

SOCIAL IMPACT ASSESSMENT 2020-21

OVERVIEW

Manappuram Finance Ltd (often known as MAFIL)'s vision is centred on the greater good of society in addition to its business objectives. To spearhead the business's endeavours in Corporate Social Responsibility, the Manappuram Foundation was founded in October 2009. The foundation's mission is to make meaningful interventions in society to bring about a positive change by being instrumental in imparting quality education to its children, generating livelihoods for its people, providing medical help for the sick, empowering women for their betterment and thus fostering a harmonious community.

Through its CSR program, the company engages in several projects that are socially pertinent within and around the areas surrounding its corporate office area and branch offices. The main focus of MAFIL CSR activities as per its CSR policy include the Promotion of Health care, Quality Education and the Empowerment of women through community-based initiatives. Some key projects supported by MAFIL and implemented by the Manappuram Foundation during 2020-21 were as follows.



Through these CSR Activities, MAFIL aims to bring about sustainable change and growth in the lives of the marginalised people in the coastal belt of Thrissur and Valapad. MAFIL also aims to be a changemaker and a beacon of light to the local community, particularly the underprivileged.

To assess its projects' reach, scale and impact, MAFIL conducted 'Social impact study' of some of its key projects for the financial year April 2020- March 2021.

S. No	Core Activity	Annual Budget (In lakhs)	Actual Spent (In Lakhs)	Admin Overhead (In Lakhs)	Total Spent (In Lakhs)
1	Mukundapuram Public School and Ma Geet School	1,906.4	1,198.1	51.4	1,249.5
2	Community development programs/Housing projects support etc	68.7	265.3	-	265.3
3	Ma Care diagnostics	-	203.4	8.7	212.1
4	Students coaching for higher education- CA/entrance	321.2	129.4	5.5	135.0

The projects above were predominantly implemented within the district of Thrissur and some areas of Aluva, Kochi, Malappuram and Palakkad.

METHODOLOGY USED

MAFIL appointed Social Audit Network, India (SAN) to conduct the impact assessment as part of an external audit exercise. The methodology used for the impact assessment was a blend of primary and secondary data analysis. The SAN team visited the project areas, including Mukundapuram High School, Ma Geet School, MA Academy, Ma Campus, Ma Care, Housing Projects, SN Trust and Natika Sports Academy.

The information presented in this report is based on the observations made during the field visits to the projects and the interactions with the stakeholders by the SAN team. It also includes an analysis of the survey tools used by the team. 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 secondary data was taken from the MIS reports and documents shared by MAFIL. The stakeholder meetings were conducted in Thrissur over ten days in June 2022. Subsequently, telephone calls were also made to the beneficiary groups..

PERFORMANCE REPORT OF MAFIL'S CSR INITIATIVES

A. QUALITY EDUCATION

Education is essential for maintaining self-respect and empowers intellect and imagination. It is the secret to success and unlocks a world of possibilities, enabling everyone to contribute to a forward-thinking society.

Holistic education is a philosophy based on the premise that each person finds identity, meaning, and purpose in life through connections to the community, the natural world, and humanitarian values such as compassion and peace.

Everyone should have access to the right education; this philosophy is now being recognised globally. Today, there is more awareness of incorporating innovative learning measures, including technology and activity-based learning to enhance academic proficiency. However, a significant discrepancy exists between the required level of educational excellence and what is being provided. This is particularly true for students in rural and semi-rural areas.

About MAFIL's CSR Education Initiatives

Manappuram Foundation started several educational programmes that deliver a top-notch education to fill this gap and respond to the above scenario. Two significant steps taken are the

1. Manappuram Geetha Ravy School (Ma Geet) and
2. Mukundapuram Public School.

The goal of the schools is to deliver quality instruction and provide child-centred, activity-oriented education for the next generation utilising the best pedagogy supported by available technology. It also is to develop good citizens by providing a learning environment that encourages creativity in all that is done while also committing students to the advancement and upliftment of society. The schools also aim to extensively develop their infrastructure while promoting students' overall development in academics, athletics, technology, and other related fields.

The objective was to examine the impact of the funding provided by MAFIL and MAFND Foundation to support the running costs and construction of Ma Geet School and Mukundapuram Public School. The total budget allocated to this was ₹12.49 crores.

1. MA GEET SCHOOL

The Manappuram Geetha Ravy School is one of the first of its kind initiatives within the Valapad area. The School caters to the population in and around Valapad to enable children with quality schooling and primary education right from their formative years through the Montessori education till class 2 and CBSE education from thereon.

• Performance

The Ma Geet Creche and Montessori School (Ma Geet) was formally inaugurated in 2015. The School began as a Montessori Center with nearly 26 students, offering only Montessori training for KG sections. In 2016, two batches of Montessori were offered. By 2018, Ma Geet was associated with the NCERT board and became one of the few CBSE schools in Valapad Panchayat with around 240 children. Over the years, the School has increased its reach to over 362 children.



In 2020-21, 294 children were enrolled in Ma Geet. Of this number, 43% were from the KG and pre-KG sections, and 24% were from 1st and 2ndStd, indicating that the parents widely appreciated the curriculum and teaching structure followed in the lower classes. The number of students enrolled in the senior classes (11th and 12th) was zero during the audit period. The details are given below.

CLASS	TOTAL STUDENTS (2020-21)
PRE KG	6
LKG	60
UK	60
1	46
2	25
3	31
4	23
5	11
6	9
7	16
8	7
9-12 th	0
TOTAL	294



• Relevance

Montessori education, which is more than a century old, takes a holistic, child-centred approach to teaching and success. Still, it has primarily been the domain of wealthy families for decades. Even though the Montessori education model is gaining popularity in many big cities, many rural school children are less likely to benefit from it due to the high costs of setting up the centres and special teacher training. The Montessori classes offered by Ma Geet managed to change this trend.

