

SOCIAL IMPACT ASSESSMENT OF
MANAPPURAM'S CSR PROJECTS 2024-25

Conducted by SAN India, Chennai

Social Impact Assessment
Manappuram Foundation (MAFIL)'s CSR Programmes 2024–25
Submitted by Social Audit Network, India

Background: India's socio-economic landscape continues to reflect persistent gaps in access to quality healthcare, education, livelihoods, and community infrastructure, particularly in rural and semi-urban regions. Vulnerable populations, including low-income households, children, the elderly, and underserved communities, often face barriers related to affordability, accessibility, and continuity of essential services. In healthcare, emergency response systems, diagnostic access, and specialised care remain unevenly distributed, while in education, rural learners continue to experience disparities in exposure to modern learning environments and future-ready skills. These structural gaps highlight the need for integrated, locally accessible, and sustainable development interventions.

Corporate Social Responsibility has emerged as a key mechanism to address these disparities through structured investments in health systems, education ecosystems, community infrastructure, and social welfare programmes. In India, CSR frameworks under the Companies Act, 2013 have enabled corporates to support public-good initiatives that strengthen service delivery, improve equity, and enhance long-term community resilience. Increasingly, CSR programmes are evolving from standalone interventions to ecosystem-based models that integrate multiple sectors such as healthcare, education, and livelihoods.

MAFIL, through its CSR arm Manappuram Foundation, continues to advance this integrated development approach by implementing large-scale programmes across healthcare, education, rural development, and community well-being. In FY 2024–25, MAFIL implemented seven major projects spanning hospitals, MaCare healthcare systems, ambulance services, academies, schools, fitness centres, and rural development initiatives. These programmes collectively aimed to improve access to essential services, strengthen institutional capacity, and enhance quality of life among the beneficiaries it reached.

About MAFIL CSR projects: MAFIL's CSR portfolio for FY 2024–25 reflects a large-scale integrated development model spanning healthcare, education, mobility, wellness, and rural development. The total CSR investment is approximately INR 37.30 crore, with significant allocations across health systems, academies, ambulance services, schools, and community infrastructure. Across the following seven projects, MAFIL's CSR programmes collectively aimed to strengthen access to quality healthcare, improve educational outcomes, enhance mobility during medical emergencies, and build community-level resilience through sustained institutional presence.

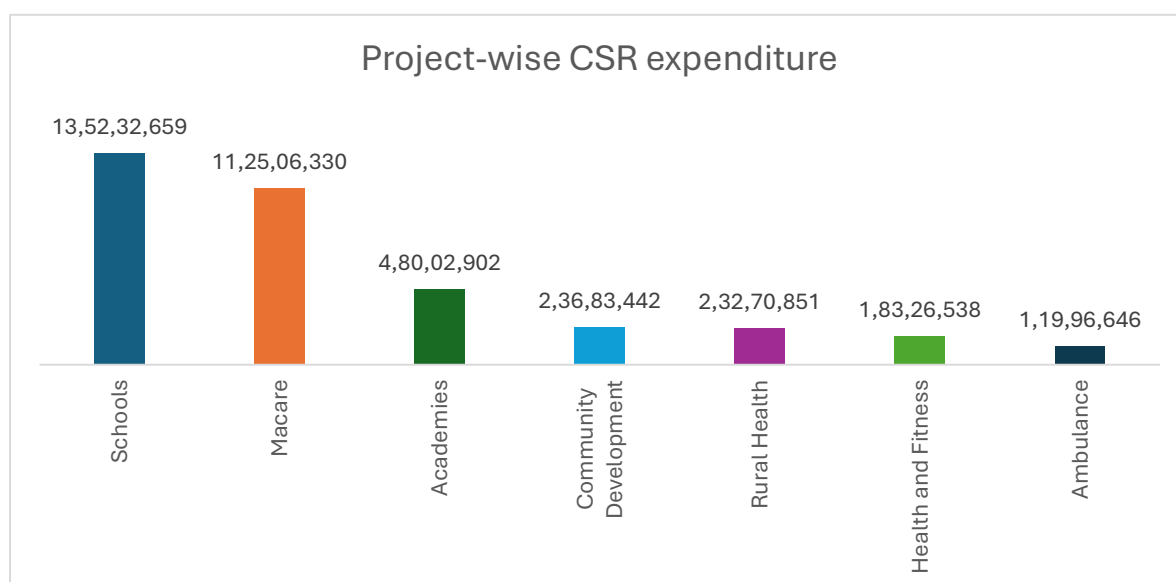


- **Schools:** School projects include Mukundapuram Public School (MPS) and Manappuram Geetha Ravy School (Ma Geet), both offering CBSE/ICSE curricula with modern infrastructure. These institutions feature Montessori-based early learning, smart classrooms, STEM and robotics labs, digital learning platforms, and strong co-curricular and inclusive education systems.
- **Ma Care:** This includes diagnostic centres, polyclinics, and a specialised diagnostic and geriatric care centre. These units provide laboratory services, outpatient consultations, chronic disease management, pharmacy support, and elderly care services under one integrated system.
- **Academies:** The academies include Ma Academy, Ma Campus, Manappuram Institute for Foreign Languages, and Manappuram Civil Services Academy. These initiatives provide structured coaching and skill development support for students and aspirants across academic and competitive examination levels.
- **Community development:** Community development projects include community infrastructure support, local facility upgrades, and initiatives aimed at improving access to basic services in semi-urban and rural areas. These programmes focus on strengthening local living conditions and community resources.
- **Rural Health:** The health projects include community-based treatment support, providing healthcare equipment, diagnostic services, preventive health check-ups, primary healthcare support, and community-based medical camps. They focus on early detection, basic treatment support, and improving access to essential healthcare services.
- **Health and fitness:** The projects under this category include fitness centres, yoga centres, aquatic complexes, badminton facilities, and counselling and psychotherapy

services. These initiatives promote physical fitness, mental well-being, and lifestyle improvement across different age groups.

- **Ambulance:** The projects include NICU and PICU ambulances for neonatal and paediatric emergencies, ICCU ambulances for critical adult care, and general non-ICU transfer ambulances. These services operate 24/7 with trained medical staff and life-support equipment for emergency response and patient stabilisation.

Financial summary: The total CSR support for FY 2024–25 amounted to approximately INR 37.30 crore. The project-wise expenditure shows that most of the spending is focused on education and healthcare. Schools account for the highest share at 36%, followed by Ma Care healthcare programmes at 30%, showing strong priority for learning and health services. Academies received 13%, supporting skill development and training activities. Rural Development and Health each account for 6%, while Health and Fitness accounts for 5%, supporting wellness initiatives. Ambulance services receive 3%, focusing on emergency medical support.



About this SIA: This report, prepared by the Social Audit Network (SAN) India, presents the findings of the social impact assessment of MAFIL’s CSR initiatives for FY 2024–25. It evaluates implementation performance, beneficiary reach, efficiency of resource utilisation, and overall social outcomes, while also identifying opportunities for strengthening long-term sustainability and impact.

Objectives of the assessment: The CSR programmes implemented by Manappuram Foundation in 2024–25 cover a wide thematic spectrum including healthcare delivery systems, emergency ambulance services, rural development initiatives, educational institutions, academies, fitness and wellness centres, and community infrastructure. These interventions

collectively benefited a wide range of stakeholders including patients, students, rural households, elderly populations, trainees, and local communities across Kerala.

The objective of this assessment was to evaluate the effectiveness, relevance, efficiency, sustainability, and social impact of these interventions, and to understand the extent to which they have improved access to essential services and strengthened community-level development outcomes. The assessment was carried out through document review, field-level observations, and stakeholder consultations across selected project locations. It also involved engagement with beneficiaries, institutional staff, and implementation teams to capture lived experiences and programme outcomes.

Methodology and scope: The evaluation was conducted by the Social Audit Network (SAN) India under structured social impact assessment protocols. The assessment was spearheaded by Mrs. Latha Suresh, Director of SAN India and Ms. Neeta N K, Social Auditor from SAN India. The assessment adopted a mixed-method approach combining quantitative analysis of financial and operational data with qualitative insights from field interactions and stakeholder consultations.

Programme documents and implementation reports were reviewed to understand project design, resource allocation, and coverage. Field visits were conducted across selected healthcare facilities, ambulance hubs, schools, and academy centres and community projects to observe service delivery systems and infrastructure utilisation in mid-April 2026. Beneficiary interactions and stakeholder interviews provided insights into service quality, accessibility, and perceived impact.

Discussions with institutional leadership and operational teams helped assess implementation challenges, coordination mechanisms, and system-level efficiency. The findings reflect triangulation of documentary evidence, field observations, and stakeholder feedback collected during the assessment period. In all, about 432 stakeholders were consulted with.



Education -Schools

SOCIAL IMPACT ASSESSMENT OF MAFIL'S CSR
INITIATIVES

CONDUCTED BY SOCIAL AUDIT NETWORK, INDIA

Table of Contents

1. Background and need for the initiative	2
2. About the schools.....	2
3. CSR Spend in 2024–25	3
4. Performance Overview	3
What worked?	3
5. REESCI Framework.....	13
i. REESS Ratings.....	20
6. Alignment with 5A Framework.....	22
7. Alignment with UN SDGs	23
8. Recommendations.....	24
9. Conclusion	24

Social Impact Assessment

Mukundapuram and Ma Geet Schools

1. Background and need for the initiative

The need for strengthening education infrastructure in rural Kerala is driven by persistent gaps in equitable access to quality schooling, modern learning environments, and adequately trained teachers. In many rural and semi-urban pockets, schools continue to face limitations in terms of updated curriculum delivery, laboratory facilities, digital learning integration, and exposure to experiential learning methods. These constraints directly affect learning outcomes and reduce the ability of students to compete with peers from urban institutions where such resources are more readily available.

The CSR support from MAFIL has played a significant role in addressing some of these structural challenges by developing and strengthening schools such as Mukundapuram Public School and Ma Geet Public School. These initiatives have helped introduce nationally recognised curricula within rural Thrissur, enabling students to access structured academic pathways that are aligned with competitive examinations and higher education requirements. In addition, the integration of modern infrastructure, child-centric learning approaches, and improved classroom environments has contributed to a more engaging and effective learning experience.

There remains a strong and continuing need for sustained contribution from MAFIL to further strengthen these institutions and expand their impact. Rural regions in Thrissur still have a significant population of first-generation learners who require additional academic support, digital literacy exposure, and career guidance to bridge opportunity gaps. Continued investment in teacher capacity building, infrastructure enhancement, and holistic education models will not only improve school retention and learning outcomes but also reduce dependency on migration to urban centres for quality education. Over time, this contributes to building a more equitable and future-ready rural education ecosystem.

2. About the schools

Mukundapuram Public School (MPS) is an ICSE school in Irinjalakuda which was built to provide rural students with structured access to the ICSE curriculum. The school was established with the vision and strong emphasis on providing conceptual understanding, analytical thinking, and language proficiency to rural children. The curriculum is designed to move beyond rote learning by encouraging inquiry-based and activity-driven education, helping students build strong foundational skills across subjects. With cutting-edge classroom infrastructure, science laboratories, and digital learning support, MPS is aimed to create an environment where students, including first-generation learners, can gradually build academic

confidence and develop the competencies needed for higher education and competitive examinations.

Manappuram Geetha Ravy School (Ma Geet), based in Valapad was set-up with the vision of integrating Montessori principles with the CBSE curriculum to create a developmentally appropriate and future-oriented learning experience. The Montessori approach, provided till class 2 focuses on sensory learning, independence, and cognitive development, to help children build strong foundational abilities during their formative stages. As students progress into higher grades under the CBSE framework, the emphasis shifts towards structured academic learning combined with 21st-century skill development such as STEM education, digital literacy, communication skills, and collaborative learning. Through co-curricular and experiential activities, Ma Geet aims to work towards supporting students who are not only academically competent but also socially confident and creatively engaged, preparing them for diverse future academic and career pathways.

3. CSR Spend in 2024–25

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

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

4. Performance overview

What worked?

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 teachers 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: During the period of the audit, Mukundapuram Public School (MPS) recorded a total enrolment of 710 students from pre-KG to Grade 12. Of these, 367 were boys and 343 were girls, reflecting a balanced gender distribution and near parity in access to education. Enrolment is particularly strong in the foundational and primary grades, indicating steady demand for early childhood and elementary education within the community. This trend reflects strong parental trust in the school during the early learning stages, while also highlighting the need for continued focus on student retention in higher grades to ensure consistent progression through secondary education.

School	Boys	Girls	Total
MPS	367	343	710
Ma Geet	345	316	661

Similarly, Ma Geet recorded a total enrolment of 661 students from Kindergarten to Grade 10 during the audit period. This represents a slight increase compared to the previous academic year, indicating stable growth in student intake and sustained community demand. Of the total

enrolment, 128 students were girls, accounting for 46% of the student population, which reflects near gender parity and aligns with broader demographic trends in the region. The enrolment pattern suggests strengthening acceptance of the school model and growing confidence among parents in the quality of education provided.

Teachers and support staff

Type of staff	MAGEET	MPS
Teaching	78	49
Non-Teaching	33	56
Total	141	105

Financials: The financial data for 2024- 25 shows that both MPS and Ma Geet operate with significant investments in education delivery, with total operating expenses of Rs.4.88 crores for MPS and Rs. 6.04 crores for Ma Geet. The largest expenditure component in both institutions is employee-related costs, indicating a strong focus on human resources and teaching quality. However, both schools are currently operating at a deficit, with MPS reporting an operating margin of -Rs.2.03 crores and Ma Geet at -Rs.88 lakh, reflecting the high cost of running quality educational institutions in rural settings where income recovery is still developing. Total revenue remains lower than operating costs, highlighting the need for sustainable funding mechanisms to ensure long-term viability of the provided services.

Key offerings

i. Mukundapuram Public School

Infrastructure and learning environment: Mukundapuram Public School (MPS), supported by MAFIL, is as a comprehensive, future-ready rural education campus designed to meet ICSE standards. The school infrastructure includes more than 20 smart classrooms along with fully equipped science, computer, robotics, and STEM laboratories, enabling experiential and technology-enabled learning. Additional facilities such as a digital library, playground, sports infrastructure, and well-organised transportation services contribute to a well-rounded school experience. Safety and sustainability are also key priorities, with CCTV surveillance across the campus and environmental initiatives such as solar energy systems and rainwater harvesting, positioning the school as a modern, eco-conscious learning space in a rural setting.

Academic framework and student learning: MPS follows a rigorous ICSE curriculum that emphasises conceptual understanding, analytical thinking, and strong language development. The school places significant focus on experiential and activity-based learning, supported by digital tools such as the MASH platform, which enables access to academic resources, attendance, assessments, and communication between stakeholders.

Students are actively encouraged to participate in Olympiads, coding competitions, and inter-school events to build confidence and exposure, while internal academic and co-curricular activities promote teamwork and creativity. Since the demanding curriculum limits time for extracurricular engagement, the school conducts additional classes to maintain balance between syllabus completion and holistic development.

Inclusion, community engagement, and values education: The school plays a strong role in expanding access to education for rural and first-generation learners, with a significant proportion of students coming from backgrounds with zero to limited prior exposure to English-medium or ICSE education. The scholarships provided by MPS further support inclusivity by ensuring that financial constraints do not limit access to quality education. Beyond academics, the school integrates values-based education through environmental clubs, sustainability activities, and hands-on learning experiences that enhance responsibility, empathy, and awareness. Parental engagement is done through regular PTA meetings, which serve as a platform for feedback, collaboration, and shared decision-making in student development.

Teacher capacity, operations, and broader impact: MPS places strong emphasis on teacher training and continuous professional development through workshops and structured capacity-building programmes. However, challenges remain in areas such as advanced technology usage and communicative English proficiency. The school also contributes to local employment generation, with most staff recruited from nearby regions, thereby supporting rural livelihoods and community development.

ii. Ma Geet

Physical infrastructure: Ma Geet School has developed a modern, well-planned campus with support from MAFIL. The new building, located within walking distance of the existing campus, includes 40 classrooms along with a well-equipped library and eco-friendly construction that creates a natural learning environment. The school is fully enabled with smart classrooms, advanced science and computer laboratories, STEM labs, and a digital learning ecosystem. It also includes a swimming pool, playground, and other sports facilities that support physical development. Sustainability features such as solar power systems and rainwater harvesting further strengthen the campus. With 24/7 CCTV surveillance and reliable transport services, the school ensures a safe and secure environment and has a total capacity to accommodate up to 1,500 students.

Academic framework and curriculum: Ma Geet follows the CBSE curriculum bolstered with Montessori-based early childhood education up to Class 2, creating a strong foundation for cognitive and emotional development. The academic model integrates structured learning with experiential methods, using digital classrooms, language labs, robotics, AI, and coding programs from the foundational years. The school also uses the MASH digital platform to support academic tracking, communication, and access to learning resources. This

combination of Montessori and CBSE ensures continuity in learning while promoting creativity, independence, and analytical thinking. Students are encouraged to participate in national-level competitions such as robotics and coding challenges, providing early exposure to advanced learning ecosystems. Scholarships and fee concessions also support access to education for students from economically weaker sections.

Inclusion, staffing, and student support systems: The school has a strong staffing structure with 141 teaching and non-teaching staff. Ma Geet places strong emphasis on inclusive education through remedial teaching, special teachers, and counselling support for students with learning disabilities. However, structured assessments for learning disabilities remain an area for further strengthening. The school further integrates support systems such as creche facilities, infirmary services, and counselling.

Student development, exposure, and holistic learning: Ma Geet focuses strongly on holistic development through academics, sports, arts, and experiential learning. Students engage in structured physical activities such as swimming, horse riding, basketball, skating, and creative arts programs that build confidence, teamwork, and resilience.

The school also integrates environmental and value-based learning through farming activities, school cinema programs, storytelling, and communication training. Exposure to Olympiads, robotics championships, and coding competitions provides students with national-level experience. While English language proficiency among students and teachers remains a challenge, structured interventions and training programs are being introduced to improve their communication skills and build a more 21-century learning environment.

Survey findings

- i. **MPS:** 49 teachers participated in the survey. The findings are given below.

Teaching methods and classroom practices: Teachers reported significant changes in classroom practices and teaching approaches, with 86% stating to a great extent that the use of interactive and engaging teaching methods has increased, while 12% observed improvement to some extent. Similarly, 90% indicated that the use of teaching aids and digital tools has improved considerably, while lesson planning and classroom organization were also reported to have improved by 90% of respondents.

Teaching methods and classroom practices	To a great extent	To some extent	Neutral
Interactive/engaging teaching methods increased	86%	12%	2%
Use of teaching aids/digital tools improved	90%	10%	0%
Lesson planning and classroom organisation improved	90%	8%	0%

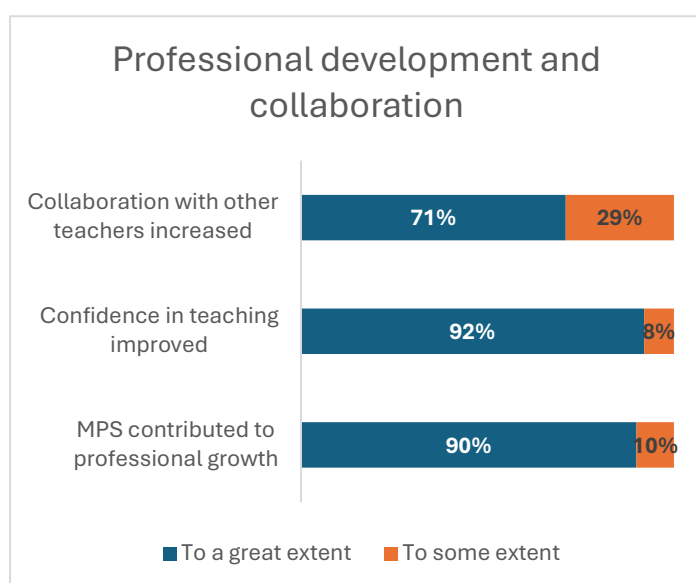
Student learning and academic outcomes: Responses related to student learning outcomes suggest positive changes across multiple areas. 76% reported that students' understanding of subjects has largely improved, while 24% observed improvement to some extent. Slightly over

half of respondents, 51%, believed students demonstrate better academic performance to a great extent, while 49% reported moderate improvement. 76% noted increased participation in classroom activities to a great extent.

Student confidence and communication: Teachers highlighted positive shifts in student confidence and communication abilities, although the level of improvement varied across areas. Around 69% reported that students are more confident in asking questions and participating in class to a great extent, while 31% observed moderate improvement.

Teaching support and resources: The responses indicate strong positive perceptions regarding teaching support systems and resources available within classrooms. Around 90% reported that they are better able to support students in English learning to a great extent, while 73% stated that resource availability contributes substantially to effective teaching.

Classroom environment and learning conditions: Feedback regarding classroom conditions suggests moderate to strong improvements in learning environments. Around 55% reported



that classroom discipline and learning environments have improved to a great extent, while 45% observed improvement to some extent. Additionally, 90% stated that their ability to manage diverse learning levels has improved substantially.

Professional development and collaboration: Responses related to teacher growth show strong positive outcomes across professional development indicators. Around 90% reported that MPS has contributed

significantly to their professional growth, while 92% stated that their confidence in teaching has improved substantially. Collaboration among teachers also increased, with 71% reporting strong improvement and 27% observing moderate improvement.

Curriculum impact and learning experience: Teachers generally viewed the ICSE curriculum positively in relation to student learning outcomes. Around 75% reported that the curriculum has improved students' understanding of subjects to a great extent, while 78% believed it has significantly strengthened English language skills. In addition, 58% reported strong improvements in students' thinking and problem-solving abilities. Overall, teachers perceive the curriculum as contributing positively to both academic learning and skill development.

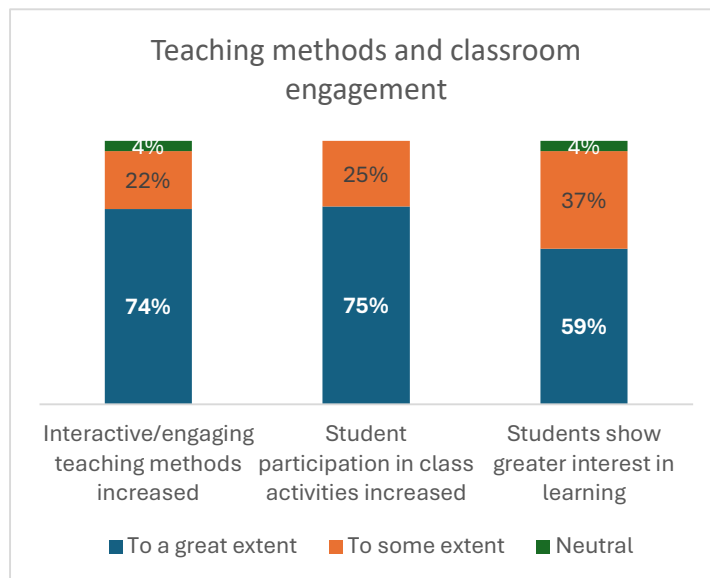
Key challenges faced by teachers: Teachers identified student learning gaps and limited instructional time as the most common challenges faced in classrooms. Resource constraints and other challenges were each reported by around 9%, while classroom management issues

were mentioned by only 4%. The findings indicate that addressing learning gaps and ensuring sufficient instructional time remain important areas for improvement.

MPS Teachers Speak

- *“As a staff member, I am very satisfied with the management and administration of the school.”*
- *“The curriculum promotes overall development of students. Teaching here gives me opportunities for continuous learning.”*
- *“Mukundapuram Public School provides a positive and nurturing environment for children. The teachers are caring and dedicated, ensuring both academic growth and overall development. The school encourages creativity, confidence, and good values among students. I am happy to be a part of this school.”*
- *“Our school provides a safe, caring and supportive environment for children.”*
- *“Teaching is effective, but more support is needed for slow learners in all possible ways to bring positive outcomes within the available time period.”*
- *“The school maintains good communication with parents and keeps us updated about our child’s progress in KG. It encourages creative teaching methods and provides opportunities for professional growth.”*
- *“The classrooms are well organized and child friendly. The school maintains good communication with parents.”*
- *“Co-curricular activities, celebrations, and interactive learning methods make the learning experience enjoyable for children.”*
- *“I am fully satisfied with the resources provided by the school and the opportunities for personal growth here. The learning environment is supportive, and students are encouraged to build confidence and life skills alongside academics.”*
- *“The overall opinion about all activities organized throughout the year is very positive. There is also a good impression among parents.”*
- *“The overall feedback for the school is very good and reflects a positive learning environment.”*
- *“I am thankful to God for working as a teacher in MPS school.”*
- *“Providing more activities for English language classes can help improve language skills and confidence.”*
- *“As an Art and Craft teacher, I have observed that our students possess remarkable talent and creativity. However, the absence of a dedicated space for conducting art and craft activities limits their ability to fully explore and develop their skills.”*

Ma Geet: 51 teachers took part in an online survey. The findings from the survey are given below.



Teaching methods and classroom engagement: When asked about changes in teaching methods and student engagement, responses showed a largely positive trend. 74% largely agreed that the use of interactive and engaging teaching methods has increased, while 22% agreed to some extent. Teachers also reported that student participation in classroom activities has increased, with 75% largely agreeing. 59% noted student

interest in learning to a great extent, while 37% agreed to some extent. This suggests a clear shift towards more active and participatory classroom practices.

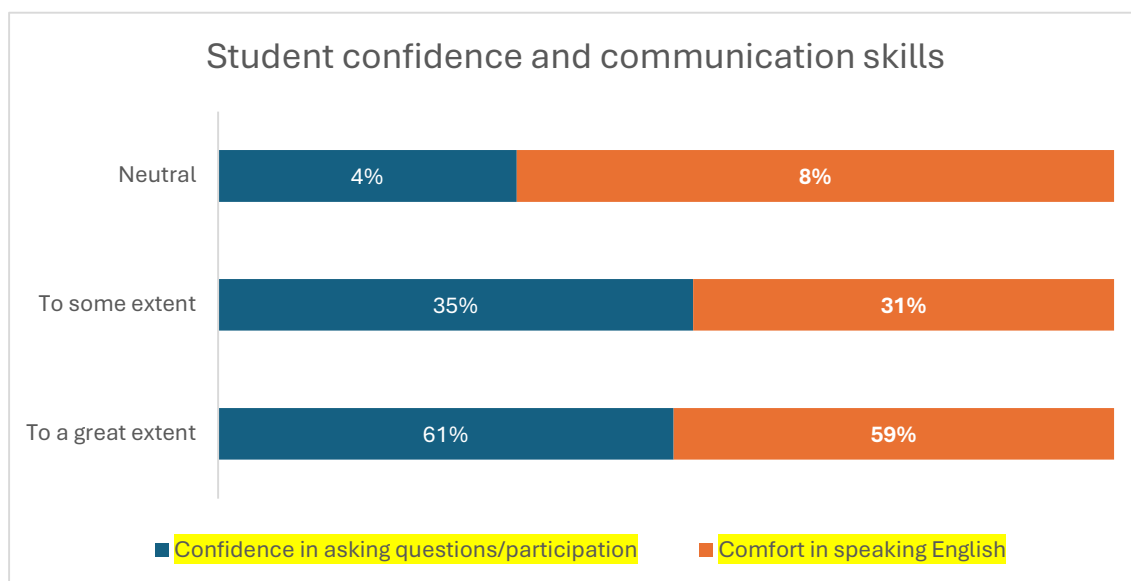
Student learning outcomes and understanding: Around 62% reported that students' understanding of subjects has improved to a great extent, while 30% reported some improvement. Student academic performance was seen to improve by 59% to a great extent and 39% to some extent.

Student learning outcomes and understanding	To a great extent	To some extent	Neutral
Understanding of subjects has improved	62%	30%	8%
Academic performance has improved	59%	39%	2%

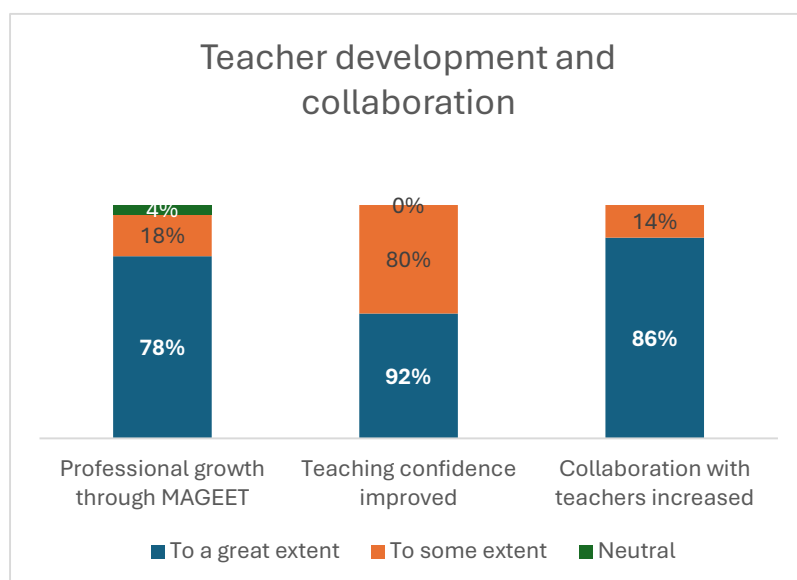
Teaching support, tools and resources: 86% reported that teachers are better able to support students in English learning to a great extent. The same proportion, 86%, also noted improved use of teaching aids and digital tools to a great extent. Lesson planning and classroom organization were reported to have improved by 88% to a great extent, while 82% stated that resource availability supports effective teaching. This indicates strong enhancement in teaching infrastructure and support systems.

Student confidence and communication skills: 61% reported that students are more confident in asking questions and participating in class to a great extent, while 35% noted some improvement. In terms of speaking English, 59% observed improvement to a great

extent and 31% to some extent. This reflects growing confidence among students in classroom interaction and communication, particularly in English usage.



Classroom environment and discipline: 71% reported improvement in classroom discipline and learning environment to a great extent, while 25% noted some improvement. Additionally, 76% reported improved ability to handle diverse learning levels to a great extent, and 22% to some extent. This suggests better classroom management and more inclusive teaching practices.

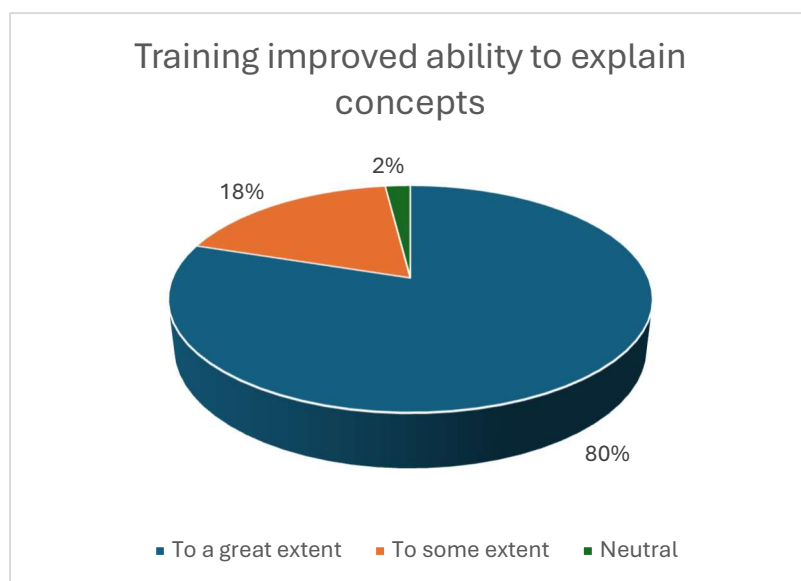


Teacher development and collaboration: 78% reported that Ma Geet has contributed to their professional growth to a great extent, while 18% reported some extent. Improved confidence in teaching was reported by 92% to a great extent. Collaboration with other teachers also improved, with 86% reporting strong increase. This indicates

significant professional development and stronger peer learning among teachers.

Montessori to CBSE transition and curriculum adaptation: 88% agreed to that Montessori students adapt well to CBSE curriculum. However, 69% reported that foundational skills from

Montessori support learning in CBSE to a great extent. Around 59% noted that teaching methods are adapted to bridge the gap between Montessori and CBSE to a great extent, while



68% reported continued use of activity-based learning approaches. This indicates ongoing efforts to ensure smoother academic transition.

Training and instructional improvement: When asked about training and its impact, 80% largely reported that training and support received has improved their ability to explain concepts clearly,

while 18% reported some extent. This reflects the positive influence of teacher training on instructional quality and classroom delivery.

