



## SOCIAL IMPACT ASSESSMENT

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

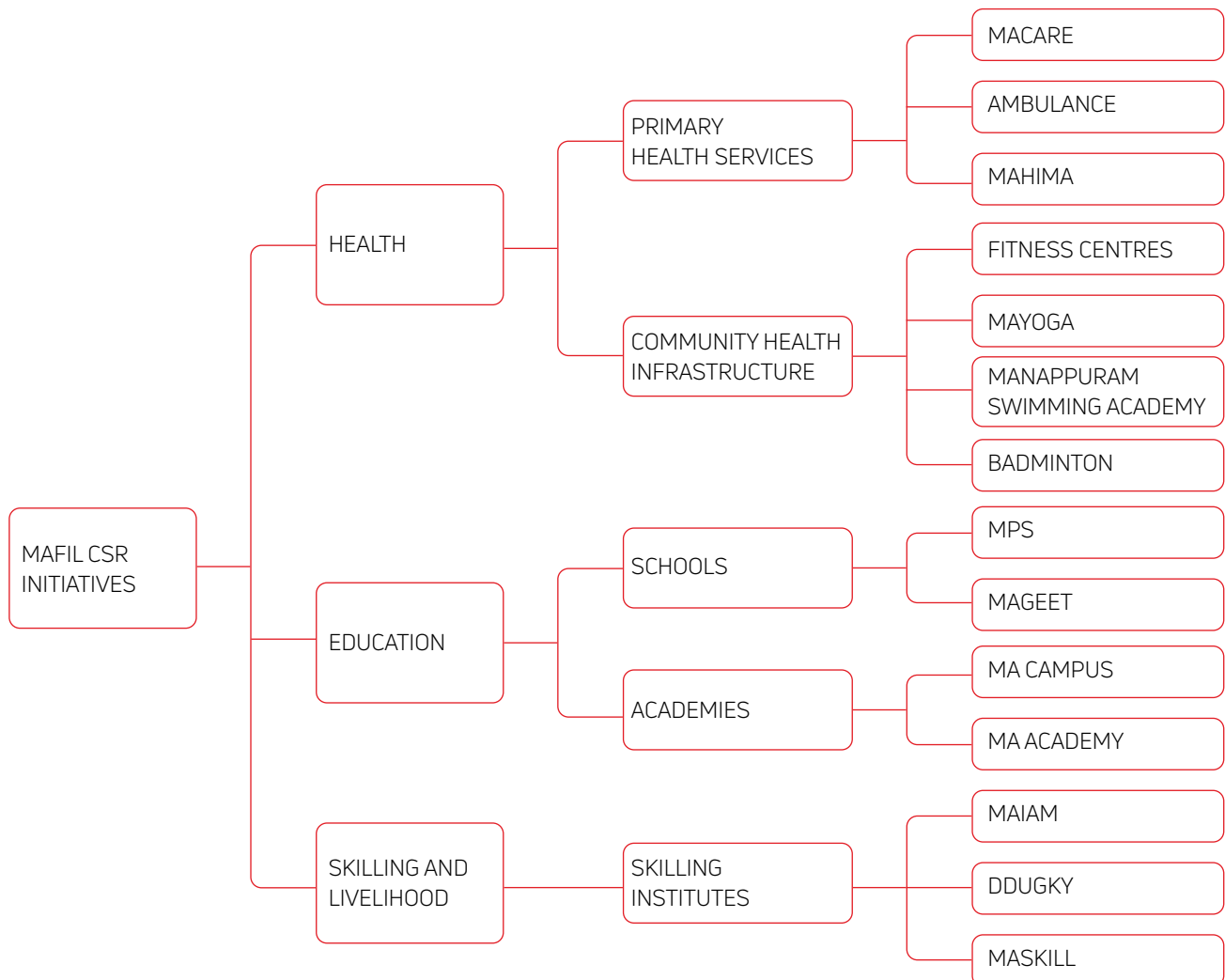
#### I. INTRODUCTION

Manappuram Finance Ltd (MAFIL), a non-banking financial company (NBFC), Founded by V.C. Padmanabhan in Valapad, Kerala, Thrissur district of Kerala, traces its origins back to 1949. It is one of India's leading gold loans NBFCs, boasting over 4,600 branches across 28 states and 4 union territories. The Manappuram Foundation (MF), the Corporate Social Responsibility (CSR) arm of MAFIL, was established in 2009 with a vision to foster a sustainable and inclusive society. The Foundation is dedicated to initiatives spanning education, healthcare, environment, and community development. In 2022-23, MAFIL funded 20 projects as part of its CSR initiatives worth ₹ 44,14,89,174.

#### Projects considered for Social Impact Assessment

14 projects supported by MAFIL and each with a budget of over ₹ 1 crore were only considered for this Social Impact Assessment. The total value of the 14 projects implemented during 2022-23 was ₹ 38,89,24,843.

#### Projects for Assessment



## II. ABOUT THE ASSESSMENT

MAFIL engaged Social Audit Network (SAN), India, to conduct a Social Impact Assessment not all the programs, only those project above 1cr is selected. Support was allocated to three main thematic areas:

- Promotion of Quality Education
- Promotion of Quality Healthcare
- Livelihood Enhancement

### Objective

The study examined the overall impact of the program and assessed the extent to which the support provided was instrumental in reaching out to the target beneficiaries and achieving MAFIL's CSR policy objectives. The assessment aims to evaluate the relevance, effectiveness, efficiency, sustainability, and social impact of the CSR projects, with the intention of providing recommendations for long-term implementation.

### Scope

The scope of the Social Impact Assessment is from April 2022- March 2023.

### Methodology

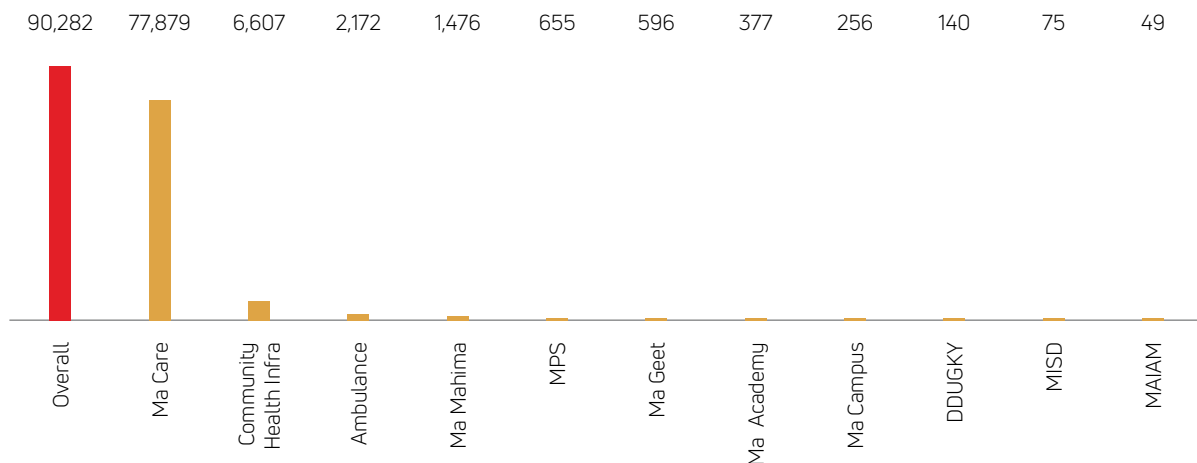
A field survey was conducted over a span of five days in February 2024, with a view to understand all the key projects. This phase predominantly involved on-site visits, conducting both one-on-one interviews, interacting with available beneficiaries/key stakeholders and reviewing documents and data available within with in Manappuram Foundation (the implementing agency of MAFIL). The assessment also deployed various other methodologies like telephone calls, online surveys etc to ensure a thorough evaluation of the program's impact.

