

# Ride to Safety

## By ICICI Lombard

Impact Assessment Report | FY 2020-2021

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7 Cities



200+  
Workshops



35,000+  
Helmets Distributed



40,000+  
Children Impacted

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## List of Abbreviations

- ➔ CSR- Corporate Social Responsibility
- ➔ EWS - Economically Weaker Section
- ➔ FY- Financial Year
- ➔ ISI- Indian Standards Institute
- ➔ INR- Indian Rupee
- ➔ HHs- Households
- ➔ NHARSS- National Highways Accident Relief Service Scheme
- ➔ RTS- Ride to Safety
- ➔ SROI- Social Return on Investment



## About CSRBOX

CSRBOX is a social impact strategy practice and implementation organisation. We work with companies and philanthropic organisations for better CSR program design, pre-project to post-project handholding and impact assessment. We embed technology solutions for responding to social problems at a scale. We are the largest knowledge platform with [www.csrbox.org](http://www.csrbox.org) and have mapped over 30,000 CSR projects in the past 7 years. We work at pan-India level with our Teams in Delhi, Gurgaon, Mumbai, Pune, Ahmedabad and Bangalore. We are also an executive committee member of Bharat Digital Platform under the aegis of the Principal Scientific Advisor to the Government of India. We spearhead two collaborative platforms; India Livelihoods Collective and IMPAct4Nutrition. Visit us at <https://csrbox.org/about-CSRBOX>

## Disclaimer for the Impact assessment report

- This report has been prepared solely for the purpose set out in the Memorandum of Understanding (MoU) signed between Renalysis Consultants Pvt. Ltd. (CSRBOX) and ICICI Lombard dated 1st January 2022 to undertake the Impact Assessment of their programme 'Ride to Safety' implemented in the financial year 2020-21.
- This impact assessment is pursuant to the Companies (Corporate Social Responsibility Policy) Amendment Rules, 202, notification dated 22nd January 2021.
- This report shall be disclosed to those authorized in its entirety only without removing the disclaimers.
- CSRBOX has not performed an audit and does not express an opinion or any other form of assurance. Further, comments in our report are not intended, nor should they be interpreted to be legal advice or opinion.
- This report contains an analysis by CSRBOX considering the publications available from secondary sources and inputs gathered through interactions with the leadership team of ICICI Lombard, project beneficiaries, and various knowledge partners. While the information obtained from the public domain has not been verified for authenticity, CSRBOX has taken due care to obtain information from sources generally considered to be reliable.
- In preparing this report, CSRBOX has used and relied on data, material gathered through the internet, research reports, and discussions with personnel within CSRBOX as well personnel in related industries.

## With specific to impact assessment of ride to safety under ICICI Lombard (FY 2020-21), CSRBOX:

- Has neither conducted an audit, due diligence nor validated the financial statements and projections provided by the ICICI Lombard;
- Wherever information was not available in the public domain, suitable assumptions were made to extrapolate values for the same;
- CSRBOX must emphasize that the realization of the benefits/improvisations accruing out of the recommendations set out within this report (based on secondary sources), is dependent on the continuing validity of the assumptions on which it is based. The assumptions will need to be reviewed and revised to reflect such changes in business trends, regulatory requirements, or the direction of the business as further clarity emerges. CSRBOX accepts no responsibility for the realization of the projected benefits;

- CSRBOX's analysis is based on the prevailing COVID-19 conditions with a constrained sampling approach. While CSRBOX has taken due care in the data-collection, data-cleaning, and qualitative and quantitative analysis, the readers of the report must keep in mind the limitations of the constrained sampling, imposed by the current pandemic situation;
- The premise of an impact assessment is 'the objective' of the project along with output and outcome indicators pre-set by the program design and implementation team. CSRBOX's impact assessment framework was designed and executed in alignment with those objectives and indicators.

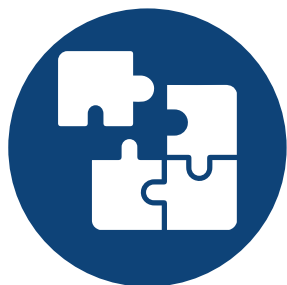
## Executive summary

The Ride to Safety Programme by ICICI Lombard includes annual sensitization workshops targeting children, making them aware of life-saving road safety rules and the need for motor insurance from a formative age. The workshops aim to instil safe habits that will stay with the children all their lives. These workshops also distribute child-specific helmets for those youngsters who ride pillion on two-wheelers. This report maps the impact created through the interventions under Ride to Safety in the FY2020-2021.

The project performance and impacts have been analysed in the following four key areas along with area-wise impact snapshots:



**Inclusiveness**



**Relevance**



**Impact Created**



**Service Delivery**



Inclusiveness	Relevance	Impact Created	Service Delivery
<p><b>200+</b> online workshops across schools in 7 different cities</p> <p><b>40000+</b> children &amp; parents made aware of the road safety and the need for children to wear helmets</p> <p><b>35000+</b> specially designed ISI-marked helmets distributed to parents and children</p>			
<p><b>39%</b> female beneficiaries</p>	<p>Only <b>28%</b> beneficiaries used helmets for the children prior to the intervention, while 61% of the trips were for meeting the educational needs of the children</p>	<p><b>95%</b> Children can confidently identify helmets as a mandatory safety gear for pillion riders to help save them in case of an accident</p>	<p>High appreciation amongst the school for the programme</p>
<p><b>55%</b> beneficiary families who disclosed their income less than INR 25000/month</p>	<p><b>25%</b> families report lack of awareness about road safety as the main reason for not using helmets</p>	<p><b>97%</b> of the children affirm the safe riding practices of their parents</p>	<p>Effectiveness, training content and delivery, responding to the needs of the beneficiaries, providing equitable access to road safety to the underprivileged, and quality of helmets received excellent rating by all the schools</p>
<p><b>20%</b> beneficiaries are from the marginalised groups engaged in activities with lower livelihood outcomes</p>	<p><b>48%</b> students who have benefitted from the programme showcase high risk frequency commuter pattern, thus with higher probability towards experiencing accidents</p>	<p><b>98%</b> parents and 94% Children use helmets regularly now while going out for the ride</p>	<p><b>100%</b> schools said that they were satisfied with the RTS program and its delivery</p>
<p>Programme targets metro cities with higher probability to road accidents and reaches out to beneficiaries from different zones across the country</p>		<p><b>91%</b> parents feel that the intervention has made their child more aware about the road safety, whereas, 94% feel improvement in their adherence to road safety measures</p>	
<p><b>INR 3.44 Social value generated on investment of INR 1</b></p>			

Table 1- Project performance and impact

## BACKGROUND





## Context

Road transport has become an important part of life, as it shortens the distance and reduces the travel time to different places, besides improving access to essential commodities and services. The convenience introduced through road transport has led to a steep rise in motorization in the world and India is not an exception in their process.

## Increased motorisation and increased vulnerability of children

Sustained economic development and expanding road network have led to a rapid increase in the number of motorized vehicles in India . The total number of registered motor vehicles has increased from about 0.3 million in 1951 to 230 million in 2016; recording a growth rate of about 10.7 percent, annually. However, there has been growth in road networks only at 4%, causing congestion and impacting road safety . Thus, along with conveniences, it brings a lot of risk to the commuters. Road injuries are among the leading causes of death worldwide and also impede economic wellbeing and macroeconomic performance<sup>3</sup>.

In the year 2020, India reported a total of 3,54,796 road accidents in which 1,33,201 people died and 3,35,201 were injured . A heterogeneous traffic mix that includes high-speed vehicles sharing the road space with vulnerable road users as well as unsafe road infrastructure and vehicles that are in poor condition - all contribute to the high fatality rates seen on India's roads. Out of the total accidents occurring due to motorized vehicles, 2-wheeler riders contribute to about 46% . It is also important to note that about 8% and 30% of the total road accidents occur in close vicinity of schools/ educational institutes and residential areas, respectively . Accident-related deaths are known to be the eighth leading cause of death and the first largest cause of death among children aged 5-14 and adults aged 15-29<sup>7</sup>.

Thus, it's crucial to focus on ensuring road safety for children, especially up to the age of 14. It's observed that children majorly suffer in road accidents due to poor road safety behaviour of parents and low usage of affordable and quality helmets. Helmet wearing rate is as low as 50% in India for drivers, and further lowers by 10-15% for the pillion riders<sup>8</sup>.

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<sup>1</sup>Road Transport Year Book – 2016-17. Government of India.

[https://morth.nic.in/sites/default/files/Road\\_Transport\\_Year\\_Book\\_2015\\_16\\_red](https://morth.nic.in/sites/default/files/Road_Transport_Year_Book_2015_16_red)

<sup>2</sup>Road Safety in India – Status and Challenges, NESCAP.

<https://www.unescap.org/sites/default/files/17.%20%20Road%20Safety%20in%20India%20-%20Status%20and%20Challenges.pdf>

<sup>3</sup>The Global Macro-economic Burden of Road Injuries. Lancet Planetary Health.

[https://www.thelancet.com/journals/lanplh/article/PIIS2542-5196\(19\)30170-6/fulltext](https://www.thelancet.com/journals/lanplh/article/PIIS2542-5196(19)30170-6/fulltext)

<sup>4</sup>Place of Occurrence - wise Road Accident Deaths during 2020

[https://ncrb.gov.in/sites/default/files/adsi\\_reports\\_previous\\_year/Table%201A.10%20all%20india.pdf](https://ncrb.gov.in/sites/default/files/adsi_reports_previous_year/Table%201A.10%20all%20india.pdf)

<sup>5</sup>Mode of Transport – wise Number of Persons Died in Road Accidents during 2020 (All India)

[https://ncrb.gov.in/sites/default/files/adsi\\_reports\\_previous\\_year/Table%201A.4%20state-ut-city.pdf](https://ncrb.gov.in/sites/default/files/adsi_reports_previous_year/Table%201A.4%20state-ut-city.pdf)

<sup>6</sup>Place of Occurrence - wise Road Accident Cases, Persons Injured and Died during 2020 (All India)

[https://ncrb.gov.in/sites/default/files/adsi\\_reports\\_previous\\_year/Table%201A.4%20state-ut-city.pdf](https://ncrb.gov.in/sites/default/files/adsi_reports_previous_year/Table%201A.4%20state-ut-city.pdf)

<sup>7</sup>Road Accidents in India, 2018. Ministry of Road Transport and Highways, Govt. of India.

[https://morth.nic.in/sites/default/files/Road\\_Accidednt.pdf](https://morth.nic.in/sites/default/files/Road_Accidednt.pdf)

<sup>8</sup>Road Safety Status, Country Profile-India.

