outreach with available resources. Grassroots engagement also ensured accurate beneficiary identification and timely delivery of support. While digital integration and monitoring systems were present at a moderate level, there was potential to expand their use. Greater adoption of technology could have further improved tracking, coordination, and overall efficiency.

- *“I was worried about how I would continue my treatment, but the timely financial support helped me stay on track. I feel healthier now, I no longer miss my sessions due to financial constraints.” — Dialysis Patient Beneficiary*

8. Sustainability

MAFIL's CSR initiatives show a strong base for sustainability through investments in infrastructure and institutional capacity. Support for equipment, vehicles, water systems, and facilities helps ensure that services continue even after the funding period. These assets create long-term benefits for both communities and partner institutions. There is also steady demand for services such as dialysis, elderly care, palliative support, and safe water, showing that these interventions remain relevant. The rising number of chronic illnesses and ageing populations further highlights the need for continued support.

However, some initiatives still depend on external funding, especially for day-to-day operations. While a few institutions have started partial cost-recovery methods, financial sustainability can be strengthened further. Helping these organizations diversify funding sources and improve revenue models will support long-term continuity and growth.

- *“The scooter has changed my life. I can now travel to work on my own and earn a steady income without depending on others. It has given me the confidence to support my family and be more independent in my daily life.” — Wings on Wheels Beneficiary*

9. Social Impact

The rural health initiatives generated significant social impact by improving access to essential services and enhancing quality of life for vulnerable populations. Beneficiaries included low-income groups, persons with disabilities, the elderly, and patients requiring critical healthcare support. This contributed to more equitable access to healthcare and social services.

The programs reduced access barriers by bringing services closer to communities and enabling mobility through targeted interventions. Localized healthcare support and infrastructure reduced the need for long-distance travel and improved service utilization. This had a direct impact on both convenience and cost savings for beneficiaries.

The initiatives also contributed to improved dignity and well-being, particularly in areas such as palliative care, elderly support, and rehabilitation. Community awareness and engagement improved through outreach activities, although preventive health awareness had scope for further expansion. Overall, the interventions strengthened inclusion and improved living conditions across communities.

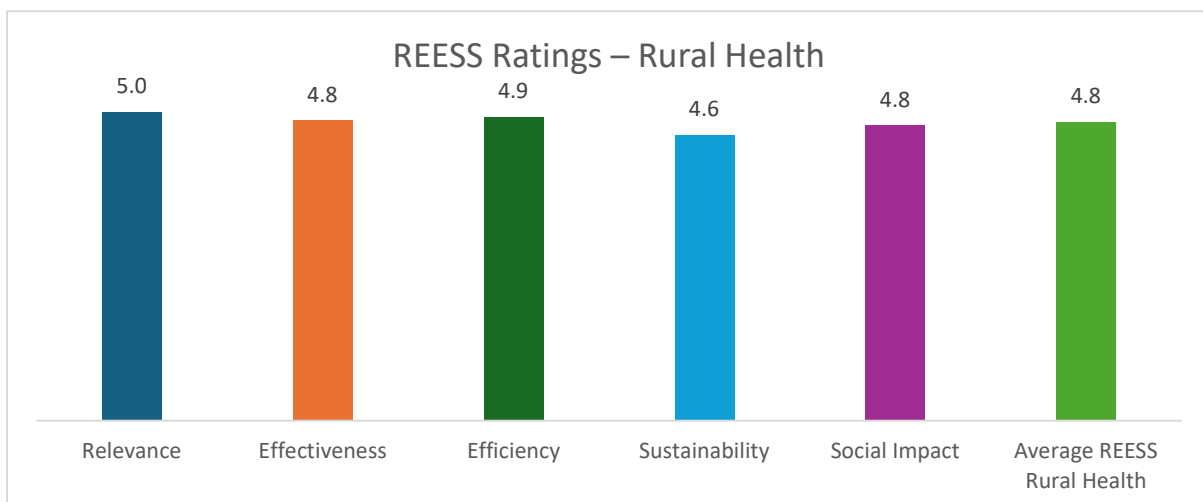
- *“With this scooter, I can move around independently and take up work opportunities. It has helped me earn an income and feel more confident being part of the community.” — Wings on Wheels Beneficiary*
- *“Access to safe drinking water is a basic need, and this initiative has ensured that the community no longer depends on unsafe sources. It has made a visible difference in daily life and overall health.” — MA Foundation Team*