Ma Geet Teachers Feedback

- *"Overall, MA Geet creates a wonderful learning and teaching environment. As a staff member, I was able to improve significantly."*
- *"The overall experience was good. The activities were well organized and engaging for children. Communication from the school was clear and helpful."*
- *"I am moderately satisfied with the current teaching-learning process. While students are able to understand basic concepts, there is still scope for improvement in interactive teaching methods, use of technology, and student engagement. More activity-based learning and continuous assessment strategies could further enhance effectiveness."*
- *Ma Geet has brought positive transformation in classroom practices. Interactive and activity-based learning methods have significantly improved student engagement and understanding. The training sessions have helped in better lesson planning, classroom management, and adapting teaching strategies to suit diverse learners. Students are more confident and actively participate in class."*
- *"The curriculum is well-structured, and efforts are made to ensure student understanding. However, more focus can be given to slow learners through regular remedial sessions and individual attention."*
- *"Excellent academic environment with strong leadership support. Teachers are valued, ideas are heard, and student growth is the top priority. Proud to teach here."*
- *"More skill development programmes are needed."*
- *"The school provides many opportunities for the overall development of students."*
- *"Appreciate the efforts in implementing new textbooks and resources."*
- *"MA Geet offers a well-structured environment that enhances both student learning and teacher development."*

- *"I sincerely appreciate the management's support for staff professional and academic growth, with continuous encouragement for upskilling and a strong educational vision. The school provides a nurturing environment for students' holistic development. From my experience, students truly enjoy and love their school life here."*
- *"Reducing the teacher-student ratio to 23:1 will help provide better individual attention to slow learners."*
- *"The school provides a supportive environment with dedicated teachers and a well-rounded curriculum."*
- *"As a teacher, MA Geet has helped me improve my teaching skills and abilities. I am forever thankful to MA Geet and my senior teachers."*
- *"The school provides a positive learning environment, and greater focus on individual attention and reduced non-academic workload will further enhance teaching effectiveness."*
- *"Activity-based education helps overall child development."*

5. REESS framework

The impact of the schools was assessed using the REESS framework. The framework was used to evaluate the relevance, effectiveness, efficiency, sustainability, coherence, and social impact of the interventions in improving access to quality education, strengthening learning outcomes, enhancing teaching effectiveness, improving student engagement, and expanding equitable access to education across rural, semi-urban, and urban communities.

Dimension	Guiding framework
Relevance	How relevant are the schools in addressing gaps in access to quality, affordable, and future-ready education, particularly in curriculum delivery, foundational learning, STEM exposure, language development, co-curricular engagement, and inclusive education across rural and semi-urban geographies?
Effectiveness	To what extent have the institutions achieved their intended outcomes in improving academic performance, conceptual understanding, student engagement, teacher effectiveness, communication skills, learning outcomes, and student development across different grade levels?
Efficiency	How effectively are resources such as teachers, infrastructure, smart classrooms, laboratories, digital learning platforms, MIS systems, transport facilities, and administrative systems utilised to deliver high-quality, cost-effective, and coordinated education services across institutions?
Sustainability	Whether current enrolment trends, fee structures, operational models, staff capacity, and institutional support systems ensure long-term financial sustainability, scalability, and continued delivery of quality education while maintaining affordability and accessibility for rural and semi-urban populations?

Social impact	The extent to which schools contributes to improved access to schooling, reduced need for migration to urban centres, enhanced learning opportunities for first-generation learners, increased digital and STEM literacy, strengthened value education, and improvement in community-level educational and socio-economic outcomes across diverse groups.
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Indicators were developed under each REESS dimension along with a structured rating scale to assess the performance and impact of the schools in strengthening access to quality education, improving teaching and learning outcomes, enhancing institutional efficiency, and promoting inclusive and holistic student development outcomes.

Rating	Grade
1.1 to 2.9	Poor
3.0 to 4.9	Satisfactory
5.0 to 6.9	Good
7.0 to 8.9	Very Good
9.0 to 10	Excellent

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. This approach ensures that rural students are not disadvantaged by geography and are instead provided with equitable opportunities to compete academically at national and global levels.

In terms of alignment of curriculum (ICSE/CBSE) with the aspirations of rural families, both schools reflect a clear understanding of the growing demand for structured, future-oriented education. Parents increasingly seek curricula that offer strong English language development, analytical thinking, and competitive exam readiness, and the adoption of ICSE and CBSE directly responds to these expectations. This alignment ensures that students are not confined to limited academic pathways but are instead prepared for higher education and diverse career options. It also builds trust among rural families by demonstrating that globally competitive education is available within their own communities.

With respect to the extent to which schools address gaps in access to quality education, both institutions play a significant bridging role in reducing long-standing disparities between rural and urban schooling systems. They address deficits in infrastructure, teacher quality, exposure

to co-curricular learning, and access to digital education by creating structured, resource-rich learning environments. The availability of laboratories, trained faculty, and technology-enabled classrooms ensures consistent academic delivery and improved learning outcomes. This reduces dependency on external coaching or urban migration, making quality education locally accessible and more inclusive.

The availability of modern infrastructure in rural settings further strengthens educational equity by replicating urban-level learning ecosystems within semi-urban geographies. Facilities such as STEM labs, robotics and AI exposure, digital platforms, sports infrastructure, and transport systems ensure that students receive holistic development opportunities. At the same time, the schools are highly responsive to first-generation learners by offering foundational support, remedial teaching, and structured academic scaffolding that helps bridge early learning gaps. This targeted support ensures that students from non-academic or non-English-speaking backgrounds can progressively adapt to rigorous academic systems.

Both schools also demonstrate strong accessibility for rural communities while aligning effectively with emerging skill needs. Their location within rural and semi-urban regions, combined with transport facilities, ensures that schooling remains within reach for local populations without the need for relocation. In addition, the integration of STEM education, digital literacy, coding, robotics, and communication skill development ensures alignment with future workforce requirements. This dual focus on accessibility and skill relevance positions the schools as key drivers of rural transformation, enabling students to move from foundational education to globally competitive skill sets.

- *“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*

Effectiveness: The schools have demonstrated strong effectiveness through improved enrolment, academic performance, and access to modern learning tools. MPS has seen strong enrolment in early grades, reflecting growing trust among parents, though retention in higher classes remains a challenge due to perceptions around the ICSE curriculum. In contrast, Ma Geet has shown improved retention and consistent academic outcomes, supported by its CBSE framework and structured progression. This indicates that both institutions are effective in attracting students and sustaining learning outcomes, while also highlighting the different dynamics of curriculum perception and progression in rural education contexts.

With regards to student retention across primary to higher grades, Ma Geet demonstrates relatively stronger continuity due to its structured CBSE progression and Montessori foundation in early years, which supports smoother academic transition. MPS, while strong in

foundational enrolment, experiences a gradual decline in higher grades, reflecting challenges commonly associated with rigorous ICSE expectations in rural settings. Despite this, both schools continue to work on strengthening academic support systems, remedial learning, and parental engagement to improve long-term retention and reduce dropouts.

Academic performance and learning outcomes have improved across both institutions, supported by structured curricula, trained teachers, and access to modern learning tools. Exposure to STEM education, robotics, digital platforms, and language labs has contributed to better conceptual understanding and skill development among students. Participation in examinations, Olympiads, coding challenges, and inter-school competitions has further strengthened academic engagement and provided students with broader exposure beyond classroom learning.

Integration of digital learning tools and co-curricular engagement has significantly enhanced classroom effectiveness and student confidence. Smart classrooms, digital platforms like MASH, and technology-enabled teaching methods have made learning more interactive and accessible. Students show improved communication skills, higher participation in activities, and greater confidence in expressing themselves. These indicators collectively demonstrate that both schools are effectively building a more engaging, inclusive, and future-ready learning environment for rural students.

- *“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*

Efficiency: Efficiency is reflected in the effective utilisation of infrastructure, availability of trained faculty, and integration of digital systems like MASH, which streamline academic management and communication. Facilities such as smart classrooms and learning resources are being actively used to support teaching and learning processes. However, there are areas where efficiency can be improved, particularly the underutilisation of science labs in MPS, indicating a gap between infrastructure availability and classroom integration. In the case of Ma Geet, a higher dependence on external funding for CAPEX and OPEX suggests the need to strengthen internal revenue streams. Optimising resource use, improving utilisation of existing facilities, and enhancing financial self-reliance will further strengthen efficiency. This efficiency is reflected across key indicators such as utilisation of classrooms, laboratories, and learning infrastructure, teacher-to-student ratio and optimal deployment of staff, use of digital platforms like MASH for academic management, and cost efficiency in delivering education services.

For infrastructure utilisation, both schools demonstrate strong physical and digital capacity, though the level of optimisation varies across components. Classrooms and smart learning spaces are actively used for regular academic delivery, but certain specialised facilities such as science and robotics laboratories in MPS show scope for deeper integration into daily teaching practices. Ma Geet, with its Montessori and CBSE blend, shows more consistent utilisation of activity-based learning spaces, though scaling full use across all advanced facilities remains an ongoing process. Strengthening structured lab usage and embedding practical learning into routine teaching can further enhance efficiency in both institutions. Teacher deployment and staff utilisation also contribute significantly to operational efficiency. Both schools maintain a robust teacher and support staff structure, ensuring adequate coverage across academic and non-academic functions. However, achieving optimal teacher-to-student engagement, particularly in specialised subjects and remedial education, remains an area for continuous improvement. The integration of digital platforms such as MASH has improved administrative efficiency by streamlining attendance, communication, academic tracking, and resource sharing, thereby reducing manual workload and improving coordination across stakeholders.

From a cost efficiency perspective, both institutions operate with significant investment in infrastructure, human resources, and learning systems to maintain quality education delivery. While this ensures high standards of schooling, it also creates pressure on financial sustainability, particularly in Ma Geet, which shows higher reliance on external funding support. Improving internal revenue generation, enhancing resource optimisation, and increasing utilisation efficiency across facilities will help strengthen long-term financial viability.

“With the infrastructure and digital tools available, we can deliver better lessons, but we need to ensure all resources like labs are used more efficiently in everyday teaching.” – Principal Ma Geet

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. This sustainability is reflected across key dimensions such as financial self-reliance through fee-based revenue generation, continuity and retention of trained teaching staff, systematic maintenance and upkeep of infrastructure, and the strength of institutional systems and governance frameworks that support long-term planning and execution.

As for financial self-reliance, both schools are in a transition phase where operational costs and infrastructure investments are still significantly supported through external funding. While fee-based revenue contributes to operational expenses, it is not yet sufficient to fully offset capital and recurring costs. Increasing enrolment stability, rationalising fee structures, and expanding ancillary revenue opportunities will be essential to improving long-term financial independence and reducing reliance on external support systems.

Continuity of trained teaching staff is another important pillar of sustainability, as both institutions have invested in structured recruitment and capacity-building processes. Regular training programmes, workshops, and exposure to updated pedagogical methods help maintain teaching quality. However, sustaining staff retention and reducing attrition pressures remain important to ensure continuity in learning outcomes and institutional knowledge. Strengthening teacher engagement and professional growth pathways will further enhance long-term sustainability.

Maintenance of infrastructure and strength of institutional systems also play a critical role in ensuring operational continuity. Both schools have made substantial investments in smart classrooms, laboratories, and digital learning systems, which require consistent upkeep and renewal to remain effective. Governance structures, administrative systems, and digital platforms like MASH contribute to streamlined operations and academic monitoring. Strengthening preventive maintenance systems and improving institutional governance efficiency will ensure that infrastructure and processes remain robust and future-ready over time.

“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

Social impact: The schools have significantly improved access to quality education for rural students, especially first-generation learners who previously had limited exposure to structured and nationally recognised curricula. By bringing modern infrastructure, digital learning tools, and skilled teachers closer to the community, they have created opportunities that were earlier available only in urban centres. Students have shown increased confidence, higher aspirations, and greater awareness of modern career pathways through exposure to STEM, co-curricular activities, and competitive platforms. Ma Geet’s facilities are on par with international schools, offering modern infrastructure, digital classrooms, and advanced learning environments. This has enabled many children returning from the Middle East to adapt easily, as the school provides a familiar standard of education and learning experience. These outcomes are reflected in increased access to quality education for rural students, a rise in aspirations and career awareness among learners, greater inclusion of first-generation and marginalised groups, employment generation for local communities, reduction in

migration to urban areas for schooling, improved community perception of education, increased participation of girls in education, strengthening of long-term educational outcomes in the region, and higher community engagement and participation in school-related activities.

With regards to access and inclusion, both schools have played a transformative role in expanding educational opportunities for rural populations. First-generation learners, who previously had limited exposure to English-medium and structured academic systems, now benefit from well-designed learning environments that support gradual academic development. Scholarships, inclusive policies, and remedial support systems further ensure that students from economically weaker and marginalised backgrounds can participate meaningfully in education. This has significantly widened the educational base in rural Thrissur and improved equity in access to quality schooling.

The schools have also contributed to a noticeable rise in student aspirations and career awareness. Exposure to STEM education, robotics, coding, Olympiads, and inter-school competitions has helped students develop confidence and ambition beyond traditional career pathways. This early exposure to future-oriented skills has created a more informed student community that is increasingly aware of global opportunities in higher education and employment. As a result, students are more motivated to pursue advanced studies and professional careers, reflecting a shift in aspiration levels within rural communities.

Beyond education, both institutions have generated meaningful socio-economic impact through local employment creation and reduced migration to urban centres. By providing quality schooling within rural and semi-urban regions, the need for families to relocate for better education has reduced significantly, thereby lowering financial and social pressures. The schools also contribute to improved community perception of education, increased participation of girls in schooling, and stronger engagement of parents in academic processes. Over time, these factors are strengthening long-term educational outcomes and contributing to broader community development and social upliftment in the region.

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."*
-

Principals' Profess

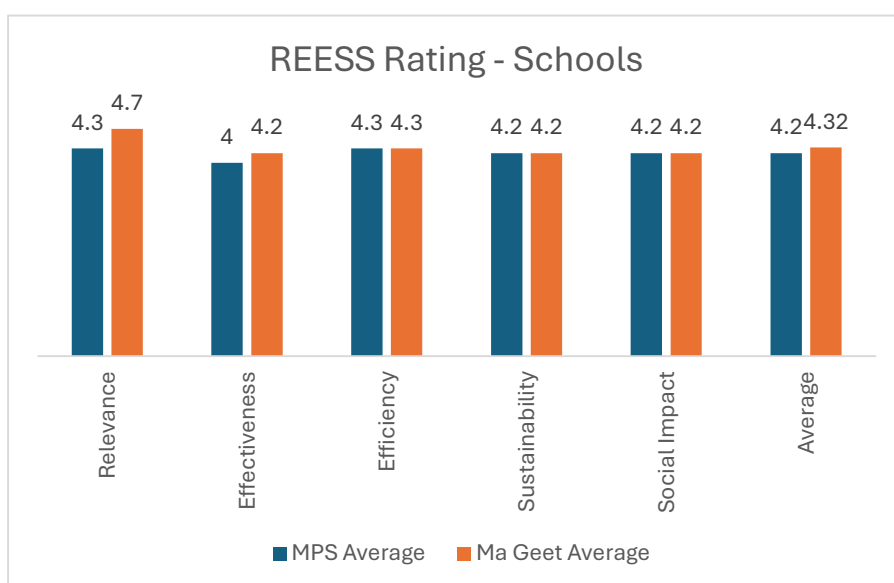
- *“Our goal is not just education, but building a stronger, more empowered community through learning.” – Principal, MPS*
- *“Our aim is to deliver global-quality education locally, so students returning from abroad feel right at home. We’ve created an environment that aligns with international standards, which helps students from different backgrounds settle in quickly.” – Principal, Ma Geet*

REESS Ratings

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

Parameter	Indicators	MPS Rating	Ma Geet Rating
Relevance	Alignment of curriculum (ICSE/CBSE) with aspirations of rural families	4	5
	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
	Average Relevance	4.3	4.7
Effectiveness	Improvement in student enrolment across grades	4	5
	Student retention across primary to higher 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
	Average Effectiveness	4	4.2
Efficiency	Utilisation of classrooms, labs, and learning infrastructure	4	4
	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
	Average Efficiency	4.3	4.3
Sustainability	Growth in student admissions over time	5	5
	Financial self-reliance through fee-based revenue	4	4
	Continuity of trained teaching staff	4	4
	Maintenance and upkeep of infrastructure	4	4
	Strength of institutional systems and governance	4	4
	Average Sustainability	4.2	4.2
Social Impact	Increased access to quality education for rural students	5	5
	Rise in aspirations and career awareness among students	4	4
	Inclusion of first-generation learners and marginalised groups	4	4
	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
	Average Social Impact	4.2	4.2



The ratings indicate strong performance across all dimensions for both schools. Relevance is rated highly for Mukundapuram Public School (4.3) and exceptionally high for Ma Geet (4.7), reflecting their strong alignment with the educational

aspirations of rural communities, responsiveness to local needs, and focus on future-ready learning opportunities.

Effectiveness is rated at 4.0 for Mukundapuram Public School and 4.2 for Ma Geet, indicating positive outcomes in student enrolment, retention, academic performance, and overall student development. Efficiency is rated at 4.3 for both schools, suggesting effective utilisation of infrastructure, human resources, and academic management systems to support educational delivery.

Sustainability is rated at 4.2 for both schools, demonstrating stable institutional systems, consistent student demand, and adequate mechanisms for maintaining educational quality over time. Social Impact is also rated at 4.2 for both schools, highlighting their contribution to improving access to quality education, strengthening educational aspirations, promoting inclusion, and generating positive outcomes for students and communities.

Both schools demonstrate very good to excellent performance across all dimensions, with Ma Geet showing particularly strong relevance to community needs and aspirations, while both institutions exhibit comparable levels of effectiveness, efficiency, sustainability, and social impact.

6. Alignment with 5A framework

Availability: The schools ensure that structured, quality education is available within rural and semi-urban communities, reducing dependence on distant urban schools. The availability of smart classrooms, STEM and robotics labs, libraries, sports facilities, and digital learning platforms ensures that students have access to a wide range of academic and co-curricular resources within their local environment. Together, these schools expand the availability of future-ready education across multiple grade levels within accessible geographic locations.

Accessibility: The schools significantly improve accessibility by reducing geographic, financial, and systemic barriers to quality schooling. The presence of MPS and Ma Geet in rural Thrissur and nearby regions reduces the need for students to migrate to urban centres for better education. The integrated infrastructure ensures that students have access to classrooms, laboratories, co-curricular activities, transport facilities, and digital learning platforms within the same ecosystem. Accessibility is further strengthened through structured academic systems, scholarships, and inclusive admission policies that support first-generation learners and economically weaker sections.

Affordability: Affordability is a key strength of the initiatives, supported by a cost-efficient school model and scholarship-based inclusion mechanisms. Compared to many private institutions offering similar infrastructure and curriculum standards, MAFIL's schools provide relatively accessible fee structures while maintaining high-quality facilities and academic delivery. The availability of learning resources such as laboratories, digital platforms, and co-

curricular facilities reduces the need for additional external spending by parents. Scholarships and fee concessions further reduce financial barriers for deserving students.

Acceptability: The model demonstrates strong acceptability among parents and students due to its emphasis on holistic development, modern infrastructure, and student-centred learning approaches. The integration of Montessori methods in early years, followed by structured CBSE and ICSE curricula, ensures smooth academic progression and builds trust in learning outcomes. Parents value the availability of digital platforms, regular communication systems, and transparent academic tracking, which enhance confidence in the institution.

Accommodation: The school ecosystem demonstrates strong accommodation by catering to diverse learner needs across age groups, learning abilities, and academic interests. Schools such as MPS and Ma Geet offer differentiated learning pathways through Montessori education, structured academic programmes, remedial support, and enrichment activities. Students with varying learning needs are supported through inclusive education practices, special teachers, and personalised attention. The availability of sports, arts, STEM, and digital learning opportunities ensures that multiple intelligences and interests are accommodated within the school system..

7. Alignment with UN SDGs

SDG 4 – Quality Education: MAFIL directly contribute to SDG 4 by improving access to high-quality, inclusive, and future-ready education through its network of schools such as Mukundapuram Public School (MPS) and Ma Geet Public School. The initiative strengthens foundational learning through Montessori-based early education, while also delivering structured CBSE and ICSE curricula supported by smart classrooms, STEM and robotics labs, and digital learning platforms.

SDG 10 – Reduced Inequalities: The initiative plays a significant role in reducing educational inequalities by bridging the gap between rural, semi-urban, and urban learners. By establishing well-equipped schools and providing scholarships in underserved regions, the schools ensure that students from first-generation and economically weaker backgrounds have access to the same quality of infrastructure, curriculum, and learning opportunities as urban institutions.

SDG 11 – Sustainable Cities and Communities: The schools contribute to building sustainable and resilient communities by strengthening local educational infrastructure and reducing the need for migration to urban centres for schooling. The presence of quality schools within rural Thrissur improves community stability and supports long-term human capital development.

SDG 1 – No Poverty: By improving access to quality education and reducing the need for costly urban migration, the project indirectly supports poverty reduction. Affordable schooling, scholarships, and integrated learning facilities reduce the financial burden on families. Better educational outcomes contribute to breaking intergenerational cycles of poverty by equipping students with skills required for higher education and future employment opportunities.

SDG 8 – Decent Work and Economic Growth: The project contributes to economic development by creating employment opportunities for teachers, administrative staff, transport workers, and support personnel, particularly from local communities. Improved

education outcomes also enhance long-term workforce readiness by equipping students with communication skills, digital literacy, and analytical abilities.

SDG 17 – Partnerships for the Goals: The initiative demonstrates a strong partnership-based model through collaboration between MAFIL, Manappuram Foundation, school leadership, teachers, parents, and community stakeholders. Integrated systems such as digital learning platforms, training programmes, and shared educational resources strengthen coordination across institutions.

8. Recommendations

MPS

- English communication to be improved among students and teachers
- More community outreach and branding needed to improve admissions.
- Introduce career guidance and counselling support from eighth grade

MaGeet

- Introduce career guidance and counselling support from eighth grade

9. 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.



Ma Care Polyclinics

SOCIAL IMPACT ASSESSMENT OF MAFIL'S CSR
INITIATIVES

CONDUCTED BY SOCIAL AUDIT NETWORK, INDIA

Table of Contents

1. Background and need for the initiative	2
2. About Ma Care.....	3
3. CSR Spend in 2024–25	4
4. Performance Overview	4
5. Survey Findings.....	8
6. REESCI Framework.....	11
i. REESS Ratings.....	15
7. Alignment with 5A Framework.....	17
8. Alignment with UN SDGs	18
9. Recommendations.....	19
10. Conclusion	19

Social Impact Assessment

Ma Care Polyclinics

1. Background and need for the initiative

Despite strong overall health indicators in Kerala, access to timely, affordable, and quality healthcare continues to remain uneven across several semi-urban and rural regions. While the state performs well on many public health parameters, a significant disease burden is now driven by non-communicable diseases, which account for a large share of mortality and require continuous monitoring, regular screening, and early diagnosis. However, access to reliable diagnostic services and specialised outpatient care is still concentrated in urban centres, creating gaps for populations living in smaller towns and peripheral areas. Many individuals continue to experience delays in diagnosis and treatment due to distance, cost barriers, and limited availability of nearby high-quality healthcare facilities, despite the increasing need for preventive and chronic disease management.

The challenge is further reflected in the uneven distribution of diagnostic infrastructure and specialised care services. Advanced facilities, specialist consultations, and high-end diagnostics are often located in larger cities, requiring patients from semi-urban and rural communities to travel long distances or depend on overburdened public hospitals for routine and preventive care. This not only increases financial strain on households but also disrupts continuity of care, particularly for elderly patients and those managing long-term chronic conditions such as diabetes, hypertension, and cardiovascular diseases. The growing need for geriatric care and regular health monitoring further intensifies the demand for accessible, community-based healthcare systems that can provide integrated services closer to where people live.

The Ma Care centres aim to address these challenges by strengthening access to affordable, decentralised, and quality healthcare through a network of diagnostic centres, a polyclinic, and specialised care facilities. By integrating diagnostics, outpatient consultations, preventive health services, pharmacy support, and geriatric care under a connected service model, Ma Care creates an impetus to bring essential healthcare closer to underserved communities and reduce dependence on distant tertiary hospitals. The model envisages early detection, faster clinical decision-making, and improved continuity of care, while also reducing the financial and logistical burden on patients. In doing so, it aims to contribute to improved rural health outcomes, greater healthcare equity, and strengthened alignment with broader goals of universal health coverage and inclusive community wellbeing.

2. About Ma Care

- **Ma Care Diagnostic Centre, Kaloor (Kochi)** is a comprehensive urban healthcare facility designed to deliver integrated diagnostic and outpatient services to a high-volume patient population. It offers a wide range of services including laboratory testing, imaging facilities such as ultrasound and X-ray, dental care, outpatient consultations, health check-up packages, and in-house pharmacy support. Positioned in a key urban location, the centre plays a critical role in improving access to reliable and timely diagnostics, while also reducing dependence on high-cost private hospitals.
- **Ma Care Diagnostics, Mattancherry** operates in a densely populated urban area and focuses on providing essential, affordable, and accessible diagnostic services. The centre delivers basic laboratory testing, ECG services, preventive screenings, and sample collection facilities. In addition to serving the local population, it also supports nearby public healthcare institutions by managing routine diagnostic workloads, thereby helping to reduce patient congestion in government hospitals.
- **Ma Care Diagnostics, Puthiyakavu** is a semi-urban centre primarily focused on preventive healthcare and early disease detection. It provides routine laboratory investigations, ECG services, and structured health check-up packages aimed at identifying health risks at an early stage.
- **Ma Care Diagnostics & Geriatric Centre, Irinjalakuda** is a specialised facility that integrates advanced diagnostic capabilities with dedicated geriatric care services. It functions as a referral hub for surrounding centres, ensuring that patients with complex or chronic conditions receive appropriate specialist attention. The centre places strong emphasis on elderly care and long-term disease management, addressing the growing healthcare needs of an ageing population.
- **Ma Care Polyclinic, Thrissur** is a multi-specialty integrated healthcare facility that brings together consultations, diagnostics, pharmacy services, preventive healthcare programmes, and teleconsultation under one roof. This integrated model enables coordinated care, reduces the need for multiple visits to different providers, and ensures better continuity of treatment. As a key hub within the Ma Care network, it strengthens both preventive and curative healthcare delivery in the region by offering a seamless patient experience.
- **Ma Care Diagnostics, Ollur** is a semi-urban diagnostic centre focused on delivering essential and affordable healthcare services, including laboratory testing, ECG, and routine preventive screenings. The centre plays an important role in promoting early detection of diseases and improving access to basic diagnostic services for nearby communities.
- **Ma Care Diagnostics, Peringandoor** provides accessible and affordable diagnostic services such as laboratory testing, ECG, and routine health screenings. It caters to residents as well as patients referred from nearby institutions, including a government medical college

3. CSR spend in 2024–25

The total investment of Rs. 11,25,06,330 was provided in 2024-25 across the units to support Capex and Opex spanning diagnostics, outpatient care, preventive health services, and specialised geriatric care. The investment reflects a balanced development strategy combining infrastructure creation with sustained operational support to ensure continuous, affordable, and accessible healthcare services.

<u>Unit</u>	<u>CAPEX</u>	<u>OPEX</u>	<u>Total</u>
Ma Care Diagnostics 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

- Ma Care Diagnostic Centre, Kaloor received 22.5% of the total investment. The allocation supported the development of a high-volume integrated diagnostic and outpatient facility offering imaging services, laboratory diagnostics, dental care, consultations, and pharmacy services.
- Ma Care Diagnostics and Geriatric Centre, Irinjalakuda represents the largest investment within the network at Rs. 5,25,09,138, accounting for nearly 46.7% of total investment. This significant capital deployment supported the creation of an advanced diagnostic facility integrated with specialised geriatric care services.
- Ma Care Polyclinic, Thrissur received Rs. 2,88,70,922 in total investment, reflecting a strong integrated care model combining multi-specialty consultations, diagnostics, pharmacy services, preventive healthcare programmes, and teleconsultation.
- The other units received marginal amounts over the year, primarily to support Capex needs in Mattancherry, Ollur and Puthiyakavu and Opex cost for Peringandoor.

4. Performance overview

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

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.*

Reach: The Ma Care healthcare ecosystem is a decentralised, multi-centre integrated care model designed to deliver affordable, high-quality, and technology-enabled healthcare services across semi-urban and urban regions. It combines advanced diagnostics, multi-specialty outpatient care, preventive health services, pharmacy support, and specialised geriatric care within a single coordinated network.

Scale of service delivery and patient reach: The Ma Care network has served a total of 1,37,221 patients. High patient inflow is supported by strong referral linkages from surrounding hospitals, indicating growing trust in Ma Care's diagnostic accuracy and clinical reliability.

Key offerings: Ma Care provides a comprehensive range of healthcare services spanning primary, secondary, and advanced diagnostic care. The core offerings include high-end radiology, laboratory diagnostics, outpatient consultations, preventive health screening packages, dental care, pharmacy services, and teleconsultation support. The diagnostic portfolio includes advanced imaging such as 128-slice CT scans, 1.5 Tesla MRI imaging, ultrasound, mammography, ECG, histopathology, and specialised dental imaging including OPG and CBCT. These services are complemented by comprehensive health check-up packages covering metabolic, cardiac, infectious disease, and cancer screening profiles such as HbA1c, thyroid function tests, viral markers, tumour markers, CT coronary angiography, and echocardiography. Preventive and screening services are a key component of the model, enabling early detection of non-communicable diseases and reducing progression to advanced disease stages. The system also integrates pharmacy services and chronic disease monitoring, ensuring continuity of care.

Departments: Ma Care operates a structured multi-specialty and super-specialty departmental framework across its centres. Super-specialty departments include Cardiology, Neurology, Nephrology, Gastroenterology, Pulmonology, and Urology, enabling advanced clinical evaluation and referral-level diagnostics. Specialty departments include General Medicine, Orthopaedics, Gynaecology, Paediatrics, ENT, Dermatology, Psychiatry, Ophthalmology, Radiology, Dentistry, Physiotherapy, Dietetics, and Cosmetology, ensuring broad-based outpatient care coverage.

Support services include fully equipped laboratory divisions covering pathology, haematology, biochemistry, microbiology, and serology, alongside pharmacy services and teleconsultation facilities that strengthen continuity and accessibility of care.

Infrastructure and clinical capability: The Thrissur centre functions as a high-end diagnostic and clinical hub with advanced infrastructure. It also includes a 24/7 clinic, daycare observation facilities, and a geriatric mobile unit, enabling both emergency and continuous care delivery. The Kaloor centre is a specialised urban diagnostic and dental care hub equipped with dental lasers, CBCT imaging systems, ultrasound facilities, X-ray diagnostics, and

expanded treatment infrastructure. It also includes multiple dental chairs and post-expansion clinical capacity that supports higher patient throughput and specialised procedures.

Staffing: The Ma Care system is supported by a structured workforce of doctors, technicians, and support staff across centres. Thrissur employs approximately 50 staff members, including specialist doctors such as cardiologists, nephrologists, orthopaedic, radiologists, and general physicians, supported by trained CT/MRI technicians and diagnostic staff. Kaloor employs around 45 staff members, including dentists, general physicians, imaging technicians, and support teams trained in dental lasers and advanced diagnostic systems. Whereas Irinjalakuda centre employs around 23 staff and 16 consultants. Continuous training and mentoring ensure that staff are equipped to operate advanced diagnostic technologies and maintain consistent service quality across centres.

Operational Efficiency: The centres demonstrate high utilisation of advanced medical infrastructure, reflecting strong operational efficiency. In Thrissur, over 62,000 laboratory tests were conducted, along with more than 1,500 CT scans, 1,250 MRI scans, 2,400 ultrasound scans, and over 1,200 mammography screenings. Dental OPG systems are used in most dental diagnoses, ensuring precise imaging and early detection of oral diseases. In Kaloor, over 2,800 ultrasound scans, 2,200+ dental chair procedures, CBCT imaging, and nearly 29,000 pharmacy transactions highlight strong integration of diagnostic and treatment services. This high utilisation indicates optimal

Community reach: Ma Care places strong emphasis on community engagement and preventive health awareness. Regular health workshops and outreach programmes have reached thousands of residents, improving awareness on preventive care, early diagnosis, and lifestyle management. A significant component of outreach is the geriatric mobile unit attached to the Thrissur centre, which extends healthcare services directly to elderly and disabled individuals who face mobility constraints. Subsidised care models further enhance inclusivity, with a substantial proportion of diagnostic and dental services provided at reduced cost for low-income groups.

Irinjalakuda Geriatric Care Centre: A major pillar of the Ma Care ecosystem in 2024-25 was the establishment of the Irinjalakuda Diagnostic and Geriatric Centre, which functions as a specialised hub for advanced diagnostics and elderly care. This centre represents a critical expansion of Ma Care's commitment to age-focused healthcare, addressing the growing burden of chronic diseases and geriatric conditions.

Ma Care Irinjalakuda is a comprehensive multi-specialty healthcare facility designed as an integrated care centre offering a wide spectrum of clinical, diagnostic, preventive, and wellness services under one roof. The centre functions as a key hub within the Ma Care network, combining modern diagnostics with multi-disciplinary treatment options and holistic care systems, making it one of the most advanced community-level healthcare facilities in the region.

The facility offers a fully equipped Doctors' Clinic along with specialised outpatient services including Skin & Cosmetology, Geriatric Wellness, Dental Clinic, Eye Care & Opticals, and Physiotherapy services. It also provides a strong AYUSH integration through Ayurveda (in association with Vaidyamandiram), Homeopathy, Unani, and Yoga-based wellness programs, enabling patients to access both modern and traditional systems of medicine within a single coordinated ecosystem.

On the diagnostic front, Ma Care Irinjalakuda provides advanced imaging and testing services including Echocardiogram, Ultrasound 4D Scan, USG Shear Wave Elastography, and Digital Mammography, supporting early detection and comprehensive disease evaluation. These are complemented by a fully functional Pharmacy and Diagnostic Services unit, ensuring continuity of care from diagnosis to treatment.

A key strength of the centre is its strong rehabilitation and functional recovery ecosystem, anchored by a dedicated Physiotherapy and Occupational Therapy division spread across multiple floors. This multi-level infrastructure enables structured rehabilitation programs for neurological, musculoskeletal, and age-related conditions, particularly supporting long-term recovery and geriatric care needs.