[https://www.who.int/violence\\_injury\\_prevention/road\\_safety\\_status/2013/country\\_profiles/india.pdf?ua=1](https://www.who.int/violence_injury_prevention/road_safety_status/2013/country_profiles/india.pdf?ua=1)

## Road safety awareness programmes in india

India is a signatory to the second global high-level Conference on Road Safety held in Brazil in 2015, referred to popularly as the Brasilia Declaration, which, inter-alia, resolved to halve the deaths and injuries from accidents by 2020 and to include this target in the 2030 agenda for sustainable development by the participating countries. Improved Road Safety Awareness can contribute directly to SDG3 (Good Health and Well Being and SDG11(Sustainable Cities and Communities ), whereas, also helps in reducing the economic burden on marginalised households due to loss of life of an earning member (adult) or a future productive resource for the family (young child). Thus, it also indirectly links to SDG1 (No Poverty), SDG8 (Decent Work and Economic Growth), SDG10 (Reduced Inequalities).



The Ministry of Road Transport and Highway assumes a four-pronged approach (4Es) towards road safety, as follows;



Figure 1- Four-pronged approach towards road safety

In alignment with the same, the National Road Safety Policy integrates 'Road Traffic Safety Education and Training' in its framework. The Education aspect of Road Safety is taken care of by the Ministry of Road Transport & Highways through campaigns in print and electronic media, in addition to the efforts made by the various states. The Ministry frames policies and undertakes activities for improving road safety to minimize road accidents. The important schemes formulated and managed by the Ministry include awareness programmes through print & electronic media, the setting up of the Institute of Driving Training & Research, the National Highways Accident Relief Service Scheme (NHARSS), refresher training for heavy motor vehicle drivers in the unorganized sector, etc.



Figure 2- Key activities for road safety awareness by MoRTH, Govt. of India

In the FY2016-2017, 25000 video spots and 40000 radio spots were proposed to be telecasted/broadcasted on television and radio channels. Around 20,000 video spots were planned to be telecasted/broadcasted in 3000 cinema halls. Road safety messages and material was sent to different stakeholders including 5,000 schools for creating awareness about road safety.

## Road safety awareness: A priority for social sector

While these steps raise public awareness towards road safety at a large scale, it also calls for a specific focus on deep-dived action-oriented road safety training for school children, considering their vulnerability. Social sector projects (CSR projects, non-profit initiatives and philanthropic programmes) can play a vital role in bridging the gaps by providing immediate solutions. Through the operational presence across various parts of the country and connecting with the community, social sector organisations can influence behavioural change through advocacy and education. Leveraging their local network, social sector organisations can be instrumental in bringing together the public and private partners to work towards the common goal of achieving road safety for all.



**Introduction and impact assessment  
design of ride to safety initiative**



## Ride to safety programme by ICICI Lombard

The Ride to Safety Programme by ICICI Lombard was initiated that includes annual sensitisation workshops targeting children, making them aware of life-saving road safety rules and the need for motor insurance from a formative age. The workshops aim to instil safe habits that will stay with the children all their lives. These workshops also distribute child-specific helmets for those youngsters who ride pillion on two-wheelers.



Figure 3- Programme impact since 2015

## Objectives

- Understanding the program approach and sharing the key programme learnings with the ecosystem
- Assess the impact of the program in acquiring in terms of
  - Behaviour change among the target group (children and parents)
  - Sensitisation among the target group for road safety and nudge to wear a helmet while riding two-wheelers
- Data driven and evidence-based recommendations to improve the programme and approach plan
- Documentation of selective case studies to document transformation in the lives of people
- Mapping the Social Return on Investment (SROI) for the programme

## Pillars of impact assessment

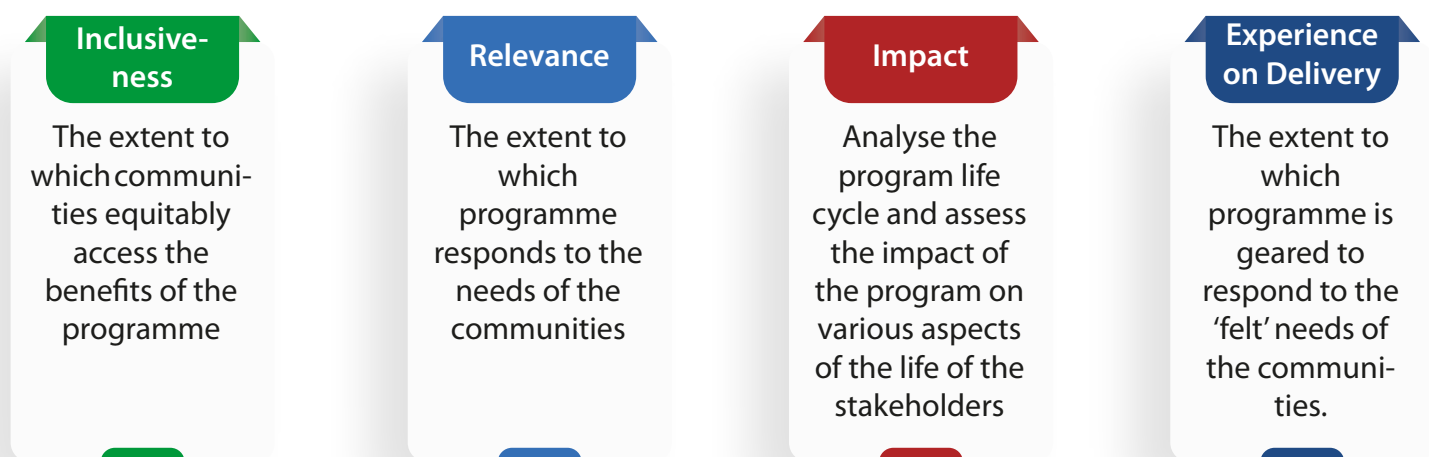


Figure 4- Pillars of impact assessment

## Methodology

We have adopted a mixed-method approach of qualitative and quantitative data collection, using primary and secondary data. This helped in gathering valuable impact-related insights from a 360-degree perspective involving all the stakeholders.

**Primary Sources of Data:** The data collected from various stakeholders during the study using data collection tools designed for this study is treated as primary data.

**Secondary Sources of Data:** ICICI Lombard's internal data pertaining to the targets, timelines, and activities vis-à-vis the actuals. Secondary data from other road safety organizations, multilateral agencies, research papers, and global think tanks for the benchmarking study and impact assessment framework.



## Mapping the theory of change

Implementation of the programme		Effect of the programme	
Key Activities	Output Indicators	Outcome Indicators	Impact Indicators
Pre-training Process/ Mobilisation	<p>No. of families enrolled for the programme</p> <p>No. of schools reached across various cities</p>	<p>Mapping the vulnerable families from EWS background who own 2ws and need awareness for road safety</p> <p>Mapping no. of young pillion riders in need of helmets</p>	Increased equitable access to road safety to those from EWS and children (pillion riders) who mostly get impacted in case of accidents
Road Safety Workshops/ Training	<p>No. of workshops conducted</p> <p>No. of parents who attended the workshop</p> <p>No. of parents from these who are the direct beneficiaries (riders of 2Ws)</p> <p>No. of children who attended the workshop</p>	<p>Improved understanding of the road safety norms within the target groups</p> <p>Propagation of road safety norms within families with child as the influencer</p>	<p>Decrease in number of accident/fatalities over last 2 years</p> <p>Decrease in number of traffic tickets issued over the last 2 years</p> <p>Maintenance of vehicle service record</p> <p>Increase in maintaining proper valid documents while riding</p> <p>Increased awareness within community through children acting as road safety influencer</p>
Distribution of free helmets for young pillion riders	No. of helmets distributed	<p>Regular usage of helmets by the rider</p> <p>Regular usage of helmets by the riders</p>	Increase in number of people who have started to wear the helmets rider+pillion
Awareness Activities via social media and other channels	<p>No. of social media posts shared</p> <p>No. of articles</p> <p>No. of events conducted</p>	No. of times the post has been shared/ re-shared	Improved media visibility around the issue of road safety, reaching broader segment of society

Table 2- Theory of change

## Sampling approach

A stratified sampling approach was used to ensure a representative sample set for the impact study. The population frame was considered as the number of beneficiaries and was divided in the same ratio across geographic classifications.

- With 95% confidence level and 5% margin of error - 777 (Tele- interviews by a team of trained professionals)
- Virtual interview and interaction with schools (17)
- Virtual semi-structured discussions with implementing partners and trainers (15)
- Online interaction with the top management team and funding group companies' relevant focal points

Stratified sampling to ensure holistic coverage of respondents, ensuring heterogeneity in terms of location and schools covered.

\*Note: The fieldwork is excluded keeping in account COVID-19 restrictions.

## Execution of data collection





Stakeholder	Data Collection Tool		Sample Size & Distribution
	Quantitative	Qualitative	
 Top management and the core team of the ICICI Lombard and Ride to Safety Programme	-	Open Discussion	2 Virtual
 Candidates	Survey (Road Safety Assessment, impact created and Rol)	Case Studies	777 Virtual through tele-calling
 Implementing partners and trainers	-	Semi-structured Group Discussion	15 Virtual, 3 candidates/partner
 Schools	-	Semi-structured Interview	17 Virtual