The program is particularly pertinent as children in Ma Geet would never have had access to the program if not for the intervention by MAFIL. The School's Montessori coaching is lauded and welcomed by young parents keen to enrol their children in the program. No other players are offering the same program within an 8 km radius. There are numerous CBSE schools in the facility; however, none offer services of

this standard. The uptake and receptivity of parents and the community to the CBSE classes need to be focused upon. Most parents seem to be invested in the Montessori teaching style. The School and its offerings align with MAFIL's core thematic areas in its CSR policy. The School is also aligned with UN SDG 4, which focuses on providing quality education. The overall project is also aligned with the GOI's education initiatives.

• Effectiveness and Efficiency

MAFIL successfully provided students with a safe space to imbibe the Montessori methodology's teachings. The high-class infrastructures like smart classrooms, robotics classes, and top facilities provided to the students in the higher classes who follow the CBSE syllabus are of the highest standards, comparable to international schools in big cities. This, however, is not being practised in higher classes (after Class 2). Since MaGeet follows the CBSE curriculum, it is observed that children who finish class 2 are taught with standard CBSE pedagogical approaches.

Stakeholder feedback from the parents revealed that Montessori students outperformed their non-Montessori peers on various social and emotional indicators. Children's school readiness increased in areas such as:

- Physical well-being and motor development
- Social and emotional development
- Approach to learning
- Processing Languages and Sounds
- Cognitive Development

The School has successfully provided a meaningful, high-tech academic environment for students (an LMS is also being built for teachers and children who need to improve their skills). The use of technology in teaching and learning will prepare the students and teachers to meet the needs of the ever-growing and fast-paced learning environment.



MA Geet students (particularly those in KG and pre-KG) are more capable of understanding abstract and concrete experiences in the world around them by using all their senses. They can also look after themselves, others, and their

surroundings in real life. Children were noted to be capable of expressing themselves in written and spoken language and comprehending information. Students are instilled with a sense of love for their culture and one's place in the world. They also display admiration for the achievements of those around them. Children in the school programme also have a good sense of self. Stakeholder interviews revealed that they are more competent and accountable for their actions than their counterparts. According to teachers, discipline is handled differently in Montessori programmes. Children in the programme are disciplined but are still granted freedom. Children are treated with respect in the schools and are trusted to learn from their mistakes.

- **Social Impact**

Ma Geet school has been instrumental in providing students in rural areas with access to Montessori coaching and high-quality schooling, regardless of their gender; this is typically not the

case in rural areas where more males than females have access to quality schooling. Out of total 294 students, approximately 50-60% of the students belong to the Socially/economically weaker sections of Society. Students who completed their Montessori schooling in Ma Geet demonstrated a greater sense of confidence, independence and discipline when compared to their counterparts who did not. The infrastructure and facilities provided by MaGeet have raised the hopes and aspirations of the students and parents who aim to carve out better lives for themselves. Students in the KG classes are also first-generation learners of the Montessori system; the School is also the first of its kind within its neighbourhood. Thus, through Ma Geet, MAFND has truly helped provide quality education to Kerala's rural and semi-rural students. However, there needs to be more emphasis on improving the communication skills of the teachers and students (about the English Language) with a particular focus on vernacular accent neutralisation and grammar proficiency.

STAKEHOLDER SPEAK.

- MaGeet strives to give holistic education which addresses the intellectual, emotional, social, physical, creative or intuitive, aesthetic potential of the students. Our classrooms and amenities are of the highest and finest standards- Director.
- With the Montessori programme, the reputation of our School has improved. I have noticed parents bringing in their wards from far away. Children provided with Montessori teaching are generally more disciplined and perform better than their peers in other courses. The children in our School are no exception. Those who have passed out and gone onto higher classes can do well. I am glad we have set up the programme and think it would be wonderful to implement this in higher classes.- Head Mistress.

Parents Profess.

- "Our son was reticent and slow in his studies initially. He has made significant progress and has begun to understand all of his letters and numbers, and our teacher has been very encouraging and communicative. The students are lovely; the teachers are fantastic."
- "My daughter adores the School, her teachers, and her classmates. I believe the School has done an excellent job of instilling focus, concentration, and individuality in her."
- "My son has become so disciplined. At home, he tells us not to dirty the house, folds his mat and leaves his plate in the sink. I am amazed that at this young age, he is so responsible."
- "We moved my daughter from a school 8 km away as we heard of this Montessori Education. We love this school, and our daughter also loves it. We were initially concerned about the long-distance, but she enjoys attending class. It was one of the best choices we've ever made."
- "The teachers are so friendly and caring, and the camaraderie they cultivate in the classroom is impressive, so if my son sees his friends outside the campus, they wave to each other as if they were family members."
- "Our daughter is the second member of our family to attend The Montessori Schools. We discovered that this is the only School with a true toddler programme, and it's been fascinating to see our daughter, who is only three years old, excel in the classroom and participate in her surroundings."
- "My child's ability to focus and learn has improved. I am very happy."

2. MUKUNDAPURAM PUBLIC SCHOOL

The Mukundapuram Public School (MPS) is a co-educational school situated in Mukundapuram in Nadavaramba near Irinjalakuda. The School follows the CISCE syllabus and has the vision to provide the next generation with modern education that is student-centred and activity-oriented. The School was established as a government-aided school by a team of prominent school teachers and academic personnel in the early 1990s. In 2014, the management of Manappuram Foundation took over the School, which was subsequently registered as a society in the same year. The School is funded by the Manappuram Foundation, the CSR wing of MAFIL.



