



NSE CLEARING LIMITED

Impact Assessment Reports

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GRAM SAMRUDDHI

SUSTAINABLE ENVIRONMENT AND LIVELIHOODS

Ensuring climate-smart agriculture and livelihood resilience among tribal communities in Dhadgaon and Akkalkuwa blocks, Nandurbar district, Maharashtra

Social Impact Assessment Report, 2024



Project Overview

Akkalkuwa in Nandurbar district lies in the Northwestern region of Maharashtra. Predominantly a forest area with 42.34% thick green cover, it is inhabited by approximately 245,861 individuals of whom 209,586 belonged to [1] the Scheduled Tribes (Census 2011). Nandurbar has a total area of 5,955 square kilometres (or 2,299 sq mi). 98.1%* of the tribal population in Akkalkuwa are small-land-holding farmers who have been practicing conventional methods of agriculture and have relied on seasonal rain (rain-fed) for their farming practices and sustenance. Agriculture had been their only source of income. This isolated and less developed community has been regularly facing a multitude of issues due to the unique geographical rain-shadow location, erratic climate flux, and unpredictable rainfall patterns. The dependence of these tribals on conventional farming methods, confounded by the poor socio-economic development of the region, is further aggravated by circumstances critical to their upliftment, such as small and fragmented landholding size. Approximately ~49.1%* of the farmers were marginal farmers with landholdings of less than or up to only one hectare, and 91%* of the households had a monthly income of less than ₹ 5000*. All of these issues are further compounded by seasonal migration, in search of temporary livelihood and labour to the nearby townships, causing delay and bottleneck in the development of the population in this area.

The government of India has listed Nandurbar as an aspirational block. Nandurbar district is seen as an area with potential for development and change because of its poor development indicators as compared to the rest of the state of Maharashtra. While Akkalkuwa block's high IMR of 15% is listed under the thematic area of health and nutrition, it is a critical indicator that is consequential and points toward the primary failure of the population's sustenance (agrarian and livelihood) abilities.

As a result, the block in Nandurbar district was seen to be of high importance with very poor scores on the performing indicators for development. The area also had a literacy rate of 53.6%*; which is seen as a key determinant in achieving development in any population.

These issues collectively pointed towards the need for providing support to the indigenous population through CSR projects focusing on improving the development indicators. The 'Gram Samruddhi' project, implemented by NSE Foundation, provided support in the tribal-dominated blocks of Dhadgaon and Akkalkuwa in Nandurbar district, Maharashtra, from 2020 to 2023.

The project was implemented in collaboration with the BAIF Institute for Sustainable Livelihoods and Development (BISLD). It focused on the upliftment of these communities through sustainable practices such as water conservation, diversified farming practices, establishing SHGs, FPOs and direct-to-market connections, providing training and support for alternative and supplementary (non-agrarian) income. These practices collectively helped the farmers and communities to thrive and be empowered beyond just meeting the ends for sustenance towards sustainable, profitable, improved quality of living and development through community-led climate initiatives to safeguard the local livelihood and thereby the environment.

The project introduced agri-focused initiatives to support farmers. It promoted climate-friendly and smart farming techniques like soil testing, crop modelling, drip irrigation, and mulching. Farmers also received high-quality seeds suited to the regional climate.

These efforts helped them shift from single-crop farming to diverse, multi-crop methods, improving produce from harvests and profits along with water management techniques. It also provided seeds, and disseminated knowledge on nutrition and growing kitchen gardens, developing community institutions to supplement and thus transform the earnings and livelihoods of marginal and smallholder farmers in a holistic and sustainable way.

These solutions collectively enabled farmers to solve problems, including high input costs, poor harvest, low profit margins, and poor water management. Farmers, as a result of the comprehensive strategy and implementation, were able to irrigate a cumulative of 21 acres through three cropping cycles in a single year, as compared to one rainwater-dependent crop cycle in a year. The communities were able to harvest not just the traditional crops, such as Jowar and Maize, but were also able to harvest cash crops such as Groundnut, Soyabean, pulse, and Rice crops that otherwise need high amounts of water, along with high-nutrient soil easily. ~51% of the beneficiaries of the program reported notable cost savings as compared to the pre-intervention period, owing to the low input costs that helped further profitability while enhancing soil quality and improving the local biodiversity.

