

# SPARSSH

Sparssh | Volume 7



**N. L. Dalmia**<sup>®</sup>  
**Institute of Management  
Studies and Research**  
*(A School of Excellence of N. L. Dalmia Educational Society)*



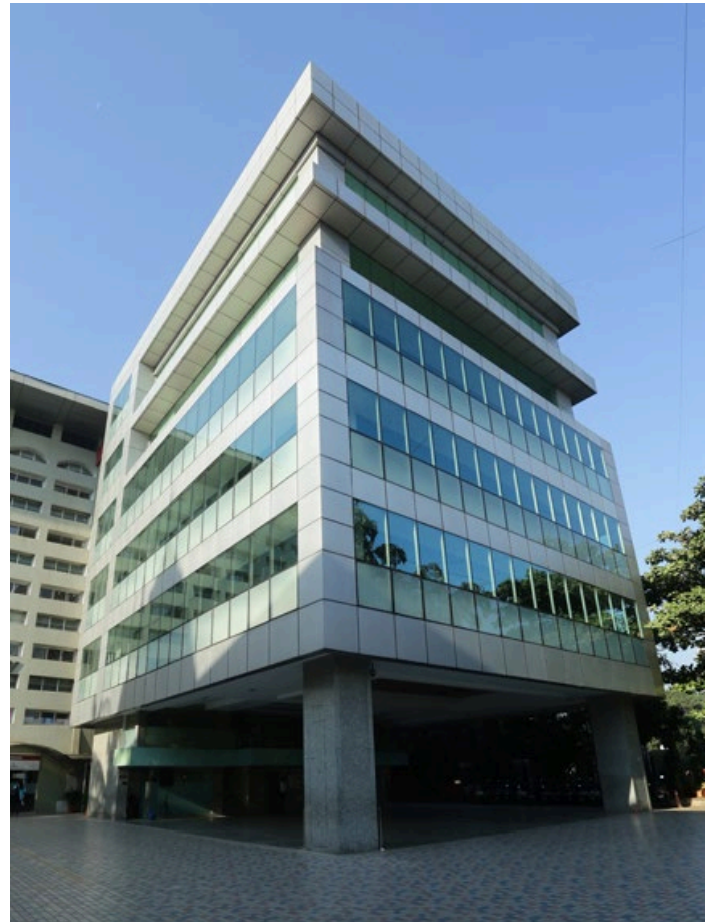


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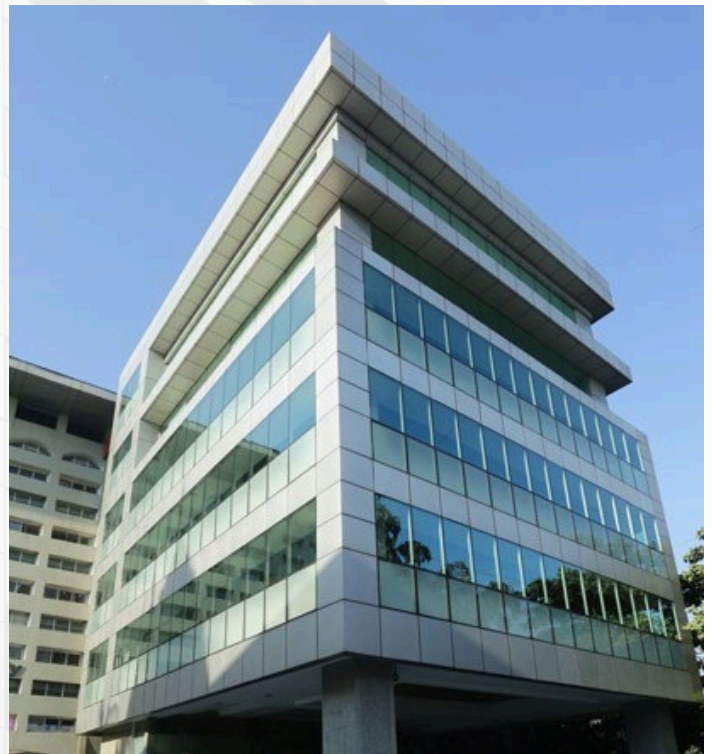


The N. L. Dalmia Educational Society (NLDES) was established by the Founder Chairman Late Shri Niranjnlal Dalmia. In the year 1995, N. L. Dalmia Institute of Management Studies and Research (NLDIMSR) was established. The Institute is approved by AICTE, New Delhi and is also affiliated to University of Mumbai.

Today we are recognized as one of the most industry - connected business schools in the country with NAAC A+ accreditation in the 2<sup>nd</sup> cycle and SAQS accreditation for 5 years. The Institute is also ISO 9001:2015 certified by United Kingdom Accredited Services (UKAS) & SGS.

N. L. Dalmia Institute of Management Studies and Research takes pride of its professionally qualified faculty team, virtuously blended with industry and academic experience. Our meticulously designed curriculum empowers students to meet the ever-changing demands of the industry and keeps them up to date with the latest trends.

The Institute has the best, state-of-the-art infrastructure that provides a conducive environment for learning which comprises of South Asia's largest standalone 24 Terminals Bloomberg Lab. Additionally, the Institute also has an Experiential Learning Partner (ELP) Bloomberg Program.



The N. L. Dalmia Educational Society emphasizes on service to mankind. With globalization and a diverse workforce, the nation requires leaders that can direct companies with people from different cultures. NLDIMSR's vision is not merely to develop skills in its students for leading the global workforce but also to create socially and ethically responsible leaders by empowering and helping them attain integral development.





“Education is not the learning of the facts but the training of the mind to think”, said Albert Einstein.

I congratulate the students and faculty-in-charge whose tireless work has made this edition of Sparssh magazine available to us. I am honoured to be a member of this renowned temple of learning, which houses stakeholders that strive to retain the dynamic spirit of learning and discovery via such endeavours. The Institution is resolute in its commitment to supporting academic activities and the dissemination of literary works.

Sparssh, the yearly magazine, showcases the student's originality and inventiveness each year. We believe in allowing students to thrive and progress in any subject they excel in or are interested in. As a result, we strive to foster all of their latent abilities and resources. It provides students a taste of the vast universe of science or literature as they travel down numerous roads to write about diverse themes. These articles and works reflect the numerous rich frames of thought that the department instils in its students.

At the same time, the journal provides a platform for students from all other departments to publish articles, artwork and literary works. I'd like to congratulate the whole department and editing team on their successful completion of the yearlong chronicle and I wish them continued success in their future endeavours. May they continue to illuminate the road for newcomers to discover the unknown.

I wish Sparssh - 7<sup>th</sup> edition will scale greater heights with active participation of students, faculty members and alumni of this Institution.