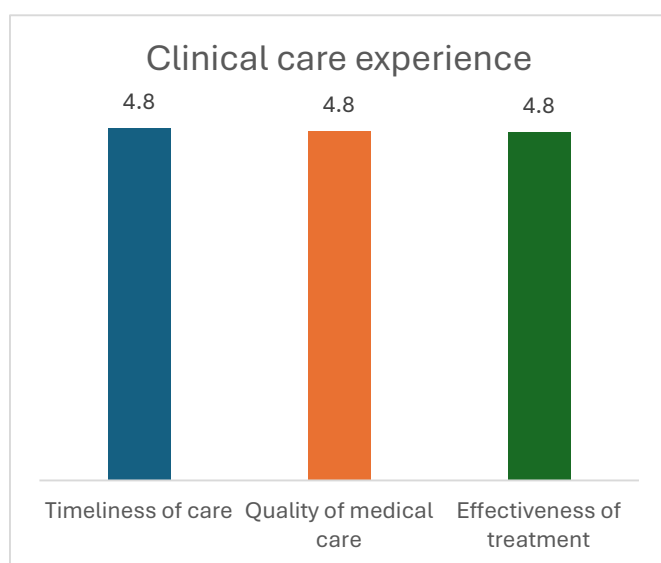
Unit Head- Irinjalakuda:

“The Irinjalakuda Geriatric and Diagnostic Centre has been developed as a fully integrated care hub, bringing together advanced diagnostics, multi-specialty consultations, AYUSH systems, and structured rehabilitation under one roof. With services ranging from ultrasound, echocardiography, and digital mammography to physiotherapy and occupational therapy spread across multiple floors, the centre allows us to manage both preventive and long-term chronic care more effectively. The inclusion of geriatric wellness as a core focus has significantly improved our ability to address age-related conditions in a structured and continuous manner. Patients now receive complete care from diagnosis to rehabilitation without the need for external referrals, which has strengthened both clinical outcomes and patient confidence in the system.”

5. Survey findings

Over 41 patients participated in the survey, providing structured feedback on their experience with Ma Care healthcare services. The findings indicate an exceptionally high level of patient satisfaction across all key service dimensions, including clinical care, doctor and staff quality, infrastructure, accessibility, affordability, and overall service experience. All indicators were rated on a 5-point scale (1 being lowest and 5 being highest), with weighted averages consistently above 4.7, reflecting strong approval of service quality and delivery standards.

Patient care experience and clinical outcomes: Patients reported strong satisfaction with



overall clinical care, with consistently high ratings across all medical service indicators. Timeliness of care received the highest score at 4.81, reflecting efficient service delivery and reduced waiting times across centres. Quality of medical care (4.77) and effectiveness of treatment (4.76) were also rated very highly, indicating strong diagnostic accuracy, effective clinical interventions, and improved health outcomes. The results reflect consistent service quality and strong patient trust

in clinical decision-making and treatment effectiveness.

Quality of doctors and healthcare staff: Feedback indicates very high satisfaction with the professionalism, communication, and behaviour of medical and support staff. Patients reported strong confidence in doctors' expertise and clarity of explanations during consultations. Nursing staff behaviour and responsiveness of support staff were also rated positively, reflecting a supportive and patient-friendly care environment. The results highlight a coordinated and compassionate healthcare delivery system that enhances patient trust and comfort.

Doctors and healthcare staff	
Doctor expertise and clarity	4.78
Nursing staff behaviour	4.79
Support staff responsiveness	4.75

Infrastructure and facility experience: Patients expressed strong satisfaction with infrastructure quality, hygiene, and operational efficiency across Ma Care centres. Cleanliness and hygiene standards were rated very highly, reflecting strong compliance with healthcare quality protocols. Availability of equipment and ease of registration and billing were also rated positively, indicating smooth operational processes. While waiting area comfort and pharmacy services received slightly varied responses, overall feedback remains strongly positive with high levels of satisfaction.

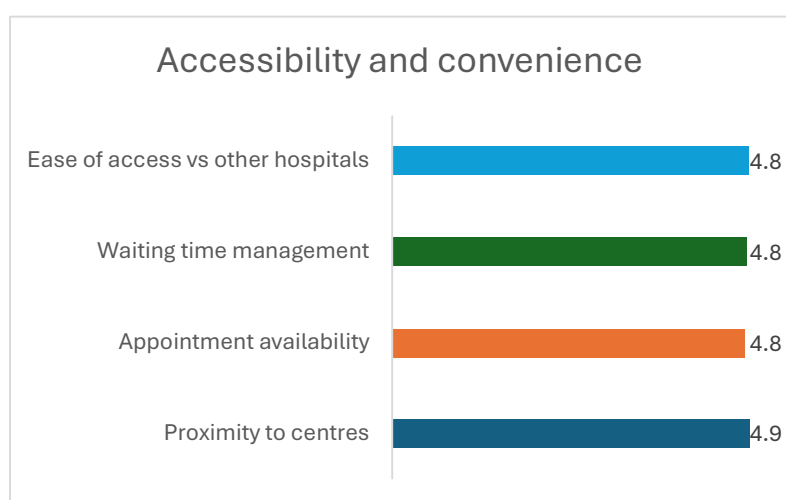
Quotes during field visit

- "I was able to get my diagnosis quickly and start treatment without delay, which made a big difference in my recovery."*

"The doctors understood my condition clearly and the treatment helped me feel better within a short time."

- *"The doctor explained everything in a way I could easily understand, which reduced my worry."*
"The staff were kind and attentive, and I felt well taken care of during my visit."
- *"The centre was very clean and well organised, which made me feel comfortable during my visit."*
"Registration and testing were smooth, and I did not face any confusion during the process."
- *"I did not have to travel far like before; everything was available nearby."*
"Getting an appointment was easy and I did not have to wait long to see the doctor."
- *"The treatment was affordable and I did not feel financial stress during care."*
"Compared to other hospitals, the cost was reasonable and the service was very good."
- *"I am fully satisfied and would definitely recommend this centre to others."*
"The service quality is very consistent, and I trust this hospital for my future needs."

Affordability and value for money: Patients strongly perceived Ma Care services as affordable and cost-effective. Consultation fees, treatment costs, and medicine costs were consistently rated highly, indicating reduced financial burden on households. Transparency in billing and overall value for money received particularly strong ratings, with most responses clustered at the highest rating level. A majority of 77.78% of respondents stated that comparable care at the same cost is not easily available elsewhere, reinforcing Ma Care's strong affordability advantage.



Accessibility and convenience: Accessibility emerged as a major strength of Ma Care services. Proximity and ease of reaching healthcare centres were rated highly, reflecting the benefit of decentralised service delivery across regions. Availability of appointments and waiting time management were also

positively rated, indicating improved patient flow and reduced delays. Patients experienced significantly better accessibility compared to traditional tertiary care facilities, particularly in terms of location convenience and service availability.

Overall satisfaction and trust: Overall satisfaction levels were extremely high, with an average satisfaction score of 4.95, reflecting near-universal positive patient experience. A remarkable

95.24% of respondents rated their experience as “5”, demonstrating strong consistency in service quality and delivery. In addition, 100% of respondents stated they would recommend Ma Care to others, reflecting exceptional patient loyalty and trust in the healthcare system.

6. REESS framework

The impact of the Ma Care initiative was assessed using the REESS framework. The framework was used to evaluate the relevance, effectiveness, efficiency, sustainability, coherence, and social impact of the interventions in improving access to affordable healthcare, strengthening diagnostic accuracy and treatment outcomes, enhancing preventive care uptake, and expanding equitable healthcare delivery across rural, semi-urban, and urban communities.

Dimension	Guiding Framework
Relevance	How relevant are the Ma Care centres in addressing gaps in accessible, affordable, and quality healthcare services, particularly in diagnostics, outpatient care, preventive screening, chronic disease management, and geriatric care across different population segments and geographies?
Effectiveness	To what extent have Ma Care Diagnostic Centres, Ma Care Polyclinic, and specialised facilities achieved their intended outcomes in improving diagnostic accuracy, treatment effectiveness, timeliness of care, patient recovery, preventive health uptake, and overall patient satisfaction?
Efficiency	How effectively are resources such as medical professionals, diagnostic equipment, infrastructure, pharmacy services, digital health systems, MIS tools, and integrated care pathways utilising to deliver timely, cost-effective, and coordinated healthcare services across multiple centres?
Sustainability	Whether current patient inflow trends, operational viability, hub-and-spoke service model, and blended financing approach ensure long-term continuity, financial sustainability, scalability, and continued affordability of healthcare services while maintaining quality and accessibility.
Social Impact	The extent to which Ma Care contributes to improved healthcare access, reduced patient travel and migration, lower financial burden on households, improved chronic disease management, increased preventive health awareness, strengthened elderly care support, and overall enhancement of community health outcomes across diverse socioeconomic groups.

Indicators were developed under each REESS dimension along with a structured rating scale to assess the overall performance and impact of the Ma Care Units in strengthening healthcare access, service quality, and inclusive community health outcomes.

Rating	Grade
1.1 to 2.9	Poor
3.0 to 4.9	Satisfactory

5.0 to 6.9	Good
7.0 to 8.9	Very Good
9.0 to 10	Excellent

Relevance: Ma Care represents a highly relevant and need-based healthcare intervention that directly addresses the growing demand for accessible, technology-enabled, and affordable diagnostics and outpatient care across semi-urban and urban regions. The system has served a total of 1,37,221 patients across its centres, reflecting strong acceptance and relevance within the communities it operates in. Its decentralised model significantly strengthens access to rural and semi-urban healthcare by reducing dependence on distant tertiary hospitals and bringing advanced diagnostics closer to patient locations. This is particularly important in regions where early diagnosis is often delayed due to travel constraints and limited local infrastructure.

The relevance of Ma Care is strongly demonstrated through its ability to reduce urban dependency for diagnostics and specialty care. Centres such as Thrissur and Kaloor provide high-end imaging services. These technologies, which are typically concentrated in urban tertiary hospitals, are now available within accessible regional settings, enabling early and accurate diagnosis for a wide range of conditions. The Thrissur centre alone conducted over 1,584 CT scans and 1,252 MRI scans, significantly reducing the need for external referrals.

Ma Care also demonstrates strong alignment with patient healthcare needs through its integrated multi-specialty and preventive care model. The system offers super-specialty consultations in cardiology, neurology, nephrology, gastroenterology, pulmonology, and urology, alongside specialty services such as general medicine, orthopaedics, gynaecology, paediatrics, ENT, dermatology, psychiatry, dentistry, and physiotherapy. This integrated structure ensures that both preventive and curative needs are addressed within a single system, improving continuity of care. Preventive health check-up packages and early screening services further enhance relevance by focusing on early detection of non-communicable diseases.

A key component of relevance is the strong focus on vulnerable and underserved populations. The system includes subsidised care models where a significant proportion of services are provided at reduced cost for low-income groups. In addition, the Thrissur centre alone provided thousands of subsidised diagnostic services, while the Kaloor centre supported large volumes of affordable dental care, ensuring inclusivity. The inclusion of a geriatric mobile unit further enhances relevance by extending healthcare access to elderly and immobile patients in surrounding communities.

The Irinjalakuda Diagnostic and Geriatric Centre significantly strengthens overall relevance by addressing age-specific healthcare needs. This centre functions as a specialised hub for

geriatric wellness, chronic disease management, rehabilitation, and preventive care for elderly populations. It integrates advanced diagnostics such as echocardiography, digital mammography, ultrasound elastography, and 4D scans with structured physiotherapy and occupational therapy services spread across multiple floors. This makes it one of the most comprehensive geriatric-focused healthcare facilities in the region, directly responding to the increasing burden of age-related diseases.

Patient:

- *“Having advanced scans like CT and MRI so close to home has made diagnosis much easier and faster for my family.”*
- *“The care at Ma Care is good, everything we need is available in one place.”*
- *“Earlier we had to travel far for basic tests, now everything is available nearby.”*

Unit Head

“Early diagnosis has improved significantly because patients now come in earlier due to better local access.”

Effectiveness: Ma Care delivered timely, accurate, and clinically meaningful healthcare outcomes across its network. The system has collectively served many patients, with strong referral inflows indicating increasing trust in diagnostic accuracy and clinical reliability. Effectiveness is strongly reflected in its ability to translate advanced diagnostic capability into early detection and improved patient outcomes, particularly for non-communicable diseases.

The presence of high-end diagnostic infrastructure significantly strengthens clinical effectiveness. The Computerised Tomography scanner enables high-resolution imaging with reduced radiation exposure, supporting early detection of cardiovascular, neurological, and oncological conditions. Similarly, the MRI system provides highly detailed soft tissue imaging, improving diagnostic precision for brain, spine, and musculoskeletal disorders. These technologies have contributed to faster and more accurate diagnoses, reducing dependency on external tertiary hospitals by nearly 40 percent in complex cases.

Dental care effectiveness is also significantly strengthened through advanced infrastructure. CBCT imaging enables 3D visualization for implant planning and complex dental procedures, improving precision and reducing treatment complications. Across centres, dental technologies have supported early detection of oral diseases and contributed to improved patient outcomes, particularly in preventive dental care.

The Irinjalakuda Geriatric and Diagnostic Centre further focuses on age-specific care delivery. This centre integrates diagnostic services with structured rehabilitation and chronic disease management, supported by multi-floor physiotherapy and occupational therapy units. Services such as echocardiography, ultrasound elastography, and digital mammography enable early detection of age-related conditions, while integrated geriatric wellness programmes improve long-term health outcomes for elderly populations.

Preventive care effectiveness is reflected in improved early detection rates of non-communicable diseases, including diabetes, hypertension, and cardiovascular conditions. Regular screening and health check-up packages contribute to timely interventions, reducing disease progression.

Efficiency: Ma Care demonstrates optimally uses of advanced infrastructure, skilled workforce, and diagnostic resources across its centres. The system's efficiency is strongly reflected in its high service volumes.

The presence of high-end infrastructure is efficiently leveraged to maximise patient throughput while maintaining quality standards. These assets are capital-intensive, yet their high utilisation rates ensure optimal return on investment and reduce idle capacity. Shared diagnostic resources across departments further improve efficiency by enabling multi-specialty usage of the same equipment, reducing duplication of infrastructure.

Staffing efficiency is also evident across centres. Thrissur employs approximately 50 staff members, including 10 specialist doctors and 15 technicians, while Kaloore employs around 45 staff, including dental specialists, physicians, and diagnostic technicians. Irinjalakuda centre operates with around 23 staff and 16 consultants, enabling structured service delivery across multiple departments. This balanced staffing model ensures adequate doctor-patient interaction while maintaining operational efficiency.

The system also demonstrates strong efficiency in service delivery through reduced waiting times and faster diagnostic turnaround. Compared to larger government facilities, diagnostic results are often delivered within significantly shorter timeframes, improving patient flow and reducing bottlenecks. The integration of pharmacy services, outpatient consultations, and diagnostics within the same centres further enhances operational efficiency by reducing patient movement between facilities.

The Irinjalakuda centre adds to efficiency by integrating multiple services such as AYUSH, physiotherapy, diagnostics, and specialty consultations under one roof. This reduces fragmentation and ensures seamless care delivery.

Sustainability: Ma Care demonstrates moderate to strong sustainability potential supported by consistent patient inflow, growing demand for diagnostic services, and increasing reliance on decentralised healthcare models. The system's total patient reach indicates strong service demand and growing community trust. Rising prevalence of non-communicable diseases further strengthens long-term demand for diagnostic and preventive healthcare services.

However, sustainability is influenced by support from MAFIL. While these assets enable high-quality care delivery, they also require continuous utilisation and maintenance to remain financially viable. The system's sustainability is therefore closely linked to maintaining high patient volumes and efficient resource utilisation across centres.

The Irinjalakuda Geriatric Centre significantly strengthens long-term sustainability by expanding service scope into age-focused healthcare, which is a rapidly growing demand segment. With increasing elderly population and rising chronic disease burden, geriatric-focused services such as rehabilitation, physiotherapy, and chronic disease management ensure long-term service relevance and demand stability.

Scalability potential is strong due to the modular structure of Ma Care centres, allowing replication of diagnostic and outpatient models across new locations. The integration of preventive care, diagnostics, and specialty services within single centres also enhances long-term viability by diversifying revenue streams. However, continued investment in technology upgrades, workforce training, and digital health systems is essential to maintain competitiveness and sustainability.

Social impact: Ma Care generates has significantly improved access to affordable, high-quality healthcare services across semi-urban and urban communities. The decentralised model has directly reduced the need for patients to travel to metropolitan hospitals, thereby lowering financial burden, travel time, and associated stress. With over 1.3 lakh patients served, the health units demonstrate wide community reach and strong social penetration.

A major social impact is the improvement in early diagnosis and disease prevention. High-end diagnostic services have enabled early detection of critical conditions, reduced complications and improving survival outcomes. The centres supported early identification of neurological and cardiovascular conditions.

The Irinjalakuda Geriatric Centre plays a critical social role by addressing the healthcare needs of elderly populations through structured rehabilitation, physiotherapy, AYUSH integration, and chronic disease management. Its multi-floor physiotherapy and occupational therapy units provide long-term recovery support for age-related conditions, significantly improving quality of life for elderly patients.

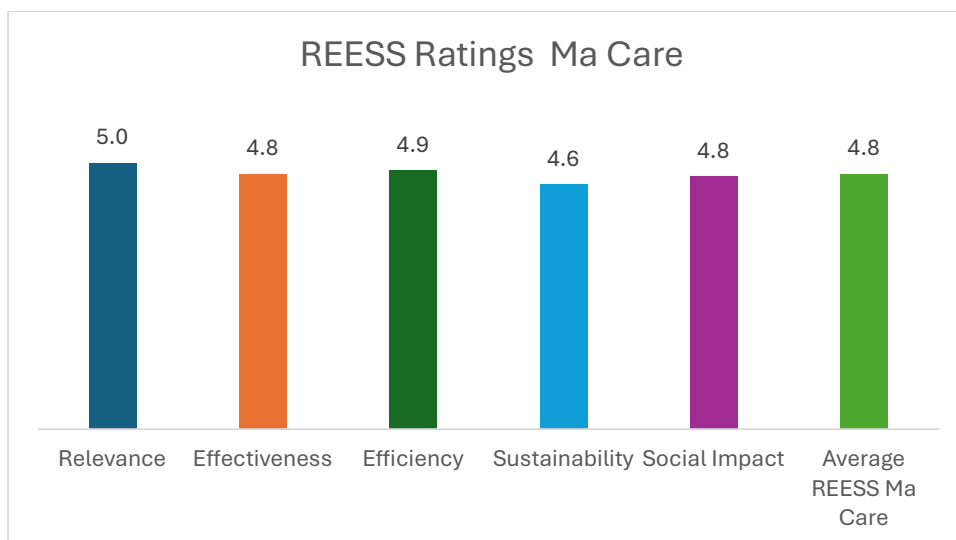
Ma Care also contributes to social equity through subsidised healthcare services and reduced-cost diagnostics, ensuring access for low-income populations. The inclusion of mobile geriatric services further extends healthcare access to immobile and vulnerable populations.

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	REESS Indication Ratings
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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.

7. Alignment with 5A framework

Availability: Ma Care Diagnostic Centres provide essential laboratory testing, ECG services, preventive screenings, imaging support, and routine health check-ups within community-level settings, thereby increasing the availability of basic and preventive healthcare services closer to patients. The Ma Care Polyclinic expands availability by offering integrated outpatient consultations, diagnostics, pharmacy services, preventive health programmes, and teleconsultation support under one roof. The Ma Care Diagnostic & Geriatric Centre further enhances availability by providing advanced diagnostics along with specialised elderly care and chronic disease management services.

Accessibility The presence of diagnostic centres in semi-urban and urban localities reduces the need for patients to travel long distances to tertiary hospitals for routine tests and consultations. The hub-and-spoke model enables patients in smaller centres to access essential services locally while being referred seamlessly to higher centres when required.

Accessibility is further strengthened through integrated service delivery, where diagnostics, consultations, pharmacy, and follow-up care are available within the same system, reducing fragmentation of care.

Affordability: The centres provide diagnostic and outpatient services at comparatively lower costs than many private healthcare providers, improving financial access for middle- and lower-income groups. The integration of multiple services within a single facility reduces repeated consultation charges, travel expenses, and external diagnostic costs. In addition, the availability of preventive health packages and structured care pathways supports early diagnosis and reduces the long-term cost burden of advanced disease treatment.

Acceptability: Patients report high levels of satisfaction with the quality of doctors, diagnostic accuracy, communication, and overall service experience. The availability of integrated services, timely care, and transparent processes contributes to strong trust in the system. The emphasis on preventive care, chronic disease management, and elderly care aligns with evolving healthcare needs of the population, further strengthening acceptability. Consistently positive patient feedback and high recommendation rates indicate strong acceptance of Ma Care services across different user groups.

Accommodation: The geriatric and advanced diagnostic centre accommodates complex and elderly patient needs, ensuring continuity of care for chronic conditions. The hub-and-spoke model allows patients to transition between levels of care based on medical necessity, ensuring flexibility and continuity. In addition, the integration of preventive, curative, and follow-up services within a single network enables Ma Care to accommodate varying patient needs efficiently and effectively.

8. Alignment with UN SDGs

SDG 3 – Good Health and Well-being: Ma Care directly contributes to SDG 3 by improving access to affordable and quality healthcare services through its network of diagnostic centres, polyclinic, and geriatric care facility. The initiative supports early disease detection, timely diagnosis, preventive health screening, and effective management of chronic diseases such as diabetes and hypertension.

SDG 10 – Reduced Inequalities: The initiative plays a significant role in reducing healthcare inequalities by bridging the gap between urban and non-urban populations. By establishing accessible diagnostic and outpatient facilities in semi-urban and underserved regions, Ma Care reduces disparities in healthcare access, affordability, and quality. It enables low- and middle-income groups to access reliable healthcare services locally.

SDG 11 – Sustainable Cities and Communities: Ma Care contributes to building inclusive and resilient communities by strengthening local healthcare infrastructure. The decentralised model reduces the need for long-distance travel for medical services, thereby improving community-level resilience and reducing pressure on urban tertiary healthcare systems.

SDG 1 – No Poverty: By reducing out-of-pocket healthcare expenditure, travel costs, and wage loss due to delayed treatment, Ma Care supports poverty reduction efforts. Affordable

diagnostic and outpatient services help prevent households from falling into financial hardship due to medical expenses.

SDG 8 – Decent Work and Economic Growth: Improved health outcomes contribute indirectly to workforce productivity and economic participation. Early diagnosis, timely treatment, and preventive care reduce morbidity and absenteeism, enabling individuals to remain economically active. Ma Care also generates employment opportunities for healthcare professionals, technicians, and support staff across multiple centres.

SDG 17 – Partnerships for the Goals: By linking diagnostic units, polyclinic services, and specialised care facilities, Ma Care demonstrates a partnership-driven approach to strengthening healthcare systems and improving service coordination.

9. Recommendations

- Increase awareness and outreach in smaller centres.
- Improve health check-ups and screening programs.
- Strengthen tracking of patient outcomes

10. 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.



Manappuram Academies

SOCIAL IMPACT ASSESSMENT OF MAFIL'S CSR
INITIATIVES

CONDUCTED BY SOCIAL AUDIT NETWORK, INDIA

Table of Contents

1. Background and need for the initiative	2
2. About the Manappuram Academies	3
i. Ma Academy (Chittur, Palakkad, Thriprayar):	3
ii. Ma Campus (Palakkad, Thrissur, Valapad):	3
iii. Manappuram Civil Services Academy:	4
iv. Manappuram Institute for Language Studies:.....	4
3. CSR Spend in 2024–25	5
4. Performance Overview	6
i. Ma Academy:.....	7
ii. Ma Campus:.....	8
iii. Manappuram Academy of Civil Services:	9
iv. Manappuram Institute for Language Studies:.....	9
5. Survey Findings.....	10
6. REESCI Framework.....	13
i. Ma Academy	14
ii. Ma Campus	19
iii. Manappuram Civil Services Academy	23
iv. Manappuram Institute for Language Studies.....	25
v. REESS Ratings.....	29
7. Alignment with 5A Framework.....	32
Availability	32
8. Alignment with UN SDGs	33
9. Recommendations.....	34
10. Conclusion	34

Social Impact Assessment

Manappuram Academies

1. Background and need for the initiative

Despite strong literacy indicators and relatively high school enrolment rates, access to quality education and structured learning opportunities continues to remain uneven across many parts of Kerala, particularly in semi-urban and rural regions. While foundational education systems are comparatively robust, significant disparities persist in access to advanced academic support, competitive examination coaching, career guidance, and specialised skill development. Students in smaller towns often face a shortage of experienced faculty, limited exposure to structured learning, and inadequate access to modern educational infrastructure, resulting in unequal opportunities despite strong academic potential.

The challenge is particularly evident in the ecosystem for engineering, medical, and other highly competitive entrance examinations. Quality coaching for national and state-level entrance tests remains concentrated in larger urban centres, requiring students from rural and semi-urban communities to travel long distances or relocate altogether. This creates substantial financial pressure on families while also disrupting support systems that are often critical for student success. The absence of structured coaching support in local communities can significantly reduce the ability of talented students to compete effectively for admissions into professional programmes.

Beyond entrance examination preparation, there is also growing demand for professional education pathways such as Chartered Accountancy (CA), Cost and Management Accountancy (ICWA/CMA), Company Secretary (CS), and other commerce and finance-oriented qualifications. These programmes require sustained academic mentoring, conceptual clarity, and access to experienced faculty, resources that are often difficult to access outside major cities. Similarly, English language proficiency has emerged as a critical requirement for higher education, employability, competitive examinations, and professional advancement. Students from underserved regions frequently lack access to structured English language coaching, communication training, and soft-skill development, which can create barriers even when technical competence is strong.

The Manappuram Academies aim to address these challenges by strengthening access to affordable, high-quality education through a decentralised network of learning centres. By bringing structured coaching, professional training programmes, English language education, and career-oriented academic support closer to underserved communities, the academies seek to reduce geographic inequities in educational access. The model aims not only to improve academic outcomes but also to create pathways for upward mobility by enabling

students from rural and semi-urban backgrounds to pursue competitive, professional, and employment-oriented opportunities without the need for migration to larger cities

2. About the Manappuram academies

i. Ma Academy (Chittur, Palakkad, Thriprayar):

The Ma Academy centres are designed to strengthen academic performance and improve access to quality coaching for students pursuing higher secondary education and competitive entrance examinations. These centres primarily cater to students from Classes 11 and 12, offering structured academic support in core subjects alongside focused preparation for engineering and medical entrance examinations such as NEET and KEAM.

The centres address a major challenge faced by students in smaller towns and rural communities, namely limited access to experienced faculty, structured learning systems, and competitive examination arena. Students often rely on fragmented coaching arrangements or travel considerable distances to access quality preparation, increasing both financial and logistical burdens on families.

To address these gaps, the academies provide classroom-based coaching, subject-specific mentoring, regular assessments, mock examinations, doubt-clearing sessions, performance tracking, and guided study schedules. The centres are designed not only to improve examination performance but also to strengthen conceptual understanding, build confidence, and create equal opportunities for students aspiring to enter professional education pathways.

"Our aim is to help students from small towns get the same quality coaching as big cities, so they can perform better in school and competitive exams without having to move away from home." – Unit Head, Ma Academy

ii. Ma Campus (Palakkad, Thrissur, Valapad):

Ma Campus centres function as integrated professional education hubs focused on enabling access to commerce, finance, and business-related career pathways. These centres provide structured preparation for professional qualifications including Chartered Accountancy (CA), Company Secretary (CS), and Cost and Management Accountancy (ICWA/CMA), qualifications that often require sustained academic support and specialised instruction.

Professional qualifications in commerce and finance frequently remain inaccessible to students outside major cities due to the concentration of quality coaching infrastructure in urban areas. Students pursuing these qualifications often face high relocation costs, limited mentoring opportunities, and reduced access to peer learning environments.

The MA Campus model addresses these barriers by providing structured curriculum delivery, experienced faculty support, scheduled learning pathways, mentoring systems, practice

assessments, and examination-focused preparation. The centres seek to create affordable pathways into professional careers while supporting long-term employability, financial mobility, and access to higher-value employment opportunities for students from diverse socioeconomic backgrounds.

"We are building a strong base for commerce students so they can confidently clear professional exams like CA, CMA, and CS and move into good careers in finance and business." – Unit Head, Ma Campus

iii. Manappuram Civil Services Academy:

The Manappuram Civil Service Academy focuses on expanding access to competitive examination preparation for students aspiring to careers in public administration and government services. The academy primarily supports civil service aspirants through structured learning systems that emphasise foundational knowledge, examination readiness, and disciplined study practices.

Civil service coaching is often concentrated within metropolitan centres, creating access barriers for aspirants from smaller towns and rural regions. Many students face financial constraints and limited exposure to competitive examination environments, affecting both participation and outcomes.

The academy addresses these challenges through classroom sessions, structured study plans, current affairs preparation, mock examinations, practice tests, peer learning environments, and continuous performance evaluation. Emphasis is placed on building examination discipline, strengthening analytical skills, and improving consistency through test-based learning models. By decentralising access to civil service coaching, the academy aims to increase participation among first-generation learners and aspirants from underserved communities.

"Our focus is to give civil service aspirants a clear plan, regular testing, and steady guidance so they can stay disciplined and improve step by step." – Unit Head, Manappuram Civil Services Academy

iv. Manappuram Institute for Language Studies:

The Manappuram Institute for Language Studies addresses the growing demand for language proficiency, communication skills, and internationally recognised certifications that increasingly influence educational and employment outcomes. The institute provides programmes including IELTS preparation, German language training, spoken English, communication skills development, and employability-focused language education.

Language barriers continue to restrict access to higher education, overseas education opportunities, employment mobility, and professional advancement for many students, particularly those from non-urban backgrounds. Limited access to structured language training often creates disadvantages even when students possess strong academic abilities.

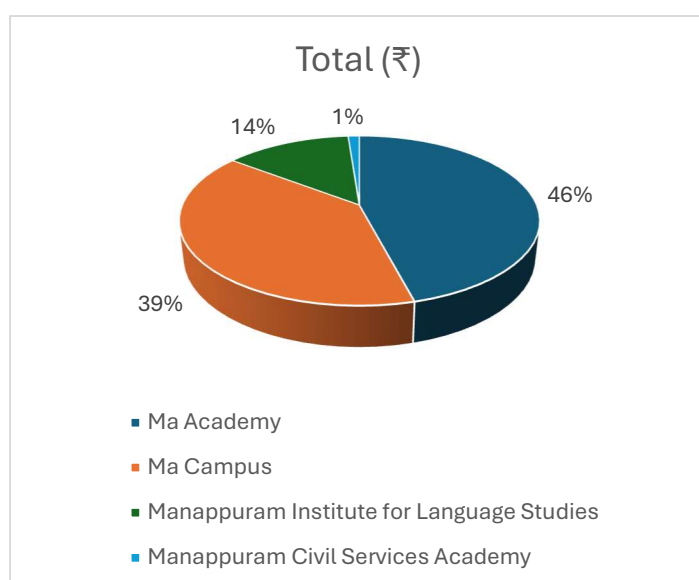
The institute addresses these gaps through structured classroom learning, practical communication exercises, examination preparation support, interactive learning methods, and skill-based language training. Beyond language acquisition, the programmes aim to strengthen confidence, workplace readiness, interview skills, and global employability, thereby creating pathways for higher education, international mobility, and career advancement.

"We help students speak and use languages better so they can feel confident in interviews, education, and global opportunities." – Unit Head, Manappuram Institute for Language Studies

3. CSR spend in 2024–25

The total investment of Rs. 4,80,02,311 was provided across multiple educational verticals to create a diversified programme spanning academic support, professional education, language training, and competitive examination preparation.

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



- **MA Academies (Chittur, Palakkad, Thriprayar):** Total investment of Rs.2,20,28,199, accounting for approximately 45.9% of overall investment. The investment supported school-level academic coaching, engineering and medical coaching entrance preparation, faculty support, classroom infrastructure, and academic programme delivery.

- **MA Campus (Palakkad, Thrissur, Valapad):** Total investment of Rs.1,89,35,588, accounting for

approximately 39.4% of overall investment. These investments primarily supported professional education programmes including CA, CS, and ICWA coaching through specialised faculty, curriculum delivery, and learning infrastructure.

- **Manappuram Institute for Language Studies / MA IELTS and Language Programmes:** Total investment of Rs.64,65,546, accounting for approximately 13.5% of total investment. This investment supported language training infrastructure, communication programmes, IELTS preparation, German language courses, and employability-oriented learning initiatives.
- **Manappuram Civil Service Academy:** Total investment of Rs.5,73,568, accounting for approximately 1.2% of overall investment. The investment supported structured coaching, learning resources, assessment systems, and programme delivery for civil service aspirants.
- Approximately 46% of investments were directed towards capital creation and infrastructure development, while approximately 54% supported operational expenditure and programme delivery, demonstrating emphasis on both infrastructure creation and sustained educational outcomes.

4. Performance overview

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

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 supports	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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Reach:

The academies collectively served a total of 751 students.

i. 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.

	Triprayar	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.