Table 3- Execution of data collection



## Geographic spread

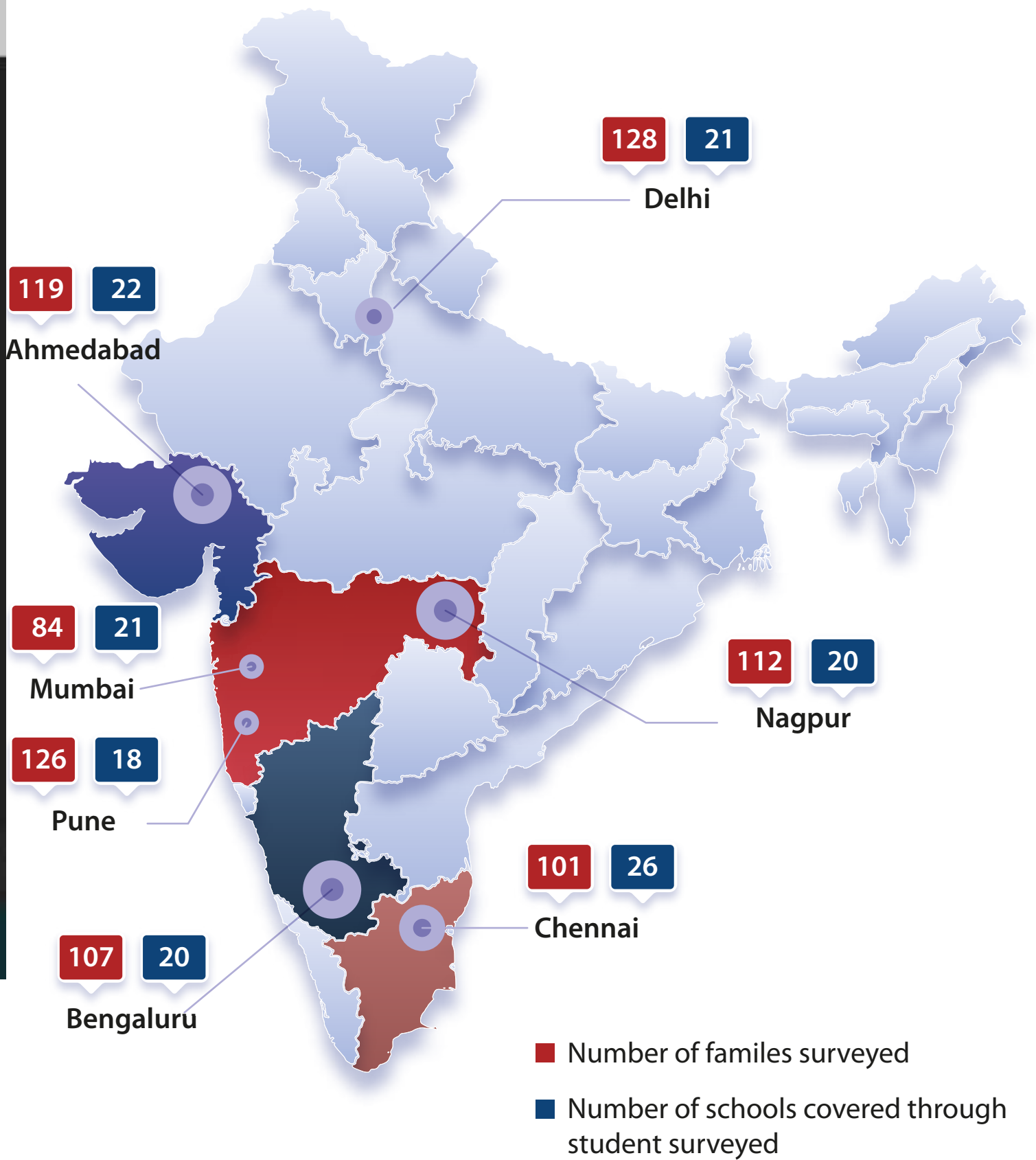


Figure 5- Geographic spread of project

## Key insights of project's performance



## Key insights

This section brings forth the detailed findings around the performance and impacts of the Ride to Safety Programme for FY2020-21. The results are derived from the responses received for the beneficiary questionnaire, insights from the interactions with other stakeholders (schools, NGOs, trainers), and the data available through secondary research.

## Inclusiveness

Inclusiveness in this programme is captured considering the profile of the beneficiaries. We include gender, economic status of families, age group, source of livelihood and geographic spread of the activities. These components indicate that the programme caters to heterogeneity amongst the beneficiaries irrespective of the varying socio-economic character.

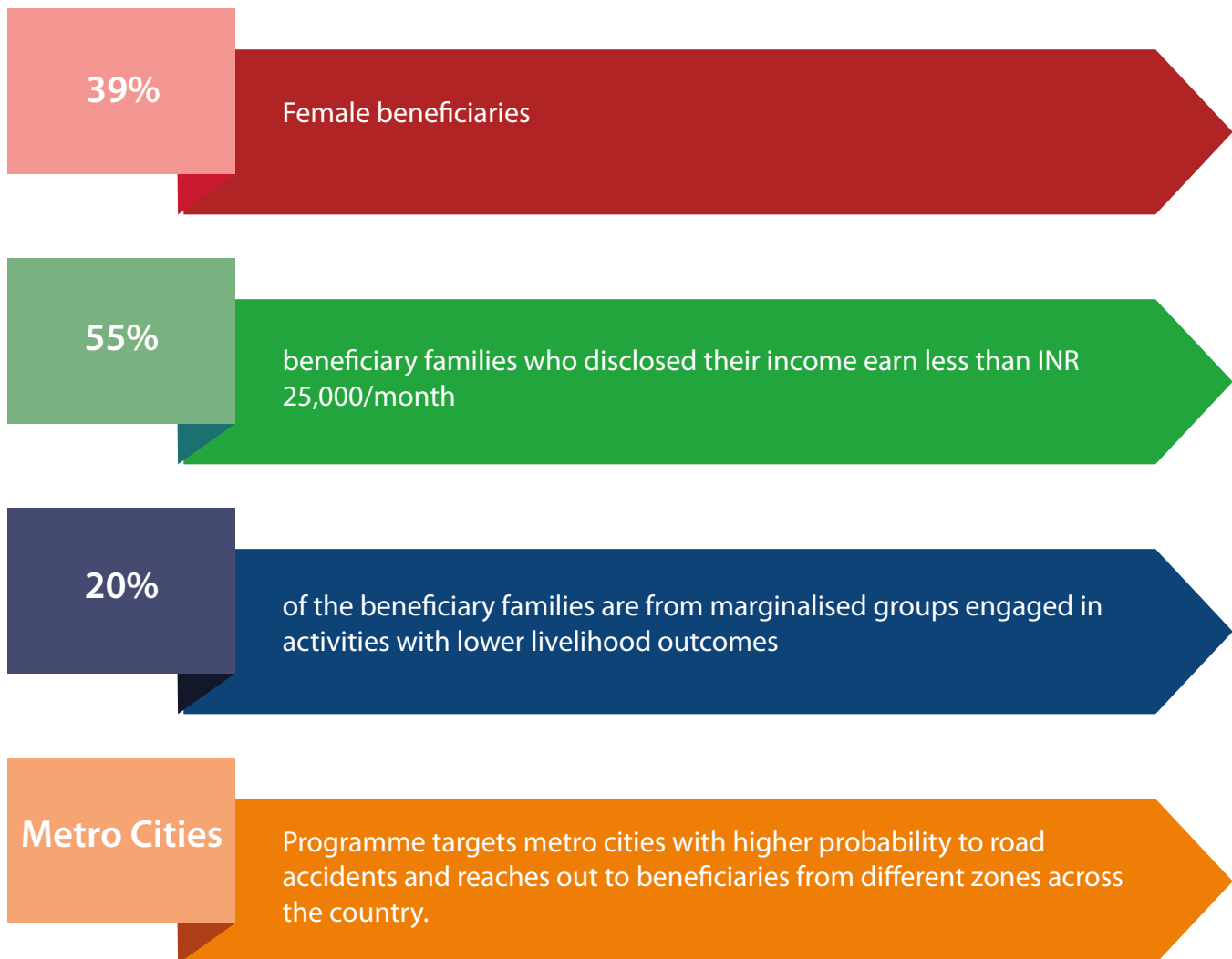


Figure 6- Inclusiveness

**Gender of the Beneficiaries:** Our study suggests that the programme receives a substantial share of female beneficiary representation at **39%** of the total cohort for the year.

### Gender distribution of the beneficiary (child)

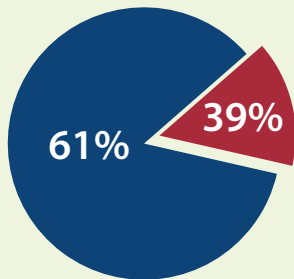


Figure 7- Gender distribution of beneficiary

### Comparison: Gender distribution of the beneficiary (child)

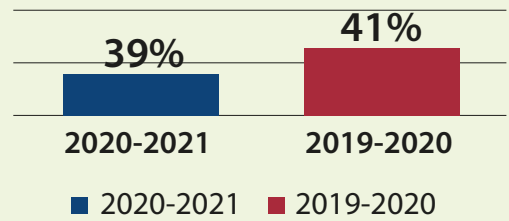
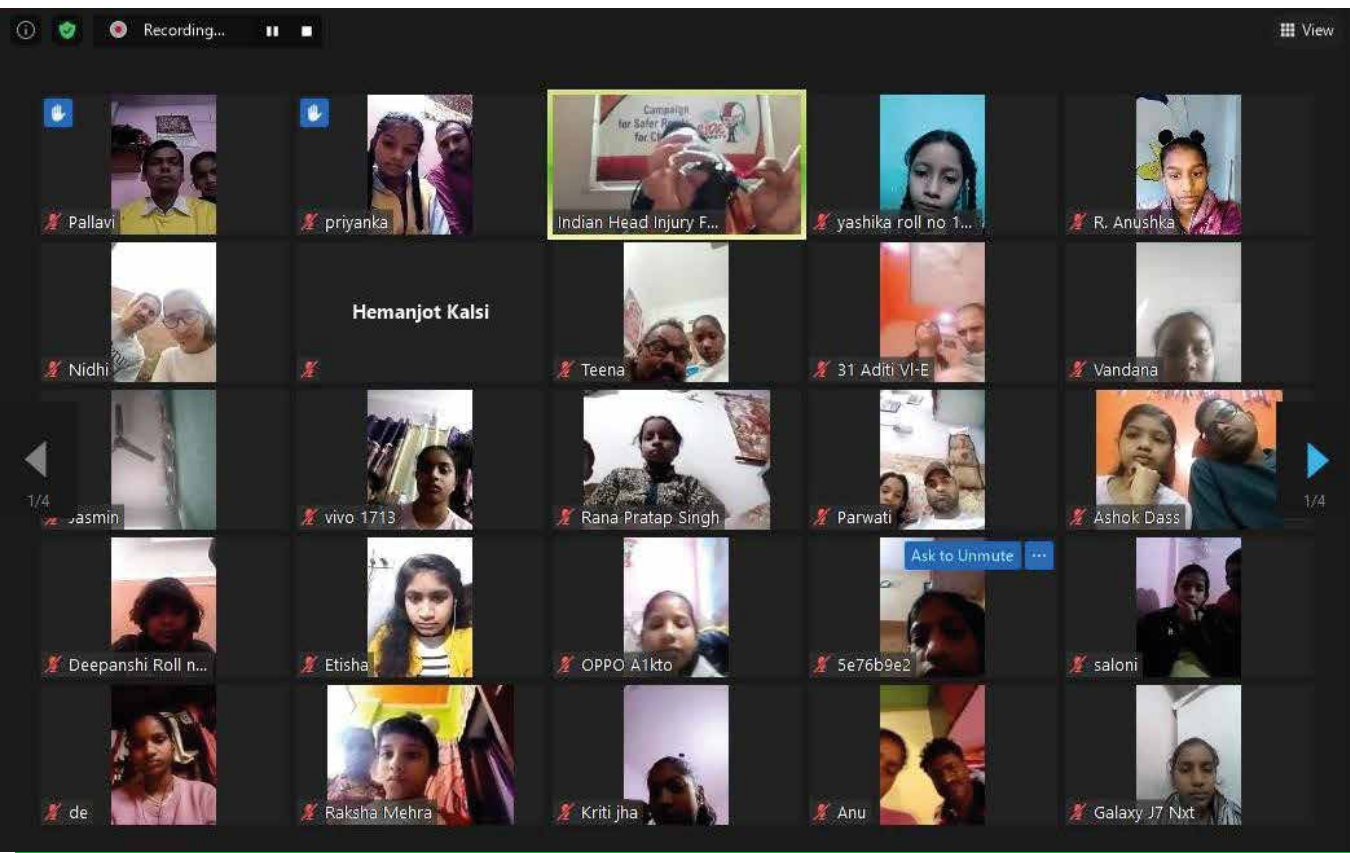


Figure 8- Comparison of gender distribution



## Socio-economic background:

The socio-economic background is a crucial indicator considering that the communities have lower purchasing power for road safety gear and our study indicates that the programme has been majorly catering to socio-economically marginalised communities, wherein, about 55% of families earn less than INR 25,000/month and about 20% are engaged in livelihood activities with lower income outcomes and higher vulnerability to market fluctuations.