**Dr. Maqsood Khan,**  
**Ph.D., M.Sc., MBA, BSc**  
**Director, N. L. Dalmia Institute of Management Studies and Research**





Dear Readers,

It gives me immense pleasure in writing a note for our Sparssh Magazine issue published by My Social Responsibility Committee of NLDIMSR.

MSR Committee is guided by the motto of “to provide value-based quality management education with a global outlook & social conscience” instilling social responsibility in each and every student. Sparssh, the student-driven magazine is a testament to our students’ commitment towards our motto as it blends together the individual aspirations and shared experiences of students navigating their unique journey at NLDIMSR, forming in the process, a distinctive voice of their own.

Since its inception, MSR Committee has been instrumental in garnering the collective efforts of faculties, students for the development of Kondgaon village – a tribal village, adopted by NLDIMSR. Throughout the year various activities under the verticals of Education, Hygiene & Healthcare, Skill Development and Environment is conducted to ensure the betterment of the villagers.

I appreciate every student who has contributed in the current edition as these efforts show their sensitivity and commitment to make the society and community a better place.

Do more than just belong – participate  
Do more than care – help  
Do more than believe – practice  
Do more than be fair – be kind  
Do more than forgive – forget  
Do more than dream – work

Wishing Team MSR All The Best!!!

**Prof. Dr. Seema Saini**  
**CEO, N. L. Dalmia Educational Society**





Over the last decade, India has made substantial progress in population health, closing the health disparities between rural and urban areas, as well as between affluent and poor people. However, large discrepancies persist and access to healthcare in rural regions continues to be a major concern. There is a growing consensus that India need a robust comprehensive primary healthcare system to achieve significant improvements in population health and minimize inequities.

MSR Committee has made significant contribution towards rural health in Kondgaon village, by organizing medical camp and dental camp. Through project Garima, MSR Committee ensures the supply of sanitary napkins to 400 girls of Shanti Ratan Vidya Mandir throughout the year since 2017 - 18. We also conduct seminars on menstrual health and hygiene to educate the young girls about the safety measures to protect themselves from any infection.

We shall continue to participate in philanthropic endeavours and inspire our Faculty and Students to go out in the communities and serve the people, making a difference to their lives and spread the message of goodwill and co-operation. At NLDIMSR, we want our students of today to become leaders of tomorrow. These are students who I believe will contribute to the growth and development of our nation and strengthen our resolve to build NLDIMSR into a world class Institution.

**Prof. Nazia Ansari**





**Divesh Jain**  
Co-ordinator of MSR

### Experience:

In the heart of our MSR Committee lies a commitment to make a difference.

As the head coordinator of our My Social Responsibility (MSR) Committee, I've had the privilege to witness the transformation we've brought to Kondgaon village. Our journey began with a simple desire – to extend a helping hand to those who needed it the most. With every step we took, the village welcomed us with open arms, embracing us as one of their own.

We did a lot of things to help out, like teaching workshops and making sure people got the medical care they needed. But what really touched us was hearing the kids laugh. They looked at the world with such wonder and hope and we felt it was our job to help them reach for their dreams.

But education isn't everything. Shelter matters too. We helped install roof for one of the schools. Seeing the kids safe and happy under that roof was amazing. We also give sanitary pads to girl students every 3 months. And we didn't stop there. We put up solar panels, bringing light and hope to their homes. We're all about making a brighter future in a simple, sustainable way.

But what really hit me hard was understanding how lucky we are. In a world where not everyone has the same chances, we sometimes forget how fortunate we are to have things like education, healthcare and opportunities. Yet, being in Kondgaon, I felt deeply moved by how strong and resilient its people are despite having less. For every smile shared and every hand extended, I am eternally grateful. Grateful for the opportunity to serve, to learn and to grow. Grateful for the bonds forged and the lives touched.

We're so grateful for the support and blessings that led us through our journey in Kondgaon. As we say goodbye to the village, our hearts are full of hope and thanks.





**Sonal Rana**  
Joint Co-ordinator

### Experience:

**"Life's most persistent and urgent question is, 'What are you doing for others?'" - Martin Luther King Jr.**

In the bustling whirlwind of college life, where academic pursuits often dominate our attention, there existed a beacon of purpose for me - the My Social Responsibility Committee of NLDIMSR. My journey with this Committee transcended mere participation; it became the heartbeat of my experience at NLDIMSR.

Before stepping into Institute, I had the privilege of working with an NGO, igniting within me a passion for serving the society. However, it was within the corridors of MSR that this passion found its true calling. From championing health and hygiene to fostering education, nurturing the environment and empowering through skill development, our Committee ventured into various realms of community welfare.

One of the most rewarding aspects of my tenure with MSR was our engagement with the children of Kondgaon village. Witnessing their smiles during our interactive sessions and sanitary napkin distribution drives filled my heart with boundless joy. Our visits to the village weren't just acts of charity; they were journeys of mutual learning, understanding and sustainable change.

Beyond our routine endeavours, MSR orchestrated remarkable events like Jalsa '23, where I honed an array of skills outside the conventional classroom setting. Moreover, being part of pioneering initiatives, such as setting up a stall at the IFC Conference alongside the empowered women of Mahila Bachat Ghat and recognizing academic excellence from Kondgaon village school during the Convocation of the 2021 - 2023 batch, instilled in me a profound sense of responsibility and belonging.

Reflecting on my two-year MBA journey, I realize that it would have been incomplete without the profound experiences and lessons MSR offered. Each moment of service, each smile brought forth, reinforced my gratitude and pride in being an MSRian. The Committee not only provided avenues for personal growth but also bestowed upon me the privilege to be a catalyst for joy in people's lives.

As I pen down my thoughts, I am filled with deep gratitude for the transformative journey MSR has offered me. It's not just about the activities we conducted or the events we organized; it's about the lives touched, the communities uplifted and the enduring legacy of service we leave behind. Forever indebted to our seniors and mentor Nazia Ma'am for giving me this opportunity. Proud to be an MSRian.







**Rasika Mule**  
Strategic Head

### Experience:

In a world where the pursuit of success often overshadows the importance of giving back, initiatives like the Social Responsibility Committee at N. L. Dalmia Institute stand as beacons of hope. For a year, I had the privilege of leading this Committee as a Strategic Head, overseeing our endeavors to make a tangible difference in the lives of those less fortunate. This journey wasn't just about ticking boxes; it was about touching lives and making Koandgaon Village a better place to call home.

The mission was simple yet profound: to help in four key areas - Health, Hygiene, Education and Environment. These weren't just words; they were the threads weaving together our dreams of change. Our journey began by understanding the needs of Koandgaon community. Through research and engagement, we identified areas where our efforts could create meaningful change. From education to healthcare and environmental conservation, we aimed to leave no stone unturned. We started with small steps, organizing events like Rural Immersion to

Jalsa. These weren't just gatherings; they were moments of connection and understanding. Planning them wasn't easy, but with each challenge we faced, our bond grew stronger.