### Stakeholders consulted.

Primary data was collected through direct interaction with beneficiaries during the visits. Focus group discussions and personal interviews were conducted with primary stakeholders, management team, and staff of the Institutions. The SAN team conducted on-site visits, conducting both one-on-one interviews, interacting with available beneficiaries/key stakeholders and reviewing documents and data available within Manappuram Foundation. The following Stakeholders were consulted as part of the assessment.

Stakeholders consulted	Type of Interaction	Total consulted
Program Heads	Direct Interview	15
Program Staff	Focus Group Discussions, Telephonic interviews	36
CEO-Manappuram Foundation	Personal interview	1
MAFIL Staff	Personal interviews	3
Teachers / AVP / Principal	Personal interviews, Online Questionnaire	58
Students	Questionnaire, FGDs	124
Parents	Personal interviews, FGD	28
School Staff	Personal interviews	15
Healthcare Project Beneficiaries	FGD, Online Questionnaire	263
Students from various Academy's	Online Questionnaire, Telephone survey	21
Staff of Academy's	Personal interview	16
Manappuram Foundation Staff	Personal interview	3
<b>Total Consulted</b>		<b>583</b>

### No. of beneficiaries





### III. ASSESSMENT FINDINGS

#### A. Overview

##### Reach

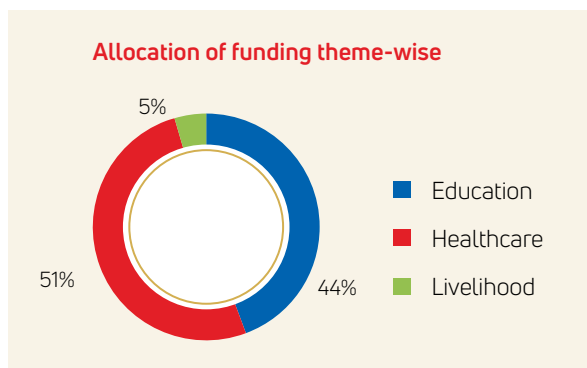
In all, 90,282 beneficiaries were supported through the 14 CSR programs funded by MAFIL.

##### Amount Spent

MAFIL provided a support of ₹ 38,89,24,843 to implement the CSR initiatives during the period April 2022- March 2023

Theme	Project	Total Spend	
Promotion of Quality education	Mkundapuram Public School	4,14,69,000	
	Mageet	9,48,13,962	
	Ma Academy	2,49,52,301	
	Ma Campus	1,10,92,620	
	<b>TOTAL</b>	<b>17,23,27,883</b>	
Skill Development and Livelihood	DDUGKY	83,75,326	
	Manappuram Institute of Automotive	50,03,726	
	Manappuram Institute of Skill Development	41,79,534	
	<b>TOTAL</b>	<b>1,75,58,586</b>	
Promotion of healthcare	Ambulance service	1,47,25,688	
	Mahima Counselling & Psychotherapy centre	37,62,078	
	Ma Care	18,05,50,609	
	Manappuram Swimming academy	46,08,260	
	Manappuram Badminton Court	2,03,624	
	Manappuram Fitness Centre	24,37,203	
	Manappuram Yoga Centre	75,72,410	
		<b>TOTAL</b>	<b>19,90,38,374</b>
		<b>GRAND TOTAL</b>	<b>38,89,24,843</b>

A major proportion of these expenses (51%) was provided to improve the health facilities. Additionally, 44% of the support was allocated towards improving the infrastructure and facilities within the schools and academies. 5% was provided to the livelihood projects.



#### B. CSR compliance

Criteria	Yes/No	Observations
CSR Policy in place	Yes	Policy was renewed in 2022
Approval of policy by the Board	Yes	Approved by Board of Directors
Policy disclosed	Yes	Uploaded on the website
Key focus area identified in the policy and followed	Yes	Three areas identified – Quality Education, promotion of Health and Skill development – and followed
Key beneficiaries identified	Yes	Rural children and youth, Rural communities
Responsible team for execution of CSR activities	Yes	Manappuram Foundation has an experienced and dedicated team present who monitor and evaluate all the projects on a daily basis
Need Assessment of projects done before implementation	Yes	Raised by the implementing partner and submitted to the Manappuram Foundation team
Periodic Stakeholder consultations	Yes	The Manappuram Foundation team visits each project site every month and also has telephonic interactions with them on a need basis
Feedback mechanism in place	Yes	The Manappuram Foundation team personally interacts with the beneficiaries and get direct feedback from them
Course correction on feedback	Yes	Based on the feedback, immediate steps are undertaken for strengthening or changing the implementation strategies
Periodic Tracking of beneficiary progress	Yes	Monthly reports are submitted by partners and a tracking system is maintained by the Foundation team.
Internal impact assessment of projects	Yes	No structured formats in place. Assessment is only done by observations during the periodic visits done for all the projects by the Foundation team
External impact assessment projects	Yes	A third-party assessment by SAN was done in March 2022.

Criteria	Yes/No	Observations
Review of CSR activities by the Board	Yes	Quarterly review of CSR activities by Board.
Annual CSR Reports published	Yes	Annual CSR reports published and circulated with the Board and implementing partners. Also available in the MAFIL website. CSR report is part of the Company's Integrated report

## C. Healthcare Projects

### 1. Ma Care

Ma Care is a chain of polyclinics in Kerala that are committed to delivering high-quality radiology and lab services. Equipped with state-of-the-art technologies, Ma Care ensures seamless and modern healthcare delivery. With 14 departments offering speciality and super-speciality services, patients have the option for both walk-in consultations and online video consultations, as well as access to an online pharmacy. Ma Care's services extend across Thrissur and Ernakulam districts, catering to a diverse population. Funding Support provided by MAFIL: The total CSR support provided in 2022-23 was ₹ 18,05,50,609. 55.2% (₹ 9.97 lakhs spent on Capex) and remaining on Opex (Approx 8 Cr).

#### Observations by SAN Team

- The maintenance of infrastructure and equipment was good working order; regular preventive maintenance checks completed.
- The clinics were well-organized, with logically segregated areas and clear signboards, facilitating easy navigation for both staff and patients.
- Patient satisfaction was high, average ratings above 4.5 out of 5 for affordability, reputation, quality of care, behaviour of staff, and overall impression.

#### Survey Findings

- 56 Ma Care patients surveyed. Of this, 96.43% praised the friendly demeanour of the staff, while 92.86% rated the quality of services as excellent.
- 75% found services affordable, 79% felt the services provided were worth the fees.
- 98% expressed willingness to recommend Ma Care to others.
- Areas for potential improvement as per those surveyed include 30.36% suggesting expanded services and 23.21% indicating adjusting working hours to accommodate varying schedules.

#### Relevance:

- Universal Health Coverage (UHC) Contribution: Polyclinics ensure medical treatment and diagnostics

access, benefiting underprivileged areas like Thrissur, Palakkad, and Malappuram, aligning with UHC objectives.

