

## SOCIAL IMPACT ASSESSMENT

### CSR Initiatives of Manappuram Finance Ltd (MAFIL)

#### Report Prepared By

#### Social Audit Network of India

### 1. BACKGROUND AND INTRODUCTION

Corporates have a crucial role to play in promoting the holistic well-being of communities. Corporate Social Responsibility (CSR) programs have the power to create a significant social impact by addressing the various needs of the community. By focusing on the holistic well-being of the community, organizations can contribute to the overall development of the community and promote social welfare. They also help in promoting sustainable development. CSR programs also have the bandwidth to engage with stakeholders effectively to understand their needs, concerns, and aspirations and develop initiatives that are aligned with their expectations. Further, these programs can create a positive image and reputation as such organizations are perceived as socially responsible and are likely to be trusted by stakeholders, including customers, employees, and investors. Hence, it is imperative that organizations work towards developing robust CSR programs.

#### Manappuram Finance Ltd

Manappuram Finance Ltd (MAFIL) is a non-banking financial company (NBFC) based in India. It was founded in 1949 by V.C. Padmanabhan in Valappad, Thrissur district of Kerala. The company began as a small pawnbroking business and has since grown to become one of the largest gold loans NBFCs in India, with over 4,600 branches across 28 states and 4 union territories.

#### Manappuram Foundation

The Manappuram Foundation (MF) is the corporate social responsibility (CSR) arm of Manappuram Finance Ltd (MAFIL). It was established in 2008 with a vision to create a sustainable and inclusive society. The Foundation focuses on initiatives in the areas of education, healthcare, environment, and community development.

#### CSR initiatives of MAFIL

The initiatives of MAFIL include projects aimed at creating a positive impact on society. Overall, in 2021-22, MAFIL was committed contributing towards the sustainable development of the communities it operates in within the following three areas.



### 2. Objective

MAFIL approached the Social Audit Network (SAN), India to carry out a Social Impact Assessment of all of its CSR programs conducted during the year 2021-22. The implementation partner Manappuram Foundation carried out the programme, spending a total of ₹ 15,03,04,139 (Approx Rupees 15.03 Crores). Support was given for three key thematic areas including.

- Promotion of Quality education (Rupees 8.24 Crores)
- Promotion of Quality Health care (Total (Rupees 5.73 crores)
- Rural Development and Community Health Promotion (Rupees 1.07 crores)

This study details the overall impact of the program, which was made available to approx 51,274 people between Apr 2021- Mar 2022. The study aims to determine how much the use of the aforementioned assistance has aided the stakeholders in achieving the goals of MAFIL. This assessment's goal is to understand the impact of the CSR program's applicability, usefulness, efficacy, sustainability in order to make recommendations for long-term implementation plans.

### 3. Scope

The scope of the Social Impact Assessment is from Apr 2021 to Mar 2022. The overall scope of the SIA was to assess the results of the projects, both intended and unintended, on social, economic, and cultural aspects: This component involved evaluating the impact of all the CSR programs on various social, economic, and cultural aspects. This included looking at changes in employment opportunities, income levels, access to basic services, cultural practices, and social norms, among other things. All projects above ₹ 1 crore only were assessed.

### 4. Methodology

The Social Impact Assessment was coordinated by Ms. Neeta N K, a Social Auditor. Ms. Latha Suresh, Director of Social Audit Network, India mentored and guided her through the course of the study. The team had a detailed round of discussions with the program staff based in Valappad, Thrissur and Kochi. A field survey was conducted over a period of five days in early Apr 2023 to all the key program areas. This stage primarily involved program site visits, interviews (one-to-one and telephonic) and review of documents and data already available with MF. The assessment further employed the following methodologies

- Visit to the program sites.
- Key informant surveys.
- Secondary data desk review.
- Structured telephonic interviews with the beneficiaries.
- Evaluation of the primary data given by the team.

Further, an assessment was done to elucidate whether the project results were aligned with MAFIL'S CSR expectations. This included examining the project's goals, objectives, and targets like relevance, impact, accessibility, affordability, acceptability, availability, community engagement.

## 5. Program Overview

The CSR programs conducted by MAFIL were as follows.

KEY PROJECTS	AREA OF WORK	SUPPORT PROVIDED
Improvement of educational facilities of Schools (MPS & Mageet)	Promotion of Quality education	4,83,07,555
Improvement of educational facilities		2,35,58,292
Educational support and scholarship		1,05,48,090
Improvement of Health facilities (MAHIMA, Mafit, Mayoga, Ambulance, Macare)	Promotion of Quality Healthcare	5,55,58,572
Expansion of Manappuram Ambulance Service		15,63,000
Other Community, Health and Social Welfare activities	Rural Development & Health Promotion	1,07,68,630
<b>Total Support</b>		<b>15,03,04,139</b>

### i. Overall Funds Supported

In all, support to the tune of ₹ 15,03,04,139 (Approx ₹ 15.03 crores) was provided. A major proportion of these expenses (48%) was allocated towards improving the infrastructure and facilities within the

schools and academies. Additionally, 38% of the support was provided to improve the health facilities.

### ii. Overall Reach

In all, 51,274 beneficiaries were supported through the one-year CSR programs funded by MAFIL.

## 6. Project-Wise Impact

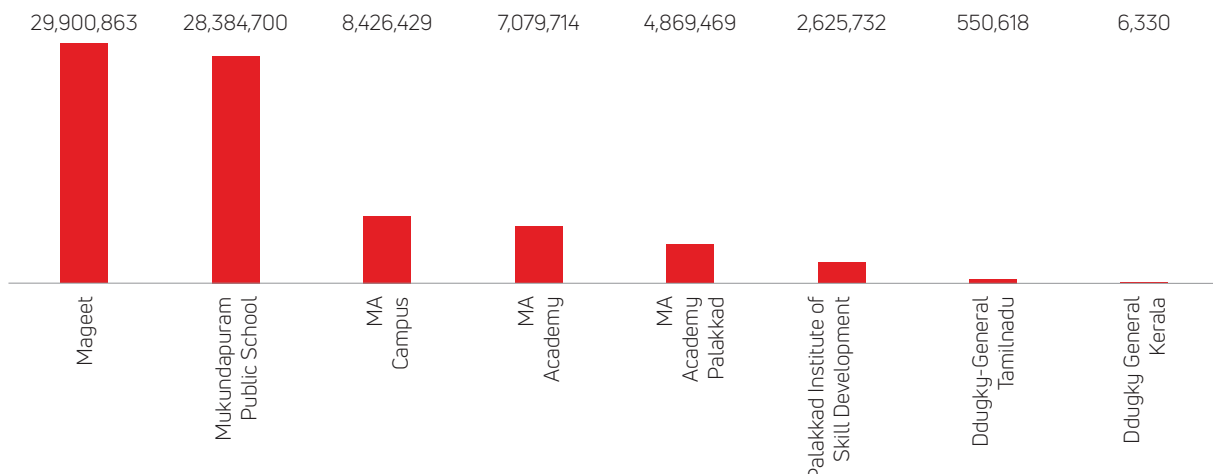
### I. Promotion of Quality education

Education in rural areas can be challenging due to various factors such as limited infrastructure, lack of qualified teachers, and low socio-economic status of the population. However, providing quality education in rural areas is crucial for the development of the community and the country. To provide the community members with holistic development, MAFIL's intervention in education entails improving access to high-quality institutions of learning, not only for academic engagement but also to build a varied spectrum of activities to enrich students both physically and intellectually.

MAFIL and MF have established schools and academies in semi urban and rural parts of Thrissur, thereby making education accessible to more children. Additionally, an existing school in Mukundapuram was upgraded to significantly improve the quality of education. The projects were conceived keeping in mind that rural areas often struggle to attract qualified teachers. Hence, recruiting and training tutors who are committed to working in rural areas was the key agenda to address these challenges. Since technology can be a valuable tool for education, providing access to resources and online learning opportunities, it was leveraged to help bridge the gap between rural and urban education.

Through these strategies, MAFIL strived to make quality education in rural areas accessible, thereby providing more opportunities for children to learn and contribute to their communities. The break-up of the amount spent for all the education initiatives is given in the table below. The DDUGKY projects were not assessed as part of this report.

## Education Support



### a. Mukundapuram Public School and MA Geet

Mukundapuram Public School (MPS) is a renowned co-educational English medium school located in Thrissur, Kerala. The school was established in 1993 with the aim of providing quality education to children from rural areas of Thrissur. MPS is affiliated with the International General Certificate of Secondary Education (IGCSE), which is a globally recognized curriculum that prepares students for higher education and employment opportunities worldwide. The school offers education from kindergarten to class XII, with a focus on providing a holistic learning experience to its students. The curriculum at MPS is designed to be comprehensive and well-rounded, with a strong emphasis on academic excellence and extracurricular activities. The school offers a range of subjects, including languages, sciences, mathematics, social studies, and the arts, to help students develop their knowledge and skills in various fields.

Manappuram Geetha Ravy Pvt School, located in rural Thrissur, Kerala, is a co-ed school offering the Montessori, and CBSE syllabus. The Montessori method is focused on hands-on, individualized learning. This approach is often used in early childhood education and emphasizes self-directed learning and exploration. The CBSE curriculum is a nationally recognized education system in India that prepares students for competitive exams and higher education. It is a more traditional approach to education that emphasizes academic rigor and discipline. By offering both Montessori and CBSE curricula and integrating technology into the classroom, Manappuram Geetha Ravy Pvt School provides a diverse range of educational opportunities to its students. This approach may be especially beneficial in rural areas where educational resources can be limited.

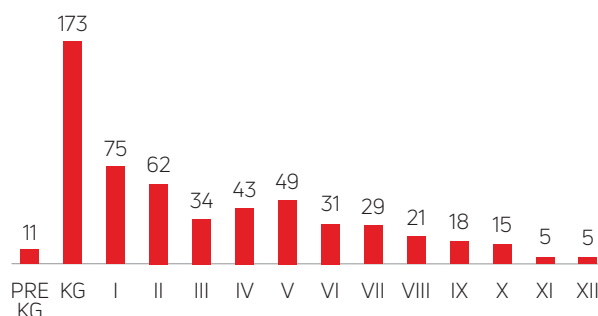
Both Mageet Public School and Mukundapuram Public School share a common goal of providing students with a child-centred, activity-oriented, modern education that emphasises on modern technology and quality infrastructure. All the students are envisaged to thrive in the supportive environment provided by the schools. Through discounts and scholarships, the institutions place a strong emphasis on reaching out to even the most vulnerable groups in society.