10. REESS Ratings

Based on SAN teams observations, the following REESS indicators were rated on a scale of 1 to 5 (1 being lowest)

REESS Dimension	Indicator	REESS Indicator ratings
Relevance	Access to essential healthcare and support services (dialysis, palliative care, TB care, medical centres)	5
	Reduction in access barriers through mobility solutions (Wings on Wheels, vehicles)	5
	Alignment with beneficiary needs (elderly care, disability support, maternal & child health)	5
	Accessibility for low/middle-income groups (free/subsidized interventions)	5
	Alignment with public systems and community institutions (govt offices, Panchayath support)	5
	Service relevance across sectors (healthcare, water, mobility, social welfare)	5
	Availability of alternative service providers (partial gaps in certain geographies)	4.8
	Average Relevance	5.0
Effectiveness	Improvement in beneficiary well-being (mobility, rehabilitation, elderly care)	5
	Treatment continuity and health outcomes (dialysis, TB care, palliative services)	5
	Reduction in financial distress through direct support	5
	Institutional capacity enhancement outcomes (equipment, infrastructure support)	5
	Emergency responsiveness (individual aid, disaster relief, urgent care)	5
	Preventive healthcare interventions (diabetes kits, early care initiatives)	4
	Average Effectiveness	4.8
Efficiency	Cost-effectiveness and affordability for beneficiaries	5
	Utilization of supported infrastructure (vehicles, dialysis units, equipment)	5
	Reach and coverage through partnerships and grassroots networks	5
	Resource optimization via institutional collaborations	5
	Integration of digital or monitoring systems (moderate adoption)	4.5

	Administrative and operational efficiency in programme execution	4.5
	Average Efficiency	4.9
Sustainability	Dependence on CSR funding with consistent support	5
	Continued demand for supported services (healthcare, elderly care, water access)	5
	Long-term relevance (chronic disease, ageing, disability support)	5
	Revenue or cost recovery potential in supported institutions	4
	Replicability and scalability of key models (mobility, institutional support)	4
	Average Sustainability	4.6
	Social Impact	Inclusion of vulnerable populations (elderly, PwDs, low-income groups)
Reduction in access inequality (mobility, localized services)		5
Improvement in quality of life and dignity (palliative, elderly care)		5
Community awareness and engagement (moderate through outreach efforts)		4.5
Preventive health awareness and behavioural change		4
Gender-inclusive access to services		5
Average Social Impact		4.8



The REESS ratings for the rural health projects indicate strong performance across all dimensions, with a perfect score in relevance (5.0), highlighting the close alignment of initiatives with critical healthcare needs of vulnerable populations. Efficiency (4.9) is also high, reflecting effective utilization of resources and strong implementation mechanisms. Effectiveness (4.8) demonstrates that the programmes are successfully delivering intended health outcomes and improving beneficiary well-being. The sustainability score (4.6), while strong, suggests scope to further strengthen long-term financial stability and reduce reliance on external funding. Social impact (4.8) highlights the meaningful improvements in access,

inclusion, and quality of life achieved through these interventions. The overall average score of 4.8 positions the rural health initiatives as excellent.

11. Recommendations

- Strengthen preventive healthcare initiatives: Expand efforts in early screening, health awareness, and lifestyle management, especially for chronic conditions like diabetes and kidney disease, to reduce long-term treatment burden.
- Enhance documentation systems: Introduce stronger technology-enabled tracking for beneficiaries, outcomes, and asset utilization to improve coordination, transparency, and programme efficiency.
- Deepen geographic focus and scale high-impact models: Replicate successful interventions such as Wings on Wheels and dialysis support in other high-need districts to expand reach and impact.

11. Conclusion

MAFIL's rural CSR health initiatives demonstrate strong relevance, effectiveness, and impact in addressing critical healthcare gaps among vulnerable populations. By combining direct beneficiary support with investments in infrastructure and institutional capacity, the programmes have improved access to care, reduced financial burden, and enhanced quality of life. While sustainability and preventive care present opportunities for further strengthening, the overall approach reflects a well-balanced and responsive model that contributes meaningfully to inclusive and accessible healthcare at the community level.