- Affordable Healthcare:** Offers affordable laboratory services reduces patient expenses, broadening healthcare access and supporting UHC goals.
- Alignment with GOI and UN SDGs:** Commitment to service enhancement resonates with India's healthcare goals and UN SDGs, promoting good health and addressing inequalities.
- CSR Adherence:** Subsidized medicines and lab facilities ensure healthcare access for disadvantaged individuals, aligning with CSR objectives.
- BPL Patient Discounts:** Discounts for below poverty line patients increase healthcare affordability and accessibility.
- Advanced Diagnostics:** Availability of MRI facilities enhances diagnostic capabilities, providing comprehensive healthcare services.
- Competitive Advantage:** Comprehensive service range and superior CT options in comparison with other polyclinics. Current set-up comparable to Amala and Jubilee.

#### Effectiveness:

- With a focus on timely screening, administered 77,879 tests in Thrissur and Kaloor centres in 2022-23. Rigorous upkeep and maintenance ensure all equipment are in optimal condition.
- The state-of-the-art equipment, including a 1.5 Tesla Siemens MRI machine and a 128-slice CT scanner, enable complex procedures without exposing patients to harmful radiation.
- Patients choose Ma Care for its reputation and affordable cost, with satisfaction levels soaring as evidenced by unanimous praise for the hospital's services and staff courtesy.

#### Efficiency:

- Prioritizes early identification of illnesses through advanced MRI and CT equipment, particularly benefiting pregnant women.
- Affordable services, including discounted MRI scans and concessions for BPL.
- Efficient diagnosis is ensured through expedited lab processes and advanced imaging technologies,
- Streamlined workflow facilitated by well-organized clinic spaces.

#### Sustainability:

- Successful brand-building via comprehensive and affordable services



- Financial sustainability is achieved through a dual revenue stream, combining CSR support with revenue from services.
- Strategic investments in infrastructure, such as state-of-the-art diagnostic equipment, enhance operational efficiency and service quality, contributing to long-term ROI.

#### Social Impact:

- Increases healthcare accessibility by providing low-cost diagnostic services.
- Offering subsidized diagnostic services reduces the financial burden on poor patients.
- Timely investigations and affordable diagnostic services contribute to improved health outcomes.
- Patient-centred care approach fosters trust and engagement within the community.

The accessibility of affordable diagnostic healthcare remains a persistent concern, often resulting in increased out-of-pocket expenses and subsequent delays in accessing healthcare services. Despite advancements in healthcare leading to improved disease prevention and treatment, many individuals still lack access to low-cost, high-quality diagnostic care. Through its Ma Care polyclinic, MAFIL has been able to enhance access to low-cost diagnostic care for communities within and around the clinics.



## 2. Ambulance Project

The ambulance initiative in Thrissur and Ernakulam districts encompasses a fleet of seven vehicles, launched between

2016 and 2021, with the majority added in 2021 to enhance emergency response capabilities. The fleet comprises three types of ambulances: Basic Life Support (BLS) (1 No), Intensive Care Unit (ICU) (1 No), and Neonatal Intensive Care Unit (NICU) (5 Nos). The total funding support given by MAFIL is ₹ 1,47,25,688. ₹ 43 lakhs (29%) was spent towards capex. The remaining amount Approx 1.035 Crores (71%) was spent on Opex.

#### Observations by SAN Team

- All inspected ambulances were well-maintained and equipped, with meticulous record-keeping of equipment usage.
- Interviewed staff members expressed high satisfaction with their roles.
- Data was readily accessible via the helpline team.
- Feedback from ten patients via phone interviews showcased high satisfaction.
- Average rating of 4.5 for service quality, timeliness, and overall experience, and a perfect score of 5 for staff behaviour

#### Relevance:

- Addresses the critical need for accessible healthcare services, particularly among marginalized rural and semi-urban populations, with 34% of beneficiaries coming from below the poverty line.
- By strategically positioning ambulances in areas lacking quality healthcare facilities and providing affordable services, the program ensures timely access to medical care.
- Aligning with MAFIL's CSR goals and supporting UN SDG 3 for good health and well-being.
- Complements the government's efforts to enhance healthcare accessibility, catering to the underserved sections of society and levelling the healthcare playing field.

#### Effectiveness:

- The ambulance initiative has made a substantial impact by reaching 2,172 patients, attending to over 94% of the 2,308 calls received.
- Average patient satisfaction rating of 4.5 out of 5 across various parameters.
- Equipped to handle a wide range of critical cases and integrated with a network of reputable hospitals.
- Ambulances ensure timely emergency care and comprehensive medical support, reflecting the program's effectiveness in enhancing healthcare access and patient outcomes in Kerala.

**Efficiency:**

- Attends to at least 5 calls per day and covers a distance of 45 km / trip, demonstrating operational efficiency.
- Total 1,12,000 km run during the audit period.
- The availability of a hotline for immediate medical guidance and support
- Meticulously maintained ambulances and well-trained staff, contributes to the program's high responsiveness, rapid turnaround between calls.

**Sustainability:**

- While the initiative has provided essential support to rural healthcare infrastructure and achieved high staff retention rates through training and development, financial sustainability remains a concern, with 70% of funding provided by MAFIL.
- Efforts are needed to increase revenue generation and forge more partnerships to strengthen the ambulance service's network and support system, ensuring its long-term viability and continued impact on healthcare accessibility.

**Social Impact:**

- The initiative has significantly improved healthcare access, reduced health disparities, and created employment opportunities within the community, catering to lower socio-economic backgrounds and vulnerable populations.
- By addressing critical healthcare needs, fostering economic development, and minimizing environmental impact through technology integration, the program demonstrates a multifaceted social impact, contributing to enhanced well-being and sustainable community development in Kerala.

The MAFIL ambulance project stands as a commendable initiative aimed at bridging the gap in access to emergency healthcare services, particularly among marginalized communities in Thrissur and Ernakulam districts. With a fleet of specialized ambulances catering to critical care needs, the project has made significant strides in providing timely and life-saving interventions to those in need.



**3. Mahima Counselling and Psychotherapy Centre**

Mahima Centre works towards providing a holistic approach to addressing various psychological, developmental, and educational challenges individuals face across different stages of life. The centre offers a wide range of services tailored to meet the unique needs of clients, from children with speech delays to adults seeking career guidance or managing mental health issues. The total expenses of the centre 2022-23 was ₹ 44.69 lakhs, out of which 17.26 lakhs were covered through revenue generated from the services provided by the centre. MAFIL filled the gap funding with a support of 37.62 lakhs. Of this, 1 Lakh was earmarked for capital expenditure (capex) for the centre. Majority of the funds 36.5 Lakh Rupees (97%) was for Opex.

**Observations by SAN Team**

- Comprehensive range like group/individual therapy, couples counseling, individual sessions.
- Privacy, anonymity are being maintained, providing a non-judgmental, secure environment.
- Equipped with adequate resources, the centre offers timely services.
- Patients felt the centre was good compared to other centres in Kochi and Thrissur.
- High satisfaction levels on friendliness, respectful treatment received from the staff.

**Survey Findings**

- 25 respondents surveyed, highlighted positive feedback for Mahima Centre's services.
- 92% praised quality and 96% expressed satisfaction with the value for money.
- 96% said they would recommend Mahima to others.
- Improvement suggestions include expanding offerings (29%), extending operating hours (29%).

**Relevance:**

- Aligns with UN SDGs, including Good Health and Well-being (SDG 3) and Reduced Inequalities (SDG 10), acknowledging mental health's impact on overall well-being and societal equality.
- Addressing hearing impairments through early intervention complements government initiatives like RBSK, enhancing community health and well-being.
- Challenges such as stigma and lack of awareness hinder beneficiary receptivity, emphasizing the need for outreach to overcome barriers to access mental health support.