But our biggest project was yet to come. We wanted to bring light to Koandgaon, a village in need. With determination in our hearts, we set out to raise funds for solar panels. It wasn't easy – there were doubts and setbacks along the way. But we refused to give up because we knew the impact it could have. Through hard work and the generosity of our whole MSR Team, we finally raised enough to make it happen. None of this would have been possible without the incredible team of MSR. Each member brought their own strengths and talents to the table and together, we were unstoppable. The bonds we formed and the memories we created will stay with me forever.

Amidst all these tasks, what truly touched me were the people of Koandgaon. Their smiles were like sunbeams on a rainy day, warming my heart and reminding me why we do and what we do.

Looking back on our year of this wonderful journey, I feel thankful for being a part of something bigger than just me. The things I learned, the friends I made and the people we helped have deeply impacted me. It wasn't just about doing our duty; it was a journey of learning about myself and seeing how much good people can do when they come together.

As I bid farewell to MSR Committee, I carry with me the lessons learned and the memories cherished. And though our paths may diverge, I know that the spirit of service will always connect us, guiding us towards a brighter tomorrow - one filled with hope, compassion and endless possibilities.

All the best to the future members of the Committee. Your journey starts now and I can't wait to see the incredible things you'll accomplish, embrace every moment, cherish every connection and never lose sight of why you're here.

## Revolutionizing Rural Health Care in India: Progress and Future Prospects



**Vanshika Jindal**

Rural communities have long struggled to maintain access to quality healthcare services. India's healthcare landscape is a tale of contrasts, with urban centres having access to cutting-edge medical facilities while a multitude of healthcare issues still plague rural areas. Home to approximately two-third of the country's population, Rural India, presents challenges that impede access to high-quality medical care. India's rural population faces a severe shortage of healthcare resources. Due to this lack of access, there are high rates of hunger, maternal and newborn mortality, low life expectancy and low immunization rates. The rural impoverished bear a heavy financial burden because of their limited access to healthcare, which has not been significantly alleviated by government spending or insurance firms.

The lack of established healthcare infrastructure, a significant dearth of skilled medical workers, physical barriers like having to drive 100 kilometres for medical care and the inability to pay for necessary medical treatment are all examples of this lack of access.

Charting the Course: A Retrospective Review and Future Projections for Rural Healthcare; India has witnessed remarkable strides in improving rural healthcare over the past years, as demonstrated by strategic initiatives and legislative reforms. But the question still stands: How promising is the development towards realizing a thorough change, and what further developments can we anticipate going forward?

Significant growth has been observed in the Health and Wellness Centres, which are a vital component of India's rural healthcare plan. With their emphasis on primary and preventive healthcare, these facilities have been crucial in reaching the grassroots and offering services linked to the management of communicable diseases, childcare and maternal health.

A revolutionary move has been the integration of telemedicine, particularly in the aftermath of the COVID-19 pandemic. Rural people now have greater access to remote consultations, diagnostic support and health education, removing geographical barriers and guaranteeing timely medical attention.

The Ayushman Bharat scheme, with its two main components – Pradhan Mantri Jan Arogya Yojana (PM-JAY) and Health and Wellness Centres – aims to address both financial and infrastructural aspects of rural healthcare. PM-JAY, in particular, has provided financial protection to vulnerable rural families, covering hospitalization costs.

The coming years are likely to witness a greater reliance on technology, with data analytics and Artificial Intelligence (AI) being key components.



Proactive planning and resource allocation can be facilitated using predictive analytics to foresee health trends.

Digital health record development and implementation can expedite patient information management, guaranteeing continuity of treatment and supporting healthcare provider's data-driven decision-making.

A more sustainable and locally responsive healthcare system can be achieved by empowering local communities through health education, awareness campaigns and community health workers.

Collaborations between the public and private sectors are anticipated to increase, fostering innovation and resource-sharing. This may result in enhanced rural healthcare service quality, technology uptake and infrastructure.

Preventive healthcare is expected to continue to be the focus of India's rural healthcare system going forward. Programs that encourage regular checkups, healthy lifestyles and early disease identification can greatly enhance health results.

In conclusion, the journey towards transforming rural healthcare in India is promising but demanding. Recent strides in Health and Wellness Centres and telemedicine showcase progress. The future holds tech-driven innovations, community-centric approaches and dynamic public-private partnerships. Prioritizing preventive healthcare will be the linchpin for a healthier rural India.



## Revolutionizing Healthcare Access in Rural India



**Jigya Gupta**

Accessing healthcare services in rural India poses significant challenges for local communities. This article aims to investigate the root causes of this issue, examine its impact on rural populations and explore existing practices and potential remedies to enhance healthcare accessibility in these areas.

Rural regions across India grapple with a profound scarcity of healthcare services, largely attributed to insufficient public investment and infrastructure. Compounding this issue is the dominance of private healthcare facilities, primarily concentrated in urban centers. Picture this: You fall ill, but the nearest medical practitioner is a daunting 100 kilometers away. This scenario is a harsh reality for many Rural Indians. Even when individuals undertake the arduous journey, they often encounter inadequate or non-existent healthcare facilities upon arrival.

The absence of accessible healthcare services places a considerable economic burden on rural communities, particularly those with limited financial means. With nearly 90% of the population lacking insurance coverage and healthcare expenses are predominantly borne out-of-pocket or through loans, leading to financial strain for numerous families. Furthermore, rural areas grapple with notable health disparities, including elevated rates of maternal and infant mortality, malnutrition, insufficient vaccination coverage and diminished life expectancy.

Several initiatives are in progress to tackle the healthcare access dilemma in Rural India. These initiatives encompass expanding small-scale hospitals and clinics into sparsely populated regions, establishing specialized women's health centers, deploying telemedicine solutions and implementing training programs for local healthcare personnel.

One viable strategy for enhancing healthcare access involves extending the reach of small-scale medical facilities into less densely populated rural locales. By decentralizing healthcare services, rural residents can access essential medical assistance without enduring lengthy journeys.

Mobile women-centric health clinics have emerged as an effective solution to cater to the distinctive healthcare needs of rural women. These mobile units offer a spectrum of services, including maternal and reproductive healthcare, at easily reachable locations for rural women.

The adoption of telemedicine holds significant promise in revolutionizing healthcare accessibility in rural India. Leveraging technology, healthcare providers can remotely diagnose, treat and monitor patients in remote rural areas, mitigating the need for physical travel and lowering barriers to healthcare access.



Implementing structured training and accountability mechanisms for local healthcare providers is imperative for enhancing healthcare quality in rural regions. By equipping local practitioners with requisite skills and knowledge, rural communities can avail themselves of improved healthcare services.