#### i. Overall Reach

##### • Mukundapuram Public School

Mukundapuram Public School has a total of 571 students who are enrolled in different grade levels, starting from Pre-KG up to Std 10. Slightly over half of the students (about 51%) are girls. The vast majority of the students (over 90%) come from middle-class families. Among the student population, 184 pupils (32%) are in the KG and Primary classrooms. In contrast, there are only 10 students who are currently studying in classes 11 and 12, which is a comparatively small number as shown in the accompanying graph.

### Class Strength -MPS (2021-22)



#### • MA Geet

With solely Montessori instruction available for the KG classes, the school initially operated as a Montessori Centre with around 26 students. There were two Montessori batch offerings in 2016. By 2019, MA Geet had 240 students and was one of the few CBSE schools in Valappad Panchayat that was affiliated with the NCERT board. The number of students at the school increased exponentially, reaching over 340 in the years 2021–2022. Today, the school conducts classes for 10<sup>th</sup> Std Students. Girls comprised 43% of the total number of students.

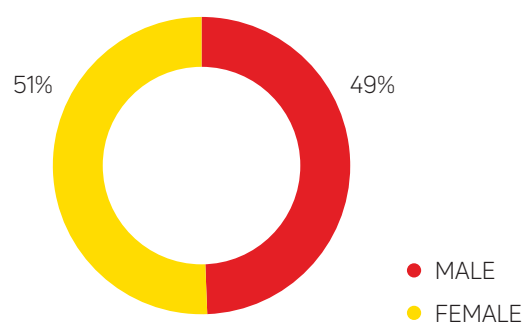
#### ii. Performance

##### • MPS

The academic performance of MPS was excellent with all the children clearing their exams in the year 2021-22. More than 90% of the students scored at least 80 marks out of 100.

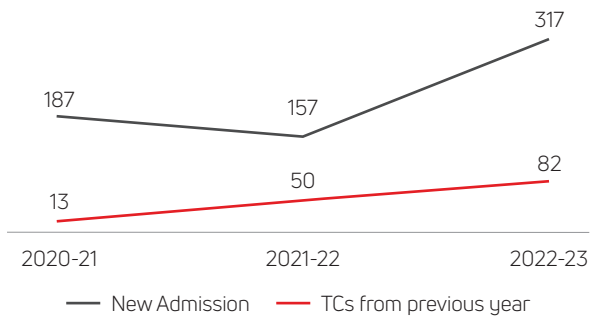
Sl No	Year	No of Students	Pass %	55-60	60-70	70-80	80-90	90-100
1	2014	19	100%	–	3	8	7	1
2	2015	20	100%	1	1	4	9	5
3	2016	22	100%	–	2	13	4	3
4	2017	22	100%	–	3	6	9	4
5	2018	18	100%	–	1	7	6	4
6	2019	21	100%	–	1	9	6	5
7	2020	19	100%	1	2	5	7	4
8	2021	22	100%	–	–	3	11	8
9	2022	15	100%	–	2	5	1	7

### Gender- Based Break Up of Students (Ma Geet)



• **Ma Geet**

**Performance - MA Geet**



iii. **Field Observations**



• **MPS**

- **Curriculum:** The school offers classes from Nursery to Class XII and follows a curriculum that emphasizes both academic and co-curricular activities. The academic programs at the school are designed to provide a strong foundation in all major subjects and prepare students for the ICSE board exams.
- **Extra-Curricular Activities:** Apart from academics, the school also focuses on the overall development of its students by providing opportunities for participation in a wide range of co-curricular activities such as robotic lab, music, dance, art, and various clubs and societies.
- **Infrastructure:** The school has a well-equipped library, computer lab, science labs, and other facilities to support the academic and co-curricular activities of the students.
- **Faculty:** The faculty at Mukundapuram Public School is highly qualified and experienced, and the school has a student-teacher ratio of around 30:1.
- **Academic Record:** The school has a good track record of academic and co-curricular achievements with over 100% pass percentage.
- **Training for differently-abled:** The school consciously provides support to slow learners and

differently-abled children. They undertake special guidance and training in accordance to the special needs of the learners by engaging a qualified and experienced counsellor to take charge of students with learning difficulties.



• **MA GEET**

- **Early Childhood Development:** The school focuses on the holistic development of a child, including physical, emotional, and cognitive development. By providing early childhood education, Montessori schools can help children develop their full potential at an early age, setting them up for success in their later years. This is being done by MA Geet.
- **Child-centred Learning:** The school is known for its child-centred approach to education, which allows children to learn at their own pace and according to their interests. This approach can help foster a love of learning and help children develop a strong sense of self-esteem and confidence.
- **Development of Life Skills:** MA Geet, through its Montessori program emphasizes the development of life skills, including independence, self-discipline, and problem-solving skills. These skills are essential for success in all areas of life.
- **Community Development:** The school serves as a hub for community development, bringing together parents, teachers, and community members to support the education and development of children. This can help build stronger communities and promote social cohesion.
- **Access to Quality Education:** In rural areas, access to quality education is limited. MA Geet has provided children with an opportunity to receive quality education that would not otherwise be available to them.
- Overall, establishing and upgrading the MA Geet school in a rural area like Valappad has significant benefits for children, communities, and the society at large. The school has helped promote early childhood

development, child-centred learning, the development of life skills, community development, and access to quality education.



#### iv. Feedback from staff

- **MPS**
  - The availability of resources in the school has been a great asset for us teachers. The school's computer labs, library, and science labs are well-stocked and up-to-date, providing students with a comprehensive education.
  - Upskilling oneself involves significant financial and time expenditures. We encourage our teachers to continuously focus on improving their abilities.
- **MA Geet**
  - The school's infrastructure enables a collaborative approach to teaching. With large common areas and well-equipped meeting spaces, teachers can collaborate on lesson plans and teaching strategies, improving the quality of education delivered to students.
  - The school's infrastructure is an asset in promoting extracurricular activities. From a well-equipped activity room to a swimming pool, students can explore their interests outside the classroom, helping to build a well-rounded education.

#### v. Testimonials from Parents

- **MPS**
  - "Our child has thrived at this school. The teachers are knowledgeable, caring, and provide individualized attention to each student. We appreciate the strong emphasis on character education and community service."
  - "We are very impressed with the school's commitment to academic excellence. Our child has been challenged to reach their full potential, and we appreciate the use of innovative teaching methods to engage students."
  - "The school's extracurricular activities and clubs have been a great way for our child to explore their interests and develop new skills. However, we would appreciate an emphasis on providing a well-rounded

sports ground and facility." "I am impressed with the quality and maintenance of the school's facilities. The classrooms are clean and well-equipped with modern technology, making it easier to engage students in learning."

- **MA GEET**

- "The school's focus on creating a safe and inclusive learning environment has been invaluable for our child. She feels supported and valued, and we appreciate the efforts to promote diversity and cultural understanding."
- "We are content with the communication from the school, including regular updates on our child's progress and opportunities to connect with teachers and administrators. It has been a very positive experience for our family."

#### vi. Highlights

- **MPS**
  - With a majority of its students coming from middle-income families and backgrounds, the institute caters to students from all walks of life and offers them with a platform comparable to that provided by other private institutions like Don Bosco and St Johns.
  - The school is especially important since children from this community would not have had access to quality infrastructure and highest standards of education if it had not been for MAFIL's support.
- **MA GEET**
  - Montessori Training: The Montessori programs offer a unique educational experience that can benefit students in rural areas. This type of learning environment encourages students to be independent and creative thinkers, which can be especially beneficial in rural areas where students may not have access to the same resources as their urban counterparts. In a Montessori classroom, teachers are able to tailor their instruction to the individual needs of each student. This can be especially helpful for students in rural areas, where there may be fewer resources. The Montessori classes run by MA Geet earned special mention from parents and the public for its ability to transform the way teaching is delivered.
  - Sports Infrastructure and extra- curricular activities: "There is an impressive range and variety of sports facilities at this school. From a well-maintained field nearby to a modern swimming pool, the school provides students with the resources they need to develop their athletic abilities. These facilities not only promote physical activity and health but also help to develop teamwork, leadership, and other important life skills. The school's commitment to providing a comprehensive education that includes extracurricular activities such as sports is appreciated."

## vii. Gaps and Recommendations

### • MPS

- The lack of sports grounds in schools can have a significant impact on the physical health and wellbeing of students. Without adequate sports facilities, students may have limited opportunities to engage in physical activity, which can lead to a sedentary lifestyle, obesity, and other health problems.



### • Ma Geet

- It is advised to open up communication with parents, particularly those from all socioeconomic groups, in order to boost their participation in various school-related activities. A more comprehensive plan for contact at regular periods must be developed.

## b. MA CAMPUS AND MA ACADEMY

### i. About the academies

#### • MA Campus

The CA-Foundation, CA-IPCC (Intermediate Course), CA-Final, and CMA courses are the focus of the Manappuram Campus of Professional Education (Ma Campus). The centres in Valappad and Thrissur currently offer these courses.



#### • MA Academy

The Manappuram Academy for Admission Coaching (MAEC) was founded in May 2015 with the goal of assisting children from low-income families with preparation for the admission exams for engineering and medical schools. A significant coaching facility will be built in Kerala. The Academy offers the following different programmes.