**Effectiveness:**

- Provides comprehensive services for mental health, speech, and hearing issues, serving a total of 1,476 patients.



- Improved well-being and mental health of patients
- The center identified 887 new patients, while 589 were returning patients.
- Efforts to expand outreach and increase patient numbers need to be intensified, given the scope of the center's impact.

**Efficiency:**

- Mahima boasts a skilled team comprising professionals such as clinical psychologists, psychiatric counsellors, audiologists, speech-language pathologists, LD trainers, and dedicated support staff. Individualised evidence-based approaches ensure patients receive tailored care, leading to improved well-being.
- Patient satisfaction stands at 92%, with 96% expressing contentment with the value for money.

**Sustainability:**

- Currently relies on MAFIL for operations, achieving financial independence is crucial.
- Understanding patient needs through surveys is essential to prioritize services and meet growing demand effectively.

**Social Impact:**

- Significantly improved the health and well-being of its patients, evidenced by positive feedback from beneficiaries.
- Helped reduce stigma around mental health issues through counseling services, thereby promoting psychological resilience.
- Contributed to reducing disabilities through early intervention and rehabilitation services, enabling individuals to lead more independent lives.
- Recognized the importance of geriatric care and has provided specialized support for older adults.

With a broad spectrum of customized services, Mahima Centres meet the unique needs of each client, from children with speech delays to adults seeking career guidance or mental health support.

**4. Community Health Infrastructure**

Manappuram Fitness & Sports Complex in Valapad offers a comprehensive array of premium fitness and recreational facilities tailored to diverse needs. The center boasts a state-of-the-art gym with personalized training programs, spacious relaxation lounges, and shower facilities. Additionally, the aquatic complex features a well-equipped pool with coaching sessions for swimmers of all abilities, including special programs for differently-abled individuals. The yoga centers in Thrissur and Valapad provide holistic wellness through various yoga disciplines taught by certified instructors. Completing the array of amenities is the badminton court, offering training programs and convenient access for enthusiasts. In 2022, support amounting to ₹ 1,48,21,498 was provided by MAFIL for this project. Of this, Approx 23.1 lacs was spent on Capex costs.

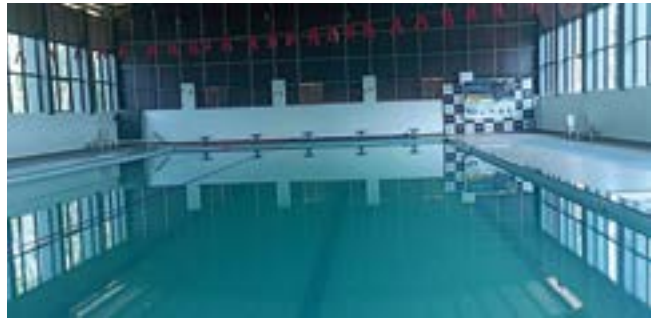
Project	Actual Spent (Lakhs)	CAPEX (Lakhs)	OPEX (Lakhs)
Manappuram aquatic complex	46,08,260	₹ 14.7 lacs (31.9%)	31.5
Manappuram badminton court	2,03,624	₹ 0.8 lacs (34.7%)	1.2
Manappuram fitness centre	24,37,203	₹ 7.5 lacs (30.7%)	16.9
Manappuram yoga centre	75,72,410	₹ 0.1 Lacs (0.1%)	75.4

**Observations by SAN Team**

- The swimming pool stands as a fantastic facility, boasting a large size and adherence to international standards. It is well-maintained and also equipped with modern amenities like shower rooms and separate timings for

different age groups, catering to the diverse needs of its patrons. Such high-quality infrastructure is often rare even in metropolitan cities like Chennai, making it a standout feature for the local community, offering a premium swimming experience.

- In Thrissur and Valapad, the Yoga Center provides a calm atmosphere and aesthetic appeal, with a serene environment for its practitioners. The centres have ample rooms that have adequate ventilation and lighting; this creates an atmosphere conducive to relaxation and mindfulness.
- The badminton courts at the Manappuram complex are of high standards, featuring two Yonex synthetic courts. In addition to quality physical infrastructure, the badminton academy offers psychological training to athletes, recognizing the importance of mental preparedness in sports performance. The complex also has amenities like shower rooms and individual coaching, ensuring that athletes have everything they need to excel in their sport.
- The premium gym sets a high standard for fitness facilities and has the latest infrastructure and equipment. With individualized assessment and personal fitness programs, it caters to the unique needs and goals of each member, providing tailored support and guidance on their fitness journey. The presence of experienced training instructors adds to the gym's appeal, offering expertise and motivation to help members achieve their fitness aspirations effectively.



#### Survey Findings

- 25 respondents surveyed, highlighted positive feedback for Mahima Centre's services.
- 92% praised quality and 96% expressed satisfaction with the value for money.
- 96% said they would recommend Mahima to others.
- Improvement suggestions include expanding offerings (29%), extending operating hours (29%).

#### Relevance:

- Offer modern facilities catering to diverse needs, fostering a culture of health and well-being within the community.
- Sole provider of such amenities in the area, these centres align with MAFIL's CSR objectives.
- Contribute to the Government of India's health mandates by providing spaces for various forms of exercise.
- Encouraging healthy lifestyle choices and addressing social issues like drug abuse.
- Align with the UN SDG by promoting health and well-being.

#### Effectiveness:

- Reached 6607 beneficiaries.
- Offers tailored programs across its gym, swimming academy, badminton court, and yoga centers.
- Enhanced health and well-being through physical and mental fitness activities.





- Facilities encourage youth to adopt healthy lifestyles by engaging them in structured training programs and promoting sportsmanship and teamwork.
- The high-quality infrastructure ensures exceptional experiences.
- Structured training led by certified professionals fosters skill development and discipline.

**Efficiency:**

- Distinguishes itself through personalized programs, offering tailored training sessions and coaching to cater to diverse needs and fitness levels.
- Personalized attention and professional expertise of the certified trainers.
- Safety measures are prioritized, with trainers emphasizing injury prevention strategies and water safety protocols in the swimming academy.
- Accessibility and affordability of the facilities contribute to cost savings for the community, making fitness more accessible to all socioeconomic groups.
- Convenience of having these facilities saves time otherwise spent on long commutes, allowing individuals to dedicate more time to exercise and wellness activities.

**Sustainability:**

- Modern fitness facilities contribute to the local community's health infrastructure.
- Offering affordable and well-maintained amenities enhance area's appeal and quality of life.
- Diverse activities promote overall health and well-being across different age groups.
- Capacity building of trainers ensures delivery of quality programs that meet evolving needs,
- Convenience and accessibility of local health infrastructure encourage increased participation rates, leading to improved health outcomes for the community as a whole.

**Social Impact:**

- MAFIL's commitment to inclusivity is evident through the aquatic complex's special programs catering to differently abled swimmers, ensuring equal access to physical activities and health benefits.
- By offering facilities promoting preventive healthcare choices like swimming, yoga, and gym workouts, MAFIL encourages regular exercise and wellness practices, contributing to community health infrastructure and resilience.
- Residents take pride in access to world-class amenities, enhancing their sense of belonging. Beneficiaries appreciate the unmatched facilities, fostering community

cohesion through shared fitness activities and strengthening social bonds.