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: Most 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.*

ii. 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 joiners were reduced

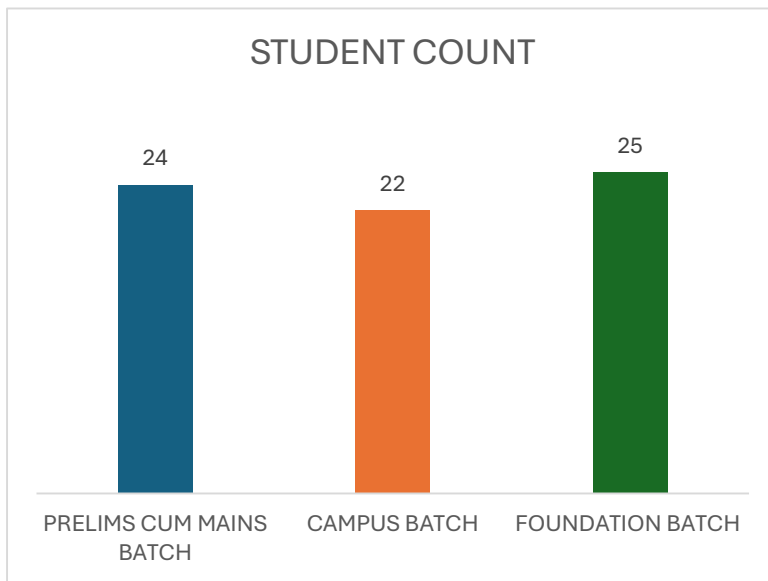
BATCHES	THRISSUR	VALAPAD	PALAKKAD	TOTAL OF STUDENTS
CA Foundation	4	-	3	7
CA Foundation Sat and Sun Batch	-	7	-	7
CA Inter 1st group	6	-	-	6
CA Inter 2nd Group	-	-	3	3
BCOM Plus CA	2	-	-	2
CMA Foundation	4	4	1	9
CMA Inter Employee Batch	-	4	-	4
CMA Inter 1st group	-	-	10	10
CMA Inter 2nd Group	6	-	-	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."



iii. 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

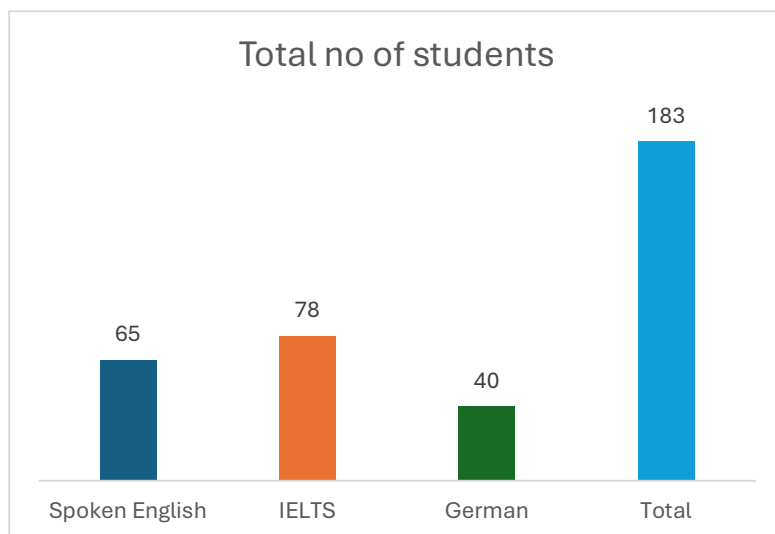
practice for both stages. The Campus Batch, with 22 students, was structured to prepare students for placement readiness through targeted academic and skill-based training. The Foundation Batch, with 25 students, concentrated on building strong basics and conceptual clarity to support future progression 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."

iv. 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."

5. Survey findings

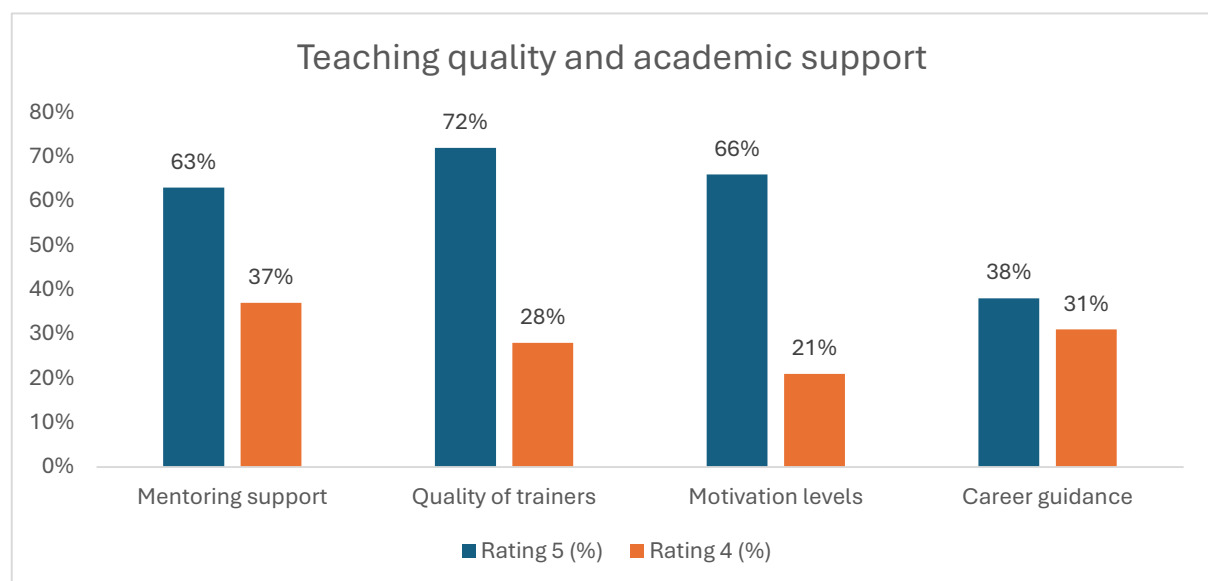
Over 30 students participated in online survey. The survey findings indicate an overall positive student experience across academic learning, teaching quality, infrastructure, and value for money. (All parameters were rated on a scale of 1 to 5 (lowest to highest)).

Learning outcomes and academic development: Students reported strong learning outcomes across all indicators, with responses largely concentrated in the 4 and 5 rating categories. Improvement in subject understanding was rated 5 by 53% and 4 by 33%, reflecting better clarity in academic concepts. Confidence to face exams also showed a similar pattern, with 41% at 5 and 34% at 4, indicating growing exam readiness among students. Preparation and readiness for exams was slightly more balanced toward rating 4 at 48%, suggesting steady improvement over time. Achievement of academic goals was rated positively, with 50% at 5 and 36% at 4, showing that most students feel they are progressing as expected. Problem-solving skills were also rated positively, with 45% at 5 and 34% at 4, indicating gradual development of analytical ability. Improvement in entrance exam marks followed the same trend, with 41% at 5 and 33% at 4.

Learning outcomes and academic development	Rating 5 (%)	Rating 4 (%)
Subject understanding	53%	33%
Confidence to face exams	41%	34%
Exam preparation readiness	30%	48%
Academic goal achievement	50%	36%
Problem-solving skills	45%	34%
Entrance exam marks improvement	41%	33%

Teaching quality and academic support: Teaching quality and academic support emerged as one of the strongest aspects of the programme. Mentoring support received 63% at 5 and 37% at 4, showing that students feel well-supported throughout their learning journey. Quality of trainers was rated very highly, with 72% at 5, reflecting strong satisfaction with teaching delivery. Motivation levels were also positively rated, with 66% at 5 and 21% at 4, indicating that students feel encouraged and engaged.

Career guidance showed comparatively more variation, with 38% at 5 and 31% at 4, while the remaining responses were in lower ratings. This suggests that while academic support is strong, students have mixed experiences when it comes to career-related guidance.



Infrastructure and learning resources: Students expressed strong satisfaction with infrastructure and learning resources. The quality of infrastructure and buildings was rated 77% at 5, indicating very high approval of the physical learning environment. Books and learning materials were also well rated, with 67% at 5 and 20% at 4, showing that academic resources are generally adequate and supportive.

Library facilities received comparatively lower ratings, with 45% at 5 and 21% at 4, suggesting that while the core infrastructure is strong, library usage or facilities may not be equally meeting student expectations.

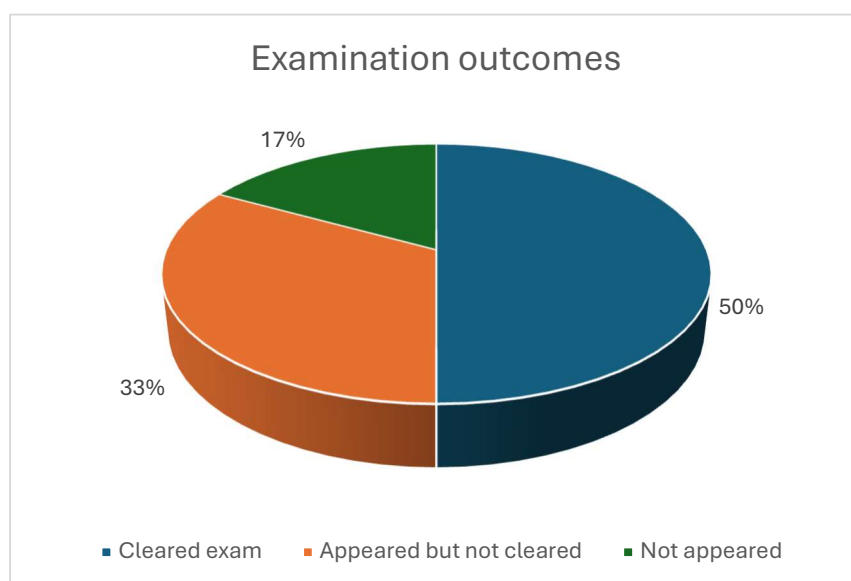
Personal development outcomes: Personal development outcomes show a clear positive shift in student behaviour and mindset. Self-confidence was rated 5 by 45% and 4 by 34%, reflecting improved self-belief among students. Self-development followed a similar trend, with 43% at 5 and 33% at 4, indicating steady personal growth.

Time management skills showed balanced responses between 5 and 4 ratings, suggesting moderate but consistent improvement. Interest in studies was notably strong, with 53% at 5

and 37% at 4, reflecting sustained academic engagement. Aspiration to pursue a career was also high, with 57% at 5 and 33% at 4, indicating stronger long-term motivation among students. Ability to handle stress showed more mixed responses compared to other indicators, suggesting this is an area where students experience relatively more difficulty.

Personal development outcomes- Student survey	Rating 5 (%)	Rating 4 (%)
Self-confidence	45%	34%
Self-development	43%	33%
Time management skills	40%	40%
Interest in studies	53%	37%
Career aspiration	57%	33%

Affordability and value for money: Students perceive the programme positively in terms of affordability and value for money. Course affordability was rated 63% at 5 and 13% at 4, while comparison with other institutes was rated 73% at 5, indicating strong perceived competitiveness. Value for money was particularly high, with 76% rating it at 5, reinforcing strong satisfaction with the overall offering. Flexible payment options, fee transparency, and scholarship availability were also positively rated, with most responses concentrated in the 4 and 5 categories.



Examination outcomes: Half of the students reported that they successfully cleared the exam they prepared for, while one-third appeared but did not clear, and the remaining did not appear. This indicates that while learning support is strong, exam outcomes vary depending on individual performance

and preparation consistency.

Recommendation and satisfaction: Student satisfaction is further reflected in very high recommendation levels. Around 90% of students reported that they had recommended the course to others and peers had joined, while 93% expressed willingness to recommend the programme. This reflects strong trust in the institution and positive overall learning experience.

6. REESS framework

The impact of the Manappuram Academies was assessed using the REESS framework. The framework was used to evaluate the relevance, effectiveness, efficiency, sustainability, coherence, and social impact of the interventions in improving educational access, strengthening academic and professional outcomes, enhancing employability skills, and expanding opportunities for students across rural, semi-urban, and urban communities.

Dimension	Guiding Framework
Relevance	How relevant are the Manappuram Academies in addressing gaps in academic support, professional education, civil services preparation, and language proficiency across different learner segments?
Effectiveness	To what extent have Ma Academy, Ma Campus, Civil Services Academy, and Language Institute achieved their intended outcomes in improving academic performance, exam readiness, professional competency, communication skills, and learner confidence?
Efficiency	How effectively are resources such as faculty, infrastructure, scholarships, batch systems, and digital/hybrid learning platforms utilising to deliver academic and skill development outcomes across multiple centres?
Sustainability	Whether current funding support, enrolment trends, program diversity, and institutional structures ensure long-term continuity, financial viability, and scalability of the educational initiatives while maintaining accessibility and inclusion?
Social Impact	The extent to which the programs contribute to improved educational access, reduced migration, skill enhancement, employability improvement, confidence building, gender inclusion, and socioeconomic mobility among students from diverse backgrounds.

Indicators were developed under each REESS dimension along with a structured rating scale to assess the overall performance and impact of the Manappuram Academies in strengthening learning outcomes, employability pathways, and inclusive access to quality education.

Rating	Grade
1.1 to 2.9	Poor
3.0 to 4.9	Satisfactory
5.0 to 6.9	Good
7.0 to 8.9	Very Good
9.0 to 10	Excellent

i. Ma Academy

Relevance: Ma Academy demonstrates strong relevance by improving access to structured academic coaching through centres located across Tripurayar, Palakkad, and Chittur, enabling students from semi-urban and rural areas to access organized learning opportunities closer to home.

Through the provision of higher secondary coaching, entrance preparation, crash courses, repeater programs, and hybrid learning formats, the academy addresses diverse student requirements while supporting preparation for board examinations, competitive tests, and higher education pathways.

The availability of coaching in rural areas reduces dependence on urban centres by minimizing the need for students to relocate and lowering associated expenses related to travel, accommodation, and living costs, thereby improving affordability and accessibility for low- and middle-income groups.

Ma Academy also contributes toward broader educational priorities through its focus on improving access, structured learning, academic progression, and skill development, while strengthening analytical abilities, problem-solving skills, and higher education readiness that contribute to future employability. Operations across multiple locations have expanded educational outreach beyond a single centre, although the concentration of enrolment within Tripurayar indicates opportunities to strengthen utilization and accessibility across smaller centres.

- *“Ma Academy helped me study NEET subjects without leaving my hometown, which made learning much easier and less stressful.”*
- *“I used to think I needed to go to a big city for coaching, but here I got everything I needed locally.”*
- *“The structured crash courses helped me understand my subjects in a more organized way.”*

Effectiveness: The academy demonstrates strong academic outcomes reflected through consistently high pass percentages and strong Plus Two performance across both state and national boards. Student survey findings further reinforce these outcomes, with 97% of students reporting improvements in their academic performance following enrolment. These improvements were largely attributed to structured teaching methodologies, continuous academic monitoring, systematic learning support, and a strong focus on academic quality. Teaching quality itself emerged as one of the academy’s strongest areas, with 100% of surveyed students positively rating the quality of faculty and academic support, highlighting teaching effectiveness, accessibility of faculty members, and structured guidance as key contributors to their educational experience.

Student feedback also indicates that the academy has strengthened competitive examination preparedness through structured coaching, systematic assessments, and focused academic support. Survey findings suggest improvements in exam preparation, conceptual clarity, and confidence levels, with 100% of students reporting improvements in examination readiness following enrolment. Students consistently highlighted that organized practice sessions, structured revision mechanisms, and continuous academic guidance strengthened preparedness for both board examinations and competitive entrance tests. Conceptual understanding emerged as one of the strongest areas of improvement, indicating that teaching approaches emphasize deeper learning and comprehension rather than memorization-based learning, contributing to stronger academic confidence and subject mastery.

Student retention and sustained participation also appear particularly strong. Continued operation across multiple batches, sustained enrolment levels, and extremely low dropout rates with only 14 reported dropouts suggest stable engagement and effective student retention mechanisms across academic programs. The academy has therefore succeeded not only in improving educational access and learning quality but also in maintaining participation across diverse student groups.

The academy has further strengthened pathways toward higher education and increased participation within competitive examination settings through structured coaching support and academic mentoring. While improvements in preparation, confidence, conceptual understanding, and readiness are clear, continued focus on translating these gains into consistently stronger competitive examination outcomes will further strengthen long-term educational impact.

- *“The teachers explained concepts clearly, and my marks improved a lot after joining Ma Academy.”*
- *“Regular tests and revision sessions helped me feel more confident in exams.”*
- *“I understood topics better here because the teaching is focused and systematic.”*

Efficiency: Ma Academy demonstrates relatively strong affordability due to large student enrolment volumes distributed across multiple centres and programs. High enrolment rates allow infrastructure, faculty resources, and operational expenses to be distributed across a broader student base, improving overall cost efficiency. Students also benefit economically through access to structured coaching within local communities, reducing expenses associated with relocation, travel, or migration to larger urban coaching centres. The academy’s fee structure further supports accessibility by offering multiple entry points across programs, with comprehensive entrance coaching programs such as NEET and KEAM/JEE offered at Rs.75,520 and shorter crash programs priced significantly lower at Rs.11,999, enabling participation across different affordability levels.

The academy further strengthens accessibility and inclusion through a structured scholarship framework designed to reduce financial barriers and encourage academic participation across diverse socioeconomic groups.

Eligibility Criteria	Discount
Early bird offer	15%
One-year (ex-student)	20%
90%+ in CBSE Board	25%
A+ in Board Matric	25%
BPL	50%
SC/ST + BPL + 85% marks	100%

This layered scholarship structure improves affordability, expands access for underrepresented groups, and strengthens educational participation among students who may otherwise face financial barriers to quality coaching and academic support.

Infrastructure utilization appears efficient due to the academy's ability to operate multiple programs simultaneously using common educational resources. Higher secondary coaching, repeaters batches, entrance preparation programs, crash courses, and hybrid learning models operate using shared classrooms, faculty resources, and academic infrastructure, improving overall resource utilization. High student concentrations within major centres further strengthen utilization rates while allowing educational resources to be deployed more efficiently.

The academy's structured batch system supports organized academic delivery across multiple learner categories while enabling teaching resources to be distributed across different programs. Student-teacher deployment appears optimized through batch-based systems that accommodate varying academic requirements, although differences in enrolment across centres may create variations in resource allocation and instructional efficiency. Large enrolment volumes within higher secondary and entrance-focused batches suggest strong classroom occupancy and effective utilization of teaching capacity, while lower student volumes in certain centres indicate additional capacity available for future growth and expansion.

Operational efficiency is further strengthened through extensive use of shared resources and hybrid learning approaches. The academy utilizes common faculty pools, classrooms, and academic systems across multiple programs, enabling multiple learner categories to be served without requiring separate infrastructure investments. The integration of digital and hybrid learning formats creates additional flexibility by extending learning beyond conventional classroom environments, improving accessibility while supporting more efficient resource utilization.

Administrative efficiency appears reasonably strong given Ma Academy’s ability to manage large enrolment volumes across multiple centres and academic programs. Standardized tests, organized batch management, and coordinated operational processes contribute toward maintaining consistency across centres while supporting efficient day-to-day academic administration.

- *“The scholarship support helped my family manage the fees easily.”*

Sustainability: Ma Academy demonstrates significant dependence on MAFIL for operational sustainability, particularly with respect to operational expenditure funding. While affordable fee structures and scholarship mechanisms improve accessibility and inclusion, they simultaneously limit the institution’s ability to generate sufficient internal revenues to independently sustain operations. As a result, long-term sustainability will require gradual improvement in financial self-sufficiency, stronger operational efficiency, and expansion of internally generated revenue streams while preserving affordability.

Current enrolment trends suggest sustained demand and relatively strong market reach for academic coaching and entrance-oriented preparation programs. Student enrolment increased significantly from 334 students in 2022–23 to 479 students in 2023–24, before moderating slightly to 427 students in 2024-25 subsequently. These student volumes indicate continued relevance, good market penetration, and sustained demand across operating locations. Larger centres continue to demonstrate stronger student concentration, although uneven distribution across locations suggests that future growth may require stronger outreach initiatives and localized expansion strategies.

Long-term demand potential for Ma Academy remains favourable due to increasing competition in higher education admissions, professional entrance examinations, and career-oriented educational pathways. Continued demand for higher secondary support, structured academic preparation, entrance coaching, and competitive examination guidance creates strong justification for maintaining and expanding Ma Academy’s offerings. Growing parental preference for structured coaching further strengthens the long-term relevance of these educational services.

- *“Even though the fees are low, the quality of teaching at Ma Academy is still very good.”*

Ma Academy also demonstrates reasonable scalability potential due to its existing multi-location operational model, diversified program offerings, and established academic infrastructure. Current operations across multiple centres provide a foundation for geographic expansion, while the ability to deliver programs across higher secondary coaching, repeaters batches, crash programs, and entrance preparation creates opportunities to serve multiple learner segments simultaneously. Additionally, hybrid learning formats strengthen scalability

by enabling expansion beyond traditional classroom limitations and improving the efficiency of future growth initiatives.

Social Impact: Ma Academy has significantly improved access to structured academic support by establishing centres within semi-urban and rural locations, reducing barriers associated with geography, affordability, and educational accessibility. More than 45% of students belong to lower-income groups, indicating that the institution is reaching segments that may otherwise face limited access to quality coaching. By creating localized educational opportunities, Ma Academy has expanded participation among students who may have traditionally remained excluded from structured entrance preparation and academic support systems.

The availability of coaching within local communities has also reduced dependence on migration to larger educational hubs such as Thrissur, Kochi, and Thiruvananthapuram for coaching and entrance preparation. Students can pursue academic and competitive examination goals while remaining within their existing family and community support systems, reducing both financial burden and social disruption associated with relocation. This localized model therefore improves educational accessibility while simultaneously lowering costs for families.

Beyond academic outcomes, Ma Academy contributes toward broader skill development through structured learning environments that strengthen analytical thinking, problem-solving capabilities, disciplined learning habits, and academic resilience. These competencies extend beyond examination performance and create stronger readiness for higher education and future professional pathways. Student feedback further suggests that structured academic environments contribute positively toward long-term learning behaviours and study discipline.

Communication, confidence, and self-belief emerged as particularly strong areas of impact based on student feedback. Survey findings indicate that 100% of students reported improvements in confidence levels following enrolment, with students attributing these improvements to structured assessments, continuous academic support, improved preparedness, and stronger conceptual understanding. Increased familiarity with examination environments and improved academic competence appear to have strengthened students' ability to approach educational challenges with greater confidence.

Ma Academy has also improved awareness regarding higher education opportunities and career pathways by exposing students to multiple academic options through entrance coaching, higher secondary support, and structured academic guidance. Students interviewed frequently indicated that access to such exposure and guidance may not have been available without Ma Academy's presence within their communities. This suggests that the institution is contributing not only to educational access but also to expanding awareness regarding future academic and professional opportunities.

The institution also demonstrates relatively strong gender inclusion outcomes, with close to 50% of enrolled students being girls. The localized availability of coaching centres reduces mobility constraints and dependence on long-distance travel, thereby improving participation opportunities for female students and creating more accessible learning environments within local communities. This localized model appears to support broader participation while reducing barriers that often limit educational access.

- *“Without Ma Academy, I would have had to go far away for coaching, which my family could not afford.”*
- *“Studying close to home helped me stay with my family while preparing for my future.”*

ii. Ma Campus

Relevance: Ma Campus addresses a significant gap within professional education by providing specialized commerce, accounting, finance, management, and corporate governance education within regional and semi-urban locations. The institution offers structured pathways across professional certifications including CA, CMA, CS, integrated BCom programs, and globally relevant qualifications such as ACCA and CIMA, thereby responding directly to growing demand for professional and career-oriented education. The institution operates across Thrissur, Valappad, and Palakkad, allowing students to access specialized coaching without depending entirely on centres in the city.

The relevance of Ma Campus is particularly evident within the context of increasing competition within professional education and the growing importance of certification-based career pathways. Professional qualifications such as Chartered Accountancy, Cost and Management Accountancy, and Company Secretaryship remain important gateways into careers in accounting, finance, taxation, auditing, compliance, consulting, and corporate management. By creating localized access to such programs, MA Campus enables students to pursue competitive professional pathways that would otherwise require migration to larger cities.

The institution also demonstrates relevance through relatively inclusive student representation. Total enrolment of 70 students was distributed across Thrissur (29 students), Valappad (15 students), and Palakkad (26 students), indicating demand across multiple regions. Importantly, student representation remained balanced across socioeconomic groups, with equal participation from APL and BPL categories (35 students each), suggesting that Ma Campus addresses educational needs across diverse income segments while improving accessibility to quality professional education.

- *“Ma Campus helped me start CA coaching without leaving my hometown, which made it much more accessible for me.”*
- *“I got proper guidance for professional courses like CMA and CS without going to a metro city.”*

Effectiveness: Ma Campus has created a structured professional learning space capable of supporting students across multiple certification pathways, academic levels, and learner categories. The institution currently supports multiple programs simultaneously, including CA Foundation, CA Intermediate, CMA Foundation, CMA Intermediate, CS Executive, and integrated BCom pathways.

Academic performance demonstrates mixed effectiveness, reflecting both the demanding nature of professional examinations and variation across programs. Certain programs demonstrated relatively stronger outcomes, particularly CMA Foundation, which recorded stronger pass performance relative to other programs. CA Foundation and CMA Intermediate demonstrated moderate success rates despite larger student volumes, while group-based examinations displayed varying levels of difficulty and performance outcomes. However, overall examination performance remains a significant challenge, with weaker outcomes across certain programs and limited conversion of enrolment into examination success. These findings suggest that while MA Campus is succeeding in creating access and participation within difficult professional pathways, improving examination outcomes remains a critical area requiring attention.

- *“The classes helped me understand concepts better, even though the exams are quite difficult.”*
- *“I feel more disciplined and prepared after joining, but I still need more practice for exams.”*

Despite academic challenges, student retention appears relatively strong. Very few students discontinued programs during the assessment period despite the rigorous nature of CA, CMA, and CS preparation. Low dropout levels suggest sustained student engagement, reasonable satisfaction with academic delivery, and continued trust in the institution’s offerings. Continued participation within academically demanding certification programs itself represents an important indicator of institutional effectiveness.

The institution also contributes substantially toward professional readiness and competency development. Students are exposed to structured preparation systems, professional learning environments, analytical problem-solving frameworks, and discipline-intensive academic processes that strengthen competencies required within professional careers. Programs emphasize not only examination preparation but also broader development of technical knowledge, analytical capabilities, and professional discipline.

Efficiency: Ma Campus demonstrates reasonable operational efficiency using shared infrastructure, centralized academic systems, diversified program offerings, and common resource utilization across learner categories. By operating multiple professional programs simultaneously using common educational resources, the institution improves utilization of physical infrastructure, faculty capacity, and operational investments.

The institution operates modern educational facilities across Thrissur and Valappad developed through long-term investment support. Infrastructure includes smart classrooms equipped with digital teaching aids, dedicated study spaces, libraries containing professional course materials, air-conditioned classrooms, digital learning resources, pantry facilities, and workspaces that allow students to continue academic preparation beyond classroom hours. These resources create learning environments that support multiple programs without requiring program-specific infrastructure duplication.

- *“The fees are affordable compared to other institutes, which made it easier for my family.”*
- *“I can use the same campus for classes and study, so everything is well organized and efficient.”*

Fee structures further strengthen efficiency and accessibility. Ma Campus offers professional education programs with annual fees ranging from approximately Rs.8,000 to Rs.53,000 depending on the course structure and certification pathway. Compared with competing institutions offering similar programs, this pricing structure remains relatively affordable while maintaining access to modern educational infrastructure and specialized faculty support. The institution therefore creates cost efficiencies both operationally and from the student perspective.

Faculty utilization also contributes toward operational efficiency. MA Campus employs approximately 51 staff members comprising faculty, administrative personnel, operational support staff, and centralized management functions. Faculty resources are deployed across multiple professional programs while common academic systems support diversified course delivery. Several faculty members have remained associated with the institution since 2018, indicating institutional continuity and retention of teaching expertise.

Operational efficiency is further strengthened through integration of digital learning systems. Digital platforms for mock tests, practice assessments, online resources, and examination preparation improve learning flexibility while reducing dependence on purely classroom-based instructional models. Hybrid learning approaches and digital integration improve resource utilization while expanding learning opportunities beyond conventional teaching formats.

Sustainability: Ma Campus demonstrates moderate sustainability potential supported by continued demand for professional certifications and increasing preference for career-

oriented educational pathways. Growing competition within finance, taxation, accounting, consulting, compliance, and governance sectors continues to strengthen demand for qualifications such as CA, CMA, and CS, supporting the long-term relevance of the institution's offerings.

However, sustainability challenges remain closely linked to academic outcomes and examination performance. Weak pass performance across several programs and limited successful examination conversions may affect student confidence, market perception, and future enrolment growth. Reduced new admissions following weaker examination outcomes suggest that maintaining sustainability will require stronger academic performance and improved student success rates.

Despite these challenges, the institution possesses several characteristics supporting future sustainability. Existing infrastructure investments, diversified program offerings, established faculty systems, multi-location operations, and digital learning capabilities create a foundation capable of supporting future expansion. The institution's ability to simultaneously deliver multiple certification programs also reduces dependence on a single learner segment or certification pathway.

Scalability potential appears moderate to strong. Existing operational systems provide opportunities for future expansion across additional locations, learner categories, and professional programs without proportionate increases in infrastructure requirements. Digital integration further strengthens scalability by enabling expansion beyond physical classroom limitations.

*"The institute is growing because more students are joining professional courses every year."
"If results improve further, more students will definitely choose this campus in the future."*

Social Impact: The institute generates substantial social impact by improving access to professional education among students who may otherwise face geographic, financial, and social barriers to participation. For many students residing within semi-urban and regional communities, pursuing professional coaching traditionally requires migration to larger educational centres, creating financial burdens, social disruption, and accessibility challenges. By delivering professional coaching within Thrissur, Valappad, and surrounding regions, Ma Campus reduces these barriers significantly.

The institution's balanced socioeconomic representation demonstrates relatively strong inclusion outcomes. Equal participation between APL and BPL student categories suggests that professional education opportunities are being distributed across economic groups rather than remaining concentrated among higher-income populations. This improves educational accessibility while creating broader opportunities for upward socioeconomic mobility.

Localized educational delivery also reduces migration pressures and associated costs. Students can pursue demanding professional qualifications while remaining within family environments and existing support systems, reducing accommodation expenses, travel costs, and emotional pressures associated with relocation. The institution therefore creates benefits that extend beyond education into broader household economics and social wellbeing.

“This institute gives students from smaller towns a real chance to build professional careers.”

Ma Campus contributes substantially toward employability and workforce readiness by developing technical competencies, professional discipline, analytical thinking, communication capabilities, digital literacy, and certification-oriented skills required within professional sectors. Exposure to structured professional learning environments prepares students not only for examinations but also for long-term participation within accounting, finance, taxation, consulting, compliance, and corporate sectors.

iii. Manappuram Civil Services Academy

Relevance: Manappuram Civil Services Academy addresses an important educational need by creating structured pathways for students preparing for competitive examinations and public service careers. The academy provides specialized coaching across multiple stages of preparation through Foundation, Campus, and Prelims Cum Mains batches, thereby supporting students with different levels of readiness and academic requirements. The Foundation Batch strengthens conceptual understanding and creates stronger academic bases for future preparation, while the Prelims Cum Mains Batch supports more advanced examination-oriented learning. The Campus Batch further extends relevance beyond examinations by integrating placement-oriented preparation and skill development. This structure allows students to enter at different stages while creating continuity across learning pathways.

The institution remains particularly relevant because competitive examinations increasingly require structured preparation, mentorship, and sustained academic support, which many students may otherwise struggle to access within local communities.

Effectiveness: Manappuram Civil Services Academy currently supports 71 students distributed across three major batches: Prelims Cum Mains (24 students), Campus Batch (22 students), and Foundation Batch (25 students). While overall enrolment remains relatively modest compared to larger coaching centres, the smaller student base creates opportunities for more structured engagement, personalized academic support, and closer faculty interaction.

Student feedback suggests relatively strong satisfaction regarding teaching quality, conceptual learning, and structured preparation approaches. Students frequently highlighted

improvements in conceptual understanding, clarity regarding examination preparation strategies, and better organization of learning processes.

Feedback such as *“The teachers helped me understand how to balance both concept learning and exam practice in a structured way”* and *“The academy gave me a strong base and made it easier to follow higher-level topics”* suggests that students perceive meaningful value from the academy’s academic approach.

The institution appears particularly effective in strengthening foundational learning and conceptual understanding rather than purely focusing on examination preparation alone. Smaller batch sizes and structured academic progression allow students to build stronger fundamentals before moving toward advanced preparation. However, effectiveness remains somewhat constrained by relatively low enrolment volumes and limited scale. Future expansion may be necessary to strengthen visibility, improve peer-learning, and create larger academic communities that can further strengthen learning outcomes.

Efficiency: Manappuram Civil Services Academy demonstrates moderate operational efficiency due to its ability to operate multiple preparation streams using shared faculty resources, common infrastructure, and structured batch systems. Smaller enrolment numbers create opportunities for personalized support and closer academic monitoring but simultaneously limit economies of scale that larger institutions typically achieve.

Batch structures appear reasonably optimized by dividing students according to preparation requirements rather than maintaining generalized learning systems. This allows academic resources to be distributed according to learner needs while improving instructional focus across different preparation stages. However, lower student volumes may create inefficiencies in infrastructure utilization and resource deployment compared to larger educational programs.

Operational efficiency also remains influenced by dependence on centralized support structures and funding mechanisms, which allow academic operations to continue despite relatively modest enrolment volumes.

Students

- *“I didn’t have access to civil service coaching earlier, but this centre made it possible in my own town.”*
- *“The classes helped me understand concepts better, especially for prelims preparation.”*
- *“I feel more disciplined now, but I still need more practice to clear the exam confidently.”*

Teacher

- *“The small batch size helped teachers focus on each student properly.”*

Unit Head

- *“The institute is useful, but more students joining will make it stronger in the future.”*

Sustainability: Manappuram Civil Services Academy demonstrates moderate sustainability potential but remains significantly dependent on MAFIL for operational continuity. Current student volumes remain relatively low, limiting the institution’s ability to generate sufficient internal revenues required for independent financial sustainability. As a result, continued dependence on MAFIL remains an important factor supporting ongoing operations.