• Performance

There were 515 pupils enrolled in the School, ranging in age from Pre-KG to Std 10. Close to 49.3% of the students were girls. The majority (95%) of the children come from middle-class homes. Most students (383 out of 515, 74%) belonged to KG and Primary classes. The number of students in classes 11 and 12 was very few (10 students).belonged to KG and Primary classes. The number of students in classes 11 and 12 was very few (10 students).

Strength 2020-21

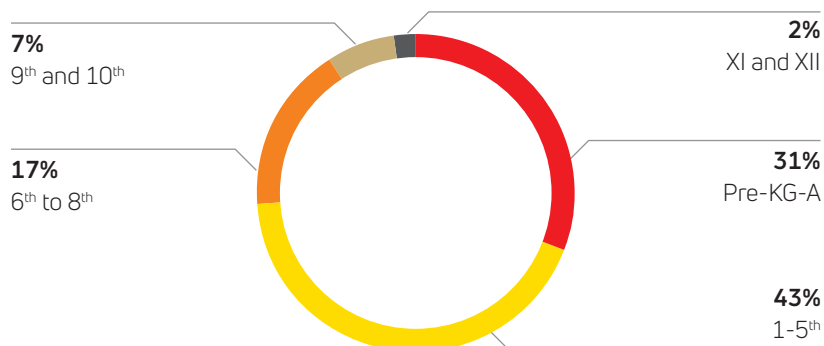


Figure 1 Section Wise Strength - MPS 2020-21

The school's overall performance over the last six years is detailed below.

Year	Total Students	Classes	No. of teachers	Pass % 10 th	First-class %	Pass % 12 th	First-class %
2016-17	312	LKG – Std 10	22	100	100	NA	NA
2017-18	337	LKG – Std 11	25	100	100	NA	NA
2018-19	357	LKG – Std 12	31	100	100	100	75
2019-20	417	LKG – Std 11	32	100	95	NA	
2020-21	515	LKG – Std 12	34	100	100	NA	NA
2021-22	573	LKG – Std 12	37				Not declared



- **Relevance**

Quality ICSE education is usually expensive and not available in small towns. Only students in cities can afford it or access it. This is being reversed thanks to Mukundapuram High School, which the MAFND manages in collaboration with the MAFIL. With about 70% of students coming from middle-income families and backgrounds, the institute caters to students from all walks of life. It offers them a platform comparable to that of prestigious private institutions. The programme is especially important since these pupils would not have had access to quality infrastructure and the highest education standards if it hadn't been for MAFIL's support. There are currently no other players comparably providing the same services.

- **Efficiency and Effectiveness**

During the pandemic, emphasis was placed on integrating technology into the delivery of courses. Following educational strategies have also attempted to emphasise experiential learning and increase students' interest in science via robotic labs etc. This is a new phenomenon, particularly for students from rural regions. Few organisations work to integrate advanced laboratories like robotics labs into educational settings; this distinguishes MAFND from other organisations by filling in the gaps in the learning continuum by enhancing the learning and curiosities of diverse students.

Mukundapuram Public School has successfully carried out the programme within the constraints of the grant's budget and the money collected through fees. Capital expenses, employee costs, and other operational costs comprise the program's three main cost categories. All pupils are encouraged to adopt experiential learning, and the School works to make learning simple. Teachers received technical training to guarantee sufficient hands-on experience, and students had access to labs and other facilities. In addition to school instructors, staff members receive frequent training and guidance from higher-ups to guarantee effective resource management.

Technology was effectively utilised to increase the accessibility and efficiency of the School's teaching outcomes. Students were given access to interactive sessions and subject-specific material. MPS has all the latest infrastructure needed and a committed team to run the lab and carry on novel teaching methods. The teachers have been given materials, tools, and free online tools for learning access. The pandemic has ensured that digital tools and online learning are included in the normal teaching procedures, which complements the steps done by MPS to guarantee project output delivery. The importance of communication and technology, especially in the modern setting, has been realised by the teachers and students, who have witnessed a rise in their interest in learning/teaching technology and acknowledged its role within classroom interactions.



- **Social Impact**

Mukundapuram Public School is among the few schools affiliated with the Council for Indian School Certificate Examinations. Since MPS is a co-ed school, it has set a precedent in its vicinity as one of the few schools offering CISCE education to all genders. Out of total 515 students, approximately 65-70% of the students belong to the Socially/economically weaker sections of Society. Over 90% of the staff hail from within a 10-mile radius; this automatically translates to providing employment opportunities to the locals. Another key area where MPS creates a social impact is in enhancing the aspirations of children and parents who collectively aim for a better future for themselves. However, the School is yet to position itself as one that enhances the communication skills of its students; there is a need for focused interventions to improve its overall standing as a school that considers English Language enhancement a priority.

STAKEHOLDER SPEAK...

Mukundapuram School is the only school that provides ICSE education within a 35 km radius at this cost. The facilities we provide are par-excellence, comparable only to the standards in city schools in metros. We envision that this School will become a residential school and that only the best curricular and extra-curricular standards will be achieved. Our students will have the finest facilities within a very short span. We have big dreams for this School!! - Director

Principal

- During Covid, we were the first School to open online classes. MAFIL's investment in technology and interest in providing the latest facilities helped speed the process.
- Even our teachers were ready in no time during Covid, rising to the occasion and delivering beyond their comfort zone. We were braced for impact. This is why we managed to survive the Covid debacle. Our team of teachers were our strength.
- In addition to the facilities we provide, the USP of the School is that we care beyond admissions and numbers; we want quality pass-outs and strive for that every day.