The access to healthcare services remains a pressing concern in rural India, with far-reaching ramifications for the health and well-being of rural populations. Addressing this challenge necessitates a multifaceted approach, encompassing the expansion of healthcare infrastructure, establishment of specialized women's health centers, adoption of telemedicine and provision of comprehensive training for local healthcare providers. Through the implementation of these measures, strides can be made towards ensuring equitable healthcare access for all rural residents of India.



## Working Towards Better Rural Healthcare: What We Can Do Now?



Karthik Nair

### Introduction:

A big problem in rural healthcare is that many women don't know enough about it. This is especially true in places where there aren't many resources. Women already face challenges in getting healthcare and it's even harder in rural areas. Things like culture and superstition make it worse, making it tough for women to get good healthcare.

In rural regions, where 73 percent of the impoverished reside, women are subjected to heightened scrutiny. Pregnancy and nursing demand higher-quality nutrition, yet in certain areas of India, women typically receive inadequate and last priority in meals. This disparity contributes to more than half of all Indian women suffering from anaemia due to deficiencies in essential nutrients.

A research also revealed that women residing in rural regions have a higher likelihood of experiencing anaemia due to insufficient vital nutrients, which

poses serious risks for both the mother and her offspring. These findings underscore the importance of addressing the awareness gap in Rural India to enhance the health outcomes of women and their families.

Moreover, a study conducted by the Public Health Foundation of India highlighted the limited availability of government healthcare facilities in rural areas, with only 40% of the population having access to these services.

Nevertheless, by incorporating technologies such as telemedicine, robotics and artificial intelligence, we can enhance the accessibility and affordability of healthcare services for everyone.

### Government Contribution:

The government only sets aside a small portion of the total money a country makes (GDP) for healthcare, about 2%. This lack of spending on healthcare means that rural families have to spend a lot of their money on healthcare. On average, poor families spend about 14% of their income on healthcare.

The government has initiated several programs to enhance healthcare accessibility for rural residents, including the "Ayushman Bharat" initiative, with the goal of offering health insurance to more than 500 million individuals. Through collaboration with ISRO and utilization of their satellites, the initial phase of government-sponsored implementation has effectively linked 22 specialized hospitals with 78 rural and remote healthcare facilities nationwide.

### Recommendations & Next Steps:

- It's crucial to prioritize all three levels of healthcare: primary, secondary and tertiary. The government must focus on enhancing primary healthcare as a public service.
- The government ought to establish guidelines for appropriate staffing levels, duration of service and consider incentives and career pathways for doctors and other staff to serve



in rural health centers.

- India should transition away from a system primarily led by doctors and instead integrate paramedical professionals into various roles.
- There's a necessity to boost spending on healthcare so that India can upgrade current facilities and expand them further.

## **Conclusion:**

Healthcare is like a Public Good that is highly associated with a country's economic growth. As we move towards gaining from our demographic dividend in the next 20-30 years, we must ensure quality and timely delivery of services across the country. Through a Bottom-up approach, the financial management structure and accounting systems at all levels can be strengthened.

There is substantial evidence indicating that adopting a family-centered care model with a population health perspective and offering comprehensive, ongoing healthcare greatly enhances the health outcomes of rural populations.

Government should focus on family centered healthcare, higher investments in healthcare, building and empowering primary healthcare teams, training of rural healthcare professionals.



## Empowering Rural Health: Strategies for a Healthier Tomorrow



**Manali Kumari**

Addressing the healthcare challenges in rural India demands a comprehensive approach that tackles various obstacles unique to these regions. One significant issue is the financial burden placed on individuals and families due to the high out-of-pocket healthcare expenses. In places like Orissa, where poverty rates are high, a considerable portion of households resort to loans or selling assets to cover medical costs, indicating a dire need for accessible and affordable healthcare services. Moreover, the insufficient government spending on healthcare further exacerbates the situation, with a large portion of the population unable to afford essential medical treatments.

To mitigate these challenges, it is imperative to bolster the healthcare infrastructure in rural areas by establishing more primary healthcare centres equipped with essential medical amenities and

staffed by trained professionals. Additionally, leveraging telemedicine technologies can be transformative in narrowing the healthcare gap between rural and urban areas. Through telemedicine, individuals in remote villages can access medical consultations and guidance from specialists located elsewhere, thereby improving healthcare accessibility and quality.

Furthermore, investing in the training and deployment of local healthcare providers is crucial. These providers can offer basic medical care, health education and act as the first point of contact for community members seeking healthcare services. Mobile medical units can complement these efforts by reaching isolated communities and providing essential healthcare services directly to their doorstep.

Improving transportation infrastructure is paramount to ensure that rural residents can easily access healthcare facilities when needed. Additionally, implementing health insurance schemes tailored to the specific needs of rural populations can alleviate the financial burden associated with medical expenses.

Harnessing technology for health data management and disease surveillance is another critical aspect of enhancing rural healthcare. By efficiently collecting and analysing health data, authorities can identify emerging health threats early on and implement timely interventions to mitigate their spread.

Moreover, fostering partnerships between the public and private sectors can enhance healthcare delivery in rural areas by leveraging resources and expertise from both domains. These partnerships can lead to innovative solutions and sustainable healthcare models tailored to the unique needs of rural communities.

In conclusion, a comprehensive approach encompassing infrastructure development, manpower augmentation, community engagement and technological innovations is essential for realizing a healthier future for rural India. By addressing these aspects systematically, we can empower rural communities, improve health outcomes and foster sustainable development across the country.





## “The Future of Rural Healthcare in India: A Vision for Equitable Access and Quality Care”



**Rishikesh Pawar**

The living fabric of India reflects the contrast between urban development and rural reality. Despite the medical needs of cities, many people in rural areas still lack access to basic medical care. However, in these problems, hope blooms like a strong flower. We have seen the determination to close this gap over the past few years.

The National Health Service and Ayushman Bharat have expanded the system, bringing it closer to basic services. Mobile clinics, telemedicine and community health workers serve as indispensable lifelines, ensuring that people receive the vital care they need, regardless of geographical barriers or resource limitations. The game-changer telemedicine that connects rural patients with remote specialists, is underrated. Just imagine consultation via a simple app or video call saves you difficult journeys and valuable time. Not only technology but also human connection can enable

timely and potentially life-saving interventions.

As we look forward, we see that the human touch is particularly important. While advances such as artificial intelligence and data analytics are promising, they must strengthen our healthcare workforce. Think of AI as an expert who helps doctors in remote areas diagnose and allocate resources. Consider products that empower patients to participate in their own health. But the challenges are persistent despite these advancements. Unequal housing, lack of reliable electricity and shortage of experts can extinguish this flame of hope. Many healthcare workers are affected by the demands of cities and rural areas are left without workers.