This marked leap in the number of successful harvests per year (up to five quintals of produce**) resulted in an increased annual income from ~₹.10,000–12,000 to almost ₹ 1 lakh**. Furthermore, the creation and facilitation of local farmer-direct connects to markets and cooperatives through streamlined marketing systems helped both: farmers and traders benefit. The profits were reported to have increased from ₹. 4,000* to ₹. 25,000- ₹. 30,000** /month. This reduced the dependence of the farmers on the middlemen and ensured that the profits directly reached the farmers themselves.

The establishment of Krishi Sakhis and women's Self-Help Groups within the communities through this project initiative empowered the women in the communities by supplying basic inputs, providing technical training, and capacity building. The women were taught on how to manage, maintain, and propagate the techniques within the population. The women-focused initiatives resulted in a marked decrease in drudgery by ~55%** through the introduction and facilitation of procurement and use of mechanization for the intensive agri-activities.

The 'Gram Samruddhi' project, therefore, can be said to be scalable and replicable owing to its outstanding and positive effect on the community and lives of the beneficiaries of Dhadgaon and Akkalkuwa blocks. The unique strategy of leveraging community-led, multi-pronged, focused yet efficient and effective and resilient methodology, ensured a sustainable positive and holistic change.



NEWLY CONSTRUCTED WELL FOR IRRIGATION, 5 FARMERS USING THE WATER FOR VEGETABLE CULTIVATION



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COMPREHENSIVE ELDERLY CARE PROGRAMME

A PILOT INITIATIVE OF NATIONAL PROGRAMME
FOR HEALTH CARE OF ELDERLY

Pilot community based interventions for elderly in
Nandurbar, Maharashtra based out of primary
healthcare centers

Social Impact Assessment Report, 2024

राष्ट्रीय वृद्धापकाळ आरोग्य शुश्रूषा कार्यक्रम



“घेऊ काळजी आरोग्याची आम्ही आमच्या वृद्धांची ”

Project Overview

India's Demographic Shift and the Growing Need for Elderly Care

India is undergoing a rapid economic and demographic transformation, driven by advancements in technology, healthcare, and economic prosperity. Rising income levels and greater affordability have enabled individuals and families to access better healthcare services, high-quality nutrition, and life-saving medical interventions, leading to a significant increase in life expectancy. From an average life expectancy of 33 years in 1950, India now records a life expectancy of 68.2 years in 2024, reflecting substantial improvements in public health and living standards.

However, while longevity has increased, research highlights that a longer lifespan does not necessarily translate into improved well-being, particularly in rural and tribal areas, where access to healthcare, financial security, and social support remains limited. By 2050, approximately 20% of India's population is projected to be elderly, necessitating urgent interventions to improve geriatric care infrastructure and social support systems.

Elderly Care Challenges in Nandurbar District

Shahada block, located in Nandurbar district, Maharashtra, is predominantly rural and agrarian, facing significant socio-economic challenges. The region's weak public health infrastructure, difficult terrain, and dependence on seasonal rainfall for agriculture result in widespread poverty and frequent migration.

For elderly residents, these conditions exacerbate social neglect and economic insecurity, as they are often unable to actively contribute to household income and livelihoods.

The lack of timely medical care and structured elderly support systems leads to poor health outcomes, reinforcing the need for sustainable and integrated elderly healthcare solutions.

Comprehensive Elderly Care Programme (CECP):
A Community-Integrated Approach

To address these critical gaps, the Comprehensive Elderly Care Programme (CECP) was launched by the NSE Foundation in collaboration with Collectives for Integrated Livelihood Initiatives (CInI). The initiative sought to embed geriatric care within the existing public health system, ensuring long-term accessibility and integration through a multi-pronged approach.

Key interventions under CECP included:



Operationalization of eight geriatric clinics at PHC level to deliver age-sensitive primary healthcare services.



Establishment of 14 activity centres fostering social engagement, mobility enhancement, and physical wellness among elderly individuals.



Regular screening camps across 80 villages, enabling early detection and intervention for non-communicable diseases.



Home-based care initiatives, supporting elderly individuals with limited mobility through community outreach and healthcare worker visits.

Impact Assessment: Key Outcomes and Transformative Changes

The programme's impact assessment findings demonstrated a substantial shift in elderly healthcare engagement and well-being.