Executive Summary – Schools funded by MAFIL CSR

1. Need for the Initiative

The need for strengthening education infrastructure in rural Thrissur arises from gaps in access to quality curriculum, modern facilities, and skilled educators. CSR support from MAFIL has enabled the development of Mukundapuram Public School (ICSE) and Ma Geet Public School (CBSE + Montessori), creating access to high-quality, future-ready education within rural communities. There is a strong need for MAFIL to contribute to these schools as rural areas like Valapad and Thrissur continue to face gaps in access to quality education, modern infrastructure, and skilled teaching resources. Many students, especially first-generation learners, lack exposure to national-level curricula, digital learning tools, and career-oriented guidance. MAFIL's support helps bridge this gap by strengthening school infrastructure, improving teaching quality, and making holistic education accessible within the community. This not only reduces the need for migration to urban centres but also equips rural students with the skills, confidence, and opportunities required to compete in a rapidly evolving academic and professional landscape.

2. CSR spend during 2024-25

MAFIL has provided approximately ₹13.5 crore to the schools as part of its CSR initiatives in 2024–25.

S.no	School	Total (₹)
1	Mageet Public School	11,60,70,859
2	Mukundapuram Public School	1,91,61,800
	TOTAL	13,52,32,659

Ma Geet Public School has received significant investment (₹11.6 crore) for building a new block with 40 classrooms and labs.

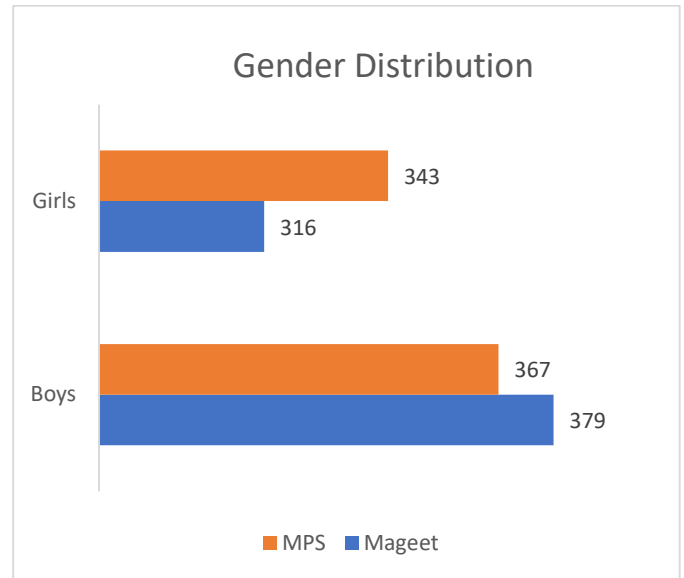
3. About the Schools

Mukundapuram Public School (MPS) provides rural students with access to the ICSE curriculum and modern infrastructure, focusing on holistic, concept-based learning and strengthening foundational skills, particularly for first-generation learners. Manappuram Geetha Ravy School (Ma Geet) offers a blend of Montessori and CBSE education, emphasising early childhood development and 21st-century skills through STEM, digital learning, and co-curricular activities. Together, both schools create a future-ready learning environment in rural areas, reducing the need for migration to urban centres while improving access to quality education.

School	Strength	Special Focus	Operational Highlight
Mukundapuram Public School (MPS)	ICSE curriculum with strong academic foundation and modern infrastructure	Holistic, concept-based learning with focus on critical thinking and global standards	Smart classrooms, robotics and STEM labs, digital platform (MASH), eco-friendly campus
	High accessibility for rural and first-generation learners	Strong primary and Montessori-based early learning foundation	High enrolment in early grades with structured academic tracking
	Qualified teaching staff with continuous training	Exposure to Olympiads, coding, and competitive learning platforms	Regular teacher training and digital integration in classrooms
	Affordable fee structure compared to similar ICSE schools	Value-based education and environmental awareness	PTA engagement and community-focused initiatives
Manappuram Geetha Ravy School (Ma Geet)	CBSE curriculum integrated with Montessori methodology	Strong early childhood development and structured academic progression	New campus with 40+ classrooms, smart infrastructure, and advanced labs
	Advanced infrastructure with STEM, robotics, and digital learning	Focus on 21st-century skills including coding, AI, and problem-solving	Dedicated robotics, AI labs, and digital learning platforms
	Inclusive education model with support for learning disabilities	Personalised learning plans and remedial education	Presence of special educators and counselling support
	Strong co-curricular and sports ecosystem	Holistic development through sports, arts, and experiential learning	Access to swimming pool, horse riding, and structured physical activities
	Growing institutional credibility with CBSE accreditation	Building a future-ready rural education hub	Increasing enrolment and improved student retention