To overcome these problems, we need to invest more not only in technology but also in developing our human resources. New regulations and public-private partnerships are a must. Consider encouraging healthcare workers to choose rural services, creating better support systems and empowering community members, the future of rural healthcare in India is promising. As technology and service models develop, the vision of providing accessible, affordable and quality healthcare to everyone will become brighter. But remember, technology is a tool, not a saviour. Real change comes from using human intelligence, compassion and collaboration.

Let us unite as we usher in a new era. Let's create a future where geography is no barrier to healthcare and where the promise of prosperity reaches every corner of the country. Let's ensure that no one is left behind in the journey of health in the magnificent fabric of India. This reform emphasizes the human element in rural healthcare, reduces the focus on artificial intelligence and emphasizes the importance of supporting healthcare workers, building infrastructure and empowering community members. It uses metaphors and images to convey hope and determination and is designed to encourage action and collaboration.

To sum it up, India's progress towards overall improvement in rural health is encouraging, although there are still issues to be addressed. However, if the government keeps its promises and works with health partners, there will be future progress towards providing equitable health services to all rural communities across the country. As we continue to meet the changing health needs of rural India, it is important to create a system of successfully applying past energy and harness new ideas.



## Nurturing Health in the Heartland: The Vitality of Rural Healthcare



**Himanshu Sadhotra**

In the quiet corners of our world, where lies the essence of rural communities, the need for healthcare services is as important as any other part of the country. Though the rural setting paints a picture of tranquility, beneath the surface, rural areas face unique challenges, particularly in the realm of healthcare. And if we talk about our country's theme of rural healthcare, this encapsulates a narrative of resilience, innovation and the unwavering commitment to nurture the health and well-being of every individual, regardless of the part of the country they are residing in.

### Challenges Amidst Diversity:

India's rural healthcare landscape is as diverse as the country itself. Yet, amidst this diversity, common challenges persist which is shortage of healthcare infrastructure, including hospitals, clinics and trained medical personnel. The most significant issue is accessibility as many rural residents have to travel long distances to access even basic healthcare

services. Along with this, socioeconomic factors, cultural beliefs and gender disparities further compound the healthcare challenges faced by rural populations particularly in India.

### Innovations for Inclusion:

Innovation has emerged as a beacon of hope in addressing the healthcare disparities prevalent in rural India. From mobile health clinics traversing rugged terrains to telemedicine platforms connecting patients with specialists in urban centers and technological innovations are bridging the gap between rural communities and healthcare services. Moreover, community health workers, locally known as ASHAs (Accredited Social Health Activists), are playing a pivotal role in delivering preventive care, maternal health services and health education at the grassroots level. These innovations not only enhance access to healthcare but also empower rural communities to take charge of their health and well-being. But still as a nation we have a long way to go.

### Policy Imperatives:

The theme of rural healthcare in India underscores the importance of robust policy frameworks to address the multifaceted challenges facing rural populations. The Government of India has launched several initiatives aimed at strengthening rural healthcare infrastructure, such as the National Rural Health Mission (NRHM) and its successor, the National Health Mission (NHM). These programs prioritize primary healthcare, maternal and child health and the provision of essential drugs and diagnostic services in rural areas. Additionally, policies promoting public-private partnerships, incentivizing rural practice for healthcare professionals and leveraging technology for healthcare delivery are instrumental in driving positive change in rural healthcare.

### Community Participation and Empowerment:

Central to the theme of rural healthcare in India is the active participation and empowerment of rural communities in the form of Village Health and



Sanitation Committees (VHSCs) and Self-Help Groups (SHGs). This has empowered local residents to identify health priorities, mobilize resources and advocate for their healthcare needs. Moreover, culturally sensitive approaches that incorporate traditional healing practices and indigenous knowledge systems are key to ensuring the relevance and effectiveness of healthcare interventions in rural India.

## **Conclusion:**

India's theme of rural healthcare is not merely a matter of medical services but a testament to the country's collective commitment to equity, justice and human dignity. By addressing the challenges of accessibility, equity and quality of care and by fostering innovations, policy reforms and community participation, India can pave the way for a healthier and more inclusive future for its rural populations. Apart from this being the citizens of this country we should acknowledge the facts that health knows no boundaries and that every individual, regardless of where they call home, deserves access to quality care. And as we navigate the challenges and opportunities ahead in the rural healthcare sector let us draw inspiration from the vitality of this endeavor that promises to nurture the health and well-being of all.



## Rural Immersion Program 05/08/2023



**Shrey Doshi**

Co-ordinator of Sparssh 2023

### Rural Immersion Program Report - 05/08/2023

On the 5<sup>th</sup> of August 2023, the MSR Committee orchestrated a Rural Immersion Program at Kondgaon, marking an integral part of the induction week for the PGDM, Business Analytics and Global MBA Batch 2023 -25. The objective was to provide firsthand experience of rural life to the incoming batch, fostering a profound understanding of rural dynamics and enabling them to assimilate the invaluable lessons and experiences into their own lives.

#### Activities Undertaken on the 1<sup>st</sup> Day:

**1. Project Tiranga:** Engaging with the students of 6<sup>th</sup> grade, participants facilitated the creation of tricolor craft articles. Alongside, they elucidated the symbolism behind each color of the Indian flag and expounded on the significance of the Ashoka Chakra, enriching the children's understanding of Independence Day.

**2. Mera Bharat Mahan:** Designed for 7<sup>th</sup> grade students, this activity aimed to cultivate awareness about the nation among young minds. Students were provided with political maps of India and with guidance, they learned to locate different states and capitals, fostering a deeper connection with their country.

**3. Coloring and Math's Activity:** In this endeavor, Kondgaon students were provided with drawing sheets and math exercises, guided by the visiting juniors. Through coloring, the rural children were exposed to creative learning, learning color names in English while the pre-drawn sketches highlighted the importance of a clean environment.

**4. EVS Activity:** Participants imparted knowledge of body parts in English to the students, enhancing their vocabulary and understanding. Through interactive sessions, first-year students fostered engagement and learning among the rural children, facilitating a constructive exchange of knowledge.

The first day's activities aimed at both educational enrichment and fostering cultural exchange, laying a foundation for meaningful interactions and learning experiences.

We extend our special thanks to Prof. (Dr.) Seema Saini Ma'am for joining us on the visit and boosting our morale. We thank our Director Prof. Dr. M. A. Khan for his constant support and guidance. We would also like to thank Dr. Neeraj Gupta, Prof. Prakash Rathod, Prof. Minati, Prof. Jestin, Mr. Sagar, Mr. Vijay and Mr. Krishant for joining and supporting Team MSR in all the activities. We also thank Mrs. Shamsree Sen Madam for sharing the surplus worksheets which were used in primary class educational activity.