Students

- I am in 11th Std. My friends who went to other schools do not have the same facilities that we have.
- What do I like about this School? The facilities, the AC classrooms, the labs, the teachers. Everybody is friendly

Admin Staff

- I have been a part of this School for over 18 years, even before Manappuram Foundation and MAFIL took over the management. This school's reputation has increased by leaps and bounds during the last six years.
- I am very confident and happy with the teachers and the management. I urged my son to enrol my grandson in the same School.

B. PROFESSIONAL UPSKILLING**About MAFIL's CSR Professional Upskilling Initiatives**

The upskilling initiatives work towards coaching the students in professional courses and entrance into engineering and medical streams via the Ma Campus and Ma Academy, respectively. Students who want to enrol in different professional courses in medical and engineering schools, as well as other reputable institutions offering degrees in pure and applied sciences such as IISc., IISER, NISER, etc., can receive coaching for NEET, AIIMS, JIPMER, IIT, NIT, IIIT, etc. from the Ma Academy. On the other hand, Ma Campus offers coaching for Chartered Accountancy Course, Company Secretary and Institute of Cost Works Accountants. The objective was to examine the impact of the funding provided by MAFIL and MAFND Foundation to support the running costs of Ma Campus and MA Academy. The total budget allocated to this was ₹1.35 crores

1. MA CAMPUS

The Manappuram Campus of Professional Education (Ma Campus) aims at providing coaching sessions for the CA-Foundation, CA-IPCC (Intermediate Course), CA-Final, and CMA courses. These courses are now provided at its centres in Valapad and Thrissur.

• Performance

Compared to the Institute of Chartered Accountants of India's All India Pass Percentage, the Academy's success record is exceptionally high (ICAI). Since the Academy's inception, 85 students have completed the CA Foundation Course (previously known as the CA-CPT), 48 students have completed the CA-Intermediate Group 1, and 16 students have completed both groups, qualifying them for the CA Final Course. The centre in Thrissur, which opened in 2017, serves both new and existing students.



The school's overall performance over the last six years is detailed below.

Exam	Total Students	Classes	No. of teachers	No. of teachers
CMA Foundation - Jan 2021	9	8	4	50%
CA Foundation Dec 2020	29	20	6	30%
CA Foundation May 2021	22	14	4	29%
Average pass percentage				36%

EXAM	Total Students	Exam Attended	Both Group Attended	Both Group Passed	Group 1 Attended	Group 1 Passed	Group 2 Attended	Group 2 Passed
CA Final May 2021	7	6	0	0	3	1	3	1
CA Final -Nov - 2020 -Jan 2021	10	6	0	0	0	0	6	5
CA Intermediate - May 2021	17	15	12	7	3	2	0	0
CMA Final - Dec 2020 to Jan 2021	23	17	5	4	8	6	7	3

- **Relevance**

The MA Campus Coaching centres address students' career needs in the areas it is situated in. Through a thorough pre-screening exercise conducted by the Director, Ma Campus ensures that only those who display keen interest and desire to pursue the course are selected. This way, the project automatically aligns itself to the aspirations and skills of the students. A few similar academies are available in the area, including the respective CA, ICWA ACS, and Ma Campus chapters. The community is also interested in the courses Ma Campus offers.

- **Efficiency and Effectiveness**

The number of students enrolled is limited, given the reach of the MAFIL brand. The numbers could also indicate the stringent admission process conducted at the beginning. While this could improve the overall pass percentage, the revenue through students could be impacted. Campus drives can be conducted to increase the enrollment numbers.

Assessments are conducted (including mock) on a weekly/bi-weekly basis to ensure a faster learning curve. Lessons follow a structured curriculum. The pass percentage ratio was also on par with or higher than other academies. Opportunities for students to gain their articleship certification are also provided. More than 70% of those who enrol for the program attempt their exams. There are instances of those who cleared the exam getting placed within MAFIL.

MA Campus has a good team of trainers who have wide experience and subject-matter expertise. The Campus also employs a diverse mix of young and experienced teachers to handle subjects of varying difficulty levels. This ensures that the time given by the senior staff (some with over 15-20 years of experience) is effectively utilised. The ratio of teachers to students was observed to be adequate. The classrooms and infrastructure available were found to be more than adequate to meet the needs of the current students.

In addition to providing subject-matter-based coaching, Ma Campus also works on improving the job readiness of their students via sessions on soft-skill development, interview taking etc. Some of the stakeholders interviewed opined that the students' and parents' general satisfaction levels were high. They are also aware of the opportunities provided by MAFND for them to join the Manappuram Finance Company as Chartered Accountants or for their articleship. However, this facility is yet to be availed by the students.

When asked about the top three reasons the children were sent to this institute, Accessibility, Affordability and Reputation of the institute were found to be deciding factors.

- **Social Impact**

Through Ma Campus, MAFIL has provided equal upskilling opportunities to students of all genders. Further, the affordable fee structure and the venues of the centres ensure that the coaching courses are accessible to most students, irrespective of their backgrounds. The fees charged by MA Campus is much lesser than the fees charged by other well-known institutions. Apart from this, MA Campus provides 50% concession to the students belongs to BPL/Economically backward families. 21% of the 117 students have availed the concession. All the students were first-general CA/ICWA/CS aspirants. Without this centre, students would have pursued a basic degree course. Ma Campus also provides an opportunity for girl students to aspire for a professional career, given the easy access to good quality coaching services in rural and semi-rural areas. The programs offered also helped in creating a spark of aspiration amongst parents and children. Ma Campus also helped to prevent rural migration to bigger cities and towns by providing employment (and thereby income enhancing) opportunities.