- +1 and +2 Tuition - 1-Year Programme for Children in 11<sup>th</sup> and 12<sup>th</sup> Std. carried out online.
- 1 year of entrance preparation for NEET and JEE;
- NEET and JEE repeater courses.
- Foundation Course - Two-Month Crash Course 5.5 hours each day for NEET and JEE
- Bridge programme - a 45-day programme for Class 10 graduates. 55.5% of the day

### i. Overall Reach

#### • MA Campus

Batch	No. of Students	APL	BPL	No. of Girls	No. of Boys
CA Foundation	17	13	4	7	10
CA Intermediate	12	7	5	8	4
CMA Foundation	3	1	2	0	3
CMA Intermediate	28	19	9	23	5
CMA Final	4	3	1	3	1
CS Executive	5	4	1	3	2
<b>Total</b>	<b>69</b>	<b>47</b>	<b>22</b>	<b>44</b>	<b>25</b>

#### • MA Academy

Sl. No	Course Name	2020-2021	2021-2022
1	Plus One Tuition cum Entrance	18	47
2	Plus Two Tuition cum Entrance	17	32
3	Crash Course ( National Eligibility cum Entrance Test )	19	10
4	Crash Course Kerala Engineering Architecture Medical	33	17
5	Repeater	14	8
<b>Total</b>		<b>101</b>	<b>114</b>

### ii. Performance

#### • MA Campus

- All the students who qualified for CMA were placed (4 Manappuram Finance, 1 in Manappuram IT, 1 in Ashirwad Microfinance, 1 in Manappuram Foundation).
- 6 Students from ICAI Chapter, Thrissur and 3 from Lakshya, joined the Institute for CA Foundation (Repeaters Batch).

- 1 student who cleared group 1 in the CMA Final exam was placed with SAUD BAHWAN GROUP, Oman

- MA Academy**

Sl. No	Course Name	Drop out	Pass Percentage
1	Plus One Tuition cum Entrance	10	100%
2	Plus Two Tuition cum Entrance	8	100%
3	Crash Course NEET	10	Approximately 50%
4	Crash Course KEAM		Approximately 80%
5	Repeater	0	100%

### iii. Field Observations

- MA Campus**

- Presence of Competitors:** Only a very small number of similar academies, such as the local chapters of the CA, ICWA ACS, and MA Campus, are present.
- Accessibility to high-quality upskilling:** This is made possible to the needy by offering the courses at a lower price than other centres, and all students are given an equal chance to improve their life and income by obtaining a professional degree.
- Infrastructure:** The classrooms and facilities available are of very high standards. The rooms are large, well-ventilated, and well-lit.
- Opportunities for students:** to gain their articleship certification are also provided. More than 80% of those who enrol for the program attempt their exams. Over 8 students cleared the exam and got placement within MAFIL itself.
- Library and Reading Spaces:** The space provided also houses a library and digital online materials. These supportive solutions provide students with the necessary guidance and support to understand the concepts and principles of accounting, taxation, and other related topics.

- MA Academy**

- The academy's location makes it accessible to a large number of underprivileged children from marginalised societies who may receive the necessary coaching to pass their entrance exams.
- Based on the students' financial, socioeconomic, and demographic profiles, the coaching centre also provides scholarships, which can range from 25% to full scholarships (and even up to 50%, 75%, and 100%).
- The impact of academic coaching programs in rural areas is immense. These programs provide students with the necessary knowledge and guidance to pursue their dreams of becoming an engineer or doctor.

- The Academy provides a great opportunity for students in rural areas to gain access to quality education and guidance that is usually only available in urban areas.

- The entrance coaching programs also provide students with the necessary resources to prepare for the exams. This includes access to study materials, practice

### iv. Perception Mapping

- MA Campus**

The perception and happiness levels of parents of students who attend CA/CS classes usually depending on several factors such as the quality of education provided, the success rate of the institute, the teaching methodology, and the fees charged. However, some potential factors that increase their perception and happiness levels were:



- Quality of education:** Parents generally thought that quality education for their children was provided at MA Campus, which can help them succeed in their careers. Because the institute seemingly provided high-quality education that helps the aspirants achieve their academic goals, the parents were happy with their decision to enrol their children in the institute.

- Success rate of the institute:** The success rate of the institute in terms of the number of students who pass the CA/CS exams was not found to be a major significant factor in determining the perception and happiness levels of parents. If the institute has a high success rate, parents are likely to be satisfied with their choice of institute. This was not a major determining factor.

- MA Academy**

- Teaching methodology:** The teaching methodology employed by the institute can also play a significant role in determining the perception and happiness levels of parents. Since the institute provides interactive and engaging classes that help students understand the concepts better, parents were satisfied with their child's learning experience.

- **Affordability:** The fees charged by the institute was found to be a significant factor in determining high levels of perception and happiness levels of parents. Since the institute charges reasonable fees and provides value for money when compared to similar providers in the vicinity, the parents were satisfied with their investment in their child’s education. The need for reasonably priced courses like those that MA Academy offers is also indicated by the parents and community.

v. **Highlights**

- **MA Campus**
  - **Industry-Oriented Education:** MA Campus is known for its focus on industry-oriented education and hands-on learning. The institution has tie-ups with various industry partners to provide students with internships and job placements.
  - **Reputation:** MA Campus is a well-regarded institution in Kerala, known for its focus on practical education and strong industry partnerships.
  - **Qualified Staff:** Each member of the teaching staff is a qualified professional with a minimum of three years’ experience. Subjects that are thought to be more difficult or demanding are taught by senior personnel who have more degrees of experience.
  - **Modern Campus:** The institution has a modern campus with state-of-the-art facilities and resources, including a library, computer labs, and reading facilities.
- **MA Academy**
  - **Prized Faculty:** The faculty consists of experienced professionals and academics who bring a wealth of knowledge and expertise to the classroom.
  - **Additional Support:** In addition to academic programs, MA Academy also offers various skill development courses and training programs to help students improve their confidence stay competitive in the job market.

vi. **Gaps and Recommendations**

- **MA Campus**
  - **Need for Hostel Facility:** For students hailing from other districts and towns, a separate hostel facility for boys and girls would help increase the number of admissions.
  - **Need for Campus Drives:** A small number of pupils are enrolled given the popularity of the MAFIL brand. The figures might also reflect the rigorous admissions process used initially. Although the total pass rate may increase as a result, it may have an adverse effect on student income. Campus drives could be organised to boost enrolment.

- **MA Academy**
  - **Need for counselling:** Since most of the students are in their late teens, they seem to be easily distracted and are prone to falling into the trappings of adolescence including low self-esteem, poor sense of self- confidence and inability to deal with adversities.

c. **Manappuram Institute of Skill Development**



The development of one’s skills is crucial for every Indian youth. With over 300 million young people, India has one of the largest youth populations in the world. However, a sizable portion of its populace lacks the skills required to work in the industry. As a result, specific skill-based training is essential for raising India’s employability rate. Skill enhancement programs for rural students can have a significant impact on their lives. These programs can help rural students gain the skills and knowledge they need to succeed in the modern world. By providing access to education and training, these programs can help rural students gain the skills they need to find meaningful employment and pursue higher education.

i. **About**

MISD is the skill development arm of MF. Manappuram Foundation is a training partner of Kudumbshree (State Poverty eradication Mission, Govt. of Kerala) for implementing the Deen Dayal Upadyaya Grameen Kaushlya Yojana (DDU GKY) Scheme and also an empanelled training partner of Kerala and Tamilnadu SRLM(State Rural Livelihood Mission)

ii. **Overall Reach**

During the time period, over 96 students took place in the training program for Hotel Management. Two papers were taught (Food and Beverage, Front-Office). Over 91 students wrote either one of the exams. The details of students who were placed was not documented and hence, details of the placement percentage were not captured at the time of the audit.



## Field Observations



- **Infrastructure:** To promote successful learning, multimedia and audio-visual technology was provided in every air-conditioned classroom. The classrooms were thoughtfully created to encourage as much engagement as possible between the trainer and the learners.
- During the time of the audit, the centre was closed. Hence, only the rooms were inspected. The centre was well equipped and had a computer lab with cutting-edge PCs, multimedia systems, high-bandwidth internet connectivity, and campus-wide Wi-Fi that gives students access to all the most recent standard software packages they need for their academic careers.

### iii. Feedback from staff

#### iv. Highlights

- The Manappuram Institute of Skill Development (MISD) places a strong emphasis on discovering and supporting varied young talent that may spark local innovation, economic development, and social well-being.
- There is strong emphasis on bridging the opportunity gap between young people and the labour market.
- The skill-building programmes have been updated to reflect the current demands of the market and to conform to National Occupation Standards (NOS) and the National Skill Qualification Framework (NSQF).

#### v. Gaps and Recommendation

- Increased student enrolment is required, and additional marketing efforts must be made to do this.
- More possibilities for crash courses might be made available to increase intake in skill development.
- Establishing sufficient employer relationships is advised in order to give candidates a choice of options with regard to salary, industry, job profile, location, brand, etc. Many times, job hopefuls do not want to pursue positions with unreliable employers, inconvenient locations, or unspecified kind of work, among other reasons.
- Documentation needs to be strengthened

## d. Mobile Phone Distribution

### i. About

The COVID-19 pandemic has forced many schools to switch to remote learning. Providing students with mobile phones during this time was understood to be a sustainable option to ensure that children did not lose access to quality education.

### ii. Overall Reach

In all, MAFIL provided mobile phones worth ₹ 81,02,098 to many needy students. 1237 mobiles were purchased in all. Average cost for one mobile is ₹ 6550.

### iii. Impact

Providing mobile phones to students during the COVID-19 pandemic had several benefits, some of which are listed below:

- **Remote learning:** With the closure of schools due to the pandemic, many students have had to resort to remote learning. Providing mobile phones helped the students access online classes, educational resources, and communication with teachers, which can help ensure that their education is not disrupted.
- **Improved connectivity:** Mobile phones helped students stay connected with their peers, teachers, and mentors. This improved their mental well-being by reducing feelings of isolation and loneliness.
- **Access to information:** Mobile phones helped the students access reliable information related to the pandemic, such as updates on health guidelines, safety measures, and vaccination schedules. This can help them make informed decisions about their health and safety.
- **Improved communication:** The mobiles provided helped improve communication between students, teachers, and parents. This can help ensure that students receive timely feedback on their work, and parents can stay informed about their children's progress.

Overall, providing mobile phones to students during the COVID-19 pandemic can have a significant impact on their education, mental well-being, and personal safety. It can also help ensure that they have access to reliable information and communication channels during these challenging times.