The Manappuram Community Health Infrastructure represents a significant investment in the well-being of the Valapad community, offering a range of premium fitness facilities and wellness programs designed to cater to diverse needs and interests. Through the provision of state-of-the-art gyms, aquatic complexes, yoga centres, and badminton courts, MAFIL has succeeded in upgrading the local health infrastructure and promoting a culture of health and well-being within the community.

**D. Skill Development Projects****1. Manappuram Institute of Skill Development**

In 2022-23, MASKILL delivered a Healthcare Assistant Certification Program. The project was aimed to provide students with a pathway to a successful job in the healthcare field. The course, which was created in collaboration with expert doctors and nurses gives students the knowledge and abilities they need to perform critical tasks related to patient care. The duration of the course was 300 hours. ₹ 41,79,534 was provided by MAFIL. Of this 3.3 lacs were spent on Capex and rest on Opex.

**Observations by SAN Team**

- The curriculum appeared to be well-organized and thoughtfully designed.
- Engaging sessions, which is important for maintaining the interest and attention of the participants.
- It was informed by the trainer and the students that regular assessments were conducted during the course of the program.
- The students seemed receptive to the course and were very earnestly responding to the queries raised by the trainer.
- The classrooms were well-equipped and ventilated. The seating and the facilities like library were adequate, creating a comfortable and conducive learning environment.

**Survey Findings**

- 26 students responded to an online survey questionnaire sent via Survey monkey.
- 81% surveyed cited their interest in the healthcare industry as the primary motivation for enrolling in the course.
- 54%, discovered the course through social media channels.
- 35% were introduced to the program by friends or family members.
- 89% of respondents rated MISD's reputation as excellent.
- 85% expressed high satisfaction with the course overall, with 15% reporting satisfaction.

- All participants unanimously agreed that the course fees were affordable and reasonable.
- 96.15%, lauded the quality of trainers.
- 96% acknowledged the practical sessions as beneficial to their learning journey.
- 100% of respondents expressed their willingness to recommend the course to others.
- 73% of students identified as first-generation learners.

**Relevance:**

- There is a serious dearth of nursing assistants and healthcare assistants not only in professional health settings but also in private homes.
- Eligibility for enrolment is those who have passed 10<sup>th</sup> Std. This inclusive criterion ensures that many can embark on a journey towards a career in the healthcare sector.
- One of the few centers offering this program in Thrissur, MASKILL is commended for its commitment to making quality education accessible at an affordable cost.
- There are institutes that offer this course in Thrissur and Kochi, but none are this affordable.
- Program contributes to Goal 3: Good Health and Well-being.
- MAFIL's and MASKILL view of aligning this course with the National Skill Development Corporation (NSDC) is in line with GOI's skill development priorities.

**Effectiveness:**

- The project offers a detailed and comprehensive module that focuses on pertinent areas.
- effectiveness of the program accredited by NSDC is evident through its mix of classroom and practical sessions.
- Skilled trainers with industry experience, who gave them comprehensive guidance and support throughout their training.
- Collaborations with hospitals are invaluable for students' pursuing careers in healthcare. These tie-ups offered opportunities for practical training, internships, and ultimately, employment placement.

**Efficiency:**

- The 3-month period was found to be a reasonable training period to absorb information effectively without feeling overwhelmed.
- The program had a sufficient number of trainers to ensure that students receive personalized attention and guidance.

- The conducive learning environment well-equipped classrooms gives students the necessary resources to enhance learning.
- The program was affordable and enabled students from diverse socioeconomic backgrounds to pursue their educational goals without facing financial barriers.

**Sustainability:**

- Currently, the program relies on operational expenses (Opex) fees supported by MAFIL. However, it's noted that the fees don't cover the overall expenses of the program. This indicates a financial gap that needs to be addressed.
- The MASKILL team has established a good rapport with hospitals, which is beneficial for student placement and practical training opportunities.
- While technical skills have been focused upon, there is a need to emphasise on soft skills development.

**Social Impact:**

- By providing training to become healthcare assistants, the program helps address the shortage of qualified personnel in both professional health settings and private homes.
- Inclusive enrolment criteria, open to individuals with diverse backgrounds, promotes access.
- Helped the students in finding a job, as evidenced by 92% (24 students) finding employment after completion.
- Through its focus on healthcare training and skill development, the program indirectly contributes to improving health outcomes.
- The program's affordability breaks down financial barriers and promotes educational equity.

The Manappuram Institute of Skill Development's Healthcare Assistant Certification Program has demonstrated remarkable success in providing students with the skills needed to secure a job in the healthcare industry. There is scope to refine the project, especially when it comes to guaranteeing financial sustainability, improving training in soft-skills and strengthening data management procedures. By addressing these gaps and implementing the strategies, the institute can solidify its position as a leading provider of skill development training in Valapad and create a more significant impact on the healthcare workforce in the geographic area.





## 2. Manappuram Institute of Automotive Skills (MAIAM)

Manappuram Institute of Automotive Skills (MAIAM) is the automotive skills development unit of Manappuram. One of the key courses offered is that of the Automotive Body Repair Technician. The students are trained on repairing vehicle bodies and frames damaged due to major or minor dents. The duration of the program is 1 Year (8 Months Institutional Training + 4 months Internship training in various dealerships). In 2022-23, 49 students were enrolled as part of the program. All 49 passed out while 37 were placed in various organizations. The total amount spent on the program was ₹ 50,03,726. Of this, ₹11.6 lacs were allocated for purchase of an interlocking and tool set. ₹27.7 Lacs was earmarked for salaries, consumables, and spares, while ₹3.1 lacs were designated for other expenses.

### Observations by SAN Team

- The institute is operating at a high standard. Both theory and workshops were conducted.
- The premises was well-maintained and fully equipped for training purposes.
- Stakeholder consultations revealed unanimous satisfaction among those involved.
- It was evident that MAIAM's reputation played a significant role in attracting students.
- Being the sole provider within the area, MAIAM has established as a trusted training institute.

### Survey Findings

- 31% enrolled due to online and social media advertisements, 50% via friends/family.
- Students rated the course structure highly (4.41/5).
- 98% of students expressed satisfaction with practical sessions and workshops.
- 80% found the course fees reasonable.
- 91.84% of students felt happy to be part of MAIAM.
- 94% of students received placement support, with 75% securing jobs after the course.
- 45% earned between 10,000 and 25,000, reflecting varied post-course earnings.
- 94% first-generation learners; promoting social mobility and empowerment.
- 100% of employed students were able to apply learned skills in their work.
- All surveyed students expressed willingness to recommend the course.

### Relevance:

- MAIAM offers a well-received automotive-body repair training course catering to individuals with a minimum 10<sup>th</sup>-grade education and at least 18 years old.

- This initiative addresses the need for skilled technicians in the automotive sector while providing a career path for those with limited educational backgrounds.
- The program offers scholarships for both Below Poverty Line (BPL) and Above Poverty Line (APL) students, promoting inclusivity and accessibility.
- Being the first central government approved ASDC accredited institution in Kerala for such training, MAIAM leads in high-tech skill development in the region.
- Aligns with NSDC and contributes to UN SDG Goal 1, Goal 8, and Goal 10, aiming to eradicate poverty, promote decent work and economic growth, and reduce inequalities.

### Effectiveness:

- The program offers 8 months of institutional training followed by a 4-month dealership internship, ensuring hands-on experience for job readiness.
- The program boasts high-tech training and a high placement rate, reflecting industry relevance and success in generating employment opportunities.
- Students appreciate the practical focus, up-to-date materials, and teacher support, fostering confidence and skill development.
- MAIAM provides specialized training unavailable elsewhere in Thrissur.
- The infrastructure and facilities cater to students' learning needs, with well-equipped workshops facilitating effective training.