HEALTHCARE UTILISATION AND INCREASED CLINIC VISITS



40.5% of elderly beneficiaries visited the geriatric clinics weekly, while 37.3% attended monthly, marking a significant departure from previous emergency-only healthcare-seeking behaviors. As a result of consistent medical interactions, regular medication intake among elderly beneficiaries improved, strengthening treatment adherence and chronic disease management.

HEALTH IMPROVEMENTS AND MOBILITY ENHANCEMENT



76.3% of respondents reported better management of routine health concerns, while 75.8% experienced improved mobility, fostering greater independence.

ENHANCED HEALTH AWARENESS AND SELF-CARE PRACTICES



82.8% of beneficiaries demonstrated a clearer understanding of nutrition and hygiene habits, enabling better preventive health measures. 82.5% reported improvements in mental well-being, while 73.8% felt more socially engaged, indicating significant emotional and psychosocial benefits.

HOME-BASED CARE AND COMMUNITY SUPPORT



91.3% of respondents confirmed regular ASHA/ANM visits for those unable to travel. 72.5% received transportation support from community volunteers, ensuring uninterrupted access to healthcare services.

HEALTH-SEEKING BEHAVIOR AND TREATMENT COMPLIANCE



43% of beneficiaries reported increased compliance with prescribed treatments. 60-100% of elderly beneficiaries improved medication adherence, highlighting a strong shift in proactive healthcare engagement. 26.7% of surveyed health professionals observed visible improvements in elderly health, reinforcing the programme's tangible impact.

STRENGTHENING PUBLIC HEALTH INFRASTRUCTURE AND STAKEHOLDER ENGAGEMENT



Strengthening Public Health Infrastructure and Stakeholder Engagement

Scalability and Future Potential

The CECP has demonstrated that community-rooted, elderly-focused healthcare initiatives can be effectively integrated within rural health systems, ensuring sustainable impact through strategic programme design. The evidence of improved health-seeking behaviors, strengthened care practices, and increased community awareness underscores the programme's viability as a scalable model for geriatric healthcare in underserved geographies.

Looking ahead, scaling the CECP framework across additional districts—particularly those with aging populations and limited healthcare accessibility—can help extend its benefits, ensuring dignity, autonomy, and improved quality of life for elderly individuals across rural India.



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Impact Assessment of Healthcare Infrastructure Support in 92 Base Hospital (Srinagar)

NSE Foundation



Executive Summary

This impact assessment evaluates the Corporate Social Responsibility (CSR) initiative undertaken by NSE Foundation, which facilitated the provision of a state-of-the-art 128-slice CT scan machine to the 92 Base Army Hospital in Kashmir, India. **In addition to the advanced diagnostic equipment, the initiative encompassed critical infrastructure improvements, including repairs and enhancements to the CT scan wing.**

This assessment highlights the seamless execution of the project within the stipulated timeline, with all activities carried out in full compliance with hospital protocols. The hospital personnel acknowledged the project's effectiveness in strengthening diagnostic capabilities, ensuring timely and precise medical imaging crucial for handling trauma cases, including those resulting from conflict-related injuries.

The initiative has significantly contributed to improving patient care, reducing diagnostic turnaround time, and enhancing the overall service experience for patients. Given the hospital's strategic role in managing critical cases, particularly in a conflict-prone region, the timely completion and successful implementation of this project underscore its substantial impact. The findings of this assessment affirm that the CSR intervention has not only fulfilled its intended objectives but has also set a benchmark for efficient and well-coordinated healthcare support in military settings.

A checklist of all the infrastructure has been added towards the end of this report to gauge effectiveness and usability.



The multifaceted support by NSE aligns with national healthcare priorities, as outlined in the Ministry of Health and Family Welfare's National Health Policy.





Impact Assessment Report

Drinking Water Kiosks with Fluoride and De-Salinity Remediation





Image 1: A woman filling pots with water from the water kiosk in Ramanathapuram

Access to clean and safe drinking water remains a significant challenge in many parts of rural India. In the intervention locations of Ramanathapuram, Tamil Nadu, and Birbhum, West Bengal, communities face multiple barriers: high salinity and contamination of groundwater, limited piped water infrastructure, and seasonal water scarcity. Recognizing these gaps, the program was conceptualized to introduce decentralized, community-managed water purification systems using Capacitive Deionisation (CDI) technology. Supported by the NSE Foundation and implemented in collaboration with grassroots partners, the initiative deployed digital water Kiosks to provide affordable and safe drinking water access. The program also involved a partnership with the Indian Institute of Technology Madras IIT(M) for technical support, monitoring, and optimization, demonstrating a sustainable, community-driven solution to rural water challenges.