STAKEHOLDER SPEAK...

In addition to the great coaching facilities we provide, the USP of the Academy is that we care about the child's well-being. We understand many come from low- households. We support them as much as possible through scholarships and other such incentives. - Director

Students

- The coaching facilities provided were very good. The concepts were clearly explained to us. There were many opportunities to learn from the extremely kind professors.
- The books and materials provided are also very good and help during the exams.
- Although I did not like it much then, the regular mock exams helped me prepare well and know where I stood.

2. MA ACADEMY

The Manappuram Academy for Entrance Coaching (MAEC) started in May 2015 with a focus on providing coaching to students from low-income families for medical and engineering college entrance exams. The goal is to establish a major coaching centre in Kerala. The Academy runs six programs, namely.

- +1 and +2 Tuition – 1-year program for 11th and 12th Std Children. Conducted online.
- +1 and +2 entrance- 1 year coaching for NEET and JEE,
- Repeater Course- For NEET and JEE, One year program, 6-8 hours a day.
- Foundation Course
- Crash Course – Two months For NEET and JEE, 5.5 hours a day
- Bridge Course – 45-day course for those who have completed Class 10. 5.5 hours a day

Overall performance

During that time, 33 students joined the engineering entrance coaching, and 19 joined the NEET course. Eighteen students joined the +1 course, and 13 joined the +2 courses. Fourteen students were part of the repeater batch. Only one student cleared the exam to pursue her MBBS.

• Relevance

The educational needs of students in the locations where the MA Academy Coaching centres are located are met. The initiative fits well with the students' and parents' goals



and abilities who need a specialised coaching facility to prepare their kids for the NEET and Engineering entrance exams. There aren't many schools nearby that are similar to these. The community is also interested in the courses that Ma Academy offers.

Due to the Academy's location, it helps reach out to many disadvantaged youngsters from marginalised societies to get the necessary coaching to pass their entrance examinations. The coaching centre also offers scholarships ranging from 25%, 50%, 75% and even full scholarships) based on the financial and socio-economic, and demographic profile of the students.

- **Effectiveness and Efficiency**

A small number of students are enrolled, given the popularity of the MAFIL brand. Campus drives could be organised to boost enrolment. Further, more aggressive marketing measures will be adopted to improve enrollment rates. Of the students who enrolled, only one got admission into a medical college. This number is extremely low, indicating the need to revisit the coaching strategy, delivery etc. Assessments (including simulated ones) are carried out weekly or biweekly. Lesson plans adhere to a set curriculum.

Additionally, it was discovered that the pass ratio was next to zero and, thereby, lower than that of big coaching centres in Thrissur. The number of teachers is adequate, and the teachers possess the required experience and subject-matter knowledge. It was determined that the teacher-to-student ratio was suitable. The infrastructure and classrooms were more than sufficient to handle the demands of the existing students. The average batch size was 25-30.

- **Social Impact**

The Ma Academy addresses the lacunae in the remote coastal area for quality coaching services for students interested in pursuing their higher education in Medicine or Engineering. MAFIL has been able to offer students of both genders the necessary entrance admission coaching thanks to Ma Academy. Additionally, regardless of the students' socio-economic



backgrounds, the coaching courses are accessible due to the reasonable cost structure and the locations of the facilities. The fees charged by Ma academy is much lesser than the fees charged by other well-known institutions in the area. Ma Academy also provides 50% concession to the students belonging to BPL/Economically backward families. 100% fee concession or full scholarship is offered to students belonging to SC/ST BPL with 90% and above marks. 9% of the total 97 students have benefited by these concession schemes. All of the students were first-generation aspirants to careers in engineering or medicine. Given the simple access to high-quality coaching services in rural and semi-rural locations, Ma Academy also gives female students the chance to aim for a professional career. The activities provided also aided in igniting aspirations in both parents and kids.

STAKEHOLDER SPEAK...

Program Director

- In addition to the great coaching facilities we provide, the USP of the Academy is that we care about the child's well-being. We understand many come from low- households. We support them as much as possible through scholarships and other such incentives.

Students

- The coaching facilities provided were very good. The concepts were clearly explained to us. There were many opportunities to learn from the extremely kind professors.
- The books and materials provided are also very good and help during the exams.
- Although I did not like it much then, the regular mock exams helped me prepare well and know where I stood.

Admin Staff

- I have been a part of this organisation for over two years; even before I joined here, I knew about the organisation's reputation. This Academy is slowly being recognised as one that will be a force to reckon with. There are smaller coaching centres in Valappad but none that are our direct competitors. I would recommend this Academy to any of my friend's kids.

PARENTS' TESTIMONIALS

- I was very happy with my child's progress. He became very diligent after attending the classes.
- This was the most affordable coaching centre in the vicinity. I also heard that they discount those who can't afford training.
- I understand that other institutes have many more children in one class. Here, my child got undivided attention.

C. HEALTHCARE

A thorough review of India’s healthcare systems reveals a significant divide between the availability of quality healthcare services and their affordability. Quality healthcare comes at a price that puts it out of the reach of ordinary people. Manappuram Foundation started several health programmes to deliver quality healthcare to the needy. One of the significant measures in this regard was the Manappuram Ma Care Centres in Kochi and Thrissur.