### Efficiency:

- MAIAM integrates technology into its training, supported by experienced trainers and industry collaboration, ensuring graduates meet the automotive sector's demands.
- 75% job placement rate, preparing students for successful entry into the workforce.
- All the students felt that the course was affordable.

### Sustainability:

- Emphasized sustainability through improved access for needy trainees, offers opportunities for further education while employed to advance careers in the automotive industry.
- Network of dealer tie-ups provides diverse internship and job placement opportunities. Students benefit from hands-on training in workshops, gaining practical experience.
- Addresses skill gap in the automotive industry by focusing on consistent skills development.

### Social Impact:

- **Youth Empowerment:** The institute contributed to the empowerment of rural youth by providing them with a platform to develop skills that addresses the pressing demand for skilled Automotive Body Repair Technicians.
- **Enhanced Employability:** The program equips trainees with essential skills and hands-on experience, enhancing employability.
- **Rural Economic prosperity:** MAIAM is committed to bridging the gap between the supply of skilled workers and industry demand in the Valapad area. This helps not just the students but also the local industries.
- **Support in reducing poverty:** It offers a transformative opportunity for first-generation learners to break the cycle of inter-generational poverty.
- **Improved income prospects:** MAIAM offers a pathway towards economic prosperity for rural participants.

MAIAM has given its students the tools they need to succeed in the automobile business by providing them with practical skills and training to become automobile Body Repair Technicians.

The strong course structure, practical training, excellent placement rates, and stakeholder satisfaction, demonstrate the program's effectiveness. Scholarships for students who fall below the poverty line (BPL) and above the poverty line (APL) are one way that the institute demonstrates its commitment to inclusivity and to giving everyone equal chances. MAIAM's support for socio-economic development and empowerment is demonstrated by its alignment with the Sustainable Development Goals, specifically Goal 1 (Zero Poverty), Goal 8 (Decent Work and Economic Growth), and Goal 10 (Reduced Inequalities).



### 3. Deen Dayal Upadhyaya Grameen Kaushalya Yojana

The DDUGKY initiative by MAFIL is a key component of India's National Rural Livelihood Mission (NRLM) aimed at fostering the economic development of rural youth by equipping them with necessary skills to secure stable employment. The typical age group of the students in these programs is 18-34 years. However, MAFIL, opts for students with a maximum age limit of 30 years with a view to increase employability. Students benefit from comprehensive support covering tuition fees, food, accommodation, uniforms, books, and even travel expenses for residential programs. ₹ 83.75 lakhs was supported by MAFIL. Of this, 5.7 lakhs (Approx 5.6 % was Capex. The initiative provided support to a total of 140 students.

#### Observations by SAN Team

- The center is fully equipped, has a CCTV and voice monitoring systems.
- Activity cum Lesson Plans (ACLP) are prominently displayed in all classrooms, and trainers strictly adhere to them.
- The computer lab consists of 35 systems, ensuring that every student has access.
- There were no significant complaints about hostel facilities or food.
- There is a strong bond between the placement head, trainers, and trainees.
- All trainees are provided with study materials, two sets of uniforms, and a tablet.

#### Survey Findings

- The initiative provided support to a total of 140 students.
- Among them, 78 students were from Kerala, while 62 students were from Tamil Nadu.
- In terms of religious affiliation, 69% identified as Hindu, 21% as Muslim, and 11% as Christian.
- 53% women. The program also has a broad reach among individuals with bachelor's degrees or higher secondary education (12<sup>th</sup> or +2).



- Of the 140 students, 106 (75%) managed to find a job as per the data provided by the team.
- All TN students from Tamil Nadu were placed whereas 44 students (66%) were confirmed to be placed in Kerala. The placement details of the remaining students (34 students) were not available or presented during the time of the audit.

**Relevance:**

- Implemented in regions like Pollachi and Malappuram to upskill youth from socio-economically disadvantaged backgrounds.
- By integrating (NSQF) and (NOS), the initiative ensures standardized and industry-relevant training. The project aligns with GOI and international frameworks, including the UNSDG and NSDC.

**Effectiveness:**

- MAFIL has meticulously curated content and curriculum for its vocational training programs. With a focus on practical on-the-job training and exposure to modern facilities, trainees gain hands-on experience with relevant applications like Tally and GST software, enhancing their employability.
- Exposure to technology through IT and digital literacy training further enhances their job prospects in the digital age.
- Provision of hostel accommodation and additional support services have been instrumental in increasing female enrolment and facilitating student success.

**Efficiency:**

- The training programs were delivered in a timely and organized manner in the local language,
- The program demonstrated success in employment outcomes, with 75% of participants securing jobs, facilitated by the placement team's efforts in liaising with over 40 companies.
- The minimum salary offered was 10,000 rupees.

**Sustainability:**

- The financial sustainability of the project is ensured with a 60% allocation from the Central Government and 40% from the State Government.

**Social Impact:**

- The project focused on empowering rural youth.
- Enhancing their individual economic prospects and uplifting the socioeconomic status of their families and communities.
- Gender inclusion was also a key aspect of the project's social impact.

- Participants experienced increased confidence, enabling them to engage confidently in personal and professional settings, fostering effective networking and relationship-building skills.
- The project's efforts also contributed to poverty reduction.
- By reaching youth from socio-economically disadvantaged backgrounds, the project promoted inclusive development within rural and marginalized communities, fostering overall community empowerment and development.

Through strategic partnerships with the National Rural Livelihood Mission and the National Skill Development Corporation, the DDUGKY initiative by MAFIL has successfully reached out to marginalized communities, empowering them with the tools and knowledge needed to secure stable employment opportunities. By providing holistic support covering tuition fees, accommodation, and even travel expenses, the program addresses various barriers that rural youth face in accessing skill development initiatives. The project's focus on gender inclusion and women's empowerment, along with its commitment to reaching socio-economically disadvantaged groups, underscores its dedication to inclusive development. With its well-designed curriculum, and robust placement efforts, this project serves as a model for skill development programs aimed at bridging the rural-urban divide and creating a more equitable and prosperous society.

**E. Education Projects****1. Manappuram Geetha Ravy School (MAgeet)**

Manappuram Geetha Ravy School, commonly known as MAgeet, is situated in the Valappad area and is dedicated to delivering quality holistic education to local children. The school adopts a unique educational approach, integrating the Montessori system for early childhood

education (up to Class 2) and transitioning to the CBSE curriculum from Class 3 onwards. This dual approach ensures a balanced, comprehensive education that prepares students for academic success, competitive exams, higher education, and life skills. Initially launched as Ma Geet Creche and Montessori School in 2015, the school started with 26 students focused on the Montessori method. By 2023, it had grown significantly, enrolling around 596 students and establishing itself as a prominent CBSE educational institution in the region.

In the fiscal year 2022-2023, Ma Geet received a donation of ₹9,48,13,962 from MAFIL.

#### Key Observations by SAN Team:

- Emphasis on individualized and customized learning in kindergarten allows children to progress at their own pace, fostering independence and pride in achievements.
- Classrooms are well-organized, inviting, and conducive to a positive learning atmosphere.
- Higher class students express high satisfaction with respectful and supportive teachers.
- Outstanding amenities, including smart classes, air conditioning, and robust safety measures, were highly appreciated by students and parents.
- While teaching standards are comparable to other CBSE schools, Ma Geet's infrastructure is considered superior.