### iv. Impressions

- The effectiveness of providing students with mobile phones during the pandemic for studying depends on a variety of factors, including the type of phone, the student's access to reliable internet, and the type of educational content being accessed. Mobile phones can be a valuable tool for students, allowing them to access educational content, stay connected with their peers, and stay organized. However, there are some

drawbacks to using mobile phones for studying, such as the potential for distraction and the limited screen size. For students who have access to reliable internet, mobile phones can be a great tool for studying. Students can access educational content such as online lectures, videos, and articles, as well as take advantage of apps and websites that can help with organization and studying.

- The efficiency of providing students with mobile phones during the pandemic for studying depends on several factors. First, the type of phone and its capabilities must be considered. For example, if the phone is not capable of running the necessary applications for studying, then it may not be as effective as a more advanced device. Additionally, the student's access to the internet and other resources must be considered. If the student has limited access to the internet or other resources, then the phone may not be as effective for studying. Finally, the student's familiarity with the device and its features must be considered. If the student is not comfortable using the phone for studying, then it may not be as effective as it could be. All these considerations were met through this program.

#### v. Highlights

- The social impact of providing students with mobile phones during the pandemic for studying can be both positive and negative. On the positive side, mobile phones can provide students with access to online resources that can help them stay connected to their teachers and classmates, as well as access to educational materials and apps. This can help ensure that students stay on track with their studies and can help bridge the digital divide between those who have access to technology and those who don't.

#### vi. Feedback

The perception and happiness levels of students on being provided with mobile phones during the COVID-19 pandemic usually vary depending on various factors such as their age, socioeconomic background, and access to technology. However, some potential benefits that may increase their perception and happiness levels were thrown light on by over 50 students that we spoke to.

- **Improved access to online education:** All of them mentioned that providing mobile phones helped them access online educational resources and attend virtual classes, which can help ensure continuity of education during the pandemic. This can contribute to their perception and happiness levels as they can continue learning and stay connected to their teachers and classmates.
- **Increased communication and social connection:** Mobile phones helped over 90% students stay

connected with their friends, family, and teachers, which can reduce feelings of isolation and loneliness that may arise from social distancing measures. This can contribute to their perception and happiness levels as they can maintain social connections despite the pandemic.

- **Enhanced access to information:** Mobile phones helped over 95% of the students with access to accurate and up-to-date information on the pandemic, such as health guidelines and vaccination schedules. This can help them make informed decisions about their health and safety, which can contribute to their perception and happiness levels.
- **Improved safety and security:** Over 85% mentioned that mobile phones can be used to call for help in case of emergencies, which can help increase students' sense of safety and security. This can contribute to their perception and happiness levels as they feel more secure knowing they have a means of communication in case of an emergency.

#### e. Summary of Education programs

The impact of quality education and access to educational services in a rural area can be far-reaching and long-lasting. Schools and training institutions can provide a safe and nurturing learning environment for student, as well as access to quality education and resources that may not be available in the home, particularly in areas like Valappad, rural Thrissur and Mukundapuram. It can also provide a sense of community and belonging and create a platform for social and economic development. By upgrading the infrastructure in the schools and training institutes, MAFIL and MF have been successful in the following.

- **Improved Quality of Education:** English-medium schools tend to provide better quality education than schools that teach in regional languages. English is a global language and proficiency in it can open up new opportunities for students in terms of higher education and employment. The schools are few of the English- medium schools in rural Thrissur, thereby providing rural students with access to quality English education.
- **Increased Access to Education:** In rural areas, access to quality education is limited. Establishing and upgrading the institutes and schools has provided students with an opportunity to receive quality education that would not otherwise be available to them.
- **Bridging the Urban-Rural Divide:** The availability of quality education in rural areas can help bridge the urban-rural divide by providing rural students with the same opportunities as their urban counterparts. This can help reduce migration to urban areas in search of better educational opportunities.



- **Boosting Economic Development:** Access to quality education can have a positive impact on economic development by providing students with the skills and knowledge they need to succeed in a globalized

economy. This can lead to the creation of new jobs and opportunities for growth in rural areas and has been achieved through the academies and campus.

- **Promoting Social Mobility:** Quality education can help promote social mobility by giving students from disadvantaged backgrounds the tools they need to succeed. This can help break the cycle of poverty and provide students with a pathway to a better future. MF has laid the foundation for this through its education initiatives.

In summary, establishing the schools in rural areas of Thrissur, MAFIL and MF have helped provide significant benefits for students, communities, and the economy. These schools can help improve access to quality education, bridge the urban-rural divide, and promote economic and social development.

i. **Education Project: Overall Rating of MPS and MA Geet (Scale of 1-5 (1 being very bad, 2 being bad, 3 average, 4 good and 5- very good))**

Themes	Line Item	MPS	Ma Geet
Infrastructure	Adequate classrooms that are ventilated and of appropriate size	5	5
	Functional and well-stocked Library	5	5
	Adequate sports facilities	3	5
	Open playground and area to gather	3	5
	Labs for practical learning	5	5
Curriculum	Are appropriate curriculum/ subjects taught,	5	5
	Appropriate teaching methodology used	5	5
	Are pedagogical methods adopted	5	5
Faculty	Qualified to handle the curriculum	5	5
	Have adequate experience	5	5
	English communication skill fluency	3	4
	Adept at using tech while teaching	5	5
	Ability to build a rapport with students	5	5
Student-Teacher Ratio	Adequate number of teachers for students	5	5
Academic performance	Satisfactory results of board/other exams	5	5
Extra-Curricular Activities	Dance, Music	5	5
	Sports Facilities	3	5
	Communicative English and Drama	5	5
Safety Measures	Availability of CCTV cameras	5	5
	Trained security personnel and Emergency response systems	5	5
Fee Structure	Is the fee structure affordable (Value for money)	5	5
	Can it be afforded by the downtrodden?	3	3
	Are other amenities being provided	3	3
Parent - School Relationship	PTA robust	5	5
	Open Communication Channels	5	5
Accreditation/Recognition:	Quality assurance from CBSE, IGCSE, NSDS via accreditation	5	5
Alumni	Functioning and involved Alumni Network	3	3
Student Satisfaction Level	Peers and Program	5	5
	Infrastructure	5	5
	Teachers Engagement and teaching	5	5
<b>TOTAL RATING</b>		<b>4.53</b>	<b>4.77</b>

ii. Education Project: Overall Rating of MA Campus, MA Academy and MISD (Scale of 1-5 (1 being very bad, 2 being bad, 3 average, 4 good and 5- very good))

Themes	Line Item	Ma Campus	Ma Academy	MISD
<b>Infrastructure</b>	Adequate classrooms, ventilated, of appropriate size	5	5	5
	Functional and well-stocked digital library	5	5	5
	Space for study/reading room	5	5	5
	Area for congregation	5	5	5
<b>Curriculum</b>	Are appropriate curriculum/ subjects taught,	5	5	5
	Appropriate teaching methodology used	5	5	5
	Pedagogical methods adopted	5	5	5
<b>Faculty</b>	Qualified to handle the curriculum	5	5	5
	Have adequate experience	5	5	5
	Subject Matter Expertise	5	5	5
	Adept at counselling	4	4	4
	Ability to build rapport	5	5	5
<b>Student-Teacher Ratio</b>	Adequate number of teachers	5	5	5
<b>Academic performance</b>	Satisfactory results of exams	4	3	2
<b>Extra-Curricular Activities</b>	Job skills	5	5	1
	Communication Skills	4	4	2
	Interview skills	5	5	2
<b>Safety Measures</b>	Availability of CCTV cameras	5	5	5
	Trained security personnel and Emergency response systems	5	5	5
<b>Fee Structure</b>	Is the fee structure affordable (Value for money)	5	5	5
	Can it be afforded by the downtrodden	5	5	5
	Are other amenities being provided	5	5	2
<b>Parent - Institute Relationship</b>	Parent Engagement	2	2	2
	Open Communication Channels	2	2	2
<b>Accreditation/Recognition:</b>	Quality assurance from other bodies via accreditation	5	5	5
<b>Alumni</b>	Functioning and involved Alumni Network	1	1	1
<b>Student Satisfaction Level</b>	Peers and Program	2	2	2
	Infrastructure	5	5	5
	Teachers Engagement and teaching	5	5	2
<b>TOTAL RATING</b>		<b>4.45</b>	<b>4.41</b>	<b>3.86</b>

## II. Promotion of Quality Healthcare

One of the ways that companies can fulfil their CSR obligations is by implementing health programs that benefit the community.

The CSR health programs that MAFIL and MF implemented are as follows:

MAFIL has set up health clinics called MA Care within Thrissur and Kochi. These health facilities provide multi-specialty healthcare services (OPD), pharmacy services, diagnostic services, vaccinations, and first aid etc.

Further, MAFIL provides ambulance service to their employees and the community. This can help to ensure that

everyone has access to high-quality emergency medical transport services when they need it.

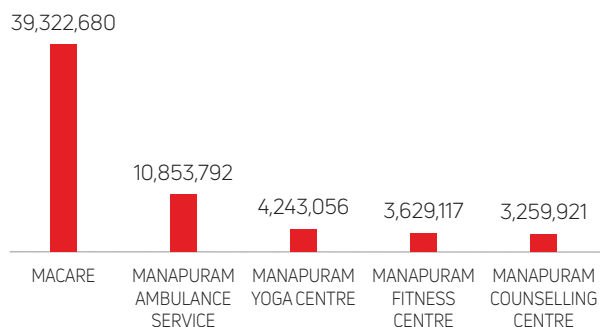
Through MA Fitness Centre and MA Yoga, the organization helps to provide wellness programs to promote healthy lifestyles among the community.

MAFIL also implements mental health programs and ancillary services like physiotherapy, ENT programs etc. This is done to its centre called MA Mahima which provides counselling services, mental health training, and resources for stress management.

By implementing these health programs, MAFIL has helped to improve the health and well-being of the community while also fulfilling their social responsibility obligations.

The break-up of the amount spent to make this possible is given in the table below.