### Monthly household income of beneficiary families (in INR)

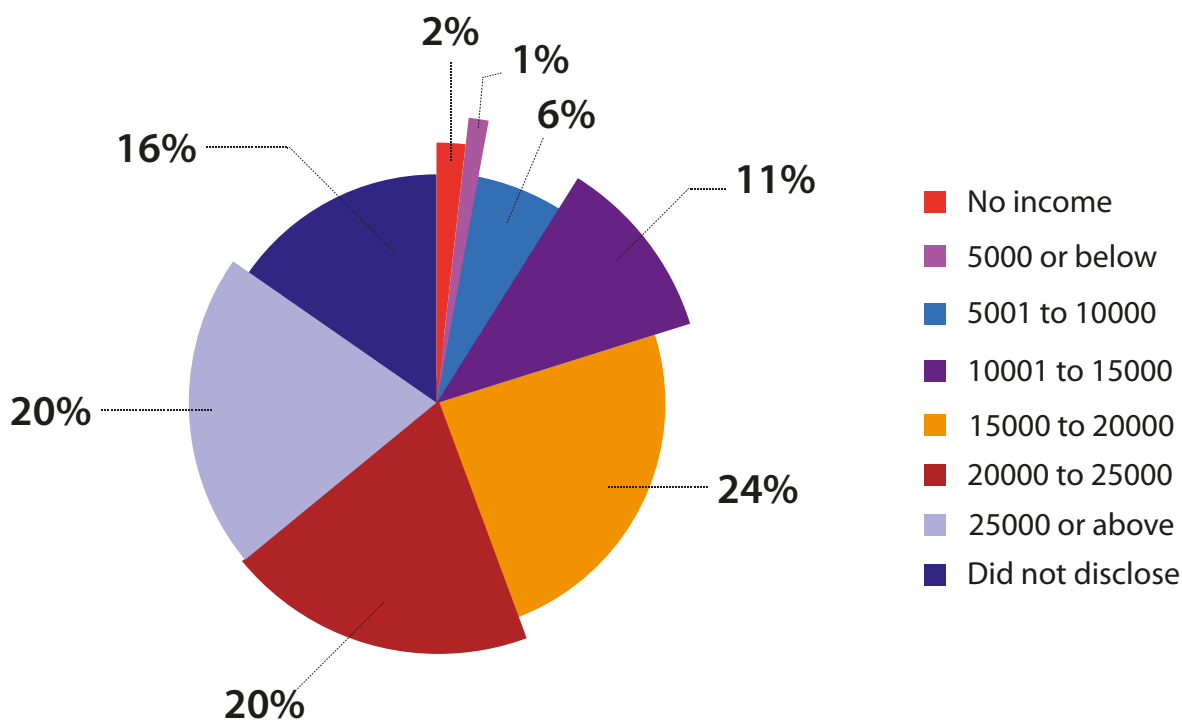


Figure 9- Monthly household income of beneficiary families

### Source of income of beneficiary families

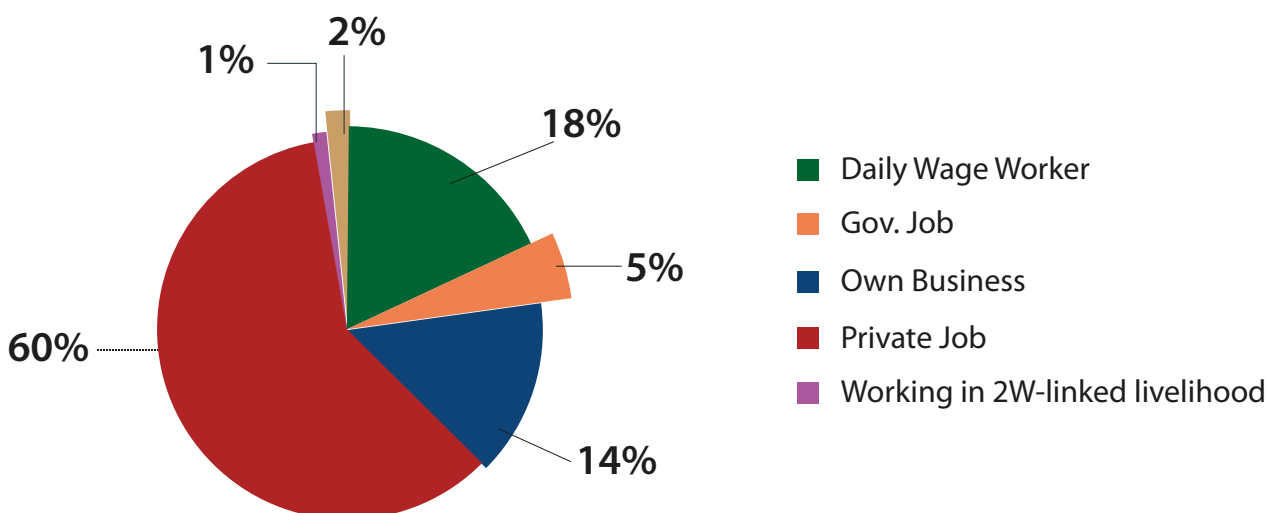


Figure 10- Source of income of beneficiary families

## Age-group of beneficiary children:

The programme caters to a diverse age group of students ranging between 8yr to 16yr. Teenage is the most impressionable age to build awareness and influence behavioural change, and the programme targets about 93% of beneficiaries from this age group.

### Age of beneficiaries (children)

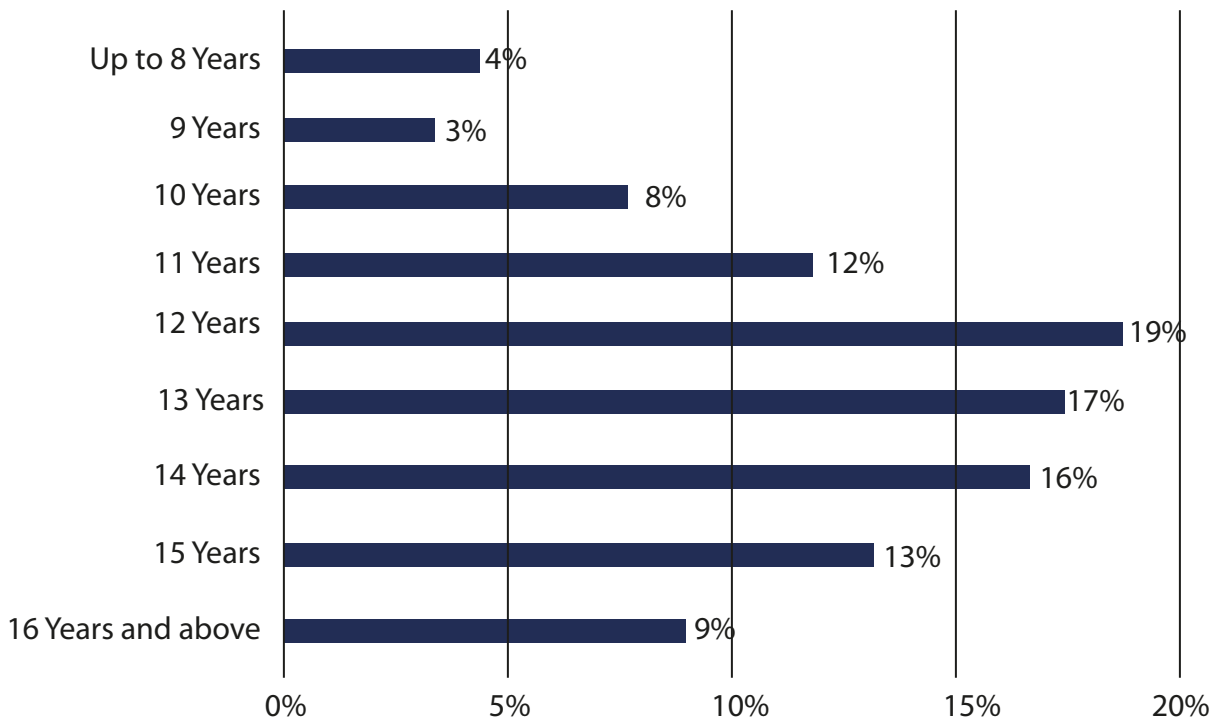


Figure 11- Age of beneficiaries

## Geographic spread:

The programme has a wide geographic spread across all zones. The programme targets to reach out to the marginalised communities in such metro cities across India.