Long-term sustainability will therefore depend upon improving enrolment growth, expanding student reach, and increasing participation across preparation streams. Current batch structures provide a foundation for future expansion; however, sustained growth will require stronger outreach mechanisms, improved visibility, and expansion of student pipelines.

Demand for competitive examination preparation and civil services coaching remains strong due to increasing competition within public sector recruitment and growing student interest in government careers. This creates favourable long-term demand conditions, provided the academy can strengthen scale and improve visibility.

Social Impact: Manappuram Civil Services Academy contributes toward social mobility by expanding access to structured competitive examination preparation within local communities. Students who may otherwise lack access to specialized coaching centres are provided opportunities to pursue competitive careers without necessarily migrating to larger urban centres. This improves accessibility while reducing financial pressures associated with relocation and external coaching.

The academy also contributes toward strengthening confidence, academic discipline, and long-term educational aspirations. Student feedback suggests that structured learning environments have improved conceptual clarity, strengthened confidence levels, and increased preparedness for competitive environments. Smaller batch sizes appear to create supportive learning that improve student engagement and personalized academic support.

At the same time, broader social impact currently remains somewhat constrained by scale. With relatively small student volumes, the academy’s reach remains limited compared to larger educational programs. Expanding enrolment and improving accessibility across additional learner segments will therefore be important for increasing long-term social impact and extending benefits to a larger student population.

iv. Manappuram Institute for Language Studies

Relevance: Manappuram Institute for Language Studies addresses an increasingly important educational and employability gap by providing structured language education, communication training, and internationally relevant certification-oriented programs. Growing globalization, increasing overseas education aspirations, migration opportunities, and changing labour market requirements have significantly increased demand for language

proficiency and communication skills. The institute responds to these emerging needs through programs such as IELTS preparation, German language training, Spoken English, communication skills development, and employability-focused learning.

Language barriers often restrict access to higher education, overseas education opportunities, employment mobility, and professional advancement, particularly among students from semi-urban and non-urban backgrounds. Many students may possess adequate academic capabilities but continue to face disadvantages due to weaker communication skills or lack of access to structured language training. By providing accessible language education within local communities, the institute addresses these barriers while creating pathways toward educational mobility, professional development, and international opportunities.

The diversity of programs offered also strengthens MAFIL's relevance. The institute currently supports learners with different objectives, ranging from housewives who seek communication improvement to prospective jobseekers looking for workplace readiness to international examinations and overseas mobility, thereby expanding accessibility across multiple learner segments and career pathways.

- *"I joined to improve my English, and it helped me a lot in daily communication."*
- *"The IELTS course gave me a clear direction for next steps."*

Effectiveness: Manappuram Institute for Language Studies demonstrates relatively strong effectiveness through diversified program offerings and larger student reach, with total enrolment reaching 183 students across Spoken English (65 students), IELTS preparation (78 students), and German language training (40 students). The relatively larger student base compared to other specialized educational programs suggests stronger market demand and wider acceptance of language-oriented programs.

The Spoken English program appears particularly effective in improving communication capabilities through interactive sessions, personalized feedback mechanisms, vocabulary building, grammar support, and practical communication exercises. Students surveyed frequently reported improvements in communication confidence, conversational ability, and comfort in social and academic interactions. Many students indicated that structured speaking practice and interactive teaching methods contributed significantly toward improving confidence and reducing hesitation during communication.

- *"My speaking confidence improved a lot after attending spoken English classes."*
- *"The mock tests helped me understand IELTS exam patterns better."*

The IELTS program represents the largest segment within the institute and appears strongly aligned with student aspirations regarding overseas education and migration opportunities. Students surveyed highlighted improvements in examination preparedness, familiarity with

test structures, and greater confidence regarding international examination requirements. Regular mock tests, structured feedback systems, and targeted preparation strategies appear to have strengthened examination readiness and improved learner confidence regarding international language assessments.

The German language program contributes toward effectiveness by supporting learners seeking academic, employment, and migration opportunities abroad. Structured learning aligned with internationally recognized proficiency frameworks provides students with both language skills and cultural understanding required for international engagement. Students surveyed frequently indicated that language learning expanded awareness regarding international educational and career pathways while strengthening confidence regarding overseas opportunities.

Beyond technical language acquisition, students consistently highlighted improvements in confidence, communication abilities, interpersonal skills, and self-expression. Survey feedback suggests that students perceived the programs as contributing positively toward both academic development and broader personal growth.

Efficiency: Manappuram Institute for Language Studies demonstrates relatively strong operational efficiency due to larger enrolment volumes distributed across multiple language programs and learner categories. Total enrolment of 183 students creates stronger opportunities for resource utilization compared to smaller specialized educational programs while improving efficiency across faculty deployment, classroom utilization, and operational systems.

Student

"The classes are well organized, and I could attend without wasting time on travel."

Unit Head

"Different courses are run together, so resources are used efficiently."

The institution appears to utilize shared infrastructure, common faculty resources, and standardized academic systems across multiple language programs, thereby improving operational efficiency. Multiple programs operate simultaneously using common teaching spaces and learning infrastructure while serving learners with different educational objectives.

Efficiency is further strengthened through practical teaching methodologies that emphasize interaction, communication exercises, mock assessments, and skill-based learning rather than infrastructure-intensive educational delivery. Interactive learning models allow programs to operate efficiently while maintaining learner engagement and practical skill development.

The institute also benefits from diversified program offerings across multiple language categories, reducing dependence on a single learner segment while improving utilization across available educational resources and faculty capacity.

Sustainability: Manappuram Institute for Language Studies demonstrates relatively strong sustainability potential due to growing long-term demand for language education, communication skills, international certifications, and global employability competencies. Increasing student aspirations regarding overseas education, international employment, migration opportunities, and professional advancement continue to create favourable demand conditions for language-based educational services.

Diversified program offerings further strengthen sustainability by reducing dependence on a single educational pathway. Demand drivers for Spoken English, IELTS preparation, and German language learning originate from different learner motivations, thereby improving institutional resilience and reducing concentration risk.

"More students are joining language classes, so demand is clearly increasing."- Unit Head

However, long-term sustainability will remain dependent upon maintaining educational quality, adapting programs to changing international requirements, and continuously improving student outcomes. Continued competition from online learning platforms and private language institutions may also require ongoing innovation and program differentiation.

Social Impact: Manappuram Institute for Language Studies generates substantial social impact by improving access to language education, communication skills, and international opportunities among learners who may otherwise face significant barriers. By offering structured language education within local communities, the institute reduces accessibility constraints associated with geography, affordability, and availability of specialized training.

Students surveyed frequently highlighted improvements in communication confidence, social interaction, self-expression, and comfort in academic and professional environments. Improved confidence emerged as one of the strongest themes across student feedback, with learners indicating that structured communication practice helped reduce hesitation and improve public interaction abilities.

German Class Trainer:

"When I was a student in another institute in Thrissur, I did not have access to proper infrastructure like this. Here, the facilities are much better with digital boards, library support, and structured learning through MOOCs, which really improves the teaching experience. It has also helped me improve my skills as a trainer"

German Class Student:

"I am very happy with the training here. The teaching quality is good, and the institute has a strong reputation among students in this geography"

The institute also contributes toward employability and economic mobility by strengthening workplace readiness, interview skills, communication competencies, and global employability. Students frequently reported greater awareness regarding international opportunities and stronger confidence regarding overseas education and employment pathways following program participation.

Language education additionally creates broader social benefits by reducing barriers that often disproportionately affect students from semi-urban and non-urban communities. Improved communication skills, greater international exposure, stronger confidence, and expanded awareness collectively contribute toward greater educational mobility and improved long-term opportunities.

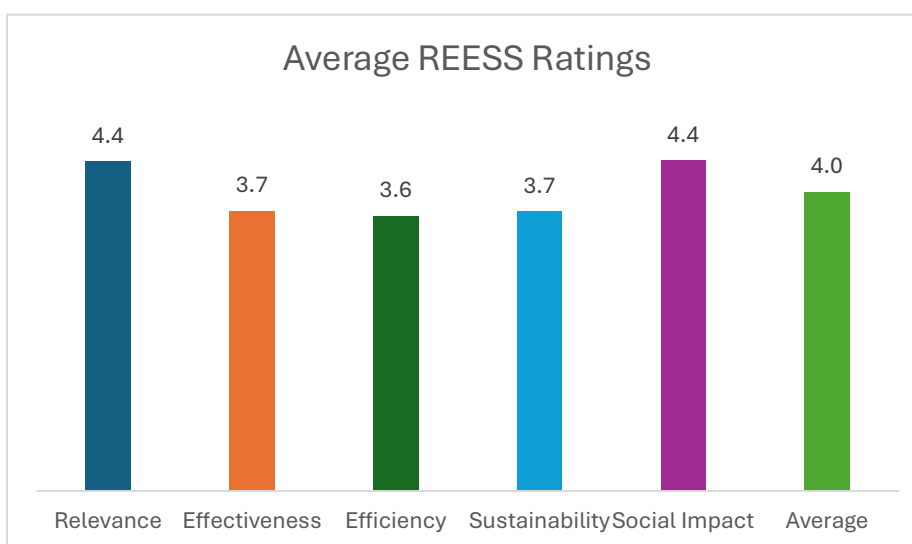
v. REESS ratings

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 Campuses	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	4.4
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
	Enrolment 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 reflects 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.

7. Alignment with 5A framework

Availability: MA Academy provides higher secondary support, entrance coaching, repeaters batches, and crash programs across multiple centres, improving local access to structured academic preparation. MA Campus expands availability of professional education through programs such as CA, CMA, CS, and integrated degree pathways within regional locations. Manappuram Civil Services Academy provides structured preparation for competitive examinations through Foundation, Campus, and Prelims Cum Mains batches, while Manappuram Institute for Language Studies improves access to language education through Spoken English, IELTS, and German language programs.

Accessibility: MA Academy reduces dependence on migration to cities such as Thrissur, Kochi, and Thiruvananthapuram by providing local coaching centres closer to student communities. MA Campus similarly enables students to pursue professional certifications without relocating to coaching centres in cities. Language training and civil service preparation are also provided within accessible regional locations, reducing transportation, accommodation, and migration-related barriers.

Affordability: Ma Academy offers structured scholarship support including merit-based scholarships, need-based assistance, and full fee waivers for economically disadvantaged categories, improving participation among lower-income students. Ma Campus maintains professional education fee structures that remain competitive relative to comparable coaching providers while providing local access that reduces relocation expenses. Local delivery across programs reduces accommodation and travel costs, creating affordability benefits beyond tuition fees alone.

Acceptability: Ma Academy addresses demand for higher secondary performance and competitive entrance preparation, while Ma Campus responds to increasing demand for professional qualifications and career-oriented education. Manappuram Civil Services Academy supports growing interest in government careers and competitive examinations, while language programs respond directly to increasing demand for communication skills, international mobility, and employability. Student feedback across programs suggests relatively high satisfaction regarding teaching quality, structured learning environments, academic support systems, and faculty accessibility, indicating strong acceptance among learners.

Accommodation: Ma Academy accommodates learners through multiple batch structures including higher secondary coaching, repeaters programs, crash courses, and hybrid learning formats. Ma Campus supports learners through Foundation, Intermediate, Executive, and integrated pathways that allow progression across different academic stages. Manappuram Civil Services Academy provides structured learning pathways across different preparation levels, while language programs accommodate learners with varying objectives ranging from communication improvement to international certification preparation. Hybrid learning models, flexible batch systems, personalized academic support, structured assessments, and

multiple program pathways collectively allow institutions to accommodate varying learner requirements and educational goals.

8. Alignment with UN SDGs

SDG 4 – Quality Education: The academies provide access to structured academic coaching in semi-urban and rural regions, improving educational accessibility by offering higher secondary coaching, entrance examination preparation, crash courses, and repeaters programmes that strengthen academic outcomes while reducing geographic barriers by enabling students to access quality coaching closer to home.

SDG 8 – Decent Work and Economic Growth: The academies strengthen educational foundations that improve access to higher education and enhance long-term employability, while also supporting career progression through structured competitive examination preparation programmes that help students build academic confidence and performance.

SDG 10 – Reduced Inequalities: The initiatives improve access to quality learning opportunities for students from weaker backgrounds by reducing dependence on urban-based coaching centres and making structured coaching locally accessible. They contribute to social mobility by enabling learners to pursue career-oriented and skill-based education within their own regions, thereby reducing geographic and financial barriers to higher education and professional training. These programmes also create pathways for students from non-metropolitan backgrounds to access national and global employment opportunities.

SDG 16 – Peace, Justice and Strong Institutions: These initiatives support the development of future administrators, policymakers, and professionals by strengthening human capital and building institutional capacity through education and skill development. They also encourage greater civic participation and inclusive access to governance-related careers, thereby contributing to more capable, equitable, and responsive public institutions.

SDG 9 – Industry, Innovation and Infrastructure: The academies contribute to strengthening infrastructure by creating structured programs aligned with evolving industry needs. These programmes also play a key role in building educational infrastructure in underserved and semi-urban regions by improving access to structured learning environments locally, reducing regional disparities, and strengthening the overall capacity of the education system to support inclusive growth and innovation-led development.

SDG 17 – Partnerships for the Goals: The educational initiatives collectively strengthen partnerships by enabling greater collaboration between education, industry, and global learning. They support international educational mobility and global engagement by enhancing language proficiency and communication skills, thereby enabling students to participate more effectively in global academic and professional environments. The programmes also contribute to stronger industry-academia linkages through career-focused education and professional training pathways that align learning outcomes with real-world workforce requirements.

9. Recommendations

- Can identify needy, meritorious students and sponsor their coaching /provide scholarships to support their coaching in other centres.
- Increase enrolment in smaller centres.
- Use more result-focused coaching.
- Expand digital and hybrid learning.

10. 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.



Community Development

SOCIAL IMPACT ASSESSMENT OF MAFIL'S CSR
INITIATIVES

CONDUCTED BY SOCIAL AUDIT NETWORK, INDIA

Table of Contents

1. Background and need for the initiative	2
2. About the community development initiatives	2
3. CSR Spend in 2024–25	3
4. Performance Overview	3
What worked?	3
Survey findings	4
Key findings	5
5. REESCI Framework.....	8
7. Alignment with 5A Framework.....	14
8. Alignment with UN SDGs	15
9. Recommendations.....	16
10. Conclusion	16

Social Impact Assessment

Community Development

1. Background and need for the initiative

Thrissur district is one of the key socio-economic and cultural regions of Kerala, characterized by a mix of urban centres, semi-urban settlements, and rural and coastal communities. While the district has relatively strong indicators in education and health compared to many parts of India, development is uneven across regions. Inland areas benefit from better connectivity and institutional access, whereas coastal and remote pockets continue to depend heavily on agriculture, fishing, and informal livelihoods, which are more vulnerable to economic and environmental fluctuations.

Valapad is a coastal panchayat in Thrissur district located along the Arabian Sea, with a significant population dependent on fishing and allied activities. The region is exposed to recurring coastal challenges such as erosion, monsoon flooding, saline water intrusion, and periodic damage to basic infrastructure. Housing conditions in certain pockets remain fragile, and access to consistently maintained roads, sanitation systems, and community facilities can be uneven, particularly in low-income fishing households and vulnerable settlements.

In this context, Valapad reflects broader coastal development challenges seen across parts of Thrissur, where essential services and infrastructure often require strengthening to match community needs. Schools, health centres, and public utilities in such regions benefit significantly from sustained investment and maintenance support. This makes long-term community development interventions particularly important, focusing on resilient housing, reliable basic services, and improved local infrastructure to enhance living conditions and ensure inclusive development across coastal rural communities.

2. About the community development initiatives

MAFIL's CSR initiatives cover a wide range of community development areas, reflecting a holistic approach to addressing local needs across housing, infrastructure, livelihoods, health, safety, and social welfare. The Home for Homeless programme stands out as a major intervention, providing safe and permanent housing to vulnerable families and improving dignity and living conditions. Infrastructure-focused initiatives such as beach development, walking bridges, toilet construction, and water well projects have strengthened basic amenities, improved connectivity, and enhanced access to essential services in rural and coastal areas. Support to government offices and institutional strengthening activities has improved public service delivery, while livelihood-focused interventions have supported fishermen communities and other vulnerable groups. Welfare measures such as food kits, raincoats, convex mirrors, artificial limbs, and emergency assistance have provided immediate relief and improved safety for at-risk populations.

3. CSR spend in 2024–25

MAFIL allocated a total of Rs.2.37 crore towards various CSR initiatives during FY 2024–25, reflecting a diversified approach to community development. The largest share was directed towards the Home for Homeless programme, followed by support to environmental and community initiatives such as the Salim Ali Foundation and beach development activities. Additional allocations were made towards strengthening public infrastructure and safety, including equipment support to government offices, provisions for fishermen, food kits, raincoats, walking bridges, convex mirrors, and toilet construction. A smaller portion was utilised under other miscellaneous community support activities, ensuring targeted interventions across housing, livelihoods, infrastructure, and basic welfare needs.

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
Others	4,71,909
Grand Total	2,36,83,442

4. Performance overview

What worked?

Project	Strength	Special Focus	Operational Highlight
Home for Homeless	Large-scale housing support initiative addressing shelter needs of vulnerable families	Provision of safe, permanent housing solutions for economically weaker sections	Structured beneficiary selection and phased construction ensuring long-term housing security
Salim Ali Foundation	Environmental conservation and ecological protection initiatives	Biodiversity preservation and awareness on sustainable environmental practices	Collaboration-based implementation supporting conservation activities and community engagement
Beach Development	Coastal infrastructure improvement and	Enhancing public spaces and promoting	Periodic maintenance and community participation in cleanliness and upkeep drives

	cleanliness initiatives	coastal sustainability	
Equipment to Govt Offices	Strengthening public service delivery infrastructure	Improving efficiency of government service centres through essential equipment support	Timely provision of equipment to enhance administrative and citizen service functions
Fisherman Support	Livelihood assistance for coastal fishing communities	Safety and productivity enhancement for fishermen	Distribution of essential gear and support materials aligned with seasonal fishing needs
Food Kit Distribution	Emergency and welfare-based food support programme	Nutritional assistance for vulnerable and low-income households	Targeted distribution during periods of economic distress and local needs
Raincoat Distribution	Seasonal protection support for outdoor workers and vulnerable groups	Weather protection for fishermen, workers, and low-income populations	Timely distribution aligned with monsoon season requirements
Walking Bridge	Small-scale infrastructure support for connectivity improvement	Enhancing safe pedestrian access in local communities	Construction of community-use bridges improving mobility and access
Convex Mirror Installation	Road safety enhancement initiative	Accident prevention at blind spots and high-risk junctions	Strategic installation at identified accident-prone locations
Toilet Construction	Basic sanitation infrastructure support	Improving hygiene and sanitation access in underserved areas	Household and community-level toilet construction improving public health outcomes
Others	Miscellaneous community welfare interventions	Flexible support across emerging local needs	Responsive funding for small-scale but high-impact community requirements

Survey findings

The key projects evaluated were the following as only projects that were supported with more than 10 lakhs were supported.

Key findings

i. Home for Homeless

Background: The 2019 floods led to extensive devastation across Kerala, resulting in widespread damage to housing and essential infrastructure. Many families were compelled to relocate temporarily as floodwaters inundated residential areas, leaving numerous homes submerged or structurally unsafe for habitation. In coastal locations such as Valapad, as well as in parts of Thrissur and Kannur districts, entire communities were severely impacted, with several dwellings either destroyed or rendered unfit for use. The disaster created significant emotional trauma and financial strain for affected households, who were forced to rebuild their lives amid major losses. In addition to physical destruction, the floods also disrupted established community networks and undermined the sense of security traditionally associated with home and settlement life.

About the programme: During the study period, Manappuram implemented a housing support programme to help families affected by the Kerala floods rebuild their homes. A total of 70 houses were supported under this initiative. Some homes were completely rebuilt, while others were repaired depending on the level of damage. The main aim of the programme was to ensure that families could return to safe and secure living conditions. The support helped affected households regain stability, comfort, and a sense of dignity in their daily lives.

The new homes have created a stable and dignified living environment, significantly improving physical safety as well as mental well-being. Our beneficiaries have noted improved ease of daily living, supported by better internal space planning, improved sanitation facilities, and greater comfort for routine household activities. The intervention had a particularly strong impact on women, children, and elderly members by enhancing privacy, security, and long-term stability, thereby strengthening household dignity and resilience. - Manappuram Foundation Staff

Implementation process: Beneficiaries were selected by the Manappuram Foundation team based on requests received through local MLAs and panchayat authorities. All applications were carefully examined through field visits to understand the actual condition of the houses and the economic situation of the families. A background check was also carried out to confirm eligibility and ensure that assistance reached genuinely deserving households. After approval, construction work was taken up in a phased manner to ensure timely completion and proper use of resources.

Project overview: Manappuram provided financial assistance of Rs.1.7 crore for the housing initiative. This support was used for constructing new houses, rebuilding damaged homes, and carrying out renovation work for selected beneficiary families.

Reach and coverage: A total of 70 houses were completed during the study period. Each household is estimated to have benefited an average of four members, resulting in an indirect reach of approximately 280 individuals. The intervention thus had a significant impact on improving household safety and stability across multiple regions.

Income status: All beneficiary households belonged to Below Poverty Line (BPL) categories, confirming that the programme reached economically vulnerable groups. A small proportion also belonged to other marginalised segments, highlighting inclusive targeting.

Assessment findings

Field visit observations: An independent assessment was carried out by SAN auditors through field visits in Thrissur and via tele-calling. The team engaged directly with beneficiaries to understand their post-occupancy experience and assess the impact of the housing intervention. Feedback indicated strong positive outcomes across all categories. Safety and emotional comfort received particularly high scores, reflecting the reduced fear and improved sense of security among families. Aesthetic improvements and better living environments also contributed to higher satisfaction levels, while functional aspects such as cleanliness and organisation showed steady improvement.

Beneficiary feedback: Beneficiaries consistently expressed relief and satisfaction with their new homes. Many highlighted that the transition had significantly reduced anxiety related to structural safety, especially during monsoon seasons. Improved layouts, better ventilation, and access to essential facilities such as kitchens and toilets were frequently mentioned as major improvements in daily life. The new housing conditions were widely seen as a shift from insecurity to stability.

Success Story – Dhivya (Name Changed), Valapad

Dhivya (name changed), a 12th standard student from Valapad, comes from a deeply vulnerable household. She lives with her father, who is undergoing cancer treatment, her mother, who suffers from severe health issues, and her brother, who has mental illness. The family was already struggling with extreme financial hardship, and their living conditions added to their difficulties. Their house was in a dilapidated state and eventually collapsed, leaving them without a safe shelter. With no stable home and mounting family responsibilities, Dhivya was forced to drop out of school despite her strong desire to continue her education.

The situation placed her future at serious risk, as she had to take up household responsibilities while her family struggled to manage daily survival needs. The absence of a secure home and the burden of medical expenses made it nearly impossible for the family to focus on education or long-term planning.

Through the housing support intervention, the family received assistance to rebuild a safe and stable home. The new house restored basic security and provided a dignified living environment, helping the family move away from constant instability. With improved living

conditions and reduced immediate stress, Dhivya was able to regain hope for continuing her studies and rebuilding her educational journey. The intervention not only restored shelter but also helped revive her aspiration for a better future, bringing stability and confidence back into the family's life.

Socio-economic background: All surveyed households belonged to economically weaker sections, and all respondents confirmed that they would not have been able to afford such housing support independently. This reinforces the necessity and relevance of the intervention in addressing critical housing deprivation.

During the 2024–25 assessment period, feedback from 13 respondents associated with the programme highlighted several indirect benefits of the initiative. The construction of 70 houses supported by Manappuram helped generate local employment by engaging both skilled and unskilled workers from nearby areas. This created short-term income opportunities and contributed to local economic activity. The availability of new and improved housing also helped strengthen neighbourhood stability, improved the overall upkeep of surrounding areas, and encouraged a more organised living environment. In addition, communities reported a stronger sense of social connection and shared recovery, with the initiative contributing to collective well-being and resilience beyond the direct beneficiary households.

Beach Development: Residents reported meaningful improvements in coastal access and safety following the intervention. Areas that were earlier characterised by uneven terrain, unsafe entry points, and difficult movement conditions have been upgraded into smoother and more structured access pathways. This has reduced the risk of slips, falls, and other accidents, especially for vulnerable groups such as children, elderly persons, and daily wage workers who regularly use these routes. The improved access has also supported easier mobility for livelihood-related activities, particularly in fishing and coastal trade.

Food Kit Distribution: Staff observations indicated that the food kit distribution programme provided timely relief during periods of financial stress and economic difficulty. Beneficiary households reported that the support helped bridge essential gaps in food security, ensuring that basic nutritional needs were met during crisis situations. The assistance reduced immediate pressure on household budgets, particularly for daily wage earners and vulnerable families facing temporary income disruptions. In many cases, it helped families maintain consistent access to food without resorting to negative coping strategies, thereby strengthening short-term household food security and stability.

Iron Bridge: The iron bridge has significantly improved connectivity and safety for the local community by replacing earlier temporary and unsafe crossing arrangements. It now provides a stable and reliable passage that remains usable across all seasons, including during heavy rainfall and adverse weather conditions. This has substantially reduced travel risks and improved daily mobility for school children, elderly residents, and workers commuting for

livelihoods. It has also facilitated smoother movement of goods and services within the locality, indirectly supporting local economic activities.

Salim Ali: Salim Ali Foundation support was utilised to construct a dedicated building for the safe storage and protection of harvested crops, and beneficiaries reported that the intervention has been highly useful in addressing long-standing storage challenges. Earlier, farmers relied on makeshift or poorly maintained storage structures that were not in good condition, making crops highly vulnerable to damage from heavy rains, moisture seepage, and pest infestation. These conditions often resulted in post-harvest losses and reduced overall quality of stored produce. With the new facility, farmers now have a secure and structurally sound space that protects crops from environmental exposure as well as rodents and insects. Beneficiaries noted that the improved storage conditions have helped in preserving crop quality for longer durations, reducing wastage, and providing greater stability in managing harvest cycles. The intervention has therefore strengthened post-harvest resilience and contributed to more secure and efficient agricultural practices in the local community.

5. REESS framework

The impact of MAFIL's community development initiatives was assessed using the REESS framework. The framework was applied to evaluate relevance, effectiveness, efficiency, sustainability, coherence, and social impact of the interventions in strengthening access to basic infrastructure, improving housing and sanitation conditions, supporting livelihoods, enhancing public service delivery, and improving overall quality of life across rural, coastal, and semi-urban communities.

Indicators were developed under each REESS dimension along with a structured rating scale to assess the overall performance and impact of the community development initiatives in improving quality of life and strengthening local development outcomes.

REESS Framework – Community Development Assessment

Dimension	Guiding framework
Relevance	How relevant are the community development interventions in addressing critical gaps in housing, sanitation, public infrastructure, livelihood support, environmental protection, and access to essential services across rural, coastal, and semi-urban areas?
Effectiveness	To what extent have the initiatives achieved intended outcomes such as improved housing security, better access to sanitation and infrastructure, enhanced livelihood support, improved safety, and strengthened community well-being?
Efficiency	How efficiently are financial resources, materials, partnerships, and implementation mechanisms utilising to deliver timely, cost-effective, and well-coordinated community development outcomes across project areas?
Sustainability	Whether the interventions create long-term community assets and systems that can be maintained over time, ensuring continued benefits in

	housing, infrastructure, environmental protection, and livelihood support without recurring dependency?
Coherence	How well the initiatives align with each other and with broader local development priorities, ensuring integrated and non-duplicative implementation across sectors?
Social impact	The extent to which the initiatives contribute to improved living standards, reduced vulnerability, enhanced dignity, stronger community resilience, better access to services, and more inclusive development outcomes across diverse population groups.

Rating	Grade
1.1 to 2.9	Poor
3.0 to 4.9	Satisfactory
5.0 to 6.9	Good
7.0 to 8.9	Very Good
9.0 to 10	Excellent

Relevance: 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.”*

The housing programme addressed a critical shortage of safe and affordable housing among vulnerable populations, particularly in coastal and flood-affected regions. Many beneficiary families were previously living in structurally weak houses with inadequate roofing, poor sanitation, and unsafe living conditions. The intervention directly responded to these challenges by providing durable housing solutions that improved overall quality of life.

Limited access to affordable housing schemes and partial support from local government bodies created a significant gap, which this initiative helped bridge. The programme also aligned with broader development goals focused on inclusive growth and social protection, particularly for marginalised fishing and low-income communities.

Effectiveness: 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.

- *“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.”*

The construction of 70 houses represents a meaningful achievement in addressing housing insecurity. The intervention directly improved living conditions for approximately 280 individuals. Beneficiaries reported high levels of satisfaction, particularly in relation to safety, comfort, and overall housing quality. Key improvements included transition from unsafe structures to permanent pucca homes, enhanced privacy through better design, and improved access to essential amenities. These changes contributed to a measurable improvement in daily living standards and overall well-being.

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.”*

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 created 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”.*

The houses constructed are structurally durable and designed for long-term use, reducing the need for frequent repairs. However, some dependency on external support for minor maintenance continues to exist among beneficiary households.

While follow-up support mechanisms are in place, there remains scope for strengthening community-level ownership and maintenance capacity. Increased community participation in upkeep activities could further enhance long-term sustainability. The use of durable and environmentally considerate materials also contributes positively to long-term environmental outcomes.

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.”*

The programme has led to substantial improvements in living standards, particularly through the transition from temporary or unsafe shelters to permanent housing. Improved housing conditions have contributed to better hygiene, reduced health risks, and enhanced emotional well-being. Homeownership has also strengthened household stability and provided a greater sense of security, especially for women and children. Beneficiaries reported increased confidence, dignity, and social recognition within their communities. Additionally, improved housing conditions have enabled families to redirect resources toward education and livelihood improvement.

REESS Ratings

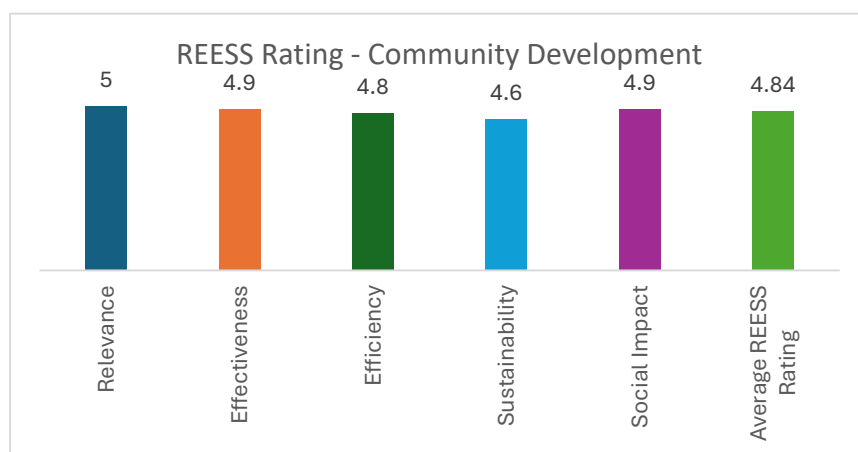
Based on SAN teams observations, the following REESS indicators were rated on a scale of 1 to 5 (1 being lowest)

REESS Dimension	Indicator	REESS Indicator ratings
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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

Social Impact	Replicability and scalability of key models (mobility, institutional support)	4
	Average Sustainability	4.6
	Inclusion of vulnerable populations (elderly, PwDs, low-income groups)	5
	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.

6. Alignment with 5A framework

Availability: The initiatives ensured strong availability of essential services across multiple sectors, including housing, sanitation, infrastructure, livelihood support, and public welfare systems. The Home for Homeless programme provided permanent housing solutions to vulnerable families, while infrastructure interventions such as walking bridges, beach

development, and water wells strengthened physical service availability. Livelihood support for fishermen, food kits, and sanitation facilities further expanded access to necessities.

Accessibility: The interventions significantly improved accessibility for rural, coastal, and economically weaker populations. Housing support reached flood-affected and vulnerable households through structured selection mechanisms, while infrastructure projects improved physical connectivity in difficult terrains. Food kits, safety equipment, and livelihood support were distributed through localised implementation channels, ensuring reach to remote and marginalised communities. These initiatives reduced dependence on distant services and improved ease of access to essential support systems.

Affordability: The initiatives played a key role in reducing financial burden on beneficiary households by providing housing, infrastructure, and welfare support at no or minimal cost. The housing programme enabled families from Below Poverty Line categories to access permanent homes that would otherwise be unaffordable. Similarly, food kits, sanitation facilities, and livelihood support reduced immediate household expenditure pressures.

Acceptability: The programmes demonstrated strong acceptability among beneficiaries, with high levels of satisfaction reported across housing, infrastructure, and welfare interventions. Beneficiaries expressed appreciation for improved safety, comfort, and dignity, particularly in housing and basic infrastructure projects. Community feedback indicated trust in implementation processes and positive perception of service quality. The usability and relevance of interventions contributed to strong acceptance across different population groups, including women, elderly individuals, and fishing communities.

Accommodation: The interventions showed strong capacity to accommodate diverse community needs across sectors and geographies. Housing support was adapted based on flood damage severity, while infrastructure projects addressed both mobility and safety requirements. Livelihood interventions were tailored for fishing communities, and welfare initiatives were responsive to seasonal and crisis-based needs. This flexibility ensured that different population groups received appropriate support based on local conditions, strengthening inclusivity and responsiveness of the overall programme.

7. Alignment with UN SDGs

UN SDG 1: No Poverty: The Home for Homeless programme and targeted welfare interventions directly support poverty reduction by improving living conditions for economically weaker households. By providing permanent housing, food kits, and essential support, the initiatives reduce financial vulnerability and strengthen household stability among Below Poverty Line families.