Capacitive Deionization (CDI) is an electrochemical water treatment technology that removes dissolved ions from water by electrosorption, a process explained below:

Electrodes: CDI systems employ two porous electrodes, often made of activated carbon, which are placed in the water flow.

Electrical Potential: When a voltage is applied across the electrodes, it creates an electric field.

Ion Electrosorption: This electric field attracts charged ions (like salt ions in seawater) in the water towards the oppositely charged electrode surfaces.

EDL Formation: The ions accumulate at the electrode surfaces, forming electrical double layers (EDLs), which are regions of concentrated charge.

Desalination: By removing these ions from the water, CDI effectively desalinates the water or reduces its ionic content, such as fluoride and salinity.



Program Overview

Eleven Kiosks employing Capacitive Deionization (CDI) technology were installed, complemented by IoT-enabled systems for real-time monitoring of water quality. Community volunteers received training in Kiosk operation and maintenance, thereby enhancing local ownership and sustainability. Through the integration of advanced technological solutions with participatory engagement, the program made a significant contribution to enhancing public health outcomes and advancing water security in the targeted regions. Capacitive Deionization (CDI) was chosen for its energy efficiency, low water wastage, and ability to retain essential minerals while removing harmful ions like fluoride and excess salt.



Key Activities

- Water resource security mapping in Ramanathapuram, Tamil Nadu.
- Installed 11 Capacitive Deionization (CDI)-powered water kiosks.
- IoT-based remote monitoring for water quality and performance.
- Trained local volunteers for Kiosk operation and maintenance.



Program Locations



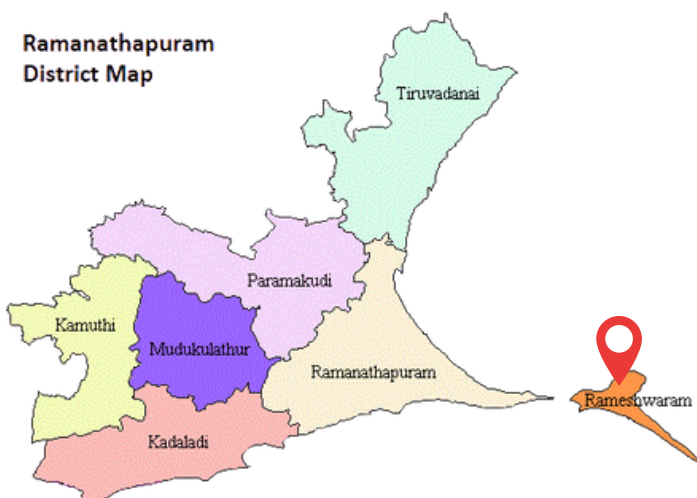
Map 1: Birbhum, West Bengal

Location 1: West Bengal, Birbhum District

Selected locations: Regions with fluoride-affected groundwater

Villages covered: Kathi, Mundira, Kendgara, Krishnapur, Mahammadpur, Purba Barkola, Khoyrasol, Kendgara, Lauberiya, Panchra

Ramanathapuram District Map



Map 2: Ramanathapuram, Tamil Nadu

Location 2: Tamil Nadu, Ramanathapuram District

Selected locations: Regions with high salinity in groundwater.

Villages covered: Ramakrishnapuram-Rameswaram Municipality, Meenavar Colony-Pamberi Panchayat



Research Methodology

Research Design

- ▶▶▶▶ The study followed a mixed-methods approach, combining both quantitative and qualitative techniques to capture a comprehensive picture of the water kiosk model's performance and community impact.

Sampling Size

- ▶▶▶▶ 408 Households Surveys
- ▶▶▶▶ 3 Focus Group Discussions (FGDs)
- ▶▶▶▶ 8 Key Informant Interviews (KIIs)
- ▶▶▶▶ 6 In-Depth Interviews (IDIs)



Findings & Key Impacts

Access and Usage

- ▶▶ 99.7% were satisfied with kiosk water quality, high user satisfaction with water quality was reported.
- ▶▶ 84% of households reported daily use of Kiosk water.
- ▶▶ Women and marginalized groups have reduced burden and better access to drinking water.
- ▶▶ Women experienced reduced physical and time burdens in fetching water.