MaCare aims to make diagnosis and treatment affordable to a larger cross-section of society, even as it is available with state-of-the-art medical equipment. Ma Care has chalked out a plan to launch a chain of many Diagnostic clinics across Kerala within the next five years. And the very first of MA Care’s clinics was launched at Valapad, Thrissur (Kerala) and subsequently in Kochi.

The objective was to examine the impact of the funding provided by MAFIL and Manappuram Foundation to support the running costs and the Ma Care centres in Thrissur and Kalloor in Kochi. The Total budget provided was ₹2.03 crores.

1. MANAPPURAM MACARE

Ma Care is a laboratory service provider that helps to provide quality radiology and lab services to the citizens of Thrissur. The labs are equipped with advanced technologies and provide the best seamless modern healthcare. In addition, there are 14 departments where patients can use either avail themselves of walk-in consultations or online video consultations and online pharmacy to access super-speciality care. The labs are available in Thrissur.

Overall Performance

All 36,455 investigations were conducted during the period. During the study, 15,666 investigations were conducted in the Kalloor centre, and 207,89 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. The total earnings from the investigations during the period were ₹1,60,94,108. The average cost per patient was ₹441.5. On average, a 15% discount on the prices is offered on the actual cost of the investigations.

• Relevance

Universal Health Coverage (UHC) means that everyone, including people and communities, has access to the health care they require without facing financial hardship. It encompasses the complete range of critical, high-quality health services, from prevention through treatment, rehabilitation, and palliative



care for people of all ages. Appropriate and competent health and care personnel with the right skill mix at the institution, outreach, and community levels are required to perform these services. UHC guarantees that everyone has access to services that address the leading causes of disease and ensures that the quality of those services is sufficient to enhance the health of those who receive them. Ma Care helps achieve this by ensuring that low-cost lab facilities and investigations are offered to patients from all walks of life. The majority of its patients come from the oppressed regions of Thrissur, Palakkad and Malappuram. The diagnostic centre is growing to be well-known. In addition to providing timely investigations, the centre also serves as an observation facility.

The facility has provided quality medical treatment at a lower cost, making care accessible to most people. Furthermore, the facility has provided discounts averaging ₹2000 in investigation packages to benefit those who cannot afford it. The centre would not have been able to give this solution if MAFIL had not supported the equipment and costs. The workers agree that providing treatment at current standards would have been difficult if MAFIL had not provided the support. Therefore, this project aligns with MAFIL’s overall designated theme area for CSR operations - Health Improvement.



Timely investigations and diagnosis comprise a major part of quality care delivery. MA Care's focus on care provision to guarantee enhanced service delivery aligns with the Government of India's India Action Plans and UN SDG 3 and 5, which seek to promote excellent health and well-being while reducing inequities. Ma Care has been able to serve many patients with quality, low-cost healthcare by subsidising investigation costs, thereby reducing out-of-pocket expenses.

The equipment provided and the extended support help cater to all the patients who come for lab or radiology investigations. The centre also provides the latest MRI scan facilities, which the biggest private hospitals do not offer. This helps the doctors easily identify and diagnose illnesses. The lab also serves as a Covid testing centre. Further, MaCare offers pharmacy services (including free-home delivery).

• Efficiency and Effectiveness

Patients have highly praised the effectiveness of the services provided. Most of the patients interviewed said that one of the primary reasons they came to the hospital was because the charges were significantly lower than those at other healthcare centres and labs.

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. This was made possible through a contribution made possible by MAFIL's work.

Quality healthcare staff and personnel are paramount to the success of a healthcare facility. The staff were all trained in

utilising the lab equipment and confidence in their abilities to deal with complicated investigations. The equipment like MRI machines and mammography also helps the doctors better view the organs, aiding quick decision-making. This enhances their overall performance.

The reputation of the centre helped drive the institution forward through its success; as a result, better performance results in higher revenue. Downtime for investigations is typically 24 hours.

The program was successful in catering to an extensive section of patients. MaCare also has a well-established presence. With continued CSR support and funding from its revenue, Ma Care can manage to offer the services without any significant funding pitfalls. Every new staff is duly mentored until he/she is comfortable handling the equipment and patient.

• Social Impact

Timely investigations and diagnosis comprise a major part of quality care delivery. MA Care's focus on care provision to guarantee enhanced service delivery aligns with the Government of India's India Action Plans and UN SDG 3 and 5, which seek to promote excellent health and well-being while reducing inequities. Ma Care has been able to serve many patients with quality, low-cost healthcare by subsidising investigation costs, thereby reducing out-of-pocket expenses. Approximately 50-60% of the total patients are from socially/economically weaker sections of the Society. Macare provides quality healthcare facilities at affordable rates and also provides various discounts for general public from time to time.

STAKEHOLDER SPEAK...

Program head

- Even during Covid, we were clear that the show would go on. Not one of our staff disagreed with us. The Covid-Testing Centre was open to all those who wanted to access it.
- About 40% of the patients come from poor backgrounds.
- There is a great deal of awareness of the investigations compared to before. Patients request the procedure.
- The MRI machine is an extremely vital resource that helps us perform better. Without this advanced equipment, we cannot work as effectively as we are now.
- The facilities and infrastructure have helped us redefine how diagnostic care is provided.
- The kind of facilities that we provide can be paralleled only by high-tech hospitals.

Unit Head

- The infrastructure has dramatically helped us provide quality care to those in need.
- Our Covid-testing centres were full during the pandemic.
- Our staff is doing free home delivery of medicines.
- We face many challenges, particularly regarding funding, but we are clear that we will never compromise on the services rendered. With the help of funders like MAFND, we are confident that we will always be able to serve the patients well.