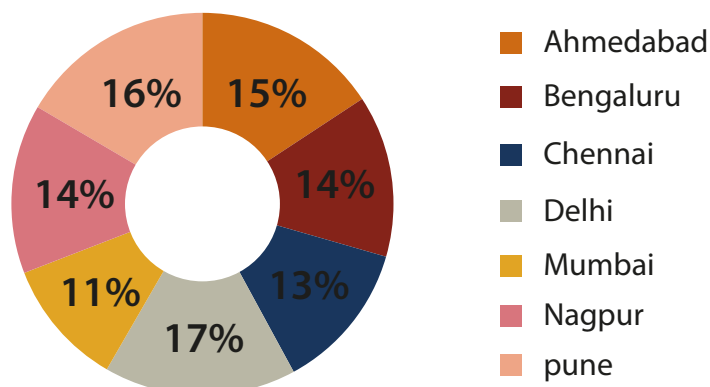


Figure 12 (i)- Geographic spread of the project

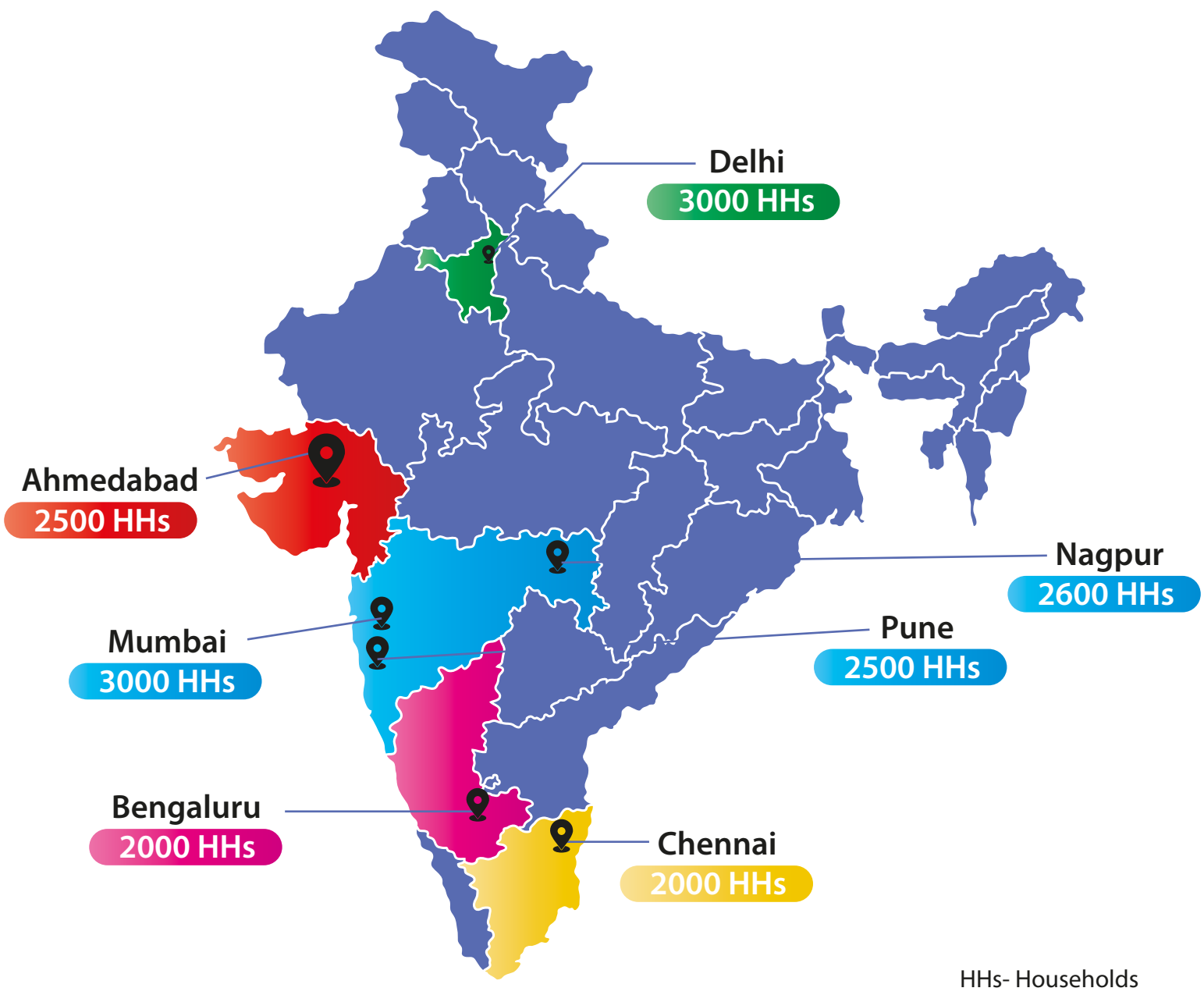


Figure 12 (ii)- Geographic spread of the project

## Relevance

We mapped the relevance of the programme by understanding the fulfilment of the expectations or needs of the beneficiaries. The programme is largely able to provide satisfaction to them concerning road safety training and helmet distribution. Further, the intervention is highly relevant considering that it effectively addresses risk reduction for the children and their families. This is even more important because only 28% of the beneficiary families used helmets for the children before the intervention, and about 7% of families didn't use a helmet for the driver as well as a pillion rider.