School Strength 2024-25

Class	MAGEET		MPS	
	Boys	Girls	Boys	Girls
PreKG	16	19	15	15
LKG	50	32	59	66
UKG	62	44	61	45
Class 1	58	42	50	41
Class 2	36	42	38	30
Class 3	36	35	29	33
Class 4	42	22	30	22
Class 5	28	19	14	17
Class 6	13	18	17	19
Class 7	10	18	15	20
Class 8	14	12	17	9
Class 9	14	13	10	12
Class 10	6	9	6	10
Class 11	NA	NA	0	0
Class 12	NA	NA	6	4
TOTAL	379	316	367	343
	695		710	



Both schools show strong enrolment with near gender balance, indicating inclusive and equitable access to education.

Teachers and Support Staff 2024-25

	MAGEET	MPS
Kindergarten	33	19
Primary (Class 1 to 5)	18	8
Middle School (Class 6 to 8)	13	8
High School (Class 9-12)	0	14
Administrative Staff	5	7
Drivers	15	14
Helpers	34	24
Lab Assistants	0	1
Librarian	1	1
Others	7	9
	126	105

Both schools have adequate staffing, with Ma Geet focused on early education through Montessori methods and MPS supporting higher grades.

4. Evaluation of Impact using REESS framework

The REESS framework assesses projects across Relevance, Effectiveness, Efficiency, Sustainability, and Social Impact to evaluate overall performance and outcomes.

a. Relevance

Both schools address critical gaps in rural education by providing access to nationally recognised curricula such as ICSE and CBSE, which are often limited to urban centres. With the integration of digital learning tools, smart classrooms, STEM labs, and modern infrastructure, they create a learning environment comparable to urban institutions. These initiatives particularly support first-generation learners by offering quality education, exposure, and skill development within their own communities. By reducing the need for students to migrate to cities for better schooling, the schools help ease financial and social pressures on families while promoting local development.

“I don’t have to send my child far away anymore—this school gives the same quality education close to home.” - Parent

“With better infrastructure and tools, we can now teach in ways that truly engage and prepare students for the future.” Teacher

“These schools are not just improving education, they are changing mindsets in rural communities.” -CEO, Foundation

The two schools are highly relevant in bridging the rural–urban education gap.

b. Effectiveness

The effectiveness of the schools is reflected in strong enrolment levels and balanced gender representation, with Ma Geet enrolling 695 students and MPS 710 students in 2024–25. Both schools show particularly high enrolment in early years (Pre-KG to Class 5), indicating growing parental trust and demand for quality foundational education. However, a gradual decline in student numbers in higher grades—especially in MPS—highlights ongoing retention challenges beyond middle school due to the ICSE curriculum. Ma Geet demonstrates relatively stable progression up to secondary levels, supported by its CBSE framework. The presence of a robust teaching and support workforce (126 staff in Ma Geet and 105 in MPS) ensures effective delivery of academic and co-curricular programs.

Exposure to STEM, digital platforms, and co-curricular activities has further enhanced student engagement and learning outcomes, preparing students for future opportunities. The integration of technology-enabled learning has made classrooms more interactive and accessible. Participation in competitions and activities has improved students' confidence and exposure. Both the schools are creating a more engaging and future-ready learning environment for rural students.

Stakeholder Speak..

"I enjoy learning with smart classes and activities—it makes studies more interesting and easier to understand." – **MPS Student**

"We have seen a big improvement in our child's confidence and performance after joining the school. We relocated from UAE two years back" **Parent of MAGEET**

"With better facilities and structured programs, students are more engaged and willing to learn." – **Teachers from MPS & MAGEET**

"While enrolments are strong, especially in early grades, we need to focus on retaining students through higher classes." - **CEO**

The two schools display high effectiveness with scope to strengthen retention and advanced learning outcomes.