We thank the Kondgaon Sarpanch, Mrs. Manju Kumbh for her support and helping us with the lunch arrangements in coordination with the Kondgaon Mahila Bachat Ghat. We also thank all







## Rural Immersion Program 19/08/2023



**Nandini Bisani**

Co-ordinator of Sparssh 2023

Continuing the endeavor initiated on the 5<sup>th</sup> of August 2023, the MSR Committee conducted the 2<sup>nd</sup> day of the Rural Immersion Program at Kondgaon on the 19<sup>th</sup> of August 2023. This ongoing initiative was aimed at providing comprehensive exposure to rural life for the incoming batch, ensuring a holistic understanding of rural dynamics and nurturing a spirit of integration and learning.

### Activities undertaken on the 2<sup>nd</sup> Day:

1. School Bag and Stationery Kit Distribution: A total of 374 school bags, accompanied by essential stationery items, were distributed among the students. Generously sponsored by Kotputli Kshetra Pravasi Sangh, KKPS Charitable Trust, this initiative aimed to alleviate educational barriers and equip students with necessary tools for learning.

2. Sanitary Napkin Distribution: In a seminar led by senior MSR members and juniors, emphasis was placed on menstrual hygiene. Sanitary napkins were distributed among girls from 8<sup>th</sup> to 12<sup>th</sup> grade, promoting health and well-being among adolescent girls.

3. Clay Activity: Engaging the school students in a creative endeavor, participants facilitated a clay activity. Guided by juniors, the students crafted various clay articles, fostering creativity and critical thinking among the rural children.

4. Dance and Outdoor Games: The day concluded with a session of outdoor games and dance activities, bringing joy and smiles to the faces of all participants. Engaging in games like cricket, kho-kho, carrom and dance, the juniors fostered camaraderie and relaxation among the students, creating lasting memories.

The 2<sup>nd</sup> day's activities encapsulated both social welfare initiatives and recreational endeavors, ensuring a well-rounded and enriching experience for all involved.

We extend our special thanks to Prof. Dr. Seema Saini Ma'am for joining us on the visit and boosting our morale. We thank our Director Sir Prof. Dr. M. A. Khan for his constant support and guidance. We would also like to thank Dr. Neeraj Gupta, Prof. Prakash Rathod, Prof. Minati, Prof. Jestin, Mr. Sagar, Mr. Vijay and Mr. Krishant for joining and supporting Team MSR in all the activities. We also thank Mrs. Shamsree Sen Ma'am for sharing the surplus worksheets, which were used in primary class educational activity.

We thank the Kondgaon Sarpanch, Mrs. Manju Kumbh for her support and helping us with the lunch arrangements in co-ordination with the Kondgaon Mahila Bachat Ghat. We also thank the Principal and Headmasters of Zilla Parishad Schools of Rawtalpada, Punjarpada, Gaothan, Goratpada, Gondpada and Dongripada for helping us in each and every activity.



We extend our thanks to the members of KKPS Charitable Trust for sponsoring the school bags and stationary kits for 374 kids and also joining us for the distribution camp.

We thank all the respected Faculties and Administrative Staff for all the support and co-operation.

This event was co-ordinated under the guidance of Induction Program Faculty Coordinator Prof. Anand Dhutraj & MSR faculty-in-charge Dr. Nazia Ansari and planned, executed & managed by Team MSR.





## Kondgaon Visit with Rural Marketing Batch 13/09/2023



**Ajay Mundhe**  
Co-ordinator of Sparssh 2024

On September 13<sup>th</sup> 2023, the MSR Committee arranged a trip to Kondgaon village in Palghar district for the Rural Marketing batch of 2022 - 24. The main objectives of this visit were as follows:

1. To provide the rural marketing students with a hands-on experience of rural life and a deeper understanding of it.
2. To conduct a survey to assess the need for sewing machines among village women, which would empower them with valuable skills and income-generating opportunities.
3. To evaluate the feasibility of establishing an IT lab at Shanti Ratan School.
4. To gather data on additional requirements for the school and village, such as solar panels and well repairs.

During the visit, the Rural Marketing batch, along with MSR co-ordinators, engaged in various educational activities. They distributed approximately 600 sanitary napkins to 350 female students from classes 8 to 12, raising awareness about menstrual hygiene and proper disposal methods to protect the environment. Also snacks sponsored by Prof. Jestin Johny were distributed to 105 students of Rawatalpada ZP school.

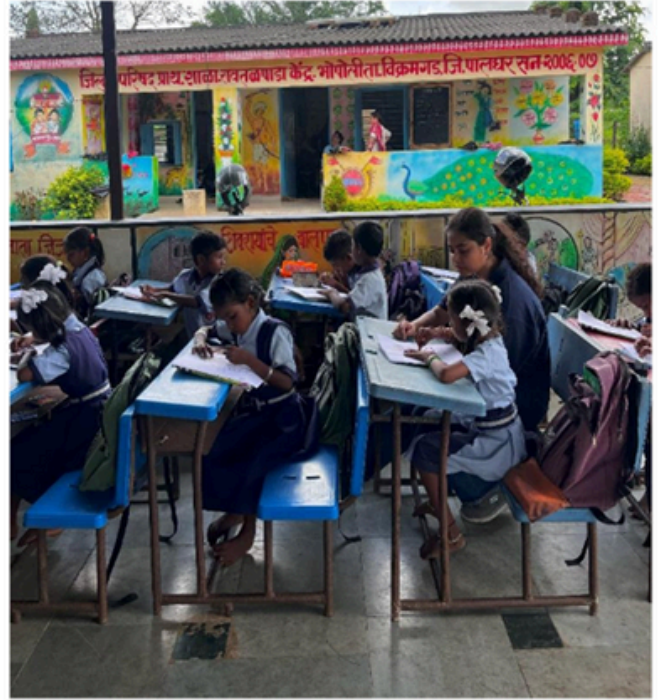
To gather information related to the aforementioned objectives, the MSR Committee and Rural Marketing Students visited the home of Mrs. Manju Kombh, the Sarpanch of Kondgaon village. She provided valuable insights into the feasibility of the objectives and shared information about Kondgaon Utsav.

The Sarpanch mentioned the need for solar panels in all six ZP schools and six Anganwadi. A detailed discussion took place regarding the possibility of setting up an IT Lab at Shanti Ratan School. Additionally, discussions regarding the sewing machines, their benefits for over 500 women in the village, potential markets for their products (stitched bags, dresses, etc.) and the potential suppliers of raw materials (needles, threads, fabric, etc.) were held. The Sarpanch suggested setting up the sewing machine unit at Panchayat Office due to availability of space.

Further discussions were held related to Kondgaon Utsav. Sarpanch provided information concerning products which could be sold by the villagers for the Kondgaon Utsav and when was it possible for the villagers to come to the Institute for the Kondgaon Utsav.