Patients

- The services here are great. That is why we come here.
- My family trusts the lab. Even other doctors in private hospitals recommend it.
- I am unsure if the cost is cheaper, but the service is very good.

D. COMMUNITY INITIATIVES

A sustainable community is economically, environmentally, and socially healthy and resilient. When issues within the development sector are addressed in parallel, they have a positive ripple effect on the people's quality of life and future. By simultaneously focusing on all these areas, better outcomes are achieved, providing innovative solutions to local problems. Manappuram Foundation envisaged the creation of a community in Valapad which seeks to improve the lives of the locals by modifying their environment in a slow but sustainable manner.

The objective is to examine the impact of the funding provided by MAFIL and Manappuram Foundation to support the housing and community infrastructure costs. The total budget for this initiative was ₹2,65,33,437

1. HOUSING PROJECT

Overall Performance

The construction of 41 houses was supported during the time under two partnerships. MAFIL and MAFND, in conjunction with Lions international, sponsored the construction costs of 30 houses for people who had lost their houses and all belongings in the year 2019. 11 other beneficiaries were supported through another Lions Club initiative called the Home for Homeless program. On average, 3.5 lakhs were provided to each beneficiary as a partial sponsorship of the housing construction project.

- **Relevance**

The lack of suitable housing facilities disproportionately affected all the beneficiaries who lived in shacks or huts. Those affected by the floods, in particular, were profoundly affected. This posed a serious threat to their health and mental well-being, and they struggled to manage daily, forcing them to employ mitigating strategies. The social and health needs of this community were particularly neglected. The project, which encompassed house construction, has been instrumental in addressing these shortcomings. It is particularly relevant as Lions Club first paid for the foundation and basic infrastructure, which most villagers could not afford. Hence, the program also served the purpose of leveraging other funding.

- **Efficiency and Effectiveness**

The project has been completed with all the envisaged houses ready for use and in suitable conditions. The quality of the houses constructed is good and serves the requirement of an average-sized family. In houses with families with elderly members, closed toilets inside the house were also provided. All the proceedings were suitably recorded, and documentation



was available for review. The construction work was also completed within the given timelines.

- **Social Impact**

All the beneficiaries of the Housing project hail from economically disadvantaged sections of society. Most beneficiaries, especially young women, said they were proud to own a new home. An overwhelming majority of men also reported a sense of pride in owning a pucca house. Due to the new houses, they were looked at with a sense of respect by those who did not have one. Before the houses were constructed, the beneficiaries, especially women and girls, felt helpless and afraid. This was assuaged after the support from MAFND and MAFIL.

STAKEHOLDER SPEAK...

- "I used to worry about insects and snakes. Now it does not matter."
- "It was particularly difficult when the weather conditions were adverse. We could not step out when it rained. The kids, in particular, found it extremely challenging."
- "I used to fear walking out during the rains due to my advanced age. If I slipped and fell, it would take me a long time to recover. The house has solved this problem. I now have no fear."
- Earlier I used to worry a lot about the safety of the children. It is no longer a problem.
- I am extremely proud that I have a new house now. Earlier, living in the shacks was difficult.



2. OTHER COMMUNITY INITIATIVES

In addition, the following projects were funded to support the community infrastructure and other rural development initiatives. These include.

- **Construction of an Auditorium – SN Trust**

MAFND supported building an auditorium at SN Trust in Aluva Kochi, a foster and old age home, by donating ₹10,00,000. The funds supported by the MAFND were used to build the ground floor for the auditorium. The funds also were used to support the construction cost of a dormitory. Approx 200 students benefited from the program.



• Rural Sports Development – Natika Sports Academy

The sports academy at Natika was provided with ₹10,00,000 (Ten Lakhs) for the CAPEX costs for training sports students from other districts and within Valapad. Of those trained, two students went on to participate in the Asian Games. The audit team spoke to the coach, who mentioned that the support was useful as it helped train the children. 20 children were supported through the program.

• Disability Program at Magic Academy

The disability support program was given ₹5,00,000 and focuses on improving the skills of disabled students by training them on magic to provide job opportunities. The sessions are provided free of cost. Children are selected based on their levels of disability and their financial background. The stringent screening process ensures that only needy students are given the opportunity. About 40 children were supported.

• Covid Relief

During this time, investments were made to support those adversely affected by Covid. Projects like the support of meals



for mothers, covid care kits, covid care sanitisers, PPE kits etc., were provided. Some of the organisations supported were Hope Charitable Trust (Which provided ₹4 lakhs for nutrition support for 40 pregnant women), Rajiv Gandhi Charitable Trust (₹6 lakhs) provided for Covid Relief Kits etc.

STAKEHOLDER SPEAK...

Magic Academy

- The children enjoy the sessions. There has been a marked improvement in their confidence levels and interpersonal skills. They are also much more disciplined than before. This program is a must for the children, and I am happy that Manappuram provides them with the same.
- Both programs aim to hone the children's latent talents and make them confident individuals. The students are not just equipped with training sessions but are provided with lunch, taken on educational tours, interactive sessions and exposure visits.

Trainer's tales

- It is such a heart-rending sight to see the children open up and blossom. I have personally interacted with the kids, who are all extremely bright and earnest. They love learning and are open to trying new things every time. It is a pleasure to be working with them. I feel lighter and happier after each session. It is a catharsis for me as well.

ALIGNMENT WITH UN'S SDGS

The projects supported during the financial year 2020-21 are aligned with the following UN Sustainable Development Goals.