c. Efficiency

Efficiency is demonstrated through the effective use of infrastructure, the availability of trained faculty, and the integration of digital systems like MASH, which streamline academic management, communication, and tracking of student progress. Smart classrooms, digital platforms, and well-equipped learning resources are actively supporting engaging and interactive teaching practices. The presence of a structured workforce across academic and support functions ensures smooth day-to-day operations and consistent service delivery. Facilities such as labs, libraries, and co-curricular spaces provide strong potential for enriched learning experiences. Further optimisation through deeper integration of these resources into regular teaching, along with strengthening financial self-reliance through improved admissions and revenue strategies, will enhance operational efficiency and long-term sustainability.

d. Sustainability

Sustainability is supported through significant infrastructure investment, steady growth in enrolment, and the presence of structured institutional systems that ensure continuity in academic delivery. Both schools have established strong foundations through modern facilities, trained staff, and integrated learning platforms, which contribute to long-term operational stability. Community trust and increasing demand further reinforce their relevance over time. However, financial sustainability remains a key area for improvement, as both schools continue to rely on external support. Strengthening admissions, diversifying revenue streams, and improving cost recovery mechanisms will be critical to achieving greater financial independence and ensuring long-term continuity.

“Sustaining quality education requires strong financial planning—we need to gradually build our own revenue streams while maintaining affordability for families. Our dependence on MAFIL CSR will stop in about five years and we will be financially self-sufficient” – MPS Principal

All our Infrastructure needs have been provided by MAFIL CSR. We will also have a strength of 1000+ students by end of 2026. I think within the next two years we will be financially self-sufficient – Mageet Principal

e. Social Impact

The schools have significantly improved access to quality education for rural students, as reflected in their combined enrolment of over 1,400 students (MPS: 710; Ma Geet: 695) in 2024–25, with strong participation in early grades indicating increasing acceptance among first-generation learners. The near-equal gender distribution across both schools highlights inclusive access to education. With a substantial workforce (Ma Geet: 126 staff; MPS: 105 staff), the schools are able to deliver structured academic and co-curricular programs supported by modern infrastructure and digital learning tools, bringing urban-quality education closer to rural communities.

Students benefit from exposure to STEM, digital platforms, and diverse activities, which has enhanced their confidence, aspirations, and awareness of career pathways. Ma Geet’s facilities, built to international standards, have enabled smooth adaptation for children returning from the Middle East, as they experience a familiar and high-quality learning environment comparable to global schools.

Student Speak..

"I feel more confident speaking in class and sharing my ideas now."

"We get to learn new things like coding and robotics, which I never knew before."

"My school helps me think about my future and what I want to become."

"I enjoy coming to school because learning here is fun and different."

"I want to study well and support my family in the future."

"We have good facilities, and it makes me feel proud of my school."

"I have learned to work in teams and make new friends."

"My teachers encourage me to try new things and not be afraid of failure."

"My previous school was in Dubai, but I feel just as comfortable here—the classrooms and learning methods are very similar."

The initiatives have also promoted inclusion through scholarships, support for diverse learners, and equal access for girls and marginalised groups. The initiatives have also strengthened parental awareness on the importance of education, leading to more informed decisions about children's learning. They have created a positive learning culture within the community, encouraging continuity in education and long-term aspirations among students.

Principals' Profess

"Our goal is not just education, but building a stronger, more empowered community through learning." – Principal, MPS

"Our aim is to deliver global-quality education locally, so students returning from abroad feel right at home. We've created an environment that aligns with international standards, which helps students from different backgrounds settle in quickly." – Principal, Mageet

In addition, the schools have contributed to local development by generating employment for teaching and non-teaching staff, thereby strengthening the rural economy. All these efforts have not only improved educational outcomes but also fostered long-term community empowerment and social mobility

The schools create a lasting social impact through educational access, inclusion, and empowerment.