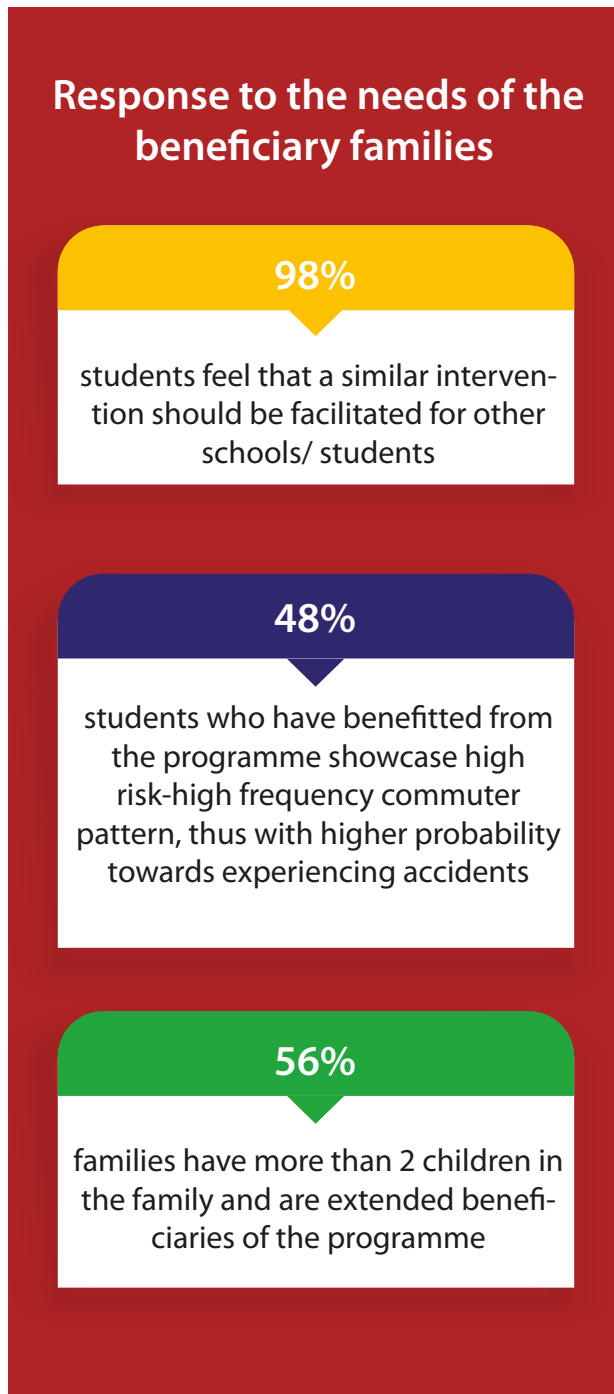


Figure 13- Response to the need of beneficiaries

### Road safety awareness and helmet usage status (pre-intervention)

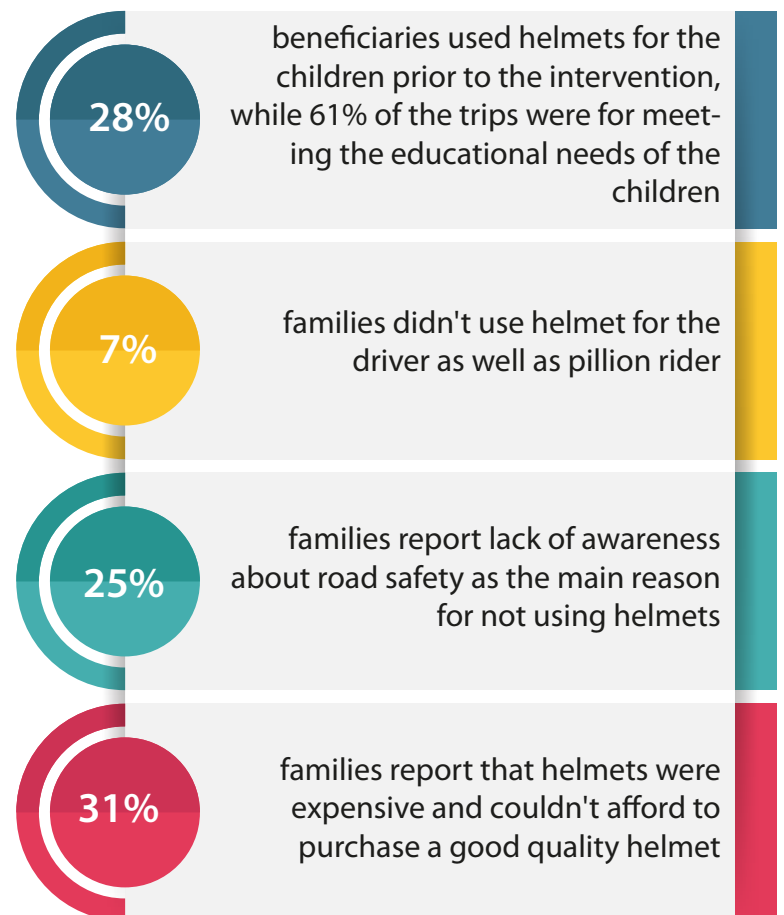


Figure 14- Pre-intervention road safety awareness



### Commuter patterns and risk

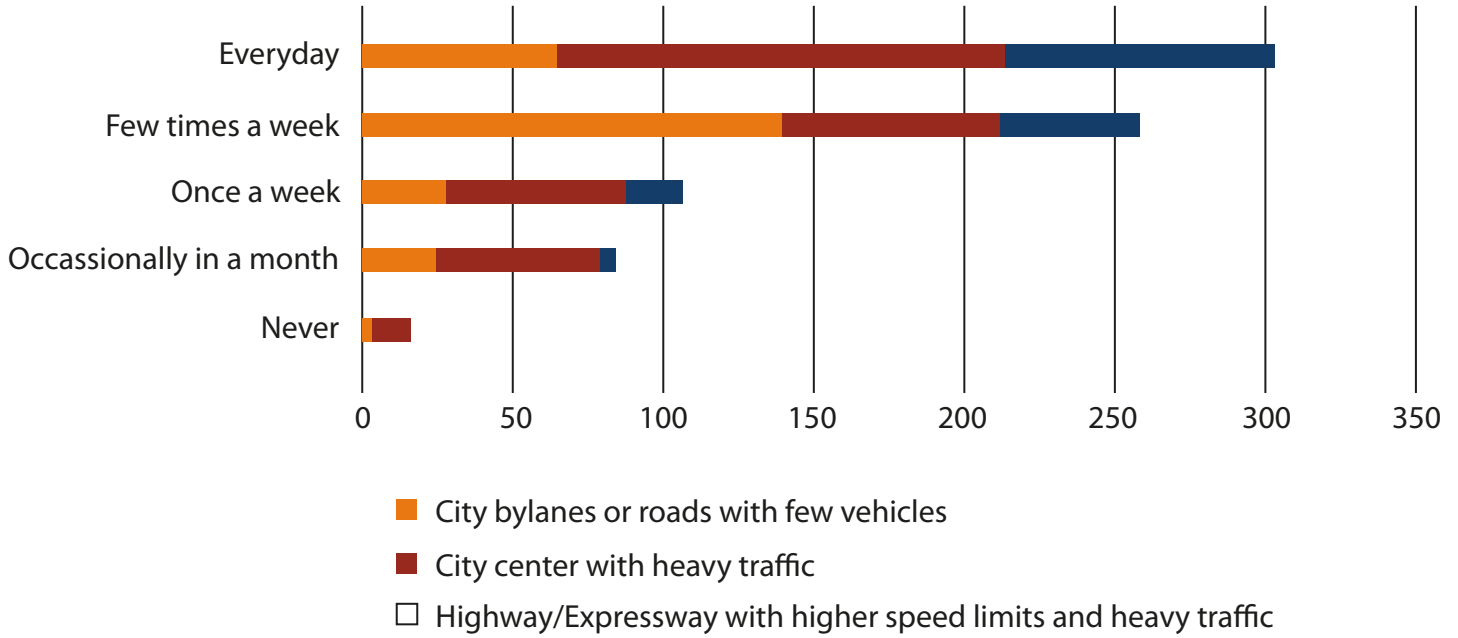


Figure 15- Commuter Patterns and Risks

### No. of children in immediate family of the beneficiary

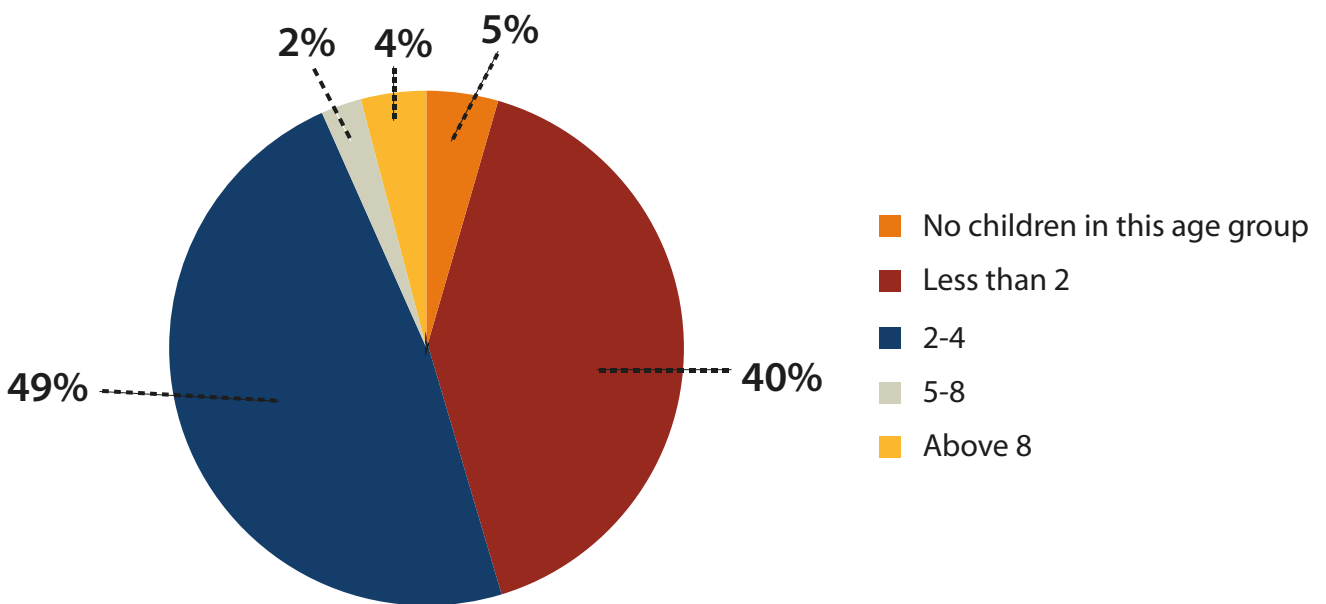


Figure 16- Reasons of low helmet usage (pre-intervention)

## Purpose of most frequent commute with the child

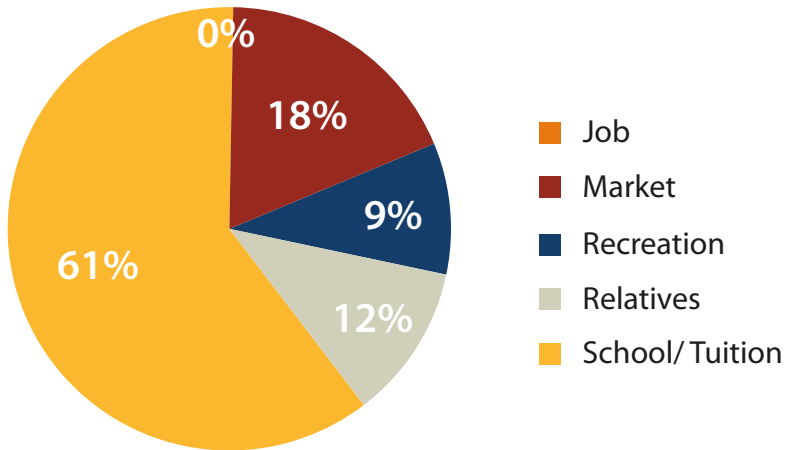


Figure 17- Purpose of commute

## Challenges in low helmet usage (pre-intervention)

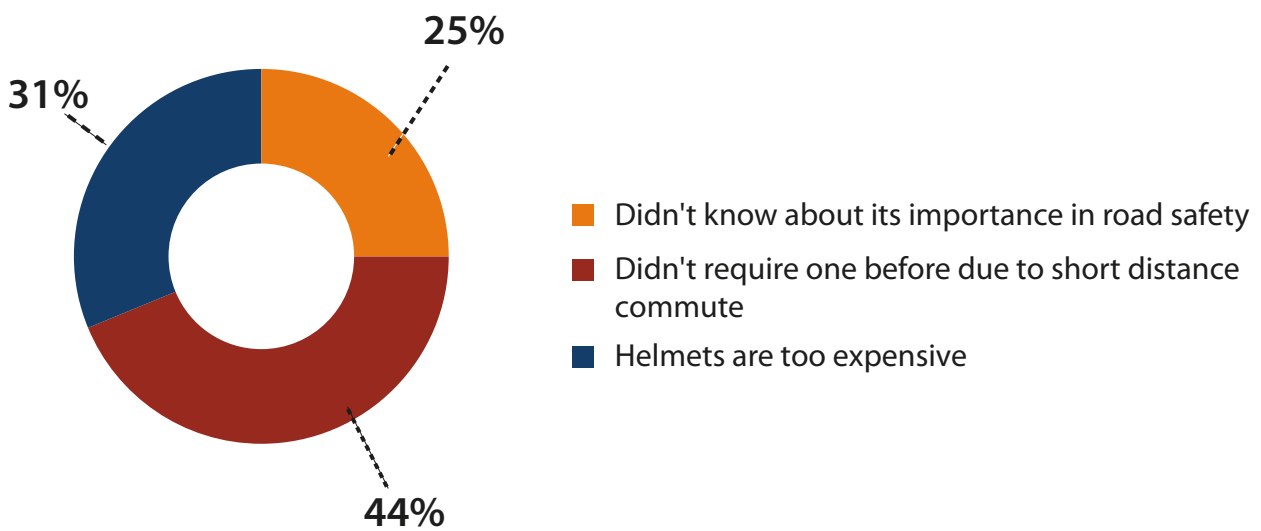


Figure 18- Challenges in low helmet usage (pre-intervention)

**Helmet usage by beneficiaries (pre-intervention)**

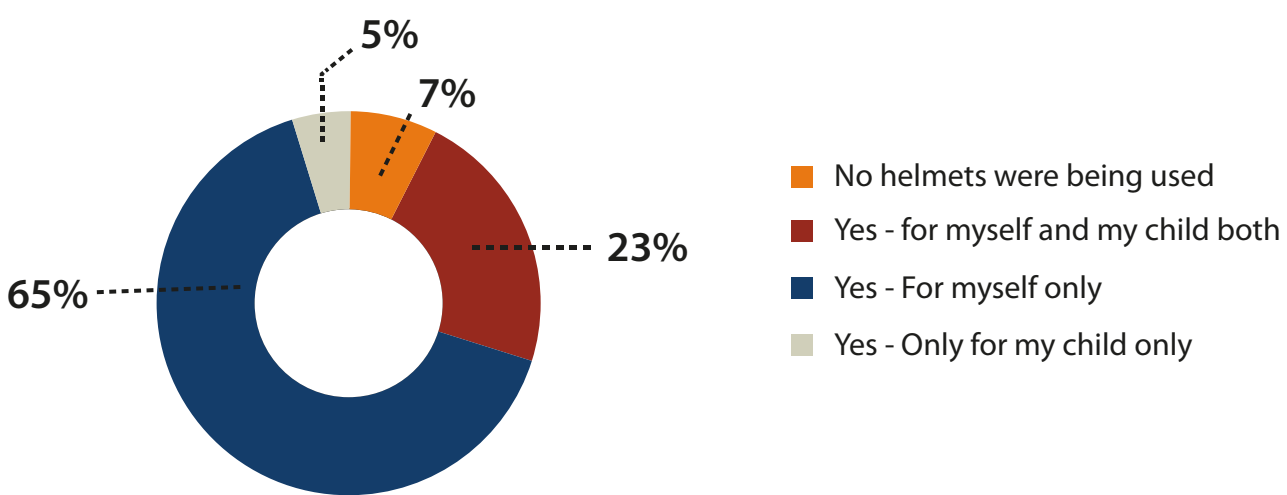


Figure 19- Helmet usage by beneficiaries (pre-intervention)