#### Relevance:

- Adoption of the CBSE curriculum aligns with national educational standards.
- Fills a crucial gap in the Valappad area, providing unique educational services within an 8 km radius.
- Supports Government of India's educational mandates and UN SDG 4.

#### Effectiveness:

- Emphasis on Montessori education ensures holistic development, especially in rural areas.
- Teachers are well qualified and equipped to provide individualized learning experiences.
- Importance placed on extracurricular activities for holistic development.
- Robust measures in place to ensure a safe and secure learning environment for students.
- Active participation and collaboration between parents and teachers.

#### Efficiency:

- Balanced fee structure in place to provide quality education at an affordable cost.

- Effective Montessori program leading to increased admissions, but challenges in retaining students beyond Class 6 and 9.
- Optimal Student-Teacher ratios maintained for personalized attention.
- High levels of teacher satisfaction contribute to stability and teacher retention.

#### Sustainability:

- Focus on equipping students with essential skills for future success leading to college education.
- Environmental Sustainability measures in place by integrating of eco-friendly buildings and solar power systems.

#### Social Impact:

- Empowers students to realize their full potential through Holistic Education.
- Addresses educational disparities in rural communities leading to Reduced Inequalities.
- Promotes sustainability and environmental responsibility.
- Fosters a supportive and inclusive learning environment.

Manappuram Geetha Ravy School has made significant strides in providing quality education through a balanced and holistic approach. Addressing the highlighted areas for improvement, particularly in English proficiency and curriculum consistency, will enhance the school's ability to offer a seamless and high-standard educational journey for all students.

## 2. Mukundapuram Public School

Mukundapuram Public School (MPS) is an ICSE school located in Nadavaramba, Irinjalakuda, Thrissur district, with a campus spanning 6.54 acres. Affiliated with the Council for the Indian School Certificate Examinations (ISCE) in New Delhi, the school focuses on student-centered, activity-driven education. The school, established 15 years ago, has completed 14 batches, indicating its stability and experience in education. The school had 655 students, 46.4% of whom were girls. Most students were from middle-class backgrounds. 52 teaching and 51 non-teaching staff work at MPS.

In 2022-23, MPS received ₹ 4.147 crore from MAFIL.

#### Key Observations

- The school has an impressive infrastructure and modern facilities, emphasizing technology integration in the learning environment.
- MPS provides Montessori education in kindergarten, highlighting its commitment to holistic learning for young children.



- There is a significant dropout rate post-10<sup>th</sup> standard, primarily due to the challenges posed by the ICSE curriculum.
- There is a noticeable discomfort and poor command over the English language among students and some teachers.

#### Relevance

- MPS addresses the need for quality education in Thrissur, especially for middle-income families.
- MPS stands out due to its superior infrastructure and quality commitment, despite limited alternatives like Don Bosco within a 20-km radius.
- MPS caters to middle-income families' aspirations for high-quality education, contributing significantly to social mobility.

#### Effectiveness

- Offers Montessori education in KG and ICSE curriculum for other grades, fostering critical thinking and holistic understanding.
- State-of-the-art facilities, including robotics and science labs, support experiential learning.
- Emphasis on student-centered learning methodologies and the integration of technology.
- Provides a wide range of activities like AI, robotics, and sports.
- High priority on safety with CCTV surveillance and trained security personnel.
- Strong Parent-Teacher Association enhances the educational experience of the child.



#### Efficiency

- Optimal use of resources, modern facilities, and a focus on experiential learning.
- Maintains an optimal Teacher-Student Ratio to facilitate individualized attention.
- Challenges in retention rates in higher grades due to the ICSE curriculum's difficulty.

#### Sustainability

- Reliant on MAFIL for 50% of running costs, suggesting a need for exploring additional revenue streams.
- Emphasis on digital literacy and effective use of technology in teaching thereby leading to Technology Integration and creating digital content.

#### Social Impact

- Provides access to high quality education in a semi-urban area, preparing students for future success.
- Equips students with necessary knowledge and skills for a competitive world.
- Welcomes students from diverse backgrounds, promoting social mobility, Inclusivity and Diversity.
- Actively encourages parent participation to enhance students' academic success.

Mukundapuram Public School continues to strive for excellence in providing quality education, with a strong focus on holistic development and community involvement. However, addressing challenges in dropout rates and language proficiency, and ensuring financial sustainability remain critical for its continued success.

### 3. Manappuram Coaching Academies

Established in 2013, the Manappuram Academy of Professional Education or Ma Campus is dedicated to providing coaching classes for CA,CS and CMA courses. Currently, these courses are available at the Valappad and Thrissur Centers.

Manappuram Academy for Entrance Coaching offers coaching for NEET, AIIMS, JIPMER, IIT, NIT, IIIT, etc. to students who are aspiring to enter into various professional courses in Medical and Engineering colleges and various other institutes of repute offering degrees in pure and applied sciences, viz. IISc., IISER, NISER, etc.

- Ma Campus: A total support of ₹ 1,10,92,620 was provided to the two centres of MA Campus. Of this 99% was towards Opex.
- Ma Academy: During the same period, MAFIL supported two centres of MAEC with funding support of ₹ 2,49,52,301. 65% Capex to Valappad and 1 % Capex to Palakkad.

- The coaching centres reached a total of 633 beneficiaries during the period. Ma Campus reached 256 students and Ma Academy reached 377 students.

#### Observations by SAN Team

##### Ma Campus

- Only a small number of similar academies (local chapters of ICAI, ICMAI, ICSI and Ma Campus) operate within the program area and provide the same type of courses.
- Good infrastructure, with classrooms and facilities meeting the recommended standards- like being spacious, well-ventilated and with ample lighting.
- The institute provides students with opportunities to pursue articleship.
- Premises feature a library, digital resources.

##### Ma Academy

- The academy's strategic location ensures accessibility.
- The centre offers tailored support to students from diverse socioeconomic backgrounds.
- Provides rural students access to infrastructure and coaching found only in urban settings.
- Vital resources for exam preparation, including comprehensive study materials and ample practice opportunities provided to students.

#### Study Findings

##### Ma Campus:

- 75% reported excellent or very good reputation.
- 50% praised the highly structured and organized curriculum.
- 50% considered course fees reasonable.
- Close to 90% rated trainers and coaches as good.
- 100% reported positive experiences after graduation.
- 100% expressed happiness in being associated with Ma Campus.
- 90% successfully found employment post-graduation.
- 75% earned a monthly average salary of 40,000 or more.
- Close to 63% identified as first-generation learners.

##### Ma Academy:

- 80% reported excellent or very good reputation.
- 80% found the curriculum highly structured and organized.
- 60% considered course fees reasonable.
- 100% rated trainers and coaches as good.
- 80% reported positive experiences after graduation.

- 80% expressed happiness in being associated with Ma Academy.

- Close to 60% identified as first-generation learners.

#### Relevance:

##### Ma Campus:

- Offers coaching for professional courses like CA,CS and CMA promoting quality education.
- Provides scholarships and tailored support to students from marginalized backgrounds,
- Aligns with Government of India (GOI) mandates by enhancing employability.
- Supports underprivileged students by offering affordable coaching and facilitating job placement assistance, contributing to inclusive growth and socioeconomic parity.

- Aligns with MAFIL's objectives by focusing on empowerment and skill development.

##### Ma Academy:

- Focuses on coaching for medical and engineering entrance exams, particularly in rural areas, addressing the pressing need for quality education and improving health outcomes.
- Provides scholarships and support to underprivileged students.
- Aligns with GOI mandates by promoting excellence in higher education.
- Supports MAFIL's objectives by promoting education and skill in underserved communities.