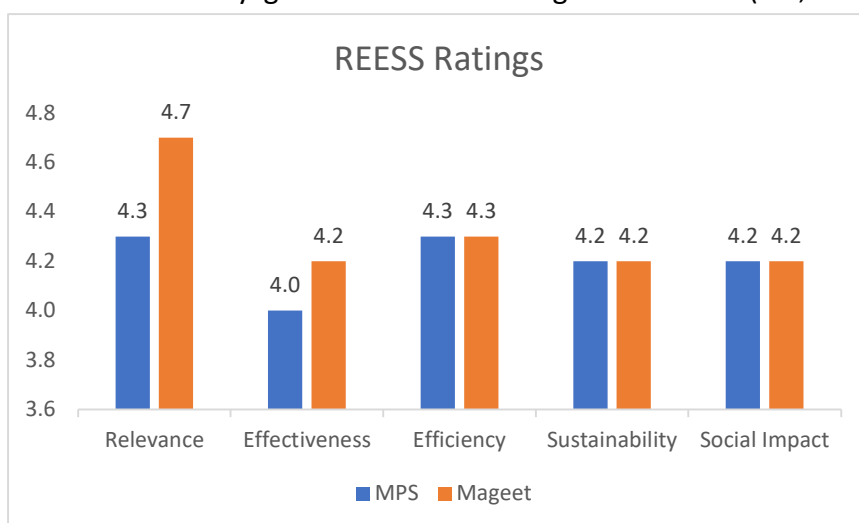
f. REESS Ratings

The performance of the schools was rated using the REESS indicators by the SAN team on a scale of 1 to 5 (1 being lowest) to evaluate the impact of both the schools.

Parameter	Indicators	MPS		Mageet	
		Rating	Average	Rating	Average
Relevance	Alignment of curriculum (ICSE/CBSE) with aspirations of rural families	4	4.3	5	4.7
	Extent to which schools address gaps in access to quality education	5		5	
	Availability of modern infrastructure in rural settings	4		5	
	Responsiveness to needs of first-generation learners	5		4	
	Accessibility of schools in terms of location and transport for rural communities	4		5	
	Alignment with emerging skill needs (STEM, digital learning, and future careers)	4		4	
Effectiveness	Improvement in student enrolment across grades	4	4.0	5	4.2
	Student retention across grades	4		4	
	Academic performance and exam outcomes	4		4	
	Participation in co-curricular and competitive activities	4		4	
	Integration and use of digital learning tools in classrooms	4		4	
	Improvement in student confidence and communication skills	4		4	
Efficiency	Utilisation of classrooms, labs, and learning infrastructure	4	4.3	4	4.3
	Teacher–student ratio and optimal deployment of staff	4		4	
	Use of digital platforms (MASH) for academic management	5		5	
	Cost efficiency in delivering education services	4		4	

Parameter	Indicators	MPS		Mageet	
		Rating	Average	Rating	Average
Sustainability	Growth in student admissions over time	5	4.2	5	4.2
	Financial self-reliance through fee-based revenue	3		3	
	Continuity of trained teaching staff	4		4	
	Maintenance and upkeep of infrastructure	5		5	
	Strength of institutional systems and governance	4		4	
Social Impact	Increased access to quality education for rural students	5	4.2	5	4.2
	Rise in aspirations and career awareness among students	4		4.5	
	Inclusion of first-generation learners and marginalised groups	4		3.5	
	Employment generation for local communities	4		4	
	Reduction in migration to urban areas for schooling	4		4	
	Improved community perception of education	4		4	
	Increased participation of girls in education	4		4	
	Strengthening of long-term educational outcomes in the region	4		4	
	Increased community engagement and participation in school-related activities	5		5	

Both the schools demonstrate strong performance across all REESS dimensions, with most scores in the very good to excellent range. Relevance (4.3; 4.7) is high, indicating strong



alignment with community needs and aspirations for quality education.

Effectiveness (4.0; 4.2) reflects consistent academic delivery, improved enrolment, and access to modern learning tools.

Efficiency (4.3; 4.3) is strong, highlighting effective utilisation of infrastructure, staff, and digital systems. Sustainability (4.2; 4.2) indicates stable operations supported by infrastructure and steady demand. Social impact (4.2; 4.2) demonstrates meaningful improvements in educational access, confidence, and community development. Both schools demonstrate very good to excellent performance across all dimensions, reflecting strong alignment, impact, and sustainability.

5. Recommendations

- Strengthen retention strategies, particularly in higher grades at MPS
- Enhance English communication skills among both students and teachers
- Increase community outreach and branding efforts to improve admissions
- Build stronger financial sustainability through fees and partnerships
- Introduce career guidance and counselling support from eighth grade

6. Conclusion

The education initiatives at MPS and Ma Geet have significantly improved access to quality education in rural Thrissur. By combining modern infrastructure, national curricula, and inclusive practices, they have created strong foundations for student development. While challenges remain in retention, efficiency, and financial sustainability, the schools are well-positioned to become models of rural educational excellence.