### Healthcare Support



#### a) Ma Care Diagnostics and Super Specialty Clinic



##### i. About the Clinic

This is a healthcare facility located in Thrissur, a city in the Indian state of Kerala. The clinic provides a range of diagnostic and medical services to patients, including consultations, diagnostics, and treatments. Some of the services offered at MA Care Diagnostics & Super Speciality Clinic include:

- **Diagnostic services:** The clinic offers a range of diagnostic services, including laboratory tests, radiology services, and imaging studies such as X-rays, ultrasounds, and CT scans.
- **Medical consultations:** The clinic has a team of experienced doctors and healthcare professionals who offer medical consultations to patients. They provide expert advice and treatment plans for various health conditions.
- **Superspecialty services:** MA Care Diagnostics & Super Speciality Clinic provides specialized services in areas such as cardiology, neurology, gastroenterology, and pulmonology.

- **Preventive healthcare:** The clinic offers preventive healthcare services such as health check-ups, pharmacy services, vaccinations, and screening tests for various health conditions.

##### i. Overall Reach and Performance



In all 48,3165, investigations were conducted during the time period. During the period of study, 19,432 investigations were conducted in Kalloor centre and 24,916 patients underwent investigations in Thrissur. Of them, 65% received radiology services. 49% of the patients were from the Kalloor Centre and 51% were from Thrissur

##### ii. Field Observations

- In general, semi-rural communities can benefit greatly from having a multi-specialty health clinic with a lab. It can give the local population access to medical services, all-encompassing treatment, preventive care, convenience, and economic advantages. MA Care enabled this to happen.
- MA Care has established a reputation and gained goodwill in the community in only a short period of time. The OPD rooms are well-equipped with the necessary infrastructure to provide the services.
- The facility has provided quality medical treatment at a lower cost, making care accessible to most people. the platform provided has helped patients from other districts access quality services at a low cost.
- The staff concur that without the support from MAFIL, it would have been challenging to deliver care at the level now expected.
- A significant component of providing quality care is prompt investigation and diagnosis. The Government of India's India Action Plans and UN SDG 3 and 5

seek to promote outstanding health and well-being while eliminating inequities. MA Care is focused on care provision to provide increased service delivery. By paying for investigations, MA Care has been able to provide many patients with high-quality, affordable healthcare while lowering out-of-pocket costs.

iii. Feedback from staff

- **Quality Care Delivery:** The right equipment in a unit constantly improves the efficiency of its employees. It aids in reducing the time spent detecting health issues and delivering quality care. The support provided by MAFIL via medical equipment, diagnostic lab etc has helped us in performing better.
- Without the support from MAFIL and MF, we will not be able to meet the needs of the hospital.

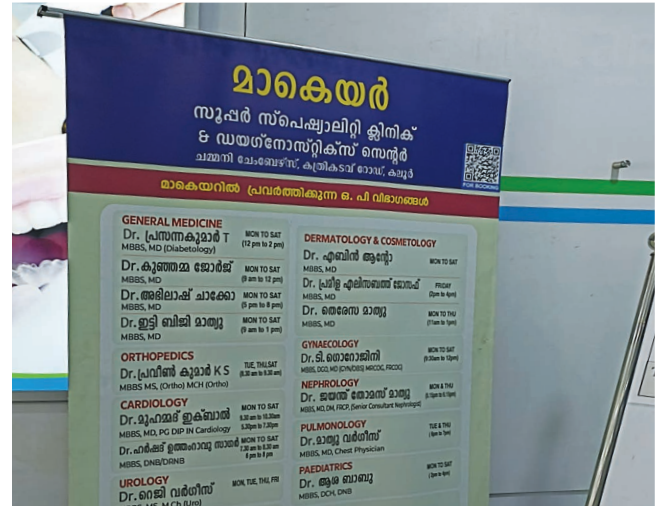
iv. Feedback from Patients

- **Affordable Cost:** All the patients have praised the effectiveness of the services provided. The patients interviewed said that one of the primary reasons they came to the hospital was because the fees were significantly lower than those at other private hospitals.
- The reputation (97%) and affordability (86%) were primary reasons patients seek treatment at MA Care.
- Everyone surveyed expressed satisfaction with the services offered when asked about their interactions with the facility.
- All respondents agreed that workers were friendly and treated them with respect.

v. Highlights

- **Convenience:** Patients who would otherwise need to travel great distances for medical care now have that option thanks to the MA Care multi-specialty health clinics with lab facility. Patients may seek medical attention more frequently as a result of the time and money savings provided by this.
- **Economic benefits:** The multi-specialty health centre also have economic advantages for the neighbourhood because they have supported local companies and created jobs, which can help the region's economy grow as a whole.
- **Timely Investigations:** A key component of providing high-quality care is prompt inquiry and diagnosis. The Government of India's India Action Plans and UN SDG 3 and 5, which aim to promote outstanding health and well-being, are in line with MA Care's focus on care providing to ensure increased service delivery.

vi. Gaps and Recommendations



- The real capacity of the hospital is fewer than the number of patients who are admitted to the hospital at any given moment. More efficient use of the area is required.
- Front-Office staff require a detailed orientation on the facilities and services provided by the centres.

b) MA Mahima

i. About the Clinic

Mahima Counselling Centre is a counselling centre located in Valappad, a town in the Thrissur district of Kerala, India. The centre provides counselling services to individuals and families, with a focus on mental health and emotional well-being. The services offered at the centre are designed to help individuals cope with a wide range of emotional, psychological, and behavioural issues.

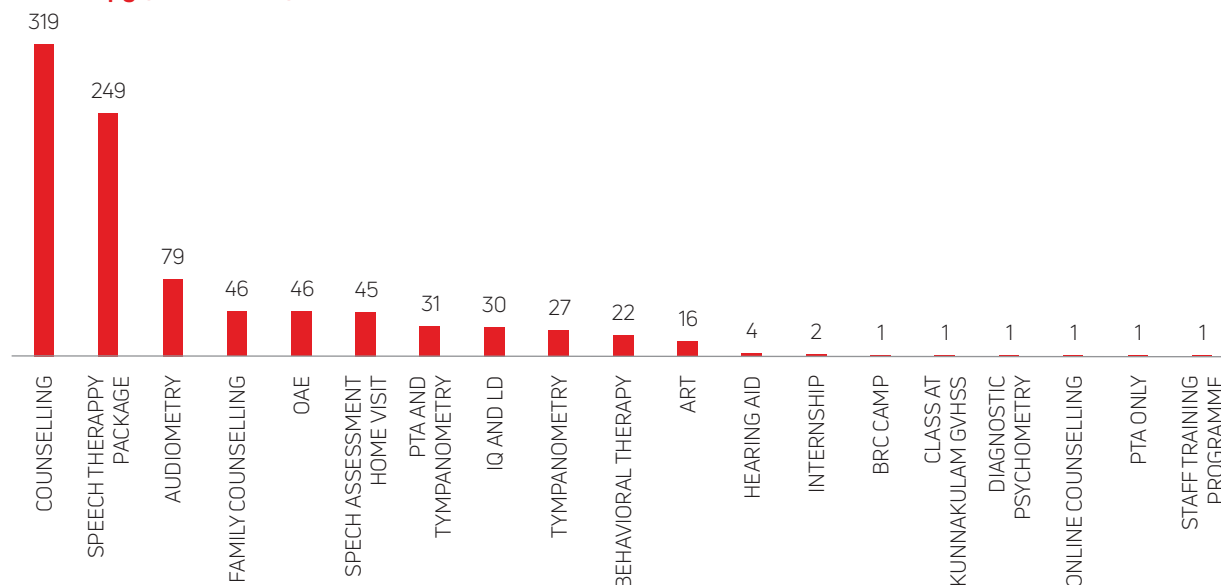
The counselling services offered by Mahima Counselling Centre are tailored to meet the unique needs of each individual client. Some of the common issues addressed by the centre include anxiety, depression, stress, grief and loss, relationship problems, family issues, and addiction. The centre also provides support for individuals dealing with trauma, abuse, and other forms of emotional distress.

At Mahima Counselling Centre, clients can expect to receive professional and compassionate care from experienced counsellors. The centre employs a team of qualified counsellors who are trained in a variety of therapeutic approaches, including cognitive-behavioural therapy, solution-focused therapy, and mindfulness-based therapy. The counsellors work collaboratively with clients to develop individualized treatment plans that are tailored to their unique needs and goals.

## ii. Overall Reach and Performance

923 patients were seen during the time-period. The break-up of the same is as follows.

### Type of Therapy (Ma Mahima)



## iii. Field Observations



- The centre offers a range of services, including individual counselling, couples counselling, family counselling, and group therapy. The services are provided by trained and experienced counsellors who use a variety of therapeutic techniques and approaches to help clients address their concerns and achieve their goals.
- The centre also provides support and guidance for issues related to academic and career choices, as well as personal development and life skills. The counsellors work with clients to identify their strengths, interests, and goals, and help them to develop strategies for achieving success in their chosen areas.
- Mahima Counselling Centre is committed to maintaining strict confidentiality and privacy for its clients, and provides a safe and non-judgmental space for individuals to share their concerns and seek guidance.

- Overall, the centre is a reputable institution in the Valappad area, offering quality counselling services to those in need.

## iv. Feedback from staff

- The counselling services at Mahima Counselling Centre are provided in a safe, confidential, and non-judgmental environment. Clients can trust that their privacy and confidentiality will be respected, and that they will be treated with compassion, empathy, and understanding. The centre is committed to providing affordable counselling services to all individuals and families in need, regardless of their financial situation.

## v. Feedback from Patients

- **Affordable Cost:** All the patients have praised the effectiveness of the services provided. The patients interviewed said that one of the primary reasons they came to the hospital was because the fees were significantly lower than those at other private hospitals.
- The reputation (97%) and affordability (96%) were primary reasons patients seek treatment at MA Care.
- Everyone surveyed expressed satisfaction with the services offered when asked about their interactions with the facility.
- All respondents agreed that workers were friendly and treated them with respect.

## vi. Highlights

- **Improved access to mental health services:** Rural areas often have limited access to mental health

services, with few mental health professionals and resources available. Counselling centres can bridge this gap by providing accessible and affordable services to those in need.