#### Effectiveness:

##### Ma Campus:

- MAPE facilitates completion of professional courses like CA,CS and CMA with a strong reputation among 75% of participants.
- Provides conducive learning environment with spacious classrooms, essential resources, and digital materials.
- Offers practical learning experiences through articleship opportunities, preparing students for real-world challenges.

- Adequate number of teachers with 3-4 years of experience, rated highly by close to 90% of respondents.
- All students report positive post-graduation experiences, reflecting the institute's dedication to holistic support.

##### Manappuram Academy:

- Offers tailored coaching programs for medical and engineering entrance exams like NEET, JEE, AIIMS, etc., providing comprehensive preparation.





- Acknowledged by 80% of participants for excellent or very good reputation and highly structured course offerings.
- Unanimous agreement on the quality of trainers and coaches, highlighting dedication to high instructional standards.

**Efficiency:****Ma Campus:**

- Ensures equal opportunities by offering courses at affordable costs compared to other centers, enhancing livelihoods, and earning potential for students from diverse backgrounds.
- Efficiently utilizes resources to deliver quality education and support services.
- Demonstrates effective utilization of educational framework and industry connections, with 90% reporting successful job placements.
- Balances affordability and quality, with reasonable course fees deemed acceptable by half of surveyed students, contributing to efficient resource allocation and student satisfaction.

**Ma Academy:**

- Highly structured course format and unanimous satisfaction with staff quality.
- Provides scholarships ranging from 25% to full coverage, promoting inclusivity.
- Effective management of educational resources to facilitate learning.

**Sustainability:****Ma Academy**

- Maintains quality standards and fosters relationships with students and alumni, ensuring continued relevance.
- Commitment to providing educational opportunities to first-generation learners promotes sustainability and educational equity.
- Focus on comprehensive study materials, practice opportunities, and mentorship prepares students for entrance exams, equipping them for success.

**Ma Campus**

- Consistently meets educational needs while maintaining quality standards, contributing to long-term viability.
- Strong reputation, alumni connections, and positive post-graduation experiences enhance relevance.
- Commitment to promoting educational accessibility, exemplified by 63% first-generation learners, fosters inclusivity and sustainability for future generations.

**Social Impact:**

- By strategically locating centers in rural regions, they mitigate urban-rural disparities in educational opportunities, enabling rural students to access professional and entrance coaching that would otherwise be unavailable to them.
- Access to quality education leads to creation of new job opportunities and avenues for growth within rural areas, stimulating rural economic progress.
- Ma Academy offers coaching courses accessible to students of both genders, regardless of socio-economic backgrounds, thus breaking gender disparities.
- Both institutions ignite aspirations in rural students, particularly first-generation aspirants to careers in engineering or medicine, providing access to high-quality coaching services and encouraging female students to aim for professional careers.
- Ma Academy and Ma Campus contribute to social mobility by breaking the cycle of poverty and providing pathways to a brighter future for underprivileged students.

Ma Campus and Ma Academy can continue to serve as catalysts for positive change, empowering individuals, uplifting communities, and shaping a brighter future for generations to come, as it has demonstrated commendable effectiveness and impact.

**IV. ALIGNMENT WITH UN SDG****Goal 3: Good Health and Well-being**

- Ambulance Project: Provides timely access to emergency healthcare services, particularly to marginalized communities, fostering good health and well-being.
- Ma Care: Offers high-quality healthcare services and diagnostic facilities, contributing to better health outcomes and reduced mortality rates.
- Mahima: Provides mental health counseling and support for educational difficulties, directly promoting good health and well-being within the community.
- Gym, Swimming academy, Yoga Centre, and Badminton Court: Promotes physical fitness, mental well-being, and preventive healthcare through fitness facilities and wellness programs.

**Goal 4: Quality Education**

- Ma Geet: Prioritizes quality education for children, focusing on holistic development and transitioning to the CBSE curriculum.
- Mukundapuram Public School: Provides high-quality education with a focus on contemporary, student-centred learning, promoting gender equality and reducing educational inequalities.

- DDUGKY: Offers comprehensive skill development and training opportunities, enhancing the quality of education and promoting gender equality and social inclusion.
- Ma Academy and Ma Campus: Provide coaching classes for professional courses and entrance exams, ensuring inclusive and equitable quality education for all.
- Ma Care: Offers specialized healthcare services benefiting women and promoting gender equality.
- DDUGKY: Actively engages and supports female participants, promoting gender equality in access to education and employment.
- MASKILL: Provides opportunities for both men and women to enter the healthcare workforce, contributing to gender equality.

#### Goal 8: Decent Work and Economic Growth

- Ambulance Project: Creates employment opportunities within the community, fostering local economic development.
- Ma Care: Creates employment opportunities across various specialties and super-specialties, contributing to decent work and sustainable economic growth.
- DDUGKY, MASKILL and MAIAM: Contributes to creating decent work opportunities and fostering economic growth through vocational training and job placement efforts.
- Ma Academy and Ma Campus: Equip students with skills necessary for employment, contributing to economic growth.

#### Goal 9: Industry, Innovation, and Infrastructure

- Ambulance Project: Integrates technology such as GPS tracking and maintenance processes, contributing to industry, innovation, and infrastructure.
- Gym, Swimming academy Yoga Centre, and Badminton Court: Establishes modern fitness facilities, enhancing local infrastructure and community access to quality health resources.

#### Goal 10: Reduced Inequalities

- Various projects like the Ambulance Project, Ma Care, Mahima, Gym, swimming academy, DDUGKY, MAgeet, Mukundapuram Public School, Ma Academy, and Ma Campus offer services that reduce inequalities in access to healthcare, education, and employment opportunities.

#### Goal 11: Sustainable Cities and Communities

- Ambulance Project: Positions ambulances strategically in areas lacking healthcare facilities, contributing to sustainable and resilient communities.

- MAcare: Contributes to building sustainable and resilient communities by promoting access to essential healthcare services.
- Gym, Swimming academy, Yoga Centre, and Badminton Court: Enhances the quality of life in the community by providing access to premium fitness facilities.
- Mukundapuram Public School: Provides quality education in semi-urban areas, contributing to sustainable communities.
- MAgeet: Promotes environmental conservation and sustainable practices, contributing to sustainable communities.

#### Goal 12: Responsible Consumption and Production

- Mukundapuram Public School emphasizes environmental sustainability by planning to implement recycling programs and energy-saving measures.

#### Goal 13: Climate Action

- MAgeet emphasizes environmental conservation and eco-friendly practices, aligning with the goal of combating climate change.

#### Goal 17: Partnerships for the Goals

- Various projects like the Ambulance Project, Mahima, Gym, swimming academy and MAskill leverage partnerships with hospitals and local authorities to expand their reach and impact, demonstrating the importance of partnerships in achieving sustainable development objectives.

## V. CONCLUSION

The MAFIL CSR initiatives implemented by Manappuram Foundation has displayed effective social responsibility, exemplifying a commitment to educational, health and livelihood empowerment. By providing affordable and quality support to those truly in need, MAFIL has successfully reached 90,282 beneficiaries from diverse socio-economic backgrounds, creating good social impact. The initiatives' strategic outreach to rural regions and focus on underprivileged communities' underscores MAFIL's dedication to narrowing disparities and promoting sustainable socio-economic development within rural areas. Overall, the MAFIL CSR initiative emerges as a transformative force, enriching lives, and catalysing positive change within communities.