**Comparison: Beneficiaries using helmets for the children prior to the intervention**

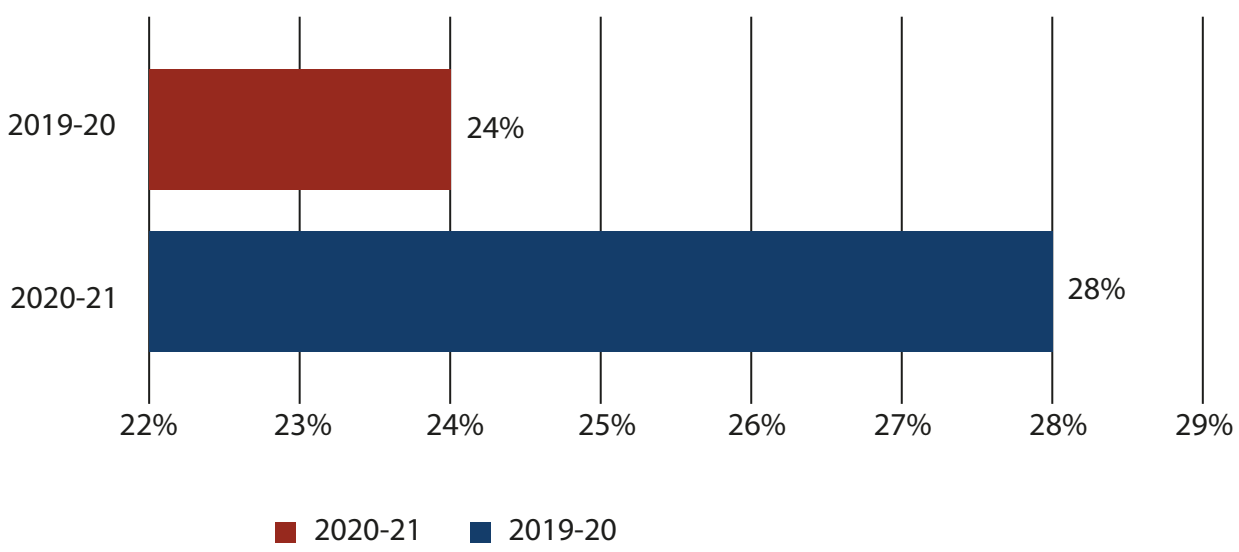
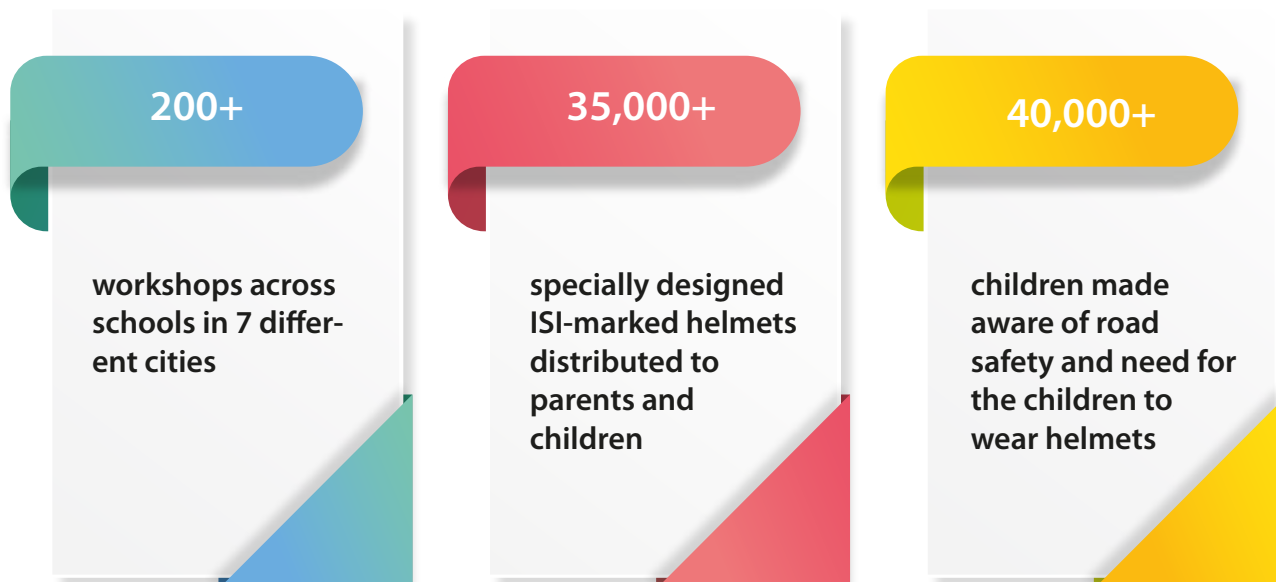


Figure 20- Comparison of beneficiaries using helmets prior to the intervention

## Impact created

The programme has reached out to 35,000 beneficiaries in FY2020, out of which about **98%** have benefitted from the training, whereas, **100%** of candidates have received the helmet.



### Training attendance status

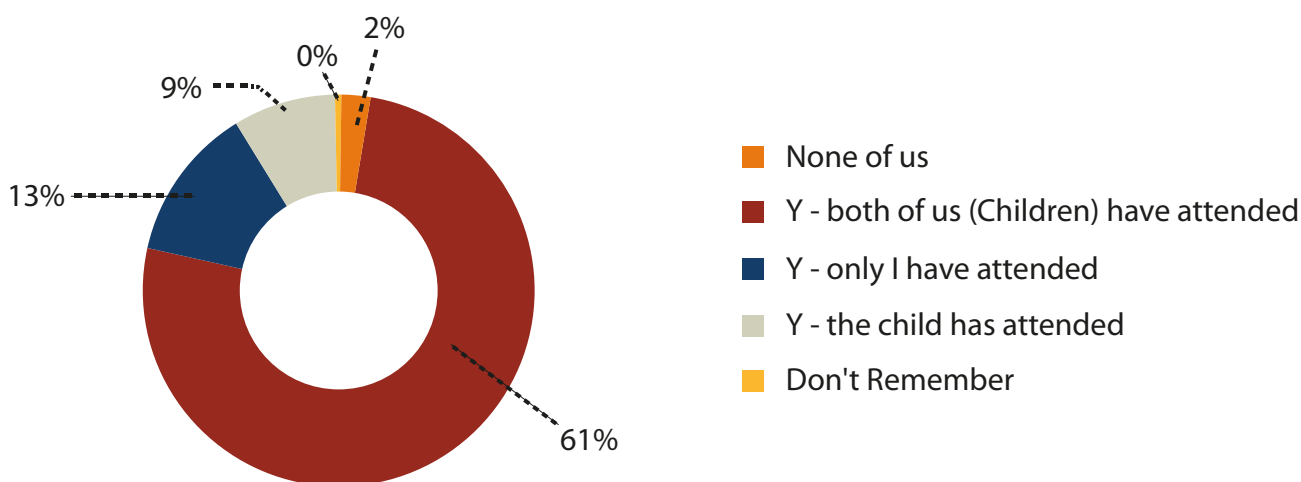


Figure 21- Programme reach

The impact mapping is considered across 3 key areas – (1) Enhance Road Safety, (2) Improved Usage of Helmets, (3) Child as an Influencer for Road Safety

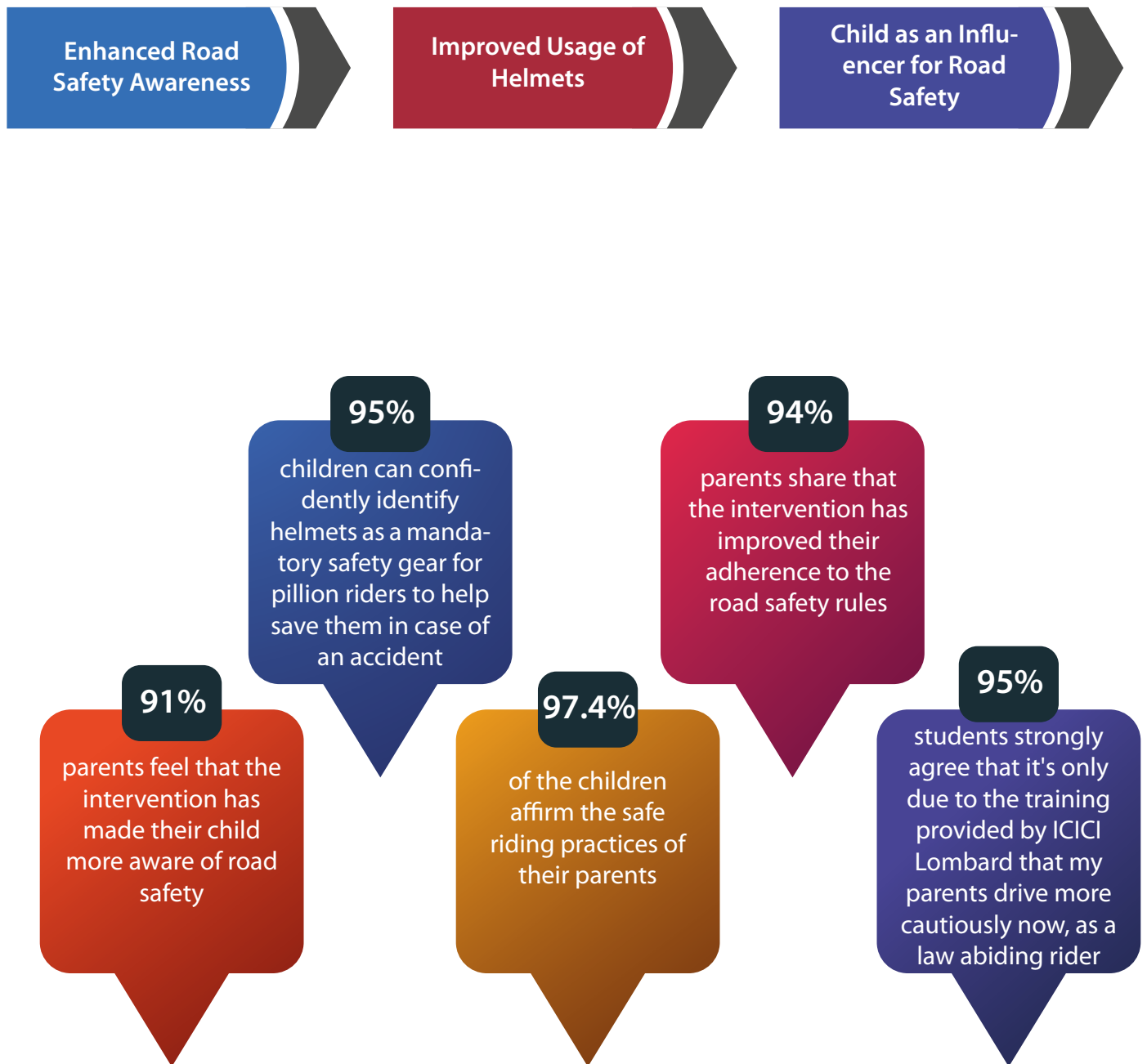
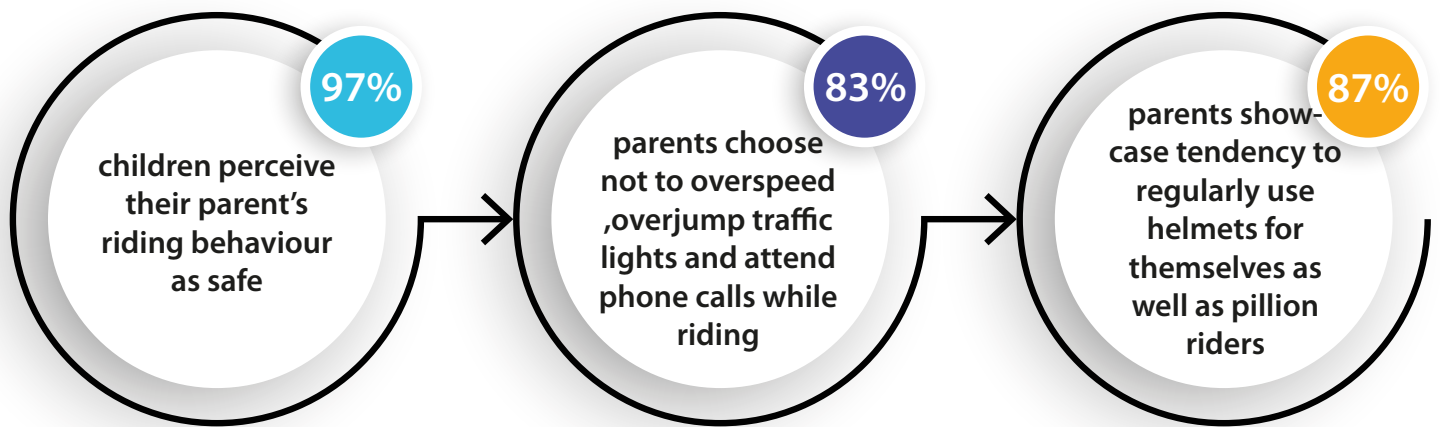


Figure 22- Impact of the programme

**Enhanced Road Safety Awareness:** We observe that the program has enhanced the road safety of children and their families through improved awareness about the rules and safe riding behaviour. We try to map this by gauging the child's as well as parents' perception about their parents' riding behaviour through certain situational questions and assessments. Parents showcase very high road safety behaviour (87% above) in situations that entail drinking & regular usage of helmets, overjumping traffic lights, and rash overtaking. However, there are also a substantial number of responses that suggest that the accidents can be reduced with harsher penalties and with more responsible behaviour of pedestrians. About 97% of children perceive their parent's riding behaviour as very safe. Safety is consistently ensured by parents across various parameters of speeding, following traffic lights, regular use of helmets, speed limits, etc.