Goal 3. Ensure healthy lives and promote well-being for all at all ages

The Ma Care centres and the support extended to the NGOs enable the beneficiaries to access health care facilities. As defined by the World Health Organization, access to healthcare can be promoted through three dimensions - Physical accessibility, Financial affordability and Acceptability. The diagnostic labs help provide quality and low-cost health services and make them accessible. This allows them to obtain the services from trusted medical professionals when they need them at subsidised rates. The Community health programs have also enabled poor patients to address their health concerns which would have

otherwise not been able to access healthcare due to the lack of finances. The main focus of all the health initiatives has been the early detection of disease, thereby working towards creating healthier communities with Good health and well-being.



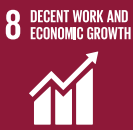
Goal 4. Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all

The Ma Geet School, Mukundapuram Public School, Ma Academy and Ma Campus, run by MAFIL via MAFND, have addressed three important issues faced by the children hailing from Thrissur District- Access to education, quality education systems and Upskilling. The schools provide holistic, quality and top-quality education to around 1000 children who follow the ICSE and CBSE curricula. The Academies have enabled many first-generation rural students to aspire to professional courses.



Goal 5: Gender equality

All the education and upskilling projects ensure that girl students have equal opportunities to pursue their careers. Most of the teachers at MPS and MaGeet are women. These projects have provided gainful employment to many women in rural areas of Kerala's Thrissur and Valappad districts.



Goal 8. Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

The two academies have provided access to the professional course for many students, who would have excellent job prospects both within and outside Kerala. Most of them are first-generation students who aspire to work in the formal sector, as their parents are predominantly daily wagers or hail from the fishing community. This would lead to economic growth in these families and improve their dignity and social status. Over 30% of the students are girls, leading to women empowerment and gender equality. Creating good jobs (fair wages & benefits), particularly in rural areas, has a positive social impact.



Goal 10. Reduce inequality within and among countries

By increasing the earning potential, providing access to economic opportunities, and giving quality education to the disadvantaged sections of society, MAFND has helped reduce social inequalities. All the activities aim to reduce the inequalities in society and bridge the divide between the have and have-nots in areas such as health, education, employment etc.



Goal 11. Make cities and human settlements inclusive, safe, resilient and sustainable

MAFND has provided infrastructures like an auditorium, houses, library, community hall, sports centre, and School to the local community. The Vision of the management to create a sustainable community with the best infrastructure and facilities that would lead to reduced rural migration and better opportunities for the local communities is slowly being fulfilled.



Goal 17. Strengthen the means of implementation and revitalise the global partnership for sustainable development

Most of the activities at MAFND are built on the experience and resourcing strategies of partnerships. By encouraging and promoting effective public, public-private and NGO partnerships, MAFND has been able to carry out many of its initiatives and created a win-win situation for the partners and MAFND as they are also able to serve the underserved successfully.

RECOMMENDATIONS

• Education

- i. A Department for Academic Excellence is to be created, which could evolve an appropriate Montessori-based curriculum up to class 4. It could also play a vital role in improving and assessing teacher performance. This would ensure that the students receive quality education based on the Montessori methodology.
- ii. Accent training confidence-building workshops to be conducted for teachers.
- iii. To build the capacity of the teachers to handle the ICSE Curriculum.
- iv. Focus on the appointment of trainers or tutors who can conduct spoken English lessons for the teachers.
- v. Consider having a dedicated TOT program to improve teachers' and students' English communication skills.
- vi. Ensure that continuous learning incentives provided to the teachers by the management are being properly used.
- vii. Incentivise teachers based on the number of extra accreditations/certifications they undergo. Tie the incentives to their monthly salary.
- viii. Recommended to conduct regular PTA meetings and ensure that the parents' voices are heard.
- ix. Since the school's location has been cited as one of the reasons for poor enrollment numbers, residential facilities can be offered to students living outside a 15 km radius. This will also incentivise NRI students to enrol.
- x. The sports ground can be used to host district-level tournaments.

• Upskilling Centres

- i. Several student enrollments need to be increased, and more marketing initiatives to be conducted.
- ii. An impact study on the effectiveness of entrance coaching will be conducted to understand the shortcomings of the low number of children who clear their entrance exams.
- iii. Additional career counselling and support-group classes can be provided to the students who do not display interest in the coaching classes.
- iv. More crash course options can be made available for the entrance coaching centres.

• Healthcare

- i. It was observed that there is a high-end 129 slice MRI machine. This was not being adequately marketed and used. Offering these MRI services at a partial discount and tie-ups with hospitals can enhance their utilisation rate.

- ii. The number of patients admitted to the hospital at any given time is almost three times less than the capacity of the day-care centre. This needs to be more effectively utilised.

- **Community**

- Thorough needs assessments and justification are required before starting any program.
 - Sports ground in Ma Geet and Gym can be offered to students of Natika sports centre for strength training.
 - More monitoring visits are to be conducted by the MAFND team to ensure sustained equations with the stakeholders.
 - There should be an emphasis on documentation of community initiatives.
 - MAFND has been seen as an organisation that could afford to do things freely; hence, the community expects MAFND to dole out freebies. The field staff should explain that MAFND's role is to enable social development within the region by creating competencies among the community members through awareness, skill-building and entrepreneurship.
- MAFND team should have regular meetings with the community and discuss ways and means they could contribute to the development of the local community by being responsible and working towards their personal development, which would lead to the development of the community.

CONCLUSION

All the activities of MAFND are very relevant and have varied impacts due to the reach and delivery of the programs. Most of the indirect implementation programs of MAFND need better documentation and follow-up processes as this affect the project's impact and sustainability. Sustainability measures for continuing the activities even after MAFIL and MAFND's exit need to be implemented.