UN SDG 3: Good Health and Well-being: Improved housing, sanitation facilities, safe water access, and community support systems contribute to better health outcomes. Safe and stable housing reduces exposure to environmental risks, while sanitation interventions improve hygiene and help prevent disease.

UN SDG 6: Clean Water and Sanitation: Toilet construction, water well development, and sanitation-related infrastructure improve access to clean water and safe sanitation facilities. These interventions strengthen hygiene practices and reduce public health risks in underserved communities.

UN SDG 8: Decent Work and Economic Growth: Housing construction and infrastructure development generate local employment opportunities for both skilled and unskilled workers. Livelihood support for fishermen and allied communities also helps improve income stability and supports local economic activity.

UN SDG 9: Industry, Innovation and Infrastructure: Initiatives such as walking bridges, beach development, convex mirror installations, and institutional support to government offices strengthen local infrastructure and service delivery systems. These interventions improve connectivity, safety, and operational efficiency of public services.

UN SDG 10: Reduced Inequalities: The programmes prioritise vulnerable groups such as fishing communities, flood-affected families, and low-income households. By improving access to housing, infrastructure, and essential services, the initiatives help reduce regional and social inequalities.

UN SDG 11: Sustainable Cities and Communities: Housing reconstruction, coastal development, and community infrastructure projects contribute to safer and more resilient settlements. Improved housing quality and public spaces enhance long-term community sustainability.

UN SDG 13: Climate Action: Flood rehabilitation, coastal resilience measures, and improved housing structures contribute indirectly to climate adaptation. These interventions help communities better withstand floods, monsoons, and coastal environmental risks.

UN SDG 14: Life Below Water: Beach development and coastal cleanliness initiatives support better management of coastal ecosystems. These efforts contribute to improved environmental conditions and sustainable use of coastal resources.

8. Recommendations

- Involve the community in maintaining infrastructure.
- Strengthen documentation of outcomes and beneficiary tracking to better measure long-term impact

9. 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.



Rural Health

SOCIAL IMPACT ASSESSMENT OF MAFIL'S CSR
INITIATIVES

CONDUCTED BY SOCIAL AUDIT NETWORK, INDIA

Table of Contents

1. Background and need for the initiative	2
2. About the Rural Health initiatives	2
3. CSR Spend in 2024–25	3
4. Performance Overview	4
What worked?	4
Survey findings	Error! Bookmark not defined.
Key findings	6
5. REESCI Framework.....	13
6. Alignment with 5A Framework.....	22
7. Alignment with UN SDGs	23
8. Recommendations.....	24
9. Conclusion	24

Social Impact Assessment

Rural Health

1. Background and need for the initiative

Access to affordable and continuous healthcare remains uneven across rural and vulnerable communities, particularly for low-income households, elderly individuals, persons with disabilities, and those living with chronic illnesses. Even in a state like Kerala, which has strong overall health indicators, gaps persist in last-mile service delivery, affordability of long-term treatment, and timely access to specialised care. Patients with conditions such as kidney disease, diabetes, cancer, and age-related illnesses require regular monitoring and consistent medical attention, but many families face difficulties due to high treatment costs, long travel distances to tertiary hospitals, and limited availability of nearby specialised services.

In rural and semi-urban areas, additional challenges related to mobility, transport availability, and continuity of care further affect health outcomes. Lack of reliable emergency transport, delayed response during critical situations, and inadequate local support systems often increase risks for vulnerable groups. Access to basic enabling services such as safe drinking water, sanitation, and assisted mobility support also remains inconsistent in some pockets, which indirectly impacts overall health and quality of life.

In this context, there is a strong need for structured, community-based healthcare support systems that go beyond episodic or emergency assistance. Sustainable interventions such as decentralised emergency care, elderly and palliative support, rehabilitation services, and affordable transport systems are essential to bridge existing gaps. Strengthening local health institutions, improving outreach mechanisms, and reducing the financial burden on households are critical to ensuring timely, equitable, and dignified access to healthcare within communities themselves.

2. About the Rural Health initiatives

MAFIL's CSR initiatives reflect a strong and diversified portfolio of health, welfare, infrastructure, and community development interventions aimed at improving quality of life across vulnerable populations. Flagship programmes such as Wings on Wheels have enhanced mobility and independence for persons with disabilities, while healthcare-focused initiatives like Peringottukara Association, TB Centre Thrissur, Daya Palliative Care, and Y2K Tots Foundation have strengthened access to critical and long-term medical support, ensuring continuity of care for patients with chronic and life-threatening conditions. Individual support interventions have further addressed urgent medical and emergency needs, reducing financial burden on vulnerable families and enabling timely treatment.

Institutional strengthening has been a key focus area, with support provided to government offices, Panchayath-level infrastructure, and various community institutions, thereby

improving service delivery efficiency and last-mile outreach. Targeted interventions such as baby care support under Ente Kanmani, artificial limbs for rehabilitation, water kiosks and wells for safe drinking water access, and sports and youth development programmes have contributed to improved health, inclusion, and community well-being. Social welfare initiatives including Seva Sadanam, Seva Bharathi, Kripa Sadan, and Vayojana Samithy have strengthened care systems for the elderly, homeless, and vulnerable groups, while educational and talent development efforts like tennis coaching and school-linked support have promoted youth growth.

3. CSR spend in 2024–25.

MAFIL allocated a total of Rs.2.33 crore towards CSR initiatives during FY 2024–25, reflecting a balanced mix of capital and operational support for community development. The total expenditure comprised Rs.1.22 crore in capital expenditure and Rs.1.11 crore in operational expenditure, directed across a wide range of health, education, infrastructure, and welfare-focused interventions. Major allocations included Wings on Wheels, which received the highest capital investment, followed by operational support to institutions such as Peringottukara Association, individual assistance programmes, and healthcare-related initiatives including TB Centre Thrissur, Daya Palliative Care, and Y2K Tots Foundation. Significant support was also extended to public infrastructure and service delivery through equipment provision to government offices, vehicle support to Valapad Panchayat, water kiosks, and baby bed support under the Ente Kanmani project. Additional allocations were made towards welfare activities such as artificial limbs, sports equipment, educational support, water wells, and assistance to various local organisations. Smaller contributions under general and miscellaneous categories ensured targeted support to emerging community needs, enabling a diversified and inclusive CSR portfolio across sector.

Projects	CAPEX (Rs.)	OPEX (Rs.)	Total (Rs.)
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	1,96,700	1,48,782	3,45,482
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
General/Others	55,000	65,000	55,000
Total	1,21,71,734	1,10,99,117	2,32,70,851

4. Performance overview

What worked?

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	Healthcare and welfare infrastructure	Expanded institutional ability to serve communities through

	enhancement approach		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 chronic and terminal patients	Palliative and home-based care	Enabled accessible home care; improved dignity and quality of life
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 promoted 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 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

Key findings

i. Wings on Wheels Three-Wheeled Scooter Project

Project Overview: Manappuram Foundation provided Rs 80.79 lakhs worth financial support for the implementation of the programme.

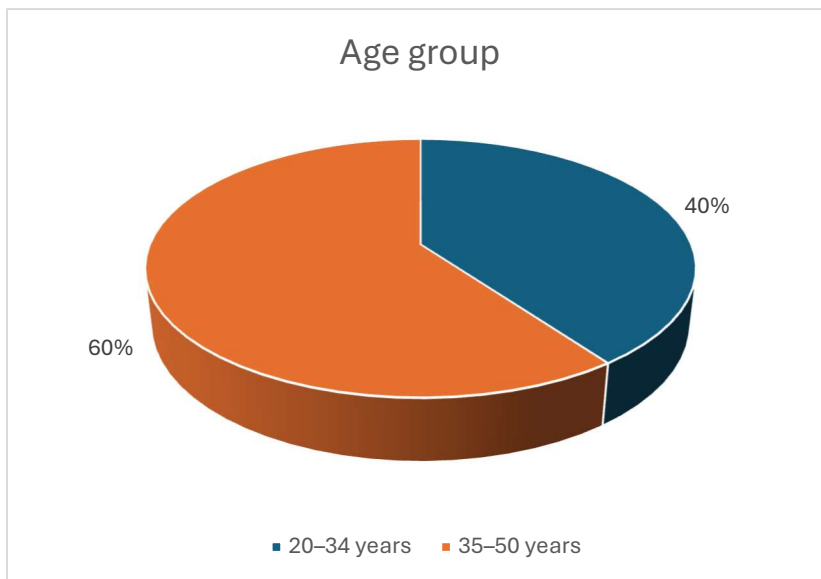
Background: Physical disability refers to a range of conditions that restrict a person's movement, mobility, or physical functioning. These conditions may be congenital or acquired due to illness, injury, or other health-related causes. Individuals with physical disabilities often face significant barriers in performing daily activities independently, particularly in accessing education, healthcare, employment, and social participation. Although assistive therapies and supportive care can improve functioning, mobility limitations often persist, creating a strong need for reliable mobility support systems such as three-wheeled scooter. These mobility aids play a key role in improving independence, dignity, and quality of life.

About Wings on Wheels programme: In 2024-25, Manappuram Foundation implemented a mobility support initiative titled "Wings on Wheels," aimed at supporting individuals with physical disabilities. The programme focused on providing three-wheeled scooters to eligible beneficiaries to enhance mobility and enable independent living. A total of seventy-five scooters were distributed during the project period, helping beneficiaries improve access to education, healthcare, livelihoods, and community participation.

Process: Beneficiaries were identified through NGOs, local representatives, healthcare institutions, and direct requests received by Manappuram Foundation and its associated partner. Each application underwent a thorough verification process to ensure genuine need and eligibility. Upon approval, the three-wheeled scooter was allotted and handed over to the beneficiary.

Reach: A total of seventy-five beneficiaries were supported during the assessment period. Each beneficiary received one three-wheeled scooter designed to support independent and safe mobility.

Beneficiary profile

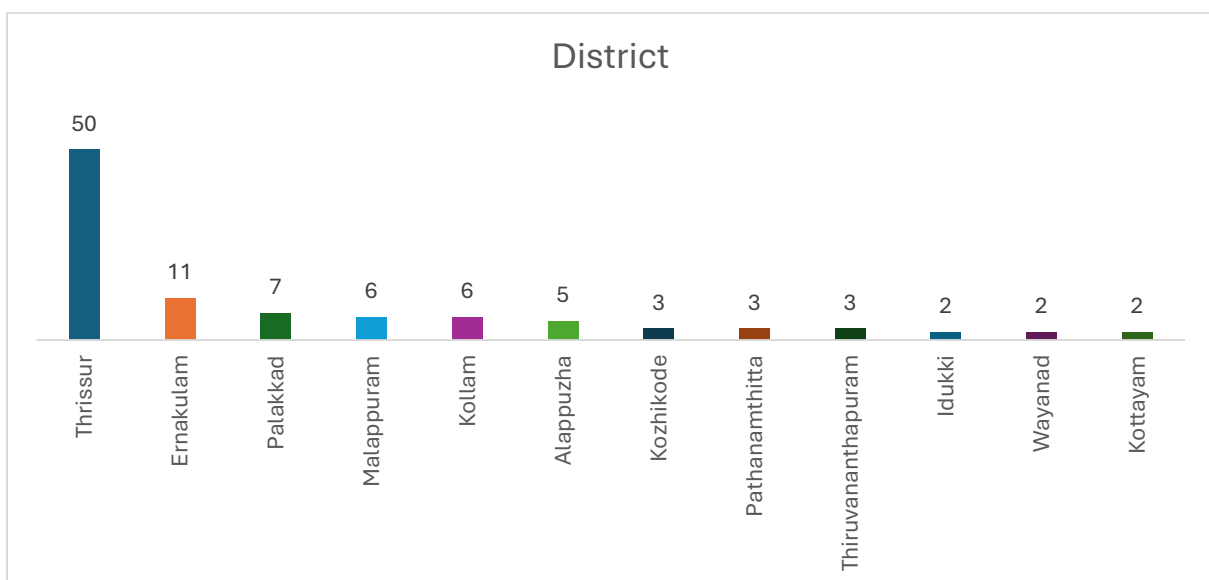


Age: The age of beneficiaries ranges from early 20s to 50 years. Most beneficiaries, about 60%, are in the 35–50 years group, while around 40% are in the 20–34 years group. This shows that the programme supports both younger and middle-aged people with physical disabilities. The higher share of working-age

beneficiaries highlights its importance in supporting mobility, work, and daily independence.

Gender: The beneficiary profile shows a higher share of male beneficiaries at about 68%, while females account for around 32%. This indicates a clear gender gap in programme reach, with men making up more than two-thirds of the total beneficiaries. The difference may be due to variations in identification of disability cases, access to support services, or reporting patterns across genders.

District: The Wings on Wheels beneficiary distribution is largely concentrated in Thrissur district.



Assessment Findings

Field Visit Findings: The audit team conducted field visits in Thrissur to understand the real-life impact of the scooter. Interactions with beneficiaries highlighted substantial improvements in mobility, independence, and social participation.

“The three-wheeled scooter has made daily life much easier. Earlier, every movement required assistance, but now the beneficiary can travel independently to nearby places. It has reduced our caregiving burden and improved confidence significantly.” – Beneficiary, Thrissur

Beneficiaries were asked to rate key parameters on a scale of 1 to 5 (5 being highest). The findings reflect a strong positive impact, particularly in enhanced accessibility and independence. Beneficiaries consistently reported reduced dependence on caregivers and improved ability to manage daily activities.

The consolidated results are presented below.

Parameters	Average Rating
Mobility	4.9
Independence	4.8
Enhanced Accessibility	4.7
Ease of Use	5
Customization	5
Improved Quality of Life	4.9
Overall Average	4.9

Family background: All beneficiaries reported household incomes below Rs.20,000 per month, confirming their classification within low-income households and reflecting their economic vulnerability. In addition, 100% of respondents stated that they were unable to afford a three-wheeled scooter independently, underscoring the financial constraints faced by these families. This clearly highlights the necessity, relevance, and strong justification for the intervention, as the support provided directly addresses an essential mobility need that would otherwise remain unmet due to affordability barriers.

ii. Peringottukara Dialysis Centre

Need for the initiative: Access to affordable dialysis services remains a critical challenge for patients with chronic kidney disease, particularly in semi-urban and rural areas. Dialysis is a life-sustaining treatment that requires frequent sessions, often multiple times a week, placing a significant financial and logistical burden on patients and their families. Public healthcare

facilities are often overburdened, while private dialysis centres are expensive and not always accessible to low- and middle-income groups. As a result, patients may delay or reduce treatment, leading to severe health complications and reduced quality of life. The Peringottukara Dialysis Centre was established to address this gap by providing accessible, affordable, and reliable dialysis services within the community. By bringing treatment closer to patients, the centre reduces travel time, cost, and physical strain, while ensuring continuity of care.

About the centre: The Peringottukara Dialysis Centre operates as a dedicated facility focused on providing high-quality dialysis services. Supported by MAFIL, the centre is equipped with essential dialysis infrastructure and staffed by trained healthcare professionals. A key feature of the centre is the integration of sustainable practices, including the installation of a solar power system. This ensures uninterrupted service delivery, reduces operational costs, and enhances long-term sustainability.

The centre focuses on:

- Regular and safe dialysis treatment
- Patient monitoring and supportive care
- Affordable service delivery
- Reliable operations through sustainable energy use

CSR Support: MAFIL's support has enabled both the establishment and smooth functioning of the dialysis centre. Investments have been directed towards dialysis machines, supporting infrastructure, and operational costs, ensuring that patients receive consistent and quality care. The addition of solar power reflects a forward-looking approach, reducing dependency on conventional energy sources and improving cost efficiency over time.

Beneficiaries Served: Total Patients: thirty-six, Total Dialysis Sessions: 3,709. These figures highlight the intensive and recurring nature of dialysis care, where a smaller number of patients require continuous, high-frequency treatment.

ii. Seva Sadan Post-18 Residential Support Program

This is a targeted social protection initiative designed to address a critical vulnerability faced by young women transitioning out of institutional or dependent care systems at the age of eighteen. At this stage, many individuals face sudden discontinuation of structured support, often without stable housing, financial independence, or family backing. Recognising this gap, the initiative supported by MAFIL enabled the construction of a dedicated residential facility with an investment of Rs.1 crore, ensuring safe, dignified, and stable accommodation for young women in their most vulnerable transition phase. A total of twelve girls were successfully relocated to the newly constructed home, marking a significant improvement in their living conditions and long-term security.

The program ensures continuity of care beyond institutional support, addressing risks of homelessness, unsafe living conditions, economic instability, and social exclusion. It provides not only shelter, but also emotional stability, safety, and a structured environment for gradual transition into independent adulthood.

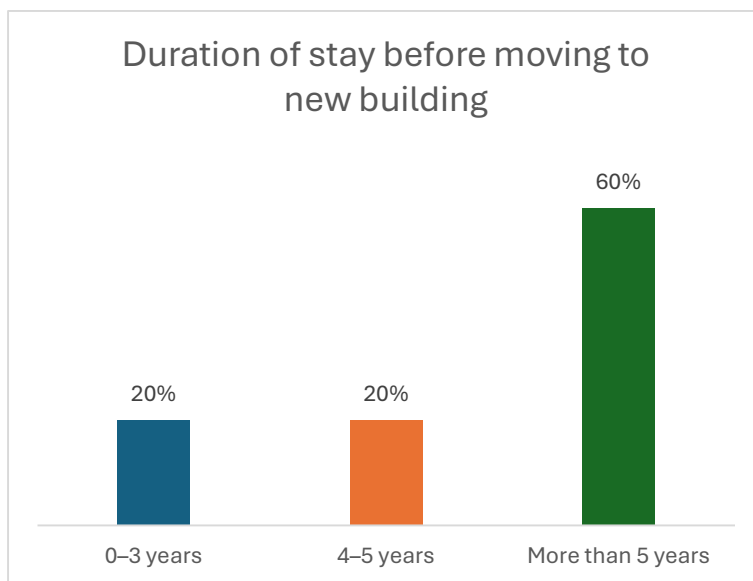
Need for the initiative: The transition from adolescence to adulthood is a critical life stage, and for young women without family support systems, it becomes particularly challenging. Upon turning eighteen, many individuals exit institutional care structures or supported environments, but do not yet possess the economic stability, employment skills, or social networks required for independent living. This creates a high-risk vulnerability window characterised by lack of safe and affordable housing options, immediate pressure to find employment for survival, exposure to unsafe living arrangements, risk of exploitation, and emotional stress due to sudden loss of institutional support. The Seva Sadan building was therefore conceptualised to ensure continuity of care beyond 18 years of age, providing a protected residential environment where young women can gradually transition into independence without compromising safety or dignity.

About the new facility: Seva Sadan functions as a dedicated residential care facility for young women above 18 years of age, focusing on transitional support during early adulthood. With support from MAFIL amounting to Rs.1 crore, a new residential building was constructed to significantly enhance safety, comfort, and long-term usability of the facility. A total of twelve residents were relocated to the new facility. The home provides safe accommodation, hygienic living conditions, basic nutrition support, structured communal living, emotional support environment, and a stable setting that enables gradual transition into independent adulthood.

CSR support and contribution: The CSR investment of Rs.1 crore by MAFIL enabled the construction of the residential infrastructure and long-term improvement of living standards for beneficiaries. The support ensured creation of a durable facility designed for sustained use and continued care delivery.

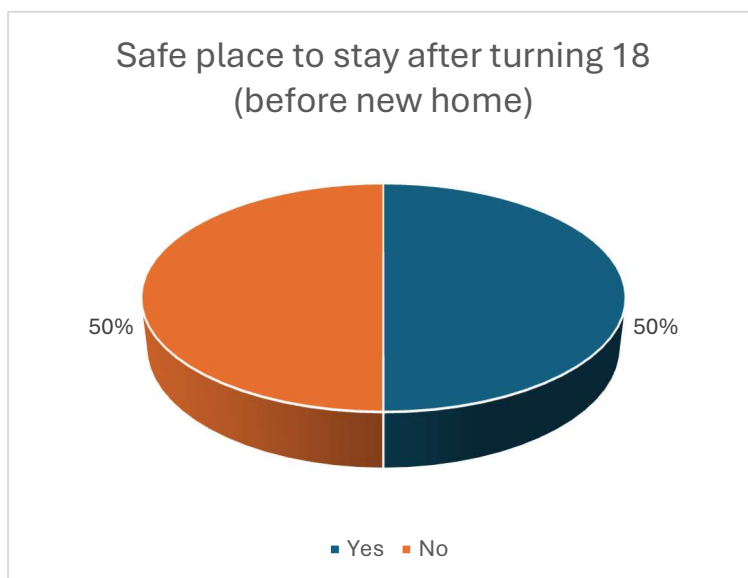
Beneficiaries reached: Total beneficiaries include twelve young women who were relocated to the newly constructed residential home. Each beneficiary represents a high-vulnerability case requiring safe housing and structured support during the transition to adulthood.

Survey findings



years in the old facility, reflecting long-term dependence on institutional care before transitioning to the new home.

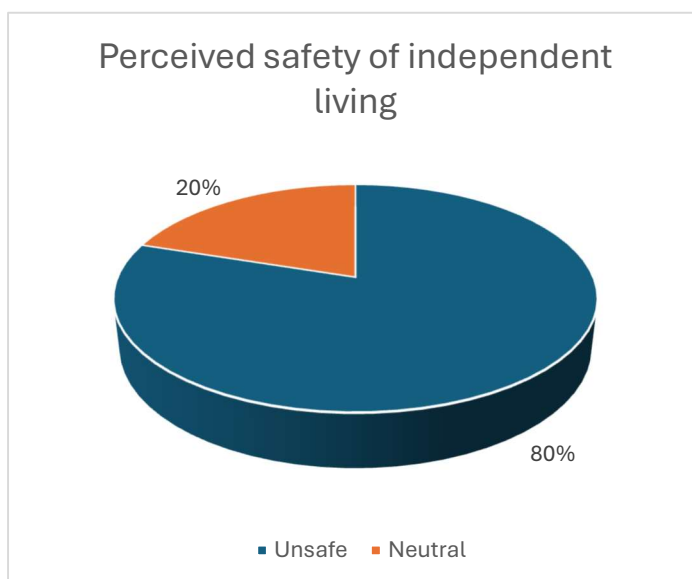
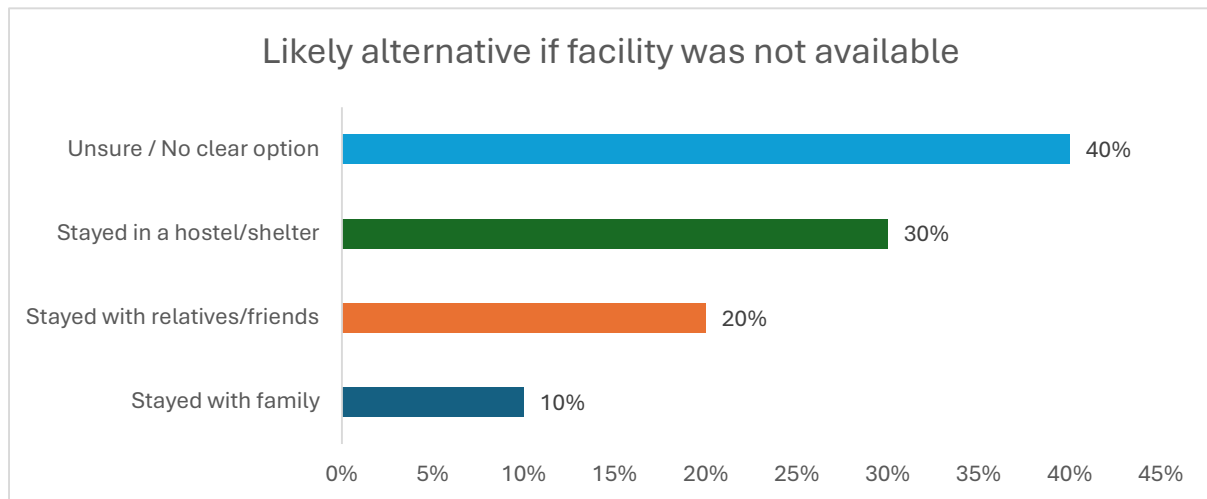
Duration of stay before relocation: When students were asked how long they had stayed at Seva Sadan Old Home before moving to the new building, responses showed that a majority, 60%, had lived there for more than five years. A further 20% reported a stay of 0–3 years, while another 20% stayed for 4–5 years. The findings indicate that most respondents had spent a significant part of their formative



net for young adults transitioning out of care, with a substantial proportion facing uncertainty regarding basic housing security.

Safety of accommodation after turning 18 before relocation: When students were asked whether they had a safe place to stay after turning 18 years of age before moving into the new home, responses were evenly divided. Half of the respondents, 50%, reported that they did have a safe place to stay, while the remaining 50% reported that they did not. This split highlights the absence of a consistent safety

Likely alternative living arrangements if facility was unavailable: When students were asked what they would most likely have done if the facility was not available, responses showed a lack of stable alternatives. The largest group, 40%, were unsure about what they would have done. Another 30% indicated they would have stayed in a hostel or shelter, while 20% would have stayed with relatives or friends, and 10% would have stayed with family. Notably, none of the respondents reported that they would have lived independently through employment, indicating strong dependence on institutional support systems.

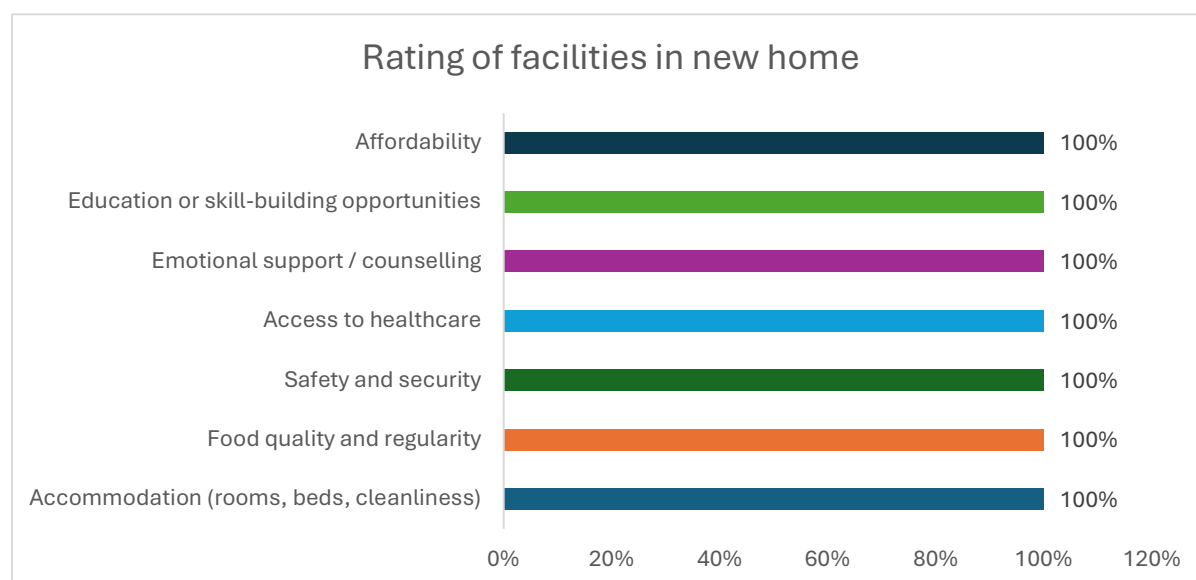


Perceived safety of independent living: When students were asked how safe they would have felt if they had to live independently, a majority of 80% reported that they would have felt unsafe, while the remaining 20% expressed a neutral view. These responses highlight a strong sense of vulnerability associated with independent living, suggesting limited preparedness or confidence to manage life outside institutional support.

Perception of future living safety after turning 18 (before home): When students were asked how safe they felt about their future living situation after turning 18, prior to entering the home, 50% felt unsafe about their future living arrangements. Conversely, after the new building was built, 100% of the respondents replied feeling safer.

Impact of financial constraints on independent accommodation: When students were asked whether financial constraints prevented them from finding independent accommodation, all respondents confirmed that financial limitations were a barrier.

Rating of facilities in the new home: When students were asked to rate the facilities provided in the new home across multiple dimensions including accommodation, food quality, safety and security, healthcare access, emotional support, educational or skill-building opportunities, and affordability, all respondents, 100%, gave the highest positive rating. This indicates consistently excellent satisfaction across all service areas, reflecting strong approval of both physical infrastructure and support systems within the facility.



Overall satisfaction with new building support: When students were asked about their overall satisfaction with the support provided by the new building, 100% of respondents reported being satisfied. This demonstrates that the transition to the new facility supported by MAFIL has had a highly positive impact on their overall living experience and wellbeing.

5. REESS framework

The assessment further examined how the integrated rural health approach, including support for mobile and fixed healthcare services, ambulance facilitation, dialysis and chronic care support, health camps, diagnostic access, and community-based health interventions, contributes to early disease detection, timely treatment, reduced travel burden, improved continuity of care, and better health-seeking behaviour among vulnerable populations. It also assessed how coordinated and targeted health interventions help reduce gaps in healthcare access, improve service delivery efficiency, and strengthen resilience of rural health systems.

REESS Framework – Rural Health Assessment

Dimension	Guiding framework
Relevance	How relevant are the rural health interventions in addressing critical gaps in primary healthcare access, emergency medical support, diagnostics, chronic disease management, preventive care, and availability of essential health services in rural and semi-urban areas?

Effectiveness	To what extent have the initiatives achieved intended outcomes such as improved access to timely healthcare, reduced out-of-pocket expenditure, better management of chronic conditions, increased utilization of health services, and improved patient well-being?
Efficiency	How efficiently are financial resources, medical infrastructure, human resources, and partnerships utilised to deliver timely, cost-effective, and well-coordinated healthcare services across project locations?
Sustainability	Whether the interventions create long-term healthcare access systems and service models that can be maintained over time, ensuring continued availability of essential medical services without excessive dependency on external support?
Coherence	How well the initiatives align with each other and with public health priorities, ensuring integrated, non-duplicative, and system-strengthening implementation across healthcare programmes?
Social impact	The extent to which the initiatives contribute to improved health outcomes, reduced vulnerability to illness, enhanced quality of life, better access to essential care, and strengthened health equity among rural and underserved populations.

Rating	Grade
1.1 to 2.9	Poor
3.0 to 4.9	Satisfactory
5.0 to 6.9	Good
7.0 to 8.9	Very Good
9.0 to 10	Excellent

Relevance: 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 exceptionally long, so patients depend on us for timely and regular treatment.” — Peringottukara Dialysis Centre Team*

The Wings on Wheels programme is highly relevant in addressing the mobility challenges faced by individuals with physical disabilities in rural, semi-urban, and underserved regions. By providing three-wheeled scooters, the initiative directly responds to the critical need for independent transportation, enabling beneficiaries to access healthcare, education, employment, and social spaces. The intervention aligns strongly with the real-world constraints faced by low-income households, where lack of mobility often limits participation in daily life and reduces overall quality of life.

The **Peringottukara Dialysis Centre** addresses a critical and growing healthcare need, particularly for patients suffering from chronic kidney disease who require regular, lifelong dialysis. Access to such treatment is often limited by prohibitive costs, distance to facilities, and the physical strain of frequent travel. In many cases, patients are forced to depend on overcrowded public hospitals or expensive private centres, making consistent treatment difficult to sustain. By establishing a dedicated dialysis facility within the community, the initiative directly responds to these challenges. It ensures that patients can access life-saving treatment in a timely, affordable, and convenient manner. The centre is especially relevant for economically vulnerable groups, for whom the cost and logistics of dialysis can be overwhelming. The project also aligns with broader public health priorities by improving access to essential healthcare services, reducing financial hardship, and supporting long-term disease management. In doing so, it contributes to better health outcomes and reduces the burden on tertiary healthcare facilities.

The **Seva Sadan project support** addresses a critical and often overlooked gap in the social protection ecosystem, specifically the lack of structured support for young women after they exit institutional or dependent care systems at the age of eighteen. While most care frameworks focus on childhood and adolescence, there is limited formal support available during the transition into adulthood, which is an extremely sensitive and vulnerable phase. At this stage, many young women are expected to become independent immediately, despite not having adequate financial resources, stable employment, family backing, or life skills required for independent living. This creates a high-risk transition period where individuals may face housing insecurity, emotional stress, and exposure to unsafe or unstable living conditions.

Effectiveness: 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 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*

The **Wings on Wheels** programme has demonstrated strong effectiveness in achieving its intended outcomes of improving mobility and independence among beneficiaries. Field feedback and caretaker ratings indicate significant improvements in ease of movement, reduced dependency on caregivers, and enhanced access to essential services. The high satisfaction scores across parameters such as mobility, accessibility, and quality of life reflect that the scooters are functioning as intended and delivering meaningful improvements in daily living conditions.

The **Peringottukara dialysis centre** has demonstrated strong effectiveness in delivering consistent and reliable care to patients. With thirty-six patients receiving a total of 3,709 dialysis sessions, the centre has ensured continuity of treatment, which is critical for managing chronic kidney disease. Regular access to dialysis has helped patients maintain stable health conditions and avoid complications that may arise from missed or delayed sessions. The presence of trained healthcare staff and proper clinical protocols ensures that each session is conducted safely and efficiently. Patients benefit from a structured treatment environment where monitoring, hygiene, and care standards are maintained. Additionally, the availability of services within the community has improved treatment adherence. Patients are more likely to follow prescribed schedules when services are accessible, leading to better health outcomes and improved quality of life.