Team MSR is grateful for all the support and guidance provided by CEO Mam, Director Sir & Faculty Members. We also thank Operations Team, Accounts Department, Marketing Team, Administrative Staff and Support Staff for all the help in organizing this visit.





We thank Prof. Jestin Johnty and Prof. Riyaz Ahmed for joining us. Sincerest gratitude to the Rural Marketing students for being co-operative. The visit was co-ordinated under the guidance of Faculty-in-charge Dr. Nazia Ansari and planned, executed & managed by Team MSR.



## Jalsa - 2023

### A Fundraising Garba Event

#### 27/10/2023



**Saloni Khimani**  
Co-ordinator of Sparssh 2024

MSR Committee organized a fundraising Garba Event 'Jalsa' on 27/10/2023 from 6:00 p.m. onwards at NLIDMSR Campus. This event ensured collection of funds from students in the form of passes and also from Alumni and Corporates. The collection of funds will be utilized for installing solar panels at Goratpada ZP school and educational painting.

Following are the fund collection:

1. Fund collection from PGDM 1<sup>st</sup> & 2<sup>nd</sup> Year Students in the form of Jalsa Event Pass on voluntary basis. The pass was priced at Rs. 200/- per person.
2. Fund collection from Faculty Members and Staff on voluntary basis.
3. Fund collection from Alumni. The pass was priced at Rs. 250/- per person.

4. Fund collection from the Corporates in the form of their endorsements at the venue (NLDIMSR Campus) on the day of event.

5. Fund Collection from Food Stalls arranged for the event.

The event started sharp at 6:00 p.m. with entries of the students, dressed in traditional attire. The formal welcome of the Staff and Students occurred at 6:30 p.m. followed by Saraswati Vandan & Aarti of the Goddess 'Amba Maa'. The students enjoyed the garba night with the beats of Dhol and DJ.

One of our Alumni, Ms. Aakanksha Rawat donated Rs. 10,000 towards this cause. Team MSR facilitated her with a memento and acknowledged the generous contribution made by her.

Gift Hampers were given to well-dressed Male & Female along with Best Garba Dancer Male & Female. Also, lucky draw winners were given gift hampers.

Team MSR whole heartedly thanks the Management, Trust Office, CEO Office, Directors Office, Faculty Members, NLD-High School Teachers, Marketing Dept., Accounts Dept., Administration Staff, Students, Sponsors, Alumni, Facilities Management Dept., IT Dept., Mr. Sagar Rawool, Housekeeping Staff & Security Staff for providing required resources and for all their support and guidance in successfully organizing Jalsa 2023.









## Kondgaon Visit 06/12/2023



**Nandini Patil**

Co-ordinator of Sparssh 2024

NLDIMSR - MSR Committee organized a visit to Kondgaon village on 06/12/2023 & conducted the following activities under Education, Health & Hygiene Vertical:

- Seminar conducted by Dr. Koshti on prohibition & prevention of liquor and tobacco for senior secondary boys.
- Distribution & Installation of 9 computers to Schools & Gram Panchayat Office with the help of our IT Department Executive Mr. Mayur.
- Distribution of 7000+ text books (from class 1-5 & 6-12), 500+ water bottles and 7 watches donated by NLDHS.
- Distribution of Personal Hygiene Kits to 30+ Mahila Bachat Ghat ladies.
- Maths, English and Quiz Sessions conducted for students from 1<sup>st</sup> to 5<sup>th</sup> standard.

A detailed discussion was conducted with the Sarpanch of the Kondgaon village, Mrs. Manju Kombh & Secretary of the village regarding feasibility of displaying and selling bamboo products made by bachat ghat ladies during IFC 2023.

Team MSR is grateful for all the support and guidance provided by CEO Mam, Director Sir & Faculty Members. We also thank Operations Team, Accounts Department, Marketing Team, Administrative Staff and Support Staff for all the help in organizing this visit. We thank Dr. M.R. Kosthi and Mr. Mayur for joining us. Thanks to Melita Mam and Jasmine Mam for helping us collect books and stationery items.

The visit was co-ordinated under the guidance of Faculty-in-charge Dr. Nazia Ansari and planned, executed, & managed by Team MSR.







## Convocation 2023 16/12/2023



Rensee Dhameliya

On December 16<sup>th</sup> 2023, the MSR Committee participated in convocation event by providing scholarship and felicitating the students of Kondgaon with scholarship worth Rs. 35,000. The Kondgaon Guest Reception and Program commenced with the warm welcome of esteemed guests, including the Sarpanch and Teachers from Kondgaon.

The program officially began with setting the stage for a series of welcoming gestures and introductions.

The arrival of the chief guest was met with honor, and members of the MSR Committee took the opportunity to introduce themselves, elucidating the Committee's activities. Additionally, the Sarpanch was formally introduced, adding a significant presence to the proceedings.

During the felicitation ceremony, the Sarpanch presented a shawl to the Chief Guest, symbolizing respect and appreciation. An award ceremony followed, recognizing the achievements of Kondgaon children with both accolades and cash prizes, underscoring the Community's commitment to nurturing talent and education.

Overall, the event was characterized by its seamless execution and thoughtful arrangements, ensuring the comfort and enjoyment of all attendees. The combination of formal introductions, heartfelt gestures of appreciation, and recognition of accomplishments contributed to a memorable occasion that strengthened bonds within the community.

We thank the Kondgaon Sarpanch, Mrs. Manju Kumbh for her support. We also thank the principal and headmasters of Zilla Parishad Schools of Rawtalpada, Shanti Ratan, Goratpada, Gondpada and Dongripada for helping us in each activity.

We thank all the respected Faculties and Administrative Staff for all the support and co-operation. This event was co-ordinated under the guidance of Dr. Nazia Ansari, the faculty-in-charge of MSR and planned, executed & managed by Team MSR.

Sr. No	Name	Class	%age	School	Prize
1	Tejas Sadanand Ghatal	12 th	65.83	Shanti Ratan Vidyamandir	10,000/- Cash Prize
2	Jitu Ganesh Palva	10 th	80.2	Shanti Ratan Vidyamandir	10,000/- Cash Prize
3	Akshata Anil Shelaka	5 th	84	Gondpada ZP School	5,000/- Cash Prize
4	Sanjana Harishchandra Vartha	5 th	83	Rawatalpada ZP School	5,000/- Cash Prize
5	Jitu Pravin Kanhat	5 th	73.9	Goratpada ZP School	5,000/- Cash Prize





## Indian Finance Conference (IFC) 21/12/2023



**Sanika Bhongale**

The Indian Finance Conference (IFC), hosted at the esteemed N. L. Dalmia Institute of Management Studies and Research, unfolded as a platform for academic discourse and industry insights from the 21<sup>st</sup> December 2023. Amidst the scholarly deliberations and financial analyses, a notable initiative took shape, encapsulating the spirit of social responsibility and community empowerment.