- **Stigma surrounding mental health:** In rural areas, there may be a greater stigma attached to seeking mental health services. The Centre provides a safe and non-judgmental space for individuals to seek help without fear of stigma or discrimination.
- **Unique challenges of rural life:** Rural life can present unique challenges such as isolation, lack of social support, and economic hardship. The centre provides support and guidance to individuals dealing with these challenges and help them develop strategies for coping and resilience.
- **Prevention and early intervention:** The centres also play an important role in prevention and early intervention for other disabilities. By providing early ENT screening, physiotherapy, occupational therapy, etc and support to individuals and communities, the centres help to easily identify and treat health issues before they become more severe.
- Overall, the counselling centre in the rural area of Valappad is crucial for promoting mental health and well-being in these communities. It provides a valuable service to individuals who may not have access to other mental health resources and can help to reduce the stigma surrounding mental health in rural areas.
- **Cultural competence:** The centre is more culturally competent and responsive to the needs of the local community. By understanding the unique cultural, social, and economic factors that affect the local population, staff have been able to provide more effective and relevant services.
- **Collaboration:** The centre often collaborates with other local organizations and healthcare providers to provide a comprehensive network of services. By working together like ENT screening, physiotherapy etc, MA Care is able to provide a range of resources to meet the needs of the community.

#### vii. Gaps and Recommendations

##### MA Care

- The real capacity of the hospital is fewer than the number of patients who are admitted to the hospital at any given moment. More efficient use of the area is required.

- Front-Office staff require a detailed orientation on the facilities and services provided by the centres.

##### MA Mahima

- Can provide counselling sessions for students from MA Academy.
- Network of doctors and hospitals need to be expanded.

#### c. MA Yoga and MA Fit



#### i. About

##### MA Yoga

Manappuram Yoga Centre is a yoga centre located in India that offers various yoga classes and workshops for people of all ages and levels of experience. The centre aims to promote the physical, mental, and spiritual well-being of individuals through the practice of yoga. The centre offers a variety of yoga classes such as Hatha Yoga, Ashtanga Yoga, Vinyasa Yoga, and Pranayama. The classes are conducted by certified and experienced yoga instructors who provide individual attention to each student and guide them through the practice of yoga.

##### MA Fitness Centre

The Fitness Centre by MAFIL is a one of its kind types of gym in Valappad. Clients can exercise at the Manappuram Fitness Centre with the help and direction of qualified instructors. The Fitness Centre caters to all fitness-related training for people to stay fit and offers a full range of cutting-edge, branded fitness equipment, among other things.

Sl No	Date	Unit Name	Type of camps	No of Beneficiaries	Place of activity	Remark
1	03-01-2022	MAYOGA THRISSUR	YOGA DEMO CLASS	110	THRISSUR	YOGA DEMO CLASS
2	09-02-2022	MAYOGA THRISSUR	YOGA AWARENESS CLASS	30	DELED SN COLLEGE IRANJILAKUDA	YOGA AWARENESS CLASS
3	08-03-2022	MAYOGA THRISSUR	WOMENS DAY PROGRAM	40	THRISSUR	WOMENS DAY PROGRAM AT MAYOGA
<b>Total</b>				<b>180</b>		

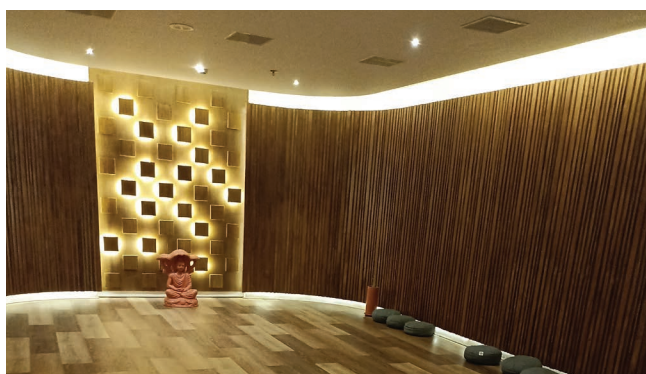


### iii. Field Observations



#### MA Yoga

- **Space:** The yoga centre has enough space for people to move freely without feeling cramped or overcrowded. The space is well-ventilated and well-lit, with enough room for yoga mats, props, and other equipment.
- **Comfort:** The centre has comfortable seating areas for people to relax before or after class. The temperature is neither too hot nor too cold, to facilitate a comfortable and relaxing experience.
- **Aesthetics:** The decor of the centre are soothing and calming. Earthy colors, natural materials, and soft lighting create a warm and inviting ambiance. Plants and natural elements also help create a connection to nature.
- **Music:** Soft, soothing music create a calming atmosphere that enhances the yoga experience.
- Apart from regular yoga classes, Manappuram Yoga Centre also conducts workshops on topics such as stress management, meditation, and mindfulness. These workshops are designed to help individuals manage their daily stress and lead a balanced life.



#### MA Fit

- **Provide Flexible Membership Options:** Rural areas may have limited public transportation, and many women may have work and family responsibilities. Providing flexible membership options, such as extended hours, online training, and affordable pricing, will make it easier for women to access and use the gym.

- The programmes are created to appeal to all demographics and physical fitness levels. An individualised assessment is the first step in creating a programme of exercise that is specifically tailored to all levels of fitness.
- Clients typically receive support from trainers, who help you with safe equipment use, good technique, and logging and tracking progress. Additionally, personal exercise programmes that are evaluated each month.

### iv. Feedback from clients

#### MA Yoga



- "I have been practicing yoga at this centre from the beginning, and I am blown away by the facilities. The yoga studio is spacious, clean, and well-equipped, with mats and props provided. I would highly recommend this yoga centre to anyone looking for a top-notch facility to practice yoga."
- "I have been practicing yoga for many years and have visited many different yoga centres, but this one stands out from the rest. The facilities are modern and well-maintained, with ample space for practicing different types of yoga. The atmosphere is calming and serene, and the staff is knowledgeable and attentive. I always leave feeling rejuvenated and refreshed after a session at this centre."
- "This yoga centre is truly exceptional. The facilities are state-of-the-art, with a wide range of equipment and amenities to support a well-rounded yoga practice. The teachers are highly experienced and dedicated, and the community of practitioners is warm and welcoming. I have seen significant improvements in my physical and mental health since joining this centre, and I would recommend it to anyone looking to deepen their yoga practice."
- "I have been practicing yoga at this centre for several months now, and I am thoroughly impressed with the facilities. The studio is spacious and airy, with plenty of natural light and a peaceful atmosphere. I appreciate the variety of classes offered, from restorative yoga to more challenging vinyasa flows. Overall, this is a fantastic yoga centre with excellent facilities that I would highly recommend to anyone."

### MA Fit

- The equipment is top-quality, and the trainers are skilled and attentive.
- "I live in a rural area and was pleasantly surprised to find such a high-quality gym in my community. The facilities are modern and well-maintained, with a wide range of equipment to support a full-body workout.



- The trainers are knowledgeable and attentive, and the classes are varied and challenging. I appreciate the friendly, community-oriented atmosphere of this gym and would highly recommend it to anyone looking to improve their fitness in a rural area."
- "This gym is a hidden gem in our rural community. The facilities are clean and spacious, with a range of equipment to support strength training, cardio, and functional fitness. The trainers are approachable and supportive.

### v. Highlights

#### MA Yoga

- **Lack of access to healthcare:** In many rural areas, access to healthcare facilities is limited. Yoga can be an effective way to improve the health and well-being of individuals, especially those who are unable to access conventional healthcare.
- **Stress and mental health issues:** The fast-paced and stressful lifestyle of urban areas is also seeping into semi-urban and rural areas. Yoga can be an effective way to manage stress and prevent mental health issues such as anxiety and depression.
- **Physical fitness:** Lack of physical activity and unhealthy lifestyles are also becoming common in semi-urban and rural areas. Yoga can be an effective way to improve physical fitness and prevent lifestyle diseases such as diabetes and obesity.
- **Empowerment of women:** Women in semi-urban and rural areas often have limited access to opportunities

for self-development and empowerment. Yoga can be a tool for empowering women and promoting gender equality. This is being

- **Cultural preservation:** Yoga is an integral part of India's cultural heritage. Promoting the practice of yoga by MA Yoga Centre in semi-urban and rural areas can help preserve and promote India's cultural heritage.

### MA Fitness



- **Knowledgeable and Friendly Staff:** Hiring friendly and knowledgeable staff can make a big difference in creating a welcoming environment. Staff members are trained to understand the specific needs of clients in semi-urban areas and be able to provide personalized support and advice.
- **Offer Variety of Workout Programs:** Women in rural areas may have different fitness goals and interests compared to women in urban areas.

### vi. Gaps and Recommendations

- Lack of readily available documentation. Needs more monitoring.
- The Yoga centre can conduct more camps to bring in more number of admissions.
- The gym can be provided to local sports professionals for training during lean hours.

### d. Ambulance Services



### i. About

By transporting underprivileged and underprivileged members of society to the hospital in a timely manner, the ambulances helped to save their lives. In order to offer patients with the necessary medical care until they arrive at the hospital, the ambulance was furnished with ICU beds, an oxygen concentrator, and other basic amenities. In order to raise awareness and publicise the availability and usage of ambulances as well as their availability to disadvantaged and marginalised parts of society, a fully equipped call-centre style hotline number was circulated.

### ii. Field Observations

The ambulance is kept in top shape and is well-maintained. All the SOPs are being followed and the equipment are in functional condition. Following the pandemic, the ambulance however is not being used the way it used to and therefore now has to expand its scope. MF needs to tie up with hospitals to support the ongoing requirements

- The organization has tied up with a couple of hospitals and primary health centres. The ambulance also works with communities at the village level. The organization has also formed a band of frontline workers who engage with the patients on a regular basis. This ensures that their needs are identified on time and the support is given on a timely basis.
- Accessibility of facilities, services, and information is essential to ensure response. Through this program, MAFIL has helped contribute to improved health infrastructure of the community.