The **Seva Sadan** initiative has demonstrated strong effectiveness in achieving its core objective of providing safe, stable, and dignified residential support for young women transitioning into adulthood. The relocation of twelve beneficiaries to the newly constructed facility has resulted in immediate and tangible improvements in their living conditions. One of the most significant outcomes is the restoration of housing security. Beneficiaries who previously faced uncertainty regarding their accommodation now have access to a permanent and safe residential environment. This has eliminated the immediate risk of homelessness or unsafe living arrangements, ensuring continuity of care during a vulnerable life stage. The structured residential environment has also contributed to improved emotional and psychological stability. The presence of a consistent, safe, and supportive living space has reduced anxiety related to the future and created a sense of belonging and stability. This emotional security is particularly important for individuals who have experienced transitions out of institutional care systems.

In addition, the program has improved overall quality of life through better living conditions, including improved accommodation infrastructure, hygiene, and daily living support systems. These improvements have had a direct impact on the well-being and confidence of the residents.

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.

- *“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*

The implementation of **Wings on Wheels** reflects efficient utilisation of resources through structured beneficiary identification, verification, and distribution processes. By leveraging partnerships with NGOs, local representatives, and institutional networks, the programme ensures targeted delivery to genuinely eligible individuals. The standardised procurement and distribution model enables cost-effective scaling while maintaining quality and timely delivery of mobility support.

The **Peringottukara Dialysis Centre** demonstrates strong operational efficiency by optimising both medical and infrastructure resources. The high number of dialysis sessions delivered for a small patient group reflects effective utilisation of equipment and staff. A key contributor to

efficiency is the installation of solar power, which ensures uninterrupted electricity supply, essential for dialysis procedures. This reduces dependency on conventional energy sources and minimises operational disruptions. At the same time, it significantly lowers recurring energy costs, allowing resources to be used more effectively for patient care. The centre also reduces indirect costs for patients, such as travel, accommodation, and loss of income, by providing services locally. This not only improves affordability but also ensures that patients can access treatment without additional financial or logistical barrier.

The **Seva Sadan Program** demonstrates strong operational and financial efficiency through its asset-based infrastructure model. The one-time capital investment of Rs.1 crore has resulted in the creation of a durable residential facility that will provide long-term utility and sustained social value over multiple year This approach ensures that resources are primarily directed toward infrastructure creation rather than recurring expenditure on temporary housing solutions. As a result, the cost per beneficiary decreases over time while the cumulative impact increases, making the model highly efficient from a long-term CSR perspective.

Sustainability: MAFIL's CSR initiatives show a sturdy 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.

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

The **Wings on Wheels** programme supports long-term sustainability by providing durable mobility solutions that continue to benefit users over extended periods without recurring operational costs. The three-wheeled scooters reduce long-term dependency on external assistance and enable beneficiaries to maintain independent mobility in the future. By enhancing self-reliance and improving access to livelihood opportunities, the initiative contributes to sustained socio-economic inclusion.

The **Peringottukara Dialysis Centre** demonstrates strong potential for long-term sustainability through a combination of consistent demand, efficient operations, and cost optimisation. Dialysis is a recurring and essential service, ensuring steady utilisation of the centre over time. The continued need for treatment among patients with chronic kidney disease makes the service inherently demand-driven. The integration of solar power further strengthens sustainability by reducing operational expenses and ensuring reliable service delivery. Lower energy costs improve the financial viability of the centre, enabling it to maintain affordable

pricing while continuing operations effectively. In addition, the model supports a balance between subsidised care and resource management, allowing the centre to sustain its services without compromising quality. With proper planning and continued support, the centre can expand its capacity and reach more patients in need.

The **Seva Sadan** initiative is sustainable due to its asset-based infrastructure model, continuous social need, and long-term usability of the facility. The residential home can support successive groups of beneficiaries over time with minimal additional capital investment.

The model ensures long-term relevance as post-eighteen transitional housing remains a continuing social requirement.

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.

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.

- *“With this scooter, I can move around independently and accept 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*

Wings on Wheels has generated significant social impact by improving dignity, confidence, and social participation among individuals with physical disabilities. Beneficiaries report enhanced ability to engage in community activities, reduced isolation, and improved quality of life. The programme also reduces caregiver burden and strengthens family well-being, while promoting inclusive development by enabling differently abled individuals to participate more actively in society.

The **Peringottukara Dialysis Centre** has created a significant positive impact on the lives of patients and their families. By making dialysis services available within the community, it has reduced both the financial and physical burden associated with long-term treatment. Patients no longer need to travel long distances multiple times a week, which can be exhausting and costly. Affordable access to dialysis has enabled patients to continue treatment regularly, leading to improved health stability and reduced complications. This has also contributed to better quality of life, allowing individuals to maintain a sense of normalcy and dignity despite their condition. The centre has also had a wider community impact by increasing awareness about chronic kidney disease and the importance of regular treatment. Families experience reduced stress, both financially and emotionally, as reliable care becomes accessible.

The Seva Sadan Program has generated a strong and multidimensional social impact by addressing a critical transitional phase in the lives of young women moving from dependent or institutional care to independent adulthood. By providing safe and stable housing for twelve beneficiaries, the initiative has significantly improved their immediate living conditions while also strengthening long-term outcomes related to dignity, stability, and self-reliance. A major impact of the programme is enhanced safety and protection, as it has eliminated the uncertainty and vulnerability associated with post-eighteen accommodation, ensuring that beneficiaries are not pushed to stay in unsafe or unstable living arrangements. It has also contributed meaningfully to emotional well-being by offering a structured and supportive environment that reduces anxiety about the future and creates a sense of belonging, continuity, and psychological stability during a crucial life stage. In addition, the programme has improved dignity and quality of life through better housing and living conditions, which in turn has strengthened self-confidence and self-worth among residents. With housing security in place, beneficiaries are better able to focus on education, skill development, and vocational training, thereby improving their preparedness for independent and economically stable futures.

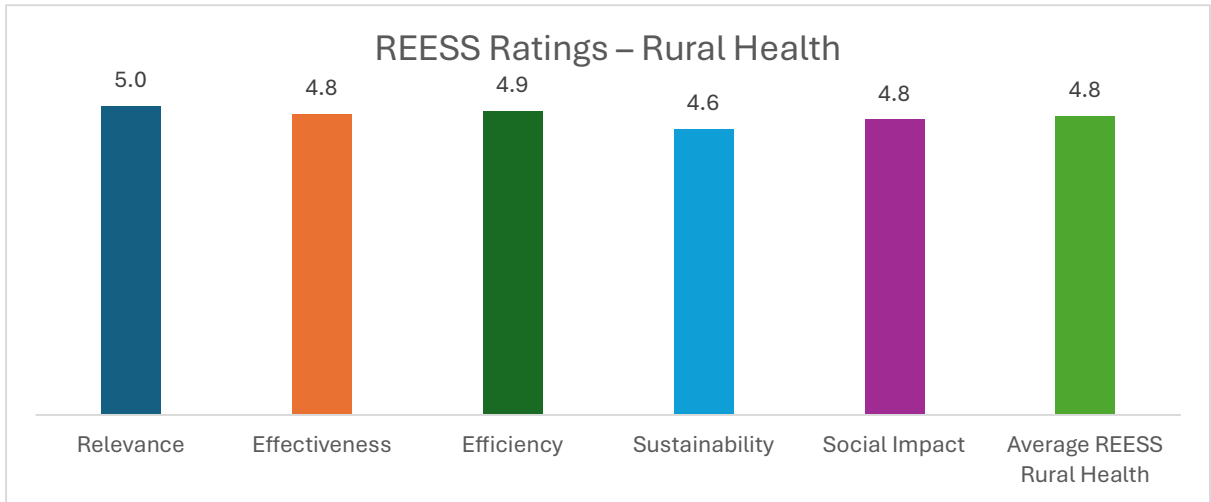
The initiatives also contributed to improved dignity and well-being, particularly in areas such as palliative care, elderly support, and rehabilitation. Community awareness and engagement improved through outreach activities, although preventive health awareness had scope for further expansion.

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)	5
	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



The REESS ratings for the rural health projects indicate robust 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.

- 6. Alignment with 5A framework**
- Availability:** The rural health initiatives ensured strong availability of essential healthcare services across multiple domains, including primary care, diagnostics, emergency transport, chronic disease management, and preventive health support. Facilities such as mobile medical services, ambulatory care support, and outreach health camps strengthened the physical presence of healthcare services in underserved rural and semi-urban areas.
- Accessibility:** The interventions significantly improved access to healthcare for rural, coastal, and economically weaker populations by reducing geographical and infrastructural barrier Services were delivered through decentralised and community-linked models, enabling patients in remote areas to reach healthcare facilities more easily. Support systems such as transport assistance, outreach camps, and local service delivery points reduced dependence on distant tertiary hospitals and improved timely access to medical care.
- Affordability:** The projects played a critical role in reducing the financial burden of healthcare for vulnerable households by providing essential services either free of cost or at highly subsidised rates. Beneficiaries were able to access diagnostics, consultations, emergency

transport, and basic treatment without incurring significant out-of-pocket expenditure. This contributed to improved financial protection and reduced medical indebtedness among low-income families.

Acceptability: The programmes demonstrated strong acceptability among beneficiaries, reflected in elevated levels of satisfaction with the quality, responsiveness, and reliability of healthcare services. Beneficiaries reported trust in the healthcare delivery systems and appreciation for timely and compassionate care. The presence of localised services and familiar healthcare providers improved user confidence and encouraged greater utilisation of health services across different population groups.

Accommodation: The interventions showed strong adaptability in addressing diverse healthcare needs across different regions and population groups. Services were designed to respond to variations in disease burden, seasonal health challenges, and local infrastructure limitations. The flexibility of delivery models ensured that maternal care, chronic disease support, emergency services, and preventive care were appropriately tailored to community-specific requirements, thereby strengthening inclusivity and responsiveness of the overall healthcare system.

Alignment with UN SDGs

UN SDG 3 – Good Health and Well-being: The initiatives most directly align with UN SDG 3 by improving access to primary healthcare, diagnostics, emergency medical services, and preventive care. Through mobile health units, outreach camps, ambulance support, and chronic disease management services, the programmes support early diagnosis, timely treatment, and improved health outcomes, contributing to broader universal health coverage goals.

UN SDG 1 – No Poverty: By reducing out-of-pocket healthcare expenditure and providing affordable or free medical services, the initiatives help protect economically vulnerable households from catastrophic health spending. This financial protection contributes to poverty alleviation by preventing medical debt and reducing the economic impact of illness on low-income families.

UN SDG 10 – Reduced Inequalities: The rural health programmes promote equitable access to healthcare by focusing on geographically remote, coastal, and economically disadvantaged populations. Through decentralised service delivery and improved last-mile access, the interventions reduce disparities in healthcare availability between urban and rural communities and among different socio-economic groups.

UN SDG 9 – Industry, Innovation, and Infrastructure: The initiatives contribute to strengthening healthcare infrastructure through improved delivery systems such as mobile medical services, diagnostic access points, and integrated care networks. These efforts enhance the resilience, reach, and efficiency of rural healthcare infrastructure.

UN SDG 17 – Partnerships for the Goals: The implementation of rural health programmes through collaborations with healthcare providers, local institutions, and community stakeholders reflects strong alignment with UN SDG 17. These partnerships support coordinated service delivery, resource optimisation, and improved outreach, enabling more sustainable and scalable healthcare outcomes.

7. Recommendations

- Expand efforts in early screening, health awareness, and lifestyle management, to reduce long-term treatment burden.
- Enhance documentation systems.
- Deepen geographic focus and scale high-impact models.

8. 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.



Health and Fitness

SOCIAL IMPACT ASSESSMENT OF MAFIL'S CSR
INITIATIVES

CONDUCTED BY SOCIAL AUDIT NETWORK, INDIA

Table of Contents

1. Background and need for the initiative	2
2. About the project	3
3. CSR Spend in 2024–25	3
4. Performance Overview	4
What worked?	4
Reach:	5
Key offerings	5
5. REESCI Framework.....	8
6. Alignment with 5A Framework.....	14
7. Alignment with UN SDGs	15
8. Recommendations.....	16
9. Conclusion	17

Social Impact Assessment

Health and Fitness

1. Background and need for the initiative

Despite relatively strong public health indicators in Kerala, access to timely, affordable, and quality healthcare continues to remain uneven across several semi-urban and rural regions. While the state has made significant progress in health outcomes, the current disease profile is increasingly dominated by non-communicable diseases such as diabetes, hypertension, cardiovascular conditions, and lifestyle-related disorders. These conditions require continuous monitoring, regular physical activity, preventive screening, and early diagnosis rather than episodic treatment. However, access to such preventive and continuous care remains limited in many rural settings, where structured wellness infrastructure and community-based health promotion systems are still underdeveloped.

The gap is further reflected in the limited availability of structured fitness facilities, recreational sports infrastructure, and accessible mental health services in rural and semi-urban areas such as Valapad. While urban centres offer gyms, aquatic facilities, yoga centres, and specialised counselling services, these remain scarce or unaffordable for large sections of the rural population. As a result, opportunities for sustained physical activity, stress management, and lifestyle correction are constrained, particularly for youth, women, elderly populations, and marginalised fishing communities.

Mental health and psychosocial support represent an additional area of concern. Awareness remains low, stigma continues to influence health-seeking behaviour, and access to professional counselling and developmental support services is limited. Conditions related to academic stress, behavioural challenges, speech and learning difficulties, and family-related stress often go unaddressed due to lack of nearby specialised services. This creates a need for integrated mental health support systems at the community level.

The challenge is further intensified by the absence of integrated community wellness ecosystems that combine physical fitness, sports engagement, preventive health awareness, and mental health support within a single accessible framework. The lack of such convergence leads to fragmented service delivery, delayed interventions, and lower uptake of preventive healthcare practices.

The community health infrastructure initiative supported by Manappuram Finance Limited aims to address these challenges by creating accessible, inclusive, and decentralised wellness facilities.

2. About the projects

Premium Gym Facilities in Valapad and Kothakulam provide structured fitness environments equipped with modern training equipment and guided coaching support. These centres focus on strength building, endurance improvement, weight management, and overall lifestyle fitness for individuals across age groups. With personalised training programmes and professional supervision, the gyms aim to encourage regular physical activity and support long-term behavioural change towards preventive health and improved well-being.

Aquatic Complex in Valapad is a structured swimming and aquatic training facility designed to promote fitness, skill development, and water safety. It offers professional coaching for beginners, intermediate learners, and advanced swimmers, while also ensuring inclusive access for children and differently abled individuals. The facility also plays an important role in nurturing competitive swimming talent from rural areas, enabling pathways for sports development and higher-level participation.

Yoga Centres in Thrissur and Valapad function as holistic wellness spaces focused on physical, mental, and emotional well-being. These centres offer guided yoga practices, breathing techniques, and mindfulness-based sessions that support stress reduction, flexibility improvement, and overall lifestyle enhancement. The idea is to provide inclusive environments that encourage participation from youth, working adults, women, and elderly community members.

Badminton Court in Painoor, Valapad serves as a dedicated sports infrastructure facility that supports both recreational play and structured training. It encourages regular physical activity, skill development, and youth engagement in sports. The facility also intends to promote community interaction through organised games and contributes to improved fitness levels and social cohesion.

Mahima Counselling & Psychotherapy Centre in Valapad, Thrissur District is a specialised mental health and developmental support facility that provides accessible psychological services to the community. It offers counselling, psychotherapy, speech and hearing interventions, child development support, and behavioural therapy services. The centre primarily serves marginalised fishing communities and addresses issues such as academic stress, emotional challenges, developmental delays, and family-related concerns.

3. CSR spend in 2024–25

Of the total Rs.1.83 crore spent on these facilities, a larger share is towards OPEX, indicating emphasis on ongoing operations and community engagement rather than one-time infrastructure. The Aquatic Complex and Yoga Centre in Thrissur account for the highest costs, reflecting intensive usage and program delivery. The counselling centre's high OPEX highlights its service-driven nature, while the fitness centre's negative OPEX suggests partial cost recovery.

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

Performance overview

What worked?

Centre	Strength	Special focus	Operational highlight
Manappuram Premium Fitness Centre, Kothakulam	Well-equipped premium fitness facility with structured training support	Strength training, fitness conditioning, and lifestyle health improvement	Steady user engagement with guided programmes; promotes disciplined fitness habits and preventive health behaviour among regular users
Manappuram Fitness Centre	Basic yet accessible community fitness facility	Affordable fitness access for residents	Supports daily physical activity and encourages entry-level fitness participation; partial cost recovery indicates efficient utilisation
Manappuram Aquatic Complex	Large-scale swimming and aquatic training infrastructure	Swimming training, water safety, and competitive skill development	Very high utilisation with strong coaching engagement; emerging talent development and consistent training across age groups
Manappuram Badminton Court	Dedicated sports infrastructure for training and recreation	Skill development and recreational sports engagement	Encourages youth participation in structured sports activities; supports community events and regular practice sessions
Mahima Counselling & Psychotherapy Centre	Specialised mental health and developmental support facility	Counselling, psychotherapy, speech and developmental interventions	Provides essential mental health services to marginalised communities; supports early intervention, though awareness and outreach need strengthening

Manappuram Yoga Centre, Thrissur	Structured wellness centre promoting holistic health practices	Yoga, mindfulness, stress management, and lifestyle balance	High engagement in group wellness sessions; supports physical and mental well-being across diverse age groups
Manappuram Yoga Centre, Valapad	Community-based yoga and wellness facility	Preventive health and stress reduction through yoga practices	Regular participation from residents; promotes accessible wellness practices and community health awareness

Reach:

The projects supported by Manappuram Finance Limited reached a total of 7,375 users during 2024–25 across all facilities. The Manappuram Aquatic Complex accounted for the highest share of utilisation at 81%, reflecting its strong role as a major centre for swimming training and recreational activity.

S. No	Project	Approximate Users during 2024-25
1	Manappuram Premium Fitness Centre Kothakulam	250
2	Manappuram Fitness Centre	125
3	Manappuram Aquatic Complex	6,000
4	Manappuram Badminton Court	500
5	Mahima Counselling & Psychotherapy Centre	50
6	Manappuram Yoga Centre Thrissur	250
7	Manappuram Yoga Centre Valapad	200
	Total	7,375

Key offerings

i. Premium Gym and Fitness Centre:

Manappuram Fitness Centre offers a comprehensive range of fitness and wellness services designed to support individuals across all age groups and fitness levels. The centre combines modern infrastructure, state-of-the-art equipment, and certified training systems to deliver holistic health outcomes including weight management, strength development, rehabilitation, and overall wellness.

The key offerings include structured fitness training programs such as weight loss, weight gain, body toning, strength and conditioning, and bodybuilding. It also provides specialized formats like Pilates, Aerobic & Zumba, CrossFit, Mixed Martial Arts (MMA), and Power Yoga to enhance flexibility, endurance, and functional fitness. In addition, personal training services are available for individualized goal-based coaching, along with small group training for guided

collective workouts. The centre further supports wellness and recovery through services such as physiotherapy, steam bath, and dietitian-guided nutrition support. It also caters to diverse populations with specialized training for kids, seniors, and other special groups, ensuring inclusive fitness access.

A key strength of the centre is its state-of-the-art fitness infrastructure, featuring imported advanced Life Fitness USA equipment, body composition analysis machines, and modern training accessories. These are complemented by internationally certified trainers, centralized air-conditioned workout spaces, hygienic facilities, spacious changing rooms with locker systems, and ample parking, ensuring a safe, professional, and high-performance training environment.

ii. Manappuram Aquatic Complex:

Manappuram Swimming Academy is a modern, international-standard aquatic training facility offering structured swimming education, fitness, and competitive training programs for all age groups and skill levels.

The academy is built around a semi-Olympic sized swimming pool with well-maintained showers, changing rooms, lifeguard support, and ample parking, ensuring a safe and professional training environment. It is designed to promote swimming as a full-body fitness activity that enhances flexibility, muscular strength, cardiovascular endurance, weight management, and overall physical well-being.

Its core offerings include beginner swimming programs designed for first-time learners, advanced competitive training for aspiring swimmers, and structured summer swimming camps that focus on skill development during seasonal batches. The academy also provides dedicated batches for ladies and children, ensuring safe and comfortable training environments with flexible timing options. A key strength of the academy is its inclusivity, with special training programs for differently abled individuals and continuous lifeguard supervision for safety. Training is delivered by certified international-level coaches, including ASCA-certified trainers, ensuring professional guidance aligned with global swimming standards. Additional features include competitive athlete development programs, skill-based progression training, and structured fitness-oriented aquatic workouts suitable for both recreational and performance goals. The academy also supports structured enrolment through demo classes and easy registration systems.

iii. Manappuram Yoga Centre:

Manappuram Yoga Centre, also known as MAYOGA, is a holistic wellness institution offering structured yoga education, therapy, and lifestyle programs designed to integrate physical, mental, and spiritual well-being.

The centre provides a comprehensive range of offerings including Yoga Training, Yoga Therapy, and Yoga Retreats. Training is delivered through guided practice in Asana (postures),

Pranayama (breathing techniques), Meditation, and Mantra-based practices, supported by foundational principles of yoga philosophy such as proper exercise, breathing, relaxation, diet, and positive thinking.

MAYOGA also offers structured certification programs such as Yoga Acharya Course (1 year), Yoga Teacher Training Course (YTTC – 1 year), Yoga Instructor Course (YIC – 6 months), and Advanced Yoga Teacher Training programs. In addition, it conducts online and offline classes, competitive-level student practice sessions, and specialized wellness programs including NLP-based mind training and face yoga training.

A key feature of the centre is its focus on Yoga Therapy, which integrates traditional yogic practices like asanas, pranayama, kriya, and meditation for physical and mental healing, supported by trained instructors and wellness assessments. The Yoga Retreat programs further extend learning into immersive natural environments for deeper relaxation and balance. The centre also emphasizes inclusivity through special batches for women, children, and senior citizens, along with structured competitions and community wellness events. Facilities are supported by internationally aligned certifications, affiliations, and experienced yoga acharyas, ensuring standardized and authentic training delivery.

iv. Manappuram Badminton Academy

Manappuram Badminton Academy is designed with a focus on structured sports training supported by purpose-built infrastructure that meets the needs of both recreational and competitive players.

The academy features professionally maintained indoor badminton courts that provide a controlled environment for consistent year-round training. The courts are designed to support uninterrupted play regardless of weather conditions, ensuring regular practice schedules and high training continuity. Proper lighting systems are installed to maintain clear visibility, which is essential for fast-paced gameplay and technical skill development.

The court flooring is designed to reduce impact stress and enhance player performance. It typically features a non-slip synthetic surface that provides good grip, stability, and shock absorption. This helps reduce the risk of injuries while supporting quick movements, sudden direction changes, and advanced footwork techniques required in badminton.

The infrastructure also includes marked court lines for singles and doubles play, adequate spacing around the court for safe movement, and supporting amenities such as seating areas and player rest zones. Together, these elements create a safe, structured, and performance-oriented training environment that supports both beginner learning and advanced competitive preparation.

v. Mahima Counselling Centre

Mahima Counselling & Psychotherapy Centre is a professionally managed mental health and psychological care facility offering structured counselling and therapy services in the Thrissur region. The centre provides a comprehensive range of mental health services including Clinical Psychology, Counselling, Psychotherapy, and Speech and Hearing therapy. These services are designed to support individuals dealing with emotional distress, behavioural challenges, relationship issues, stress, anxiety, depression, and communication-related difficulties.

A key strength of the centre is its multidisciplinary team, which includes RCI-licensed clinical psychologists, qualified psychiatric counsellors, speech and hearing specialists, and trained mental health professionals. This ensures evidence-based, ethical, and individualized care for each client, supported by structured therapeutic approaches. The centre also focuses on holistic mental well-being through counselling services that aim to help individuals resolve life crises, improve emotional resilience, and enhance personal growth. Psychotherapy sessions provide deeper therapeutic intervention for mental health conditions, while speech and hearing services support communication development and rehabilitation.

Mahima Counselling & Psychotherapy Centre is in a highly accessible area along NH 66 in Valapad, ensuring ease of access for clients from both urban and rural communities. The centre operates in a safe, confidential, and supportive environment designed to promote trust and emotional comfort.

4. REESS framework

The impact of the Manappuram Health Infrastructure initiative was assessed using the REESS framework. This framework was applied to evaluate the relevance, effectiveness, efficiency, sustainability, coherence, and social impact of the integrated healthcare interventions in improving access to affordable and quality healthcare services, strengthening diagnostic accuracy and treatment outcomes, enhancing preventive care uptake, and expanding equitable healthcare delivery across rural, semi-urban, and urban communities.

REESS Framework for Manappuram Health Infrastructure

Dimension	Guiding Framework
Relevance	The extent to which Manappuram Health Infrastructure addresses critical gaps in accessible, affordable, and quality healthcare services, particularly in diagnostics, outpatient care, preventive screening, chronic disease management, emergency support, and geriatric care across diverse population segments and geographies.
Effectiveness	The degree to which diagnostic centres, polyclinics, and specialised healthcare facilities achieve intended outcomes in improving diagnostic accuracy, treatment effectiveness, timeliness of care delivery, patient recovery, preventive health uptake, and overall patient satisfaction.

Efficiency	The extent to which resources such as medical professionals, diagnostic equipment, infrastructure, pharmacy services, digital health systems, MIS platforms, and integrated care pathways are optimally utilised to deliver timely, coordinated, and cost-effective healthcare services across the network.
Sustainability	The degree to which patient inflow patterns, operational viability, hub-and-spoke service design, and blended financing mechanisms ensure long-term continuity, financial sustainability, scalability, and continued affordability of healthcare services while maintaining quality standards and accessibility.
Social Impact	The extent to which Manappuram Health Infrastructure contributes to improved healthcare access, reduced patient travel and migration, lower household financial burden, improved chronic disease management, increased preventive health awareness, strengthened elderly care support, and overall enhancement of community health outcomes across socioeconomic groups.

Indicators have been developed under each REESS dimension along with a structured rating scale to assess the overall performance and impact of Manappuram Health Infrastructure in strengthening healthcare access, service quality, and inclusive community health outcomes.

Rating	Grade
1.1 to 2.9	Poor
3.0 to 4.9	Satisfactory
5.0 to 6.9	Good
7.0 to 8.9	Very Good
9.0 to 10	Excellent

Relevance: The initiatives are highly relevant in the context of rural Valapad, where access to structured fitness, recreational, and mental health services has traditionally been limited. The absence of organised wellness infrastructure has often resulted in low awareness of preventive health practices and limited opportunities for regular physical activity. These CSR interventions directly address this gap by introducing accessible, community-based facilities that promote healthier and more active lifestyles.

The integrated ecosystem of gym, yoga centres, aquatic complex, badminton facility, and counselling services ensures that both physical and mental well-being are addressed in a unified manner. This is particularly important in communities where healthcare systems are largely curative in nature, with limited emphasis on prevention and lifestyle management. By creating structured opportunities for exercise, recreation, and psychological support, the initiatives strengthen preventive health behaviour at the community level.

The inclusion of the Mahima Counselling and Psychotherapy Centre adds strong social relevance by addressing the often-overlooked area of mental health in rural and semi-urban populations. The facility provides accessible support for emotional well-being, behavioural challenges, and developmental concerns, particularly benefiting marginalised fishing communities.

“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. This is something our community rarely had for mental health and personal challenges.” - Counselling centre user

Effectiveness: The initiatives have demonstrated strong effectiveness in improving both physical health outcomes and behavioural change among users. Regular engagement in structured fitness programmes, yoga sessions, swimming training, and sports activities has contributed to improved strength, endurance, flexibility, and stress reduction. The presence of certified trainers and structured programmes ensures consistency and quality in service delivery, leading to sustained participation and visible lifestyle improvements.

The facilities have also been effective in encouraging youth engagement in disciplined physical activity and sports development. Infrastructure such as the swimming pool, gym, and badminton court has created opportunities for skill development, competitive training, and structured physical conditioning. This has contributed to improved discipline, routine formation, and healthier lifestyle choices among young participants.

The effectiveness of the Mahima Centre is evident in its ability to provide targeted interventions for mental health, speech, and hearing needs. Counselling services support academic, emotional, and behavioural challenges, while early detection and therapy interventions improve developmental outcomes. Although uptake in some school-linked counselling services remains limited, the centre has served over 200 patients and continues to demonstrate strong trust and positive treatment outcomes among beneficiaries.

“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

Efficiency: The initiatives demonstrate strong operational efficiency through optimal utilisation of infrastructure, human resources, and service capacity. Facilities such as gyms, yoga centres, badminton courts, and swimming infrastructure operate for extended hours, ensuring high user engagement and maximum utilisation of physical assets. This enables the infrastructure to serve many beneficiaries without significant idle capacity, improving overall efficiency.

The operational model is supported by structured programmes and trained professionals, ensuring services are delivered in a systematic and coordinated manner. The balance between capital investment and ongoing operational expenditure ensures that facilities remain functional, accessible, and responsive to community needs over time. The design prioritises continuous service delivery and sustained community engagement.

The Mahima Centre demonstrates efficiency through its multidisciplinary team structure, which includes clinical psychologists, counsellors, audiologists, speech therapists, and learning disability trainers. This allows integrated case management and reduces duplication of services. Evidence-based assessment methods and personalised care plans ensure that each beneficiary receives targeted intervention, improving both service quality and resource utilisation.

Sustainability: The sustainability of the initiatives is reflected in their ability to maintain continuous operations, community participation, and long-term relevance. The structured service model ensures that facilities remain active throughout the year, supported by trained professionals and regular user engagement. This consistency helps establish long-term behavioural change in the community toward healthier lifestyles.

Financial sustainability is supported through a combination of partial user contributions, efficient resource use, and scalable program structures. The operational design allows services to adapt to changing demand patterns without compromising accessibility or quality. The emphasis on preventive wellness and lifestyle management also reduces long-term dependency on high-cost healthcare interventions.

Social sustainability is evident in strong community ownership and regular participation across all facilities. The initiatives have become part of daily routines for many users, creating a culture of fitness, wellness, and mental health awareness. The Mahima Centre further strengthens sustainability by ensuring continued demand for mental health and therapeutic services, reinforcing the long-term relevance of the ecosystem.

Social impact: The social impact of the initiatives is clearly visible in improved physical health, mental well-being, and social cohesion across the Valapad region. Increased access to fitness, sports, yoga, swimming, and counselling services has encouraged healthier lifestyles across different age groups. This has contributed to greater awareness of preventive health and reduced reliance on reactive healthcare practices.

The initiatives have also played a significant role in youth development by promoting discipline, teamwork, and structured engagement in sports and wellness activities. Facilities such as the swimming pool and badminton court have helped identify and nurture local talent, while also reducing engagement in negative or anti-social behaviours. Participation in structured programmes has strengthened confidence, routine building, and social interaction among youth.

The Mahima programme has created meaningful mental health impact by improving emotional well-being, early intervention outcomes, and family support systems. Beneficiaries report improved coping ability, reduced stigma around mental health, and enhanced quality of life. Additionally, the initiatives have strengthened community bonding, created safe public spaces, and generated local employment opportunities, contributing to overall community resilience and inclusive development.

- *“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*

Rural youth are increasingly participating in sports and wellness activities, supported by enhanced opportunities for engagement that promote positive behaviour and reduce involvement in anti-social activities. The initiatives have also improved inclusivity, with greater participation of women, the elderly, and marginalised groups in community spaces. Shared facilities have strengthened social cohesion and community bonding. 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 programme has created strong social impact by improving mental health and well-being through accessible counselling, early intervention, and awareness initiatives. Beneficiaries report better coping, learning progress, and renewed confidence. The centre has helped reduce stigma around mental health by encouraging individuals and families to seek support without hesitation. 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*

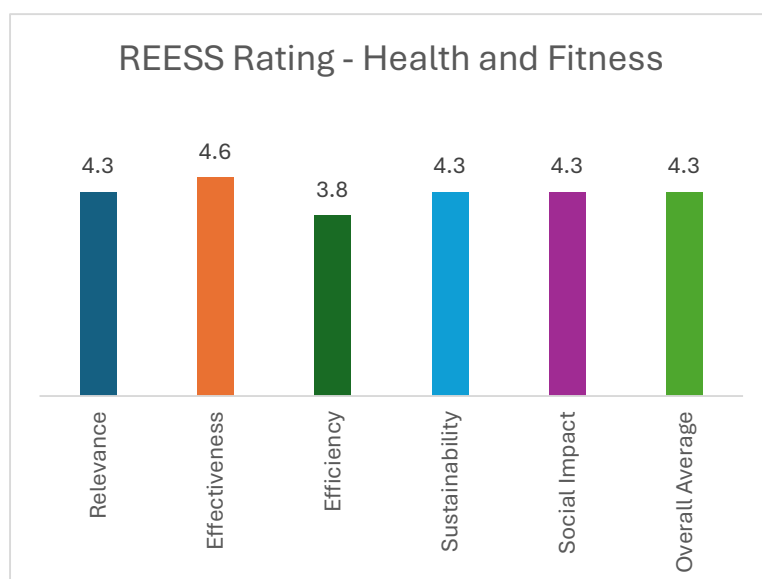
Collectively, the projects have strengthened community cohesion, created safe spaces for interaction, and enabled positive behavioural change, contributing to more resilient and health-conscious communities.