### **Empowering Kondgaon: A Tale of Creativity and Collaboration**

Amidst the bustling halls and vibrant discussions of the Indian Finance Conference, a unique endeavor unfolded, resonating with the ethos of social responsibility and inclusivity. The My Social Responsibility (MSR) Committee of N. L. Dalmia Institute, in a bid to extend support and amplify the voices of an underserved community, orchestrated a transformative initiative centered around the tribal village of Kondgaon in Palghar district, Maharashtra.

### **Background and Objective:**

Kondgaon, nestled amidst the rustic landscapes of Maharashtra, grapples with limited employment and educational opportunities, relying primarily on agriculture and the sale of handmade bamboo products for sustenance. Recognizing the potential and resilience of the village artisans, the MSR Committee embarked on a mission to provide them with a platform to showcase their craftsmanship and ingenuity.

### **The Collaborative Endeavor:**

In a pioneering move, the MSR Committee facilitated the participation of Kondgaon's women artisans in the prestigious Indian Finance Conference. Setting up a dedicated stall, adorned with an array of meticulously crafted bamboo products, the women artisans found themselves thrust onto a larger stage, poised to captivate the discerning audience of finance professionals and academics.

### **Exhibition and Success:**

From intricately designed lanterns to functional mobile stands, each product bore testament to the artisan's skill and dedication. Throughout the three-day event, delegates and attendees alike marveled at the creativity on display, with many expressing keen interest in purchasing the handmade treasures.

### **Community Support and Appreciation:**

The initiative garnered widespread support from both faculty members and students of N. L. Dalmia Institute, who rallied behind the artisans, ensuring their success and well-being throughout the event. Additionally, logistical support, including travel arrangements and sustenance, was meticulously coordinated, ensuring a seamless experience for the Kondgaon delegation.





### **Fulfillment and Gratitude:**

As the curtains drew on the Indian Finance Conference, a sense of fulfillment permeated the air, accompanied by heartfelt expressions of gratitude from the Kondgaon artisans. In a poignant gesture of appreciation, rechargeable lights were gifted to the artisans, symbolizing the illumination brought forth by their creativity and resilience. In return, the artisans bestowed tokens of their craftsmanship upon the Institute's Director and Faculty Co-ordinator, cementing bonds of camaraderie and mutual respect.

### **Conclusion:**

The integration of social responsibility within the fabric of academic discourse exemplifies the transformative power of collaborative initiatives. Through the empowerment of marginalized communities and the celebration of indigenous craftsmanship, the Indian Finance Conference at N. L. Dalmia Institute stands not only as a forum for financial insights but also as a beacon of inclusive growth and collective prosperity.





## Kondgaon Visit

### Vertical: Education, Skill Development, Hygiene & Healthcare

01/03/2024



Riya Jain

NLDIMSR - MSR Committee organized a visit to Kondgaon village on 01/03/2024 & conducted the following activities under Education, Skill Development, Hygiene & Healthcare Vertical:

- Donation of 3 pedestal fans and 1 printer to Rawatalpada & Goratpada ZP School.
- Donation of 3 sewing machines to Bachat Ghat association helping 50 ladies towards self-employment.
- Distribution of Sanitary Napkins to 350 girls (for 6 months) of Shanti Raan Vidya Mandir along with seminar on menstrual hygiene and safety.
- Educational activity for the students.

A detailed discussion was conducted with the Sarpanch of the Kondgaon village Mrs. Manju Kumbh, Deputy Sarpanch and Mrs. Pranita Ghatal, Secretary of the village regarding the structure of usage of sewing machine and how best to utilize the same.

MSR coordinators conducted Maths and English sessions for the primary kids and also distributed snacks to 200 children of Goratpada, Rawtalpada and Gondpada ZP schools.

Team MSR is grateful for all the support and guidance provided by CEO Mam, Director Sir & Faculty Members. We also thank Operations Team, Accounts Department, Marketing Team, Administrative Staff and Support Staff for all the help in organizing this visit. We thank Prof. Anand Dhutraj for joining us and guiding the students in every way possible. Thanks to Melita Mam and Jasmine Mam for helping us collect books and stationary items.

All the items donated to ZP schools were sponsored by Kotputli Kshetriya Pravasi Sangh (KKPS) Charitable Foundation. We are thankful for their kind donation along with their presence of KKPS members during the visit.

The visit was coordinated under the guidance of Faculty-in-charge Dr. Nazia Ansari and planned, executed & managed by Team MSR.







## Survey Report: Kondgaon Village Assessment



**Priti Palan**

The My Social Responsibility committee of NLDIMSR, embarked on a comprehensive survey of Kondgaon Village, an adopted community, with the aim of gaining deeper insights into the resident's needs and facilitating targeted interventions for their well-being and development. The survey encompassed interactions with village residents, school representatives and extensive field visits to assess various aspects of village life.

The survey comprised a multifaceted approach, including interviews with village sarpanch, residents and school authorities, documentary creation incorporating interviews and thorough field visits to assess infrastructure, agricultural practices, housing conditions and overall community well-being. The survey focused on identifying gaps in necessities and understanding the village's developmental requirements.

**After research we found out following things:**

### 1. Infrastructure Needs:

- Electricity: It was noted that schools lacked access to electricity, hampering educational activities. Subsequently, efforts were initiated for fundraising and the installation of solar panels to address this gap.
- Housing: Observation revealed that most houses were constructed with bricks, indicating a need for improved housing infrastructure to enhance living standards.

### 2. Educational Facilities:

- Access to electricity in schools was identified as a crucial requirement for improved educational outcomes.
- Basic amenities such as stationary and textbooks were found to be lacking in some school facilities, highlighting the need for better resource allocation.

### 3. Agricultural Practices:

- Farm Visits: Field visits to farms enabled the assessment of agricultural practices and the quality of produce. Opportunities for enhancing farming techniques and productivity were identified to support the village's economic growth.
- Quality Assurance: Attention was given to ensure the maintenance of quality standards in agricultural practices, emphasizing the importance of sustainable farming methods.

### 4. Community Well-Being:

- Standard of Living: Examination of housing and plumbing facilities provided insights into the village's standard of living. Efforts to improve infrastructure and living conditions were prioritized based on the survey findings.
- Resource Utilization: The utilization of resources provided by the MSR committee was evaluated to ascertain their impact on community development and well-being.





## **Conclusion:**

The survey of Kondgaon Village facilitated a comprehensive understanding of the resident's needs and the challenges they face. Through interactions, observations and field visits, key areas requiring intervention were identified, ranging from infrastructure improvement to educational support and agricultural development. Moving forward, the My Social Responsibility committee remains committed to addressing these needs and fostering sustainable development in the village, guided by the principles of social responsibility and community empowerment.



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