### iii. Feedback and Testimonials

- "When my father had a heart attack in our small rural town, the ambulance arrived quickly and the paramedics were professional and knowledgeable. They stabilized him and transported him to the nearest hospital, which was over an hour away. Thanks to their quick response and expertise, my father made a full recovery." - Mary, rural resident

- "Living in a remote area, we were always worried about emergency medical services. But when my husband had a serious accident on our farm, the ambulance arrived within 20 minutes of our call. The paramedics were incredibly skilled and compassionate, and they took him to the hospital quickly. We are so grateful for their service and dedication." – Venu.
- These dedicated professionals work long hours in challenging conditions, often facing difficult terrain and weather. Their commitment to serving our community is truly inspiring." -Narayanan, resident of Valappad
- "I recently had to call an ambulance for my elderly mother who lives in a small town. The paramedics were so kind and patient with her, and they took the time to explain everything to me. They stayed with us until she was safely transported to the hospital, and even followed up with us afterwards to make sure she was doing okay. We are so lucky to have such caring and skilled professionals serving our rural area at such a low-cost." – Bindu, rural resident

### iv. Highlights

- Caters to underserved, underprovided sections of society: The patients supported hail from lower-economic backgrounds. However, since the income certificates and background verification of their actual income of all the beneficiaries is not done in detail, it is unclear if only those in need are catered to. All the beneficiaries are receptive of the services provided.
- By enabling patients to get at hospitals on time and receive the care they needed, the ambulance provided helped save lives. The most impacted were the most deserving and impoverished members of society who used the services the most and were hence the ones who were saved. Due to this, the mortality and co-morbidity rates may have significantly decreased.
- The ambulance team is trained to deal with emergency situations. The driver and relevant authorities for the ambulance were reachable via the hotline number.

### v. Gaps and Recommendations

- **Data Management:** A more robust and rigorous data management process needs to be in place. Data of some of the beneficiaries is outdated.
- **Increase Uptake of Ambulance facility:** Measures to be adopted to ensure that the ambulance is put to good use given the reduced caseloads. The ambulance can either be attached to nearby hospitals to ensure seamless services or used to conduct awareness drives in a more rigorous manner.

- **Enhanced corporate reputation:** CSR programs in healthcare can improve a company’s reputation, as it shows that the company is committed to improving the health and wellbeing of the communities it serves.

### III. Rural Development and Community Health Projects

#### a. Housing



##### i. About

The community’s largest areas of work from 2021 to 22 were related to the home development project. Prior to the intervention by MAFIL and MAFND, the beneficiary’s status was appalling, according to the analysis of the papers and interactions with the implementing agency. For instance, all of the homes were in dilapidated conditions and were not pucca dwellings. For individuals helped by the programme, the demand for secure housing was discovered to be urgent. The International Lions Club Charter and a local lions club aided with the housing project.

##### ii. Overall Reach

The project includes the Construction of 3 houses for BPL beneficiaries from Valappad, Kannur and Malayatoor. The project has been initiated as the result of a Survey analysis done by the Socio-Economic Unit Foundation, TVM – a Kerala Government accredited agency

##### iii. Field Observations

The Project contributed to the following

- **Improved quality of life:** Providing a house to the poor can significantly improve their living conditions, which can help improve their quality of life.
- **Safety and Security:** It provided them with a safe and secure place to live, protects them from harsh weather conditions, and offer privacy and comfort.
- **Enhanced health and well-being:** Poor living conditions can lead to various health issues, such as respiratory problems and water-borne diseases. By providing houses to the poor, the risk of such health issues can be reduced, leading to better physical and mental health.

##### iv. Feedback from beneficiaries

- All the beneficiaries mentioned that they felt secure, proud and relieved that they did not have to pay monthly report.
- All those spoken to mentioned that their confidence and self-esteem levels since they moved to the new place.
- The support from MAFIL and MF was important for them to proceed with building the houses, according to the beneficiaries.
- The construction of the houses was complete and the houses were predominantly in good, pucca condition.

##### v. Highlights

- **Boost to the local economy:** Constructing houses can create job opportunities for local people, such as construction workers, contractors, and suppliers. This can help boost the local economy and create a positive ripple effect in the community.
- **Reduced homelessness:** Providing houses to the poor can help reduce homelessness and improve social stability. It can also help break the cycle of poverty by providing a stable and secure living environment that can help the poor access education, healthcare, and employment opportunities.



- **Improved social standing:** Owning a house can help the poor gain social standing and self-respect, which can help improve their mental well-being and confidence.

Overall, constructing houses for the poor as part of CSR can have a significant impact on the quality of life, health, and well-being of the poor. It can also have positive economic and social impacts on the community.

##### b. Food Kit

The COVID-19 pandemic has had a significant impact on food insecurity worldwide. Lockdowns, economic disruptions, and supply chain challenges have led to a sharp increase in the number of people facing hunger and malnutrition. To address food insecurity during COVID-19,

governments and organizations have implemented various measures, such as food aid programs, cash transfers, and support for local food systems. However, more needs to be done to ensure that everyone has access to nutritious and affordable food during this crisis and beyond. MAFIL aimed to do this by distributing food packets.

#### i. The Need

- The pandemic has affected food insecurity in several ways. First, many people have lost their jobs or seen their income decrease due to lockdowns and economic downturns. This has made it difficult for them to afford food, particularly in areas where food prices have risen.
- Second, school closures have disrupted access to school meals, which many children rely on as a primary source of nutrition. This has particularly affected low-income families and vulnerable children.
- Third, the pandemic has disrupted global food supply chains, leading to shortages and price spikes for certain foods. This has affected both developed and developing countries, with the latter being particularly vulnerable to food insecurity.

#### ii. Highlights

The Covid food packet support has had a significant social impact, particularly for vulnerable individuals and communities affected by the pandemic. Here are some features of its social impact:

- **Reducing food insecurity:** The Covid food packet support has helped to reduce food insecurity among individuals and families affected by the pandemic. This has helped to alleviate hunger and ensure that people have access to the basic necessities of life.
- **Supporting vulnerable populations:** The food packets have been distributed to vulnerable populations, such as low-income households, the elderly, and those with pre-existing health conditions. This has helped to ensure that these populations have access to nutritious food, which is crucial for their health and well-being.
- **Strengthening community bonds:** The distribution of food packets has been carried out by various community organizations, volunteers, and government agencies. This has helped to strengthen community bonds and foster a sense of unity and solidarity during a time of crisis.
- **Reducing the spread of Covid-19:** The food packets have helped to reduce the need for people to leave their homes to purchase food, thereby reducing the risk of transmission of Covid-19. This has helped to protect vulnerable individuals who are more susceptible to the virus.
- **Boosting morale:** The food packet support has provided a sense of hope and relief to individuals and

families affected by the pandemic. It has helped to boost morale and provide a sense of security during a time of uncertainty.

#### iii. Summary

In summary, the Covid food packet support has had a significant social impact, providing vital support to vulnerable individuals and communities affected by the pandemic.

#### c. Health Facility Upgradation via Medical Support, Covid-Kit, Ventilator



Access to quality healthcare for people living in the areas was important. Here are some reasons why it was necessary in the program areas.

- **Improve infrastructure:** Many government health centres in rural areas lack basic facilities such as proper water supply, electricity, and sanitation. Renovation and restoration can help improve the infrastructure of these centres, making them more functional and efficient.
- **Increase availability of healthcare services:** Renovating and restoring health centre in rural areas can increase the availability of healthcare services in these areas. This can help reduce the burden on urban healthcare facilities and ensure that people in rural areas have access to quality healthcare.
- **Encourage healthcare-seeking behaviour:** The availability of well-maintained health centres can encourage people living in rural areas to seek healthcare when they need it. This can help prevent illnesses from becoming severe and reduce the likelihood of complications.
- **Create employment opportunities:** Renovation and restoration of government health centres in rural areas can create employment opportunities for people in these areas. This can help improve the local economy and reduce poverty.
- **Improve overall health outcomes:** Improved access to healthcare services can improve overall health outcomes in rural areas. This can help reduce the

prevalence of diseases, improve life expectancy, and promote a healthier population.

- Overall, the renovation and restoration of government health centres in rural areas is crucial for improving access to quality healthcare and promoting better health outcomes for people living in these areas.

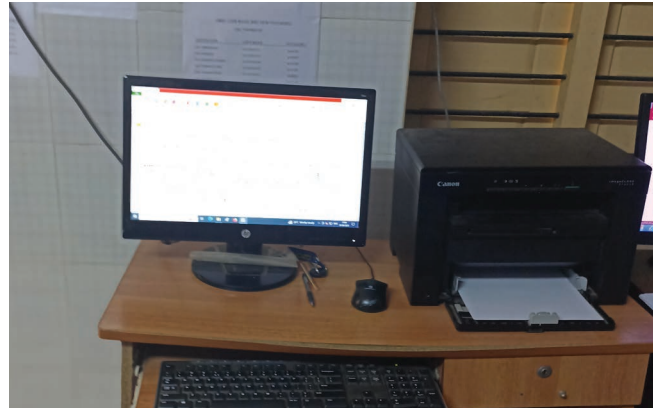
#### i. Providing Washing Machines



The project entailed provision of washing machines to government hospitals, which has several benefits, some of which are listed below:

- **Improved hygiene:** Washing machines can help ensure that hospital linens, including bedsheets and towels, are washed regularly and to a high standard. This can help prevent the spread of infections and illnesses within the hospital.
- **Increased efficiency:** By providing washing machines to government hospitals, the process of washing linens can become more efficient, with larger volumes of linens being washed in less time. This can help ensure that hospitals have a sufficient supply of clean linens to use for patients.
- **Cost-effective:** Providing washing machines to government hospitals can be a cost-effective solution compared to outsourcing laundry services. It can also reduce the risk of lost or damaged linens, which can add to the cost of providing healthcare services.
- **Improved patient comfort:** Clean and fresh linens can help improve the comfort of patients, which can help promote healing and recovery. Patients are more likely to feel positive and comfortable in a hospital that provides clean linens and a hygienic environment.
- **Better staff morale:** Adequate linen supply can improve staff morale, as they can focus on providing quality care instead of worrying about inadequate supplies of clean linens. This can help improve staff retention rates and overall job satisfaction.