Affordability and Effectiveness of the Kiosk

- ▶▶ Over 90% of respondents reported that all members of their household use water from the Kiosk.
- ▶▶ 89% of households showed willingness to pay, reflecting trust and perceived value.
- ▶▶ Pre- and post-intervention water quality analyses demonstrated that the kiosks effectively mitigated fluoride and salinity contamination in groundwater.
- ▶▶ People pay only 5 rupees for 20 litres of water from the kiosk, making it an affordable and safe source of drinking water. In comparison, market water cans cost around 35 rupees for the same quantity.



Health Impact and Community Engagement

- Users reported improved health with a marked reduction in Typhoid, Diarrhea, and Cholera.
- In saline-affected areas (Ramanathapuram), users experienced fewer skin irritations and stomach ailments.
- Community participation was strong in operations, feedback, and grievance mechanisms, with 72.8% of respondents reporting involvement in managing water kiosks.



Learnings and Way Forward

- Expand the water kiosk network to underserved and fluoride/salinity-affected areas.
- Train local youth and women as certified operators/technicians to promote ownership, local employment, and gender inclusion.
- Strengthen IEC/BCC campaigns around water safety, hygiene, and Kiosk benefits using culturally relevant materials.
- Strategically install new Kiosks in areas where existing public water infrastructure is lacking.
- Advocate for integrating such water safety initiatives into mainstream government programs, aligning with the Jal Jeevan Mission (JJM) focus on safe water and contamination prevention.
- The threat of vandalism and theft of the Kiosk property was observed in Birbhum. Add this.

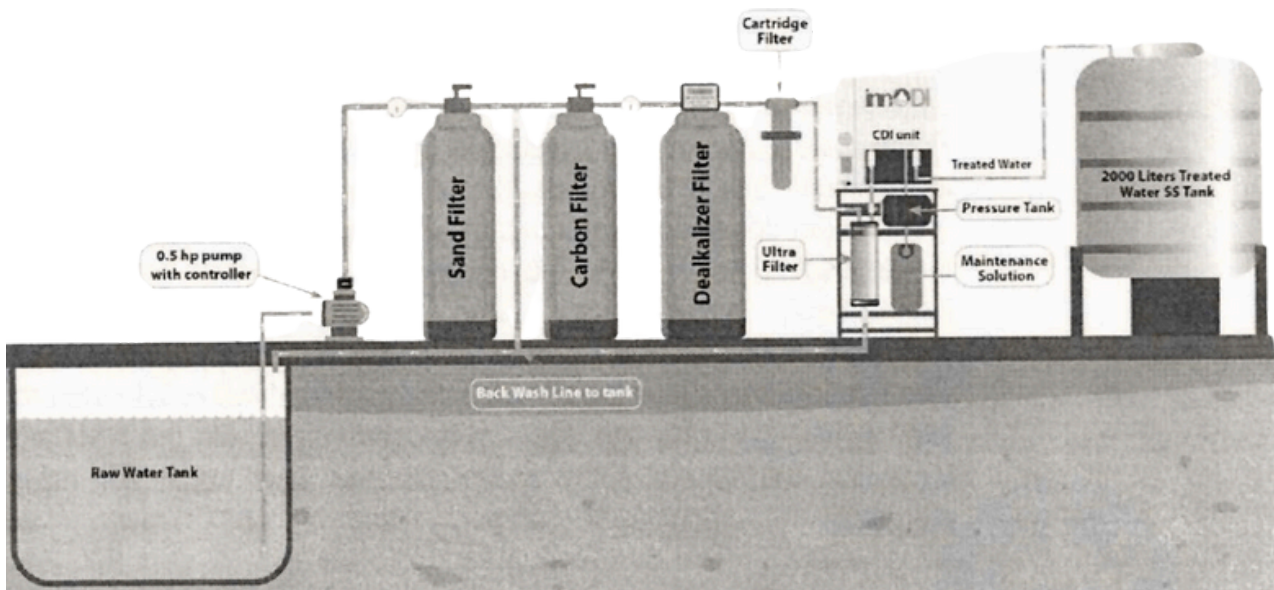


Image 2 : Capacitive Deionization (CDI)

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