REESS Ratings

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

Theme	REESS Indicator	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	4.1	
	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	3.8	3.8
	Convergence with existing public infrastructure and services	4	
	Cost optimisation through shared resources and partnerships	3.8	
	Reach achieved relative to investment in a rural setting	3.5	
	Operational efficiency through local staffing and resource use	4	
Sustainability	Continued relevance and demand for the infrastructure within the community	5	4.3
	Community ownership and involvement in maintenance and usage	4.2	
	Institutionalisation through partnerships with local bodies	4	

	Financial sustainability through blended funding or community contribution	4	
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 assessment findings indicate that the community infrastructure initiative is performing strongly overall, achieving an average rating of **4.3 out of 5** across all dimensions. The intervention demonstrates high relevance (4.3) in addressing community needs related to health, recreation, and mental well-being, while effectiveness (4.6) emerged as the strongest

dimension, reflecting substantial community utilisation, active engagement, successful partnerships with local institutions, and positive outcomes in health awareness and sports participation. Sustainability (4.3) and social impact (4.3) ratings highlight continued community demand, strengthened social cohesion, improved access to wellness services,

enhanced opportunities for youth and vulnerable groups, and meaningful contributions to overall community well-being. While efficiency (3.8) was comparatively lower, it remains satisfactory and suggests scope for further optimisation of resources and partnerships. The initiative has established itself as a valuable and sustainable community asset that is generating significant health, social, and developmental benefits for rural communities.

Alignment with 5A framework

Availability: Fitness centres and gyms provide structured physical training programs such as weight management, strength conditioning, body toning, and functional fitness, making essential wellness services widely accessible at the community level. The badminton facility expands availability of structured sports and recreational activity, supporting physical fitness and skill development. The yoga centres provide holistic wellness services including asanas, pranayama, meditation, and therapeutic yoga practices. The aquatic complex offers swimming training, fitness-based aquatic exercises, and structured skill development programs.

Accessibility: The presence of fitness centres, gyms, yoga centres, swimming academies, and counselling facilities in accessible locations enables individuals to engage in structured wellness activities without the need for long-distance travel. The integrated ecosystem ensures that physical fitness, sports training, aquatic learning, yoga practice, and psychological counselling are available within a connected service network. This reduces travel time, cost barriers, and dependence on external facilities.

Affordability: Membership-based gym and fitness programmes, accessible yoga training, and structured swimming courses ensure that services remain financially inclusive for a wide population base. Preventive wellness practices such as yoga, regular exercise, and counselling also contribute to long-term cost savings by reducing lifestyle-related health risks and improving overall well-being.

Acceptability: High levels of participant satisfaction are observed in fitness training, gym programs, badminton coaching, yoga practice, swimming training, and counselling services. The presence of certified trainers, experienced coaches, yoga instructors, swimming coaches, and licensed mental health professionals builds trust and confidence among users. Positive feedback, repeat participation, and community engagement reflect strong acceptability across services.

Accommodation: Fitness centres and gyms cater to structured physical training needs such as weight loss, muscle building, and endurance development. Badminton facilities support recreational and competitive sports development. Yoga centres accommodate both beginners and advanced practitioners, including therapeutic and lifestyle-based yoga programs. The aquatic complex provides structured swimming education, fitness training, and competitive coaching suitable for children, adults, and athletes. The counselling centre accommodates mental health needs through counselling, psychotherapy, and emotional support services.

5. Alignment with UN SDGs

SDG 3: Good Health and Well-being: The ecosystem directly supports SDG 3 by promoting preventive, promotive, and restorative health outcomes. Fitness centres and gyms encourage regular physical activity through structured programmes such as weight management, strength training, and cardiovascular fitness. Yoga centres support stress reduction,

mindfulness, and holistic well-being through asana, pranayama, and meditation practices. The aquatic complex improves physical fitness, endurance, and rehabilitation through swimming training and aquatic exercise. Mahima Counselling Centre strengthens mental health care through counselling, psychotherapy, and clinical psychology services, improving emotional resilience and psychological well-being.

SDG 4: Quality Education: The yoga centre and aquatic academy contribute to lifelong learning through structured training and certification programmes. Yoga Teacher Training Courses, swimming coaching, fitness training modules, and sports development programmes build technical skills, discipline, and continuous learning opportunities. These initiatives support personal development as well as professional pathways in fitness, wellness, and sports training.

SDG 5: Gender Equality: The wellness ecosystem promotes inclusive participation by ensuring safe and supportive spaces for women across fitness, yoga, and swimming programmes. Women-focused batches, flexible training options, and secure environments encourage higher participation in health and wellness activities. This improves access to fitness and mental well-being services for women across different age groups.

SDG 10: Reduced Inequalities: By providing accessible and affordable wellness services across semi-urban and urban regions, the initiative reduces gaps in access to health, fitness, and mental health support. Decentralised facilities and inclusive programme design ensure participation from diverse socioeconomic groups. This contributes to more equitable access to structured wellness infrastructure.

SDG 11: Sustainable Cities and Communities: The integration of wellness infrastructure within local communities promotes healthier and more active lifestyles. The availability of fitness centres, yoga studios, sports facilities, aquatic training, and counselling services within community reach enhances quality of life. It also encourages preventive health behaviour and stronger community engagement in wellness activities.

SDG 17: Partnerships for the Goals: The ecosystem is supported through the Manappuram Foundation CSR framework, reflecting collaboration between institutional social responsibility and community development goals. Integration across fitness, wellness, sports, aquatic training, and mental health services strengthens coordinated service delivery and supports scalable community impact.

6. Recommendations

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

- More trained local staff and volunteers are needed.
- Limited awareness about mental health services in the community.

7. Conclusion

The community health infrastructure projects have demonstrated strong relevance and effectiveness, creating accessible and inclusive spaces for fitness, wellness, and mental health in rural areas. They have contributed to improved community well-being, increased participation in healthy activities, and strengthened social cohesion. While efficiency and sustainability present some scope for improvement, the initiatives have laid a solid foundation for long-term impact. With targeted efforts to optimise operations, enhance financial sustainability, and deepen community engagement, these projects are well-positioned to deliver sustained and scalable benefits to the community.



Manappuram Ambulance

SOCIAL IMPACT ASSESSMENT OF MAFIL'S CSR
INITIATIVES

CONDUCTED BY SOCIAL AUDIT NETWORK, INDIA

Table of Contents

1. Background and need for the initiative	2
2. About Manappuram Ambulance	2
3. CSR Spend in 2024–25	3
4. Performance Overview	3
What worked?	3
5. REESCI Framework.....	7
6. Alignment with 5A Framework.....	12
7. Alignment with UN SDGs	13
8. Recommendations.....	13
9. Conclusion	13

Social Impact Assessment

Manappuram Ambulance

1. Background and need for the initiative

Access to timely emergency medical transport remains a significant challenge in many parts of Thrissur and Kochi, particularly in semi-rural, rural, and coastal regions where healthcare infrastructure is unevenly distributed. While hospitals and primary care centres exist, the critical link between the patient's location and the nearest appropriate facility is often weak due to limited availability of dedicated ambulance services. In emergencies such as cardiac arrest, trauma, obstetric complications, or neonatal distress, delays in transportation can drastically worsen clinical outcomes, making pre-hospital care and rapid transfer a crucial determinant of survival.

The existing public ambulance network in rural Kerala is often constrained by limited fleet size, limited geographic coverage, and high demand, which can result in delayed response times. At the same time, private ambulance services, though present, are frequently unaffordable for low-income and Below Poverty Line (BPL) households. This creates a systemic gap where vulnerable populations are either forced to depend on informal transport options or face delays in accessing critical care. These gaps are further amplified in coastal and hard-to-reach areas where connectivity and emergency response infrastructure are weaker.

Against this backdrop, the need for a structured, reliable, and affordable emergency transport system becomes essential to ensure equitable healthcare access. An effective ambulance service is not merely a transport facility but a critical extension of the healthcare system that enables continuity of care from the point of incident to the hospital. Strengthening this link is particularly important for high-risk cases such as neonates, elderly patients, and individuals requiring intensive care during transit. The MAFIL CSR ambulance initiative emerges in response to these systemic gaps, aiming to improve emergency responsiveness, reduce avoidable delays, and ensure that financial constraints do not become a barrier to life-saving care.

2. About Manappuram Ambulance

Manappuram Foundation operates a dedicated fleet of 7 ambulances designed to address a wide range of emergency medical transport needs across Thrissur and Kochi. This includes 5 NICU–PICU ambulances that are specially equipped for neonatal and paediatric critical care, ensuring safe transport for infants and children requiring advanced medical attention.

In addition, there is 1 ICCU ambulance dedicated to adult critical care cases such as cardiac emergencies, and 1 non-ICU ambulance for general patient transfers. This tiered structure allows the service to respond appropriately to different levels of medical urgency and patient requirements.

The ambulance service operates on a 24/7 basis, ensuring uninterrupted availability of emergency transport support throughout the day and night. Each ambulance is staffed with trained drivers and BLS-certified nurses who can provide essential pre-hospital care during transit. The vehicles are equipped with critical life-support systems such as ventilators, defibrillators, oxygen supply units, and patient monitoring systems, enabling stabilization of patients en route to healthcare facilities. This ensures that medical care begins at the point of pickup rather than only upon hospital arrival.

Strategic deployment of ambulances across key locations such as Valapad, Kochi, and Chalakudy enables faster geographic coverage and significantly reduces response times, typically within 10–15 minutes in most service areas.

This distributed model enhances accessibility in both urban and semi-rural regions, ensuring timely intervention during emergencies. For immediate assistance, emergency contact numbers are provided.

3. CSR spend in 2024–25

MAFIL allocated Rs.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.

4. Performance overview

What worked?

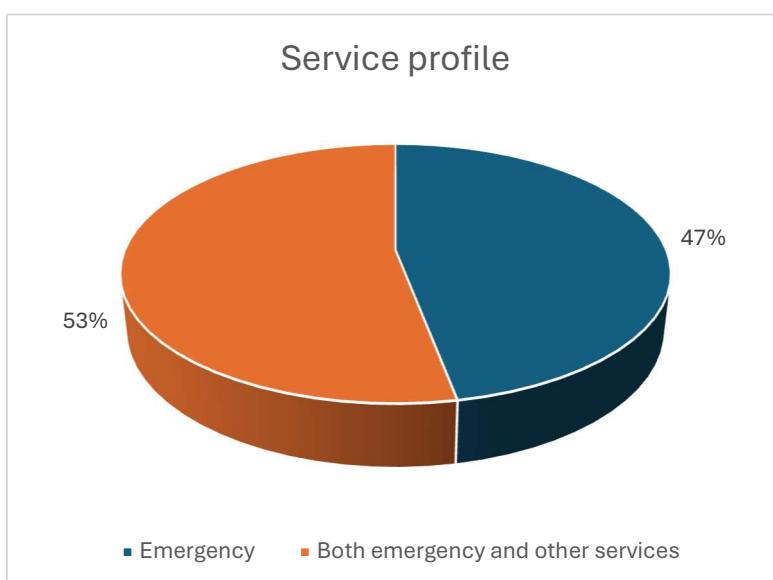
Project	Strength	Special Focus	Operational Highlight
MAFIL Ambulance Service	Dedicated fleet of 7 ambulances including NICU–PICU, ICCU, and non-ICU vehicles	Tiered emergency care covering neonatal, paediatric, adult critical care, and general patient transport	24/7 emergency service with trained drivers and BLS-certified nurses ensuring continuous availability
	Fully equipped critical care transport system with ventilators, defibrillators, oxygen supply, and monitoring systems	Pre-hospital stabilisation and life-saving interventions during transit	Ensures continuous medical support from point of pickup to hospital admission
	Strategic deployment across Valapad, Kochi, and Chalakudy	Rapid response emergency coverage for rural, semi-urban, and urban regions	Average response time of 10–15 minutes across service areas

	Focus on affordability and equitable access for vulnerable populations	Priority support for BPL families and high-risk emergency cases	Reduces financial and geographic barriers to emergency healthcare access
	Integrated emergency care network linking households to hospitals	Seamless coordination for critical patient transfers	Dedicated emergency helplines: 9349-220-220 and 9072-676-740

Overall reach: In 2024–25, the service reached 2,323 patients, covering over 1.09 lakh kilometres. The program primarily serves economically disadvantaged communities, including fisherfolk and daily wage workers.

Survey findings

19 survey responses were received from the Ambulance drivers. The findings are given below.



Service profile: 53% of drivers reported handling both emergency and other service categories, while 47% reported primarily handling emergency services.

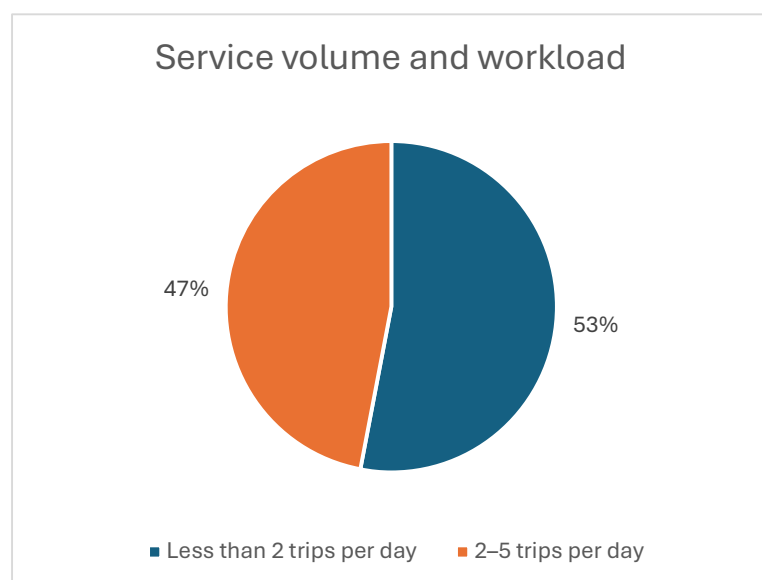
Vehicle condition and operational readiness:

Feedback regarding ambulance condition and operational readiness indicates generally positive perceptions. Around 53% rated the condition and

maintenance of ambulance vehicles as 4 out of 5, while 47% gave the highest rating. Availability of fuel and essential supplies received the highest rating from 83% of respondents. Similarly, 68% provided the highest rating for availability of medical equipment within ambulances. These findings suggest that operational preparedness is generally viewed positively, although equipment availability still shows scope for improvement.

Vehicle condition and operational readiness	3	4	5
Condition and maintenance of ambulance vehicle	0%	53%	47%
Availability of fuel and essential supplies	6%	11%	83%
Availability of medical equipment in ambulance	11%	21%	68%

Emergency response and service delivery: Responses relating to emergency response indicate strong confidence in service delivery. Around 95% gave the highest rating for timeliness of response to emergency calls, while an equal proportion reported the highest confidence in their ability to handle emergency situations effectively. Safety measures during patient transport were rated highly by 78% of respondents. These findings indicate strong operational confidence and preparedness during emergency situations.



Service volume and workload:

Drivers reported varying daily workloads, with 53% stating that they undertake fewer than two trips per day, while 47% reported completing between two and five trips daily. These findings suggest moderate service volumes with variations depending on route requirements, emergency demand, and service areas.

Coordination and institutional support: Coordination with hospitals and healthcare staff received the highest rating from all respondents, while training related to driving, emergency response, and first aid also received the highest rating from 100% of respondents. Support from management was rated at the highest level by 79% of respondents. These responses suggest strong institutional systems supporting ambulance operations.

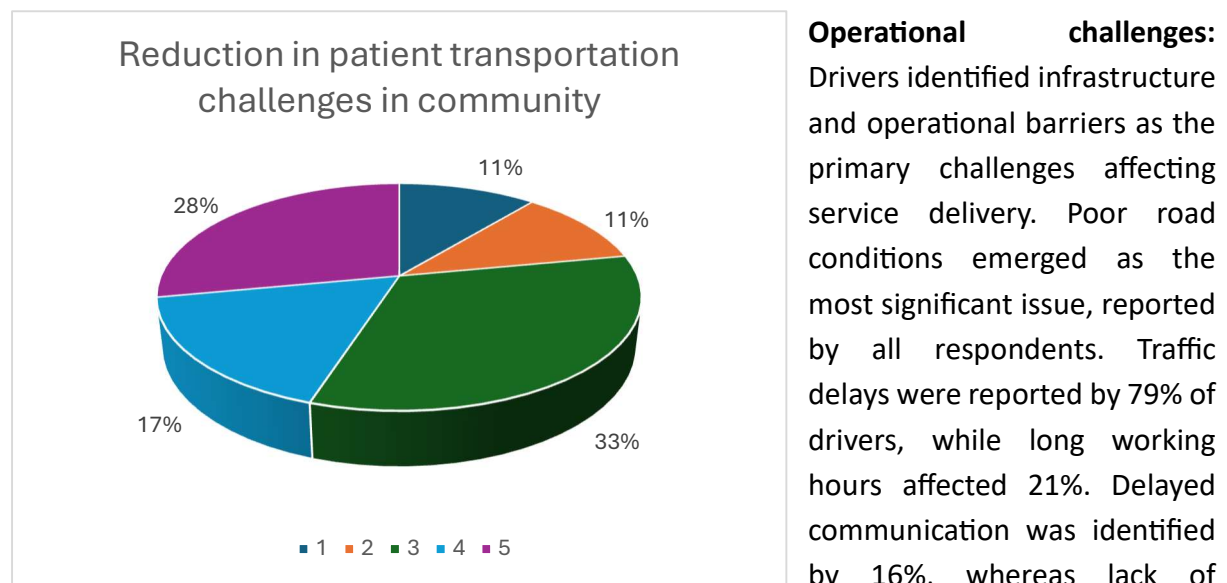
Coordination and institutional support	3	4	5
Coordination with hospitals and healthcare staff	0%	0%	100%
Support from NGO/management	11%	11%	79%
Training received (driving, emergency response, first aid)	0%	0%	100%

Accessibility and rural connectivity: Responses regarding road access suggest that accessibility remains a challenge in certain operational areas. Around 42% gave the highest rating for ease of reaching patients, while 32% rated this aspect moderately. These findings suggest that geographical and infrastructure-related challenges continue to affect service delivery, particularly in difficult-to-reach locations.

Perceived service impact: Drivers reported strong positive perceptions regarding the impact of ambulance services on patient care and community wellbeing. Around 89% reported to the highest extent that the service helps patients reach hospitals on time, while 95% believed the

service contributes significantly towards improving patient conditions or saving lives. Community trust in ambulance services received the highest rating from 84% of respondents.

Transportation barriers and community access: Responses regarding transportation challenges show relatively mixed perceptions. Only 28% rated reduction in transportation challenges at the highest level, while 33% provided moderate ratings and smaller proportions reported lower ratings. These findings suggest that while ambulance services improve access, broader transportation challenges within communities continue to exist.



Operational challenges:

Drivers identified infrastructure and operational barriers as the primary challenges affecting service delivery. Poor road conditions emerged as the most significant issue, reported by all respondents. Traffic delays were reported by 79% of drivers, while long working hours affected 21%. Delayed communication was identified by 16%, whereas lack of

equipment was reported by only 5% of respondents. These findings suggest that external factors such as road infrastructure and traffic conditions create greater operational challenges than equipment-related issues.

Ambulance drivers' POV

- *"People are not sufficiently aware of our services; therefore more advertisement and outreach activities are needed."*
- *"Greater advertisement and marketing efforts are required to improve service visibility and reach."*
- *"Equipment calibration and maintenance require improvement to ensure service quality."*
- *"A proper communication system is needed for better coordination and service delivery."*
- *"Improved service equipment and infrastructure are required."*
- *"Advanced equipment is needed to strengthen service delivery capacity."*
- *"Doctor services are essential in ICU ambulances to improve emergency care."*
- *"Equipment servicing requires greater attention to ensure reliability and functioning."*
- *"Lack of doctor availability and equipment-related limitations need to be addressed to improve services."*

5. REESS framework

The impact of the Ambulance initiative was assessed using the REESS framework. The framework was used to evaluate the relevance, effectiveness, efficiency, sustainability, coherence, and social impact of the interventions in improving access to timely emergency medical transport, strengthening pre-hospital care outcomes, enhancing response efficiency, improving survival rates in critical cases, and expanding equitable access to emergency healthcare services across rural, semi-urban, coastal, and urban communities.

Dimension	Guiding framework
Relevance	How relevant is the Ambulance service in addressing gaps in access to timely, affordable, and specialised emergency medical transport, particularly for neonatal, paediatric, cardiac, trauma, and critical care cases across rural, semi-urban, coastal, and urban geographies?
Effectiveness	To what extent has the ambulance service achieved its intended outcomes in improving response time, patient stabilisation during transit, survival outcomes in critical cases, patient and hospital satisfaction, and overall reliability of emergency medical transport services?
Efficiency	How effectively are resources such as ambulances, medical equipment, trained personnel, fuel, operational systems, and dispatch mechanisms utilised to deliver rapid, cost-effective, and coordinated emergency transport services across service areas?
Sustainability	Whether current demand levels, CSR-supported funding model, pricing structure, fleet utilisation, and operational systems ensure long-term financial sustainability, scalability, and continued delivery of affordable emergency transport services while maintaining quality and responsiveness?
Social impact	The extent to which the ambulance service contributes to reduced mortality risk, improved emergency response access, reduced financial burden on vulnerable households, strengthened rural healthcare connectivity, and improved overall community trust in emergency healthcare systems across diverse population groups.

Indicators were developed under each REESS dimension along with a structured rating scale to assess the overall performance and impact of the Ambulance in improving emergency health outcomes.

Rating	Grade
1.1 to 2.9	Poor
3.0 to 4.9	Satisfactory
5.0 to 6.9	Good
7.0 to 8.9	Very Good
9.0 to 10	Excellent

Relevance: The ambulance programme is highly relevant as it directly responds to critical gaps in emergency healthcare access, particularly in semi-urban, rural, and coastal regions where timely medical transport is often limited. Existing Govt ambulances are frequently stretched with regards to capacity and response time, while private ambulance services remain financially inaccessible for many households. This creates a significant service gap in emergency situations where every minute is crucial. By addressing these structural limitations, the programme aligns strongly with community emergency healthcare needs and strengthens the last-mile delivery of critical care services.

In terms of geographic and social coverage, the initiative plays an important role in improving access for underserved and remote areas that are often excluded from efficient emergency response networks. Strategic placement of ambulances ensures that patients from rural and hard-to-reach locations are not dependent on distant tertiary centres for initial transport support. The programme also prioritises vulnerable and low-income populations. This ensures that financial constraints do not become a barrier to life-saving medical care.

Compared to existing ambulance services, the programme significantly enhances service depth and specialization by introducing NICU–PICU and ICCU-equipped vehicles, which are not widely available in conventional systems. This addresses a critical gap in paediatric and neonatal emergency transport, as well as advanced cardiac care during transit. The integration of trained medical staff and life-support systems further improves the quality of pre-hospital care, making the service more comprehensive and responsive.

Effectiveness: The ambulance service demonstrates strong effectiveness through its ability to deliver timely and reliable emergency response across Thrissur and Kochi regions. Near 100% timely response feedback from patients reflects strong operational discipline and efficient mobilisation of ambulances. The availability of trained drivers and BLS-certified nurses ensures that patients receive immediate medical attention during transit, which is especially critical in emergencies such as neonatal distress, cardiac arrest, and trauma cases where early intervention significantly improves survival outcomes.

Effectiveness is further reflected in high patient satisfaction levels, with around 90% of users reporting positive experiences regarding service quality, response time, and in-transit care. The structured deployment of NICU–PICU, ICCU, and general ambulances ensures that the right level of care is provided based on patient need. This specialised approach strengthens clinical outcomes during pre-hospital transfer and enhances trust in the emergency response system.

Feedback from partnering hospitals further reinforces the effectiveness of the service, with consistent appreciation for the condition, maintenance, and readiness of the ambulances. Hospitals have noted smooth patient transfers and reliable coordination, which contribute to improved continuity of care. The ability to handle critical cases efficiently demonstrates that the service is not only responsive but also clinically dependable in high-pressure situations.

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

Efficiency: The ambulance project demonstrates high operational efficiency through strong fleet utilisation and well-planned geographic deployment. Each ambulance completes approximately 5–6 trips per day, indicating optimal use of available resources and sustained demand for services. The average daily coverage of around 44 km per vehicle ensures balanced outreach across rural, semi-urban, and urban regions without underutilisation or excessive idle time.

Efficiency is further enhanced through strategic allocation of specialised ambulances, where NICU–PICU, ICCU, and general transfer vehicles are deployed based on patient requirements. This reduces mismatches in service delivery and ensures that advanced resources are reserved for high-acuity cases. The 24/7 operational model also ensures uninterrupted availability, improving responsiveness while maintaining steady utilisation levels across all shifts.

Cost efficiency is achieved through a CSR-supported model that minimises financial burden on patients while maintaining operational continuity. Optimised routing, fleet coordination, and preventive maintenance practices help reduce fuel wastage and downtime.

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

Sustainability: The sustainability of the ambulance programme is supported by a hybrid model combining CSR funding and affordable service pricing, ensuring both accessibility and operational continuity. This model allows the service to remain affordable for patients while maintaining essential operational costs, creating a balance between social responsibility and financial viability. Strong community trust and consistent demand further reinforce long-term relevance and sustainability.

The presence of steady utilisation levels and high service dependency indicates a stable operational base. However, long-term sustainability requires continued optimisation of cost structures and improved financial planning. The existing model ensures short- to medium-term stability but remains sensitive to funding continuity, particularly CSR allocations.

Future sustainability can be strengthened through diversified funding sources and institutional partnerships, including integration with government healthcare schemes such as Ayushman Bharat.

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

Social impact: The ambulance initiative has created strong social impact by significantly improving equitable access to emergency healthcare services. A notable proportion of beneficiaries, approximately 44%, belong to Below Poverty Line households, highlighting the programme's critical role in serving economically vulnerable populations. By reducing dependence on expensive private ambulances, the service ensures that financial constraints do not delay access to life-saving care.

The initiative has also contributed to reduced mortality risks by enabling faster emergency response and timely transport to healthcare facilities. In time-sensitive cases such as trauma, cardiac emergencies, and neonatal complications, quicker intervention has improved survival probabilities and patient stabilization during transit. This has strengthened trust in emergency healthcare systems across rural and semi-urban communities.

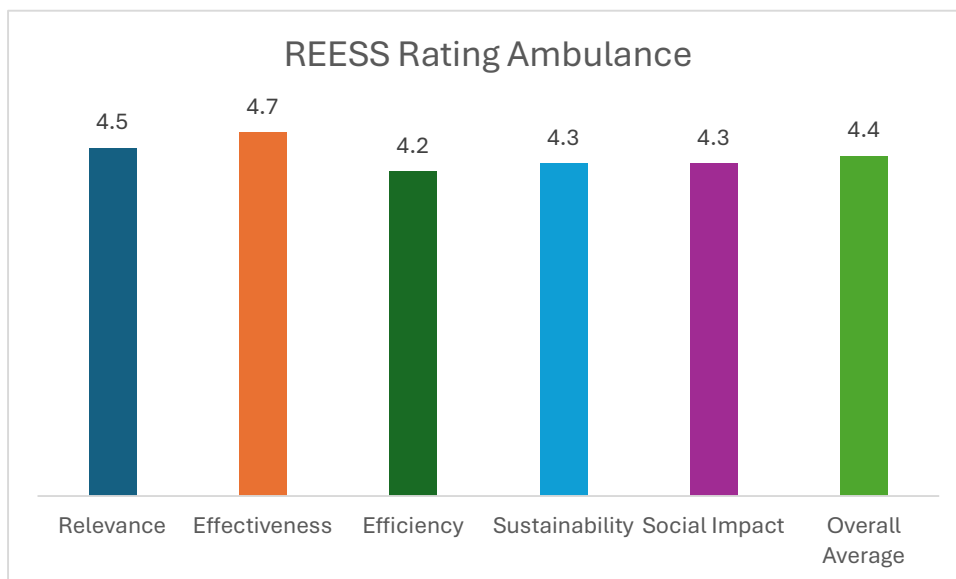
In addition, the programme has improved healthcare connectivity for remote and underserved areas, reducing delays in reaching tertiary care centres. It has also enhanced community confidence in emergency response systems and strengthened overall rural health resilience. Over time, this has contributed to better health-seeking behaviour and stronger engagement with formal healthcare services.

REESS Ratings

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	4.2	
	Gap addressed compared to existing ambulance services	3.8	
Effectiveness	Delivery of quality services	4.2	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 services provided	4.4	4.2
	Average trips per ambulance per day	4.4	
	Cost per patient transported	4	
	Fuel and maintenance cost per km	4.2	
	Fleet utilization rate (uptime vs downtime)	4	
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	4.3
	Improvement in survival or stabilization during transit	4.5	
	Financial burden reduced for beneficiaries	4.2	
	Strengthening of rural healthcare access and connectivity	4.4	
	Improved well-being of rural communities	4.2	
	Improving rural engagement and trust building	4	



The assessment findings indicate that the ambulance service is performing very strongly across all dimensions, achieving an overall average rating of **4.4 out of 5**. The service demonstrates

high relevance (**4.5**) by effectively addressing emergency healthcare needs, reaching underserved populations, and improving access to timely medical transportation in rural areas. **Effectiveness (4.7)** emerged as the highest-rated dimension, reflecting strong service quality, high patient satisfaction, safe transportation of patients, and successful management of critical emergency cases. Efficiency (**4.2**) indicates effective utilisation of ambulance resources and affordable service delivery, while sustainability (**4.3**) highlights the service's continued contribution to strengthening rural healthcare access, reducing delays in

emergency care, and supporting referral linkages. The strong **social impact (4.3)** rating further demonstrates meaningful improvements in community well-being, reduced financial burden on beneficiaries, enhanced trust in healthcare services, and better health outcomes through timely access to emergency care. The ambulance service represents a highly valuable and impactful intervention that significantly strengthens healthcare accessibility and emergency response capacity in rural communities.

6. Alignment with 5A framework

Availability: The ambulance improves availability by establishing a decentralised emergency transport network comprising NICU–PICU ambulances, ICCU ambulances, and general patient transfer vehicles. The 24/7 operational model ensures uninterrupted availability of emergency response services, enabling immediate mobilisation during critical situations. Equipped with life-support systems such as ventilators, defibrillators, oxygen support, and monitoring equipment, the ambulances extend hospital-level care into the pre-hospital phase.

Accessibility: The ambulance significantly improves accessibility by reducing geographic, financial, and systemic barriers to emergency healthcare. Strategic deployment of ambulances ensures that even remote and coastal areas can access rapid emergency response services without delays. Accessibility is further strengthened by trained medical personnel onboard, ensuring that patients receive immediate stabilisation during transit regardless of their location. The service also supports vulnerable populations, including Below Poverty Line families, by ensuring that emergency transport is available without prohibitive financial barriers.

Affordability: Affordability is a key strength of the ambulance, supported by a CSR-backed operational model that reduces out-of-pocket expenditure for patients. Compared to private ambulance services, which can be costly and unaffordable for many households, this service provides emergency transport at significantly reduced rates while maintaining high clinical standards. The availability of specialised ambulances within a single coordinated system reduces the need for multiple service providers, thereby lowering overall costs for families during emergencies. In addition, the focus on preventive financial burden reduction ensures that patients do not delay seeking care due to transport costs.

Acceptability: High satisfaction levels reported by users reflect confidence in response times, service quality, and coordination with hospitals. The availability of specialised NICU–PICU and ICCU ambulances further strengthens trust among medical professionals, particularly for high-risk cases requiring critical care transport. Consistently positive feedback and repeat usage indicate strong acceptance of the service across diverse population groups.

Accommodation: The ambulance demonstrates strong accommodation by catering to a wide range of emergency healthcare needs across different patient groups and severity levels. The structured fleet design ensures that neonatal, paediatric, adult critical care, and general transfer requirements are all addressed within a single system. The service is flexible enough

to handle varying emergency scenarios, from rural trauma cases to urban cardiac emergencies, ensuring continuity of care across contexts.

7. Alignment with UN SDGs

SDG 4 – Quality Education: The Ambulance contributes to SDG 4 by strengthening emergency healthcare response systems and ensuring timely pre-hospital care through trained medical personnel. The presence of BLS-certified nurses and structured critical care ambulances improves the quality of care during patient transport, ensuring stabilisation before hospital admission. This strengthens overall healthcare system responsiveness and builds trust in emergency medical services.

SDG 10 – Reduced Inequalities: The initiative reduces healthcare inequalities by ensuring affordable and timely emergency transport for rural, semi-urban, coastal, and urban populations. By serving vulnerable groups, including BPL families, it reduces the gap between those who can afford private ambulance services and those who cannot. The decentralised model ensures equitable access to life-saving transport across underserved regions.

SDG 11 – Sustainable Cities and Communities: Manappuram Ambulance strengthens community resilience by improving access to emergency healthcare within local regions and reducing dependence on distant tertiary hospitals. Strategic ambulance deployment ensures faster response times and better preparedness for medical emergencies. This enhances community-level safety and reduces pressure on urban healthcare facilities.

SDG 1 – No Poverty: The service supports poverty reduction by reducing out-of-pocket expenditure on emergency transport and preventing financial distress during medical emergencies. Affordable and CSR-supported services ensure that families are not forced into debt due to urgent healthcare needs. This helps protect vulnerable households from catastrophic health spending.

SDG 8 – Decent Work and Economic Growth: The initiative generates local employment for drivers, nurses, and operational staff while improving productivity through timely medical intervention and reduced morbidity. Faster emergency care helps individuals return to work sooner and reduces long-term health-related economic losses. This contributes to stronger workforce participation and economic stability.

SDG 17 – Partnerships for the Goals: The ambulance system operates through strong collaboration between MAFIL, hospitals, and healthcare professionals, ensuring seamless coordination between pre-hospital and hospital care. Integrated dispatch systems and shared protocols improve efficiency and continuity of care. This partnership-based model strengthens the overall emergency healthcare ecosystem.

8. Recommendations

- The team can document beneficiary stories (especially life-saving cases) to build credibility, attract partners, and strengthen community trust.

9. 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.