#### ii. Donation of Desktops/PCs



Providing computers for data entry to government hospitals can have several benefits, some of which are listed below:

- **Improved accuracy and efficiency:** Data entry can be a time-consuming and tedious task, and manual data entry can lead to errors. Providing computers for data entry can help improve the accuracy and efficiency of this process, which can lead to better patient care.
- **Better data management:** Computers can help store and manage large amounts of data efficiently, which can help hospitals keep track of patient information, treatment history, and other important data. This can help improve the quality of care provided to patients.
- **Improved communication:** Computers can help facilitate communication between different departments within the hospital, making it easier for healthcare professionals to collaborate and share information. This can help improve the overall efficiency of the hospital.
- **Enhanced decision-making:** Having access to accurate and up-to-date data can help healthcare professionals make informed decisions about patient care. This can help improve the overall quality of care provided to patients.
- **Cost-effective:** While there may be an initial cost associated with providing computers for data entry, it can be a cost-effective solution in the long run. The time saved by healthcare professionals can be redirected to patient care, and the availability of accurate data can help reduce the risk of costly errors.

#### iii. Hospital Renovation

- Spending on several factors such as the quality of the work done, the level of cleanliness and hygiene, and the availability of necessary medical equipment and facilities. However, some potential benefits that patients may experience from the renovation and restoration of government hospitals are:
- **Improved hygiene and cleanliness:** Renovation and restoration work can improve the overall cleanliness and hygiene of the hospital. This can help reduce the risk of infections and illnesses for patients, which can contribute to their overall satisfaction with the hospital.

- **Upgraded medical equipment and facilities:** Renovation and restoration work can also involve the upgrade of medical equipment and facilities in the hospital. This can help improve the quality of care provided to patients, which can lead to better health outcomes and increased patient satisfaction.
- **Enhanced patient experience:** Patients may also have a more positive experience in a renovated and restored hospital. The hospital may have a more welcoming and comfortable environment, which can contribute to their overall satisfaction with the care they receive.

vi. **Overall Rating of Health Projects MA Care, MA Mahima, MA Yoga, MA Fit and Ambulance (Scale of 1-5 (1 being very bad, 2 being bad, 3 average, 4 good and 5- very good))**

	Housing	Food Kit	Medical Support	Covid Kit	Ventilator	Hospital Renovation	Others
Need for program	5	5	5	5	5	5	5
Availability of similar service providers	5	5	5	5	5	5	5
Beneficiary Selection	5	5	5	5	3	3	5
Beneficiary Receptivity	5	5	5	5	5	5	5
Caters to underserved, underprovided sections of society	5	5	5	5	5	5	5
Aligns to aspirations of beneficiaries	5	5	5	5	5	5	5
Alignment with Organization's vision and mission	5	5	5	5	5	5	5
Alignment to UN SDG	5	5	5	5	5	5	5
Alignment Govt Programs	5	5	5	5	5	5	5
Increased access	5	5	5	5	5	5	5
Achievement of targets	5	5	3	5	3	5	5
Adherence to timelines	5	5	5	5	5	5	5
Support delivery of services	5	5	5	5	3	5	5
Improved independence	5	5	5	5	3	5	5
Ratio of Support provided to overall need	5	5	5	5	3	5	5
Affordability	5	5	5	5	5	5	5
Helps reduce dependence	5	5	5	5	5	5	5
Improved Socio-Economic Conditions	3	3	3	3	3	3	5
Continued access to support	5	5	5	5	3	5	5
Sustainability after giving the support	5	5	5	5	5	5	5
Organization capacity to continue support	5	5	5	5	5	5	5
Adapting to evolving needs of beneficiaries	5	5	5	5	5	5	5
Sustained interest of the beneficiaries	5	5	5	5	5	5	5
Creating networks to ensure continuity	5	5	5	5	5	5	5
Community involvement	5	5	5	5	5	5	5
Increased self-confidence, pride and boosts morale	5	5	5	5	5	5	5
Reducing barriers	5	5	5	5	5	5	5
Increased aspirations	5	5	5	5	5	5	5
<b>AVERAGE SOCIAL IMPACT RATING</b>	<b>4.93</b>	<b>4.93</b>	<b>4.86</b>	<b>4.93</b>	<b>4.52</b>	<b>4.86</b>	<b>5.00</b>

### Gaps and Recommendation

- **MPS**
  - Sports grounds in schools can have a significant impact on the physical health and well-being of students. Without adequate sports facilities, students may have limited opportunities to engage in physical activity, which can lead to a sedentary lifestyle, obesity, and other health problems.
- **Ma Geet**
  - It is advised to open up communication with parents, particularly those from all socioeconomic groups, in order to boost their participation in various school-related activities. A more comprehensive plan for contact at regular periods must be developed.

- **Ma Campus**
  - Need for Hostel Facility: For students hailing from other districts and towns, a separate hostel facility for boys and girls would help increase the number of admissions.
  - Need for Campus Drives: A small number of pupils are enrolled given the popularity of the MAFIL brand. The figures might also reflect the rigorous admissions process used initially. Although the total pass rate may increase as a result, it may have an adverse effect on student income. Campus drives could be organised to boost enrolment.
- **Ma Academy**
  - Need for counselling: Since most of the students are in their late teens, they seem to be easily distracted and

are prone to falling into the trappings of adolescence including low self-esteem, poor sense of self-confidence and inability to deal with adversities.

- **MISD**
  - Increased student enrolment is required, and additional marketing efforts must be made to do this.
  - More possibilities for crash courses might be made available to increase intake in skill development.
  - Establishing sufficient employer relationships is advised in order to give candidates a choice of options with regard to salary, industry, job profile, location, brand, etc. Many times, job hopefuls don't want to pursue positions with unreliable employers, inconvenient locations, or unspecified kind of work, among other reasons.

### Alignment with UN SDG

The framework for achieving a better, more sustainable future for everybody is found in the Sustainable Development Goals (SDG). They deal with issues like poverty, inequality, climate change, environmental degradation, peace, and justice, as well as other worldwide problems we confront. Through the programs, MAFIL have been able to achieve five of the seventeen SDGs of the United Nations.



**GOAL 1** Through their education programs and skill development initiatives, Manappuram Finance Ltd aims to prepare young students for the future by equipping them with the necessary skills and knowledge to succeed in their careers. Additionally, the company's efforts in providing job opportunities via its organizations have contributed towards reducing unemployment rates in the area



**Goal 3** ensures to safeguard everyone's health and well-being at every stage of life. As self-esteem, self-confidence, social well-being, and family satisfaction levels rise as a result of improved access to education, well-being is also promoted. To achieve this goal, Manappuram Foundation has also implemented a range of health programs from multi-specialty clinics to a counselling centre, a yoga centre and gym that are designed to improve the health and well-being of the local community. Programs like hospital upgradation and ambulance provision are aimed at addressing the health needs of different communities and promoting healthy behaviours.



**Goal 4** Quality education - Manappuram Finance Ltd's education CSR initiatives have played a significant role in promoting inclusive and equitable quality education for all, and in contributing to the achievement of UN SDG 4. By providing access to education, quality infrastructure, scholarships, vocational training, and digital education, Manappuram Finance Ltd is helping to create a more equitable and prosperous society for all.



**Worldwide**, 129 million girls are out of school. Only 49 per cent of countries have achieved gender parity in primary education. At the secondary level, the gap widens: 42 per cent of countries have achieved gender parity in lower secondary education, and 24 per cent in upper secondary education. In developing nations like India, the situation is even more stark. By creating a more inclusive and equitable education system, MAFIL's projects are helping to address the issue of gender inequality and promote access to education for all. They are contributing to the achievement of UN SDG 4, which aims to ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.



**GOAL 8:** Manappuram Finance Ltd's CSR initiatives have contributed to the achievement of UN SDG 8 by promoting sustained, inclusive and sustainable economic growth, full and productive employment, and decent work for all. By providing job opportunities, equipping individuals with job skills, and hiring local talent, they are helping to create a more equitable and prosperous society.



Manappuram Foundation's CSR programs have contributed to reducing inequalities and promoting access to education, which is essential for building a more equitable and prosperous society. By creating a level playing field, providing access to education, health and rural development, and bridging the urban-rural divide, Manappuram Foundation is helping to



ensure that all individuals, regardless of their socioeconomic status or background, have the opportunity to succeed and thrive.

MAFIL's partnerships with government and non-govt organizations and funding bodies demonstrate their commitment to achieving UN SDG 17 and their dedication to working collaboratively with others to promote sustainable development and ensure access for all.



**GOAL 11** Manappuram Finance Ltd has been instrumental in creating sustainable communities in and around Valappad by uplifting locals and ensuring that facilities are available to them. By providing support and resources to the local community, the organization is helping to reduce dependency on outside sources and promote self-sufficiency. Moreover, by providing access to essential facilities such as education, healthcare, and infrastructure, Manappuram Finance Ltd is promoting the creation of inclusive and sustainable communities. The organization's initiatives have helped to improve the standard of living in the area, making it more attractive for individuals to live and work in.



**GOAL 16** Manappuram Finance Ltd's CSR initiatives have contributed significantly to the achievement of UN SDG 16. By promoting access to equity, good governance, capacity building, and peace, the organization is helping to create a more just, peaceful, and equitable society.



**Goal 17** - MAFIL's partnerships in collaboration with various arms of the government, panchayat level bodies, non-govt organizations, other charitable organizations and bodies like Lions Clubs demonstrates its commitment and dedication to working with partners to promote sustainable development for all, thereby achieving the United Nation's SDG 17

## Conclusion

CSR programs can have a positive impact not only on individuals but also on their families and communities. By providing resources and support, these programs can help improve development indices such as education, health, and economic opportunities. MAFIL has provided a platform for the community to improve their well-being by befitting from its CSR programs.

Furthermore, the lasting humanitarian footprint left behind by such programs is invaluable. By investing in the development of communities, MAFIL can help create a positive cycle of growth and progress that benefits everyone. As individuals and families become more self-sufficient and empowered, they can in turn contribute to the growth and development of their communities, creating a ripple effect that can last for generations.

Such initiatives can have a significant impact on the lives of people in need, while also creating a brighter future for everyone.