## Road safety behaviour of parents

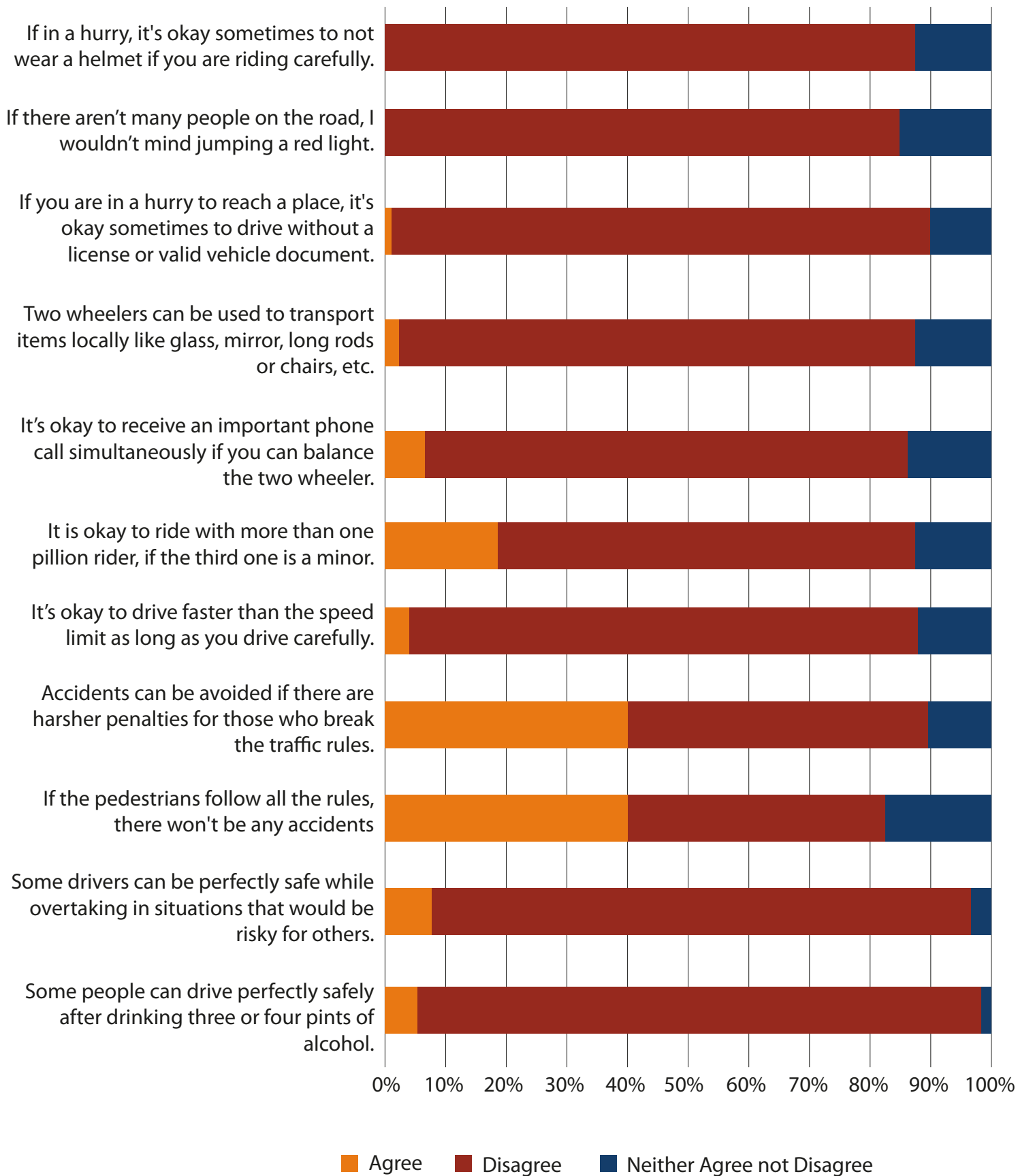


Figure 23- Road safety behaviour matrix

## Comparison: Parents share that the intervention has improved their adherence to the road safety rules

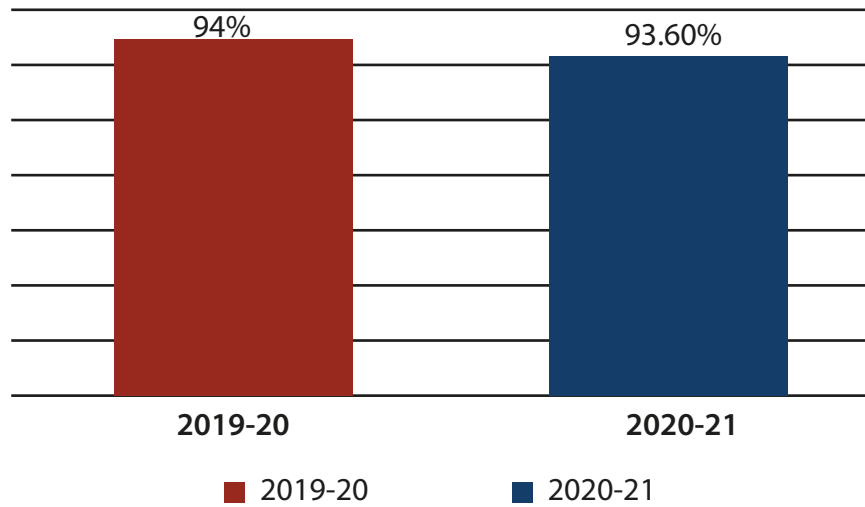


Figure 24- Comparison- Intervention improved adherence to road safety

## Child's perception about parent's riding behaviour

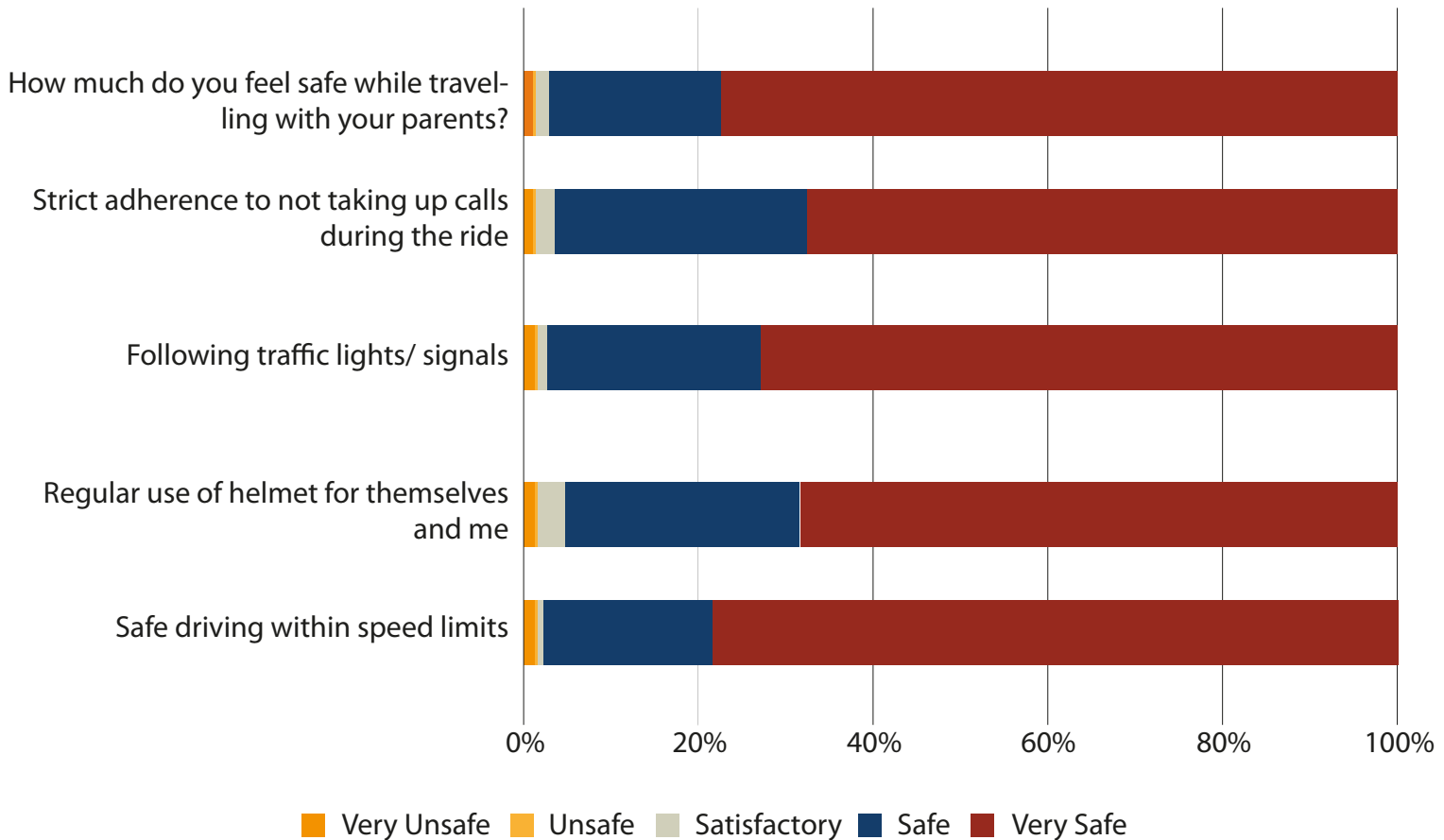


Figure 25- Child's perception of parent's riding behaviour



**Improved Helmet Usage:** One of the key objectives of this programme is to encourage families towards regular usage of helmets for parents and children. Usage of helmets by parents and children has improved from 57% (in pre-intervention) to 96% (in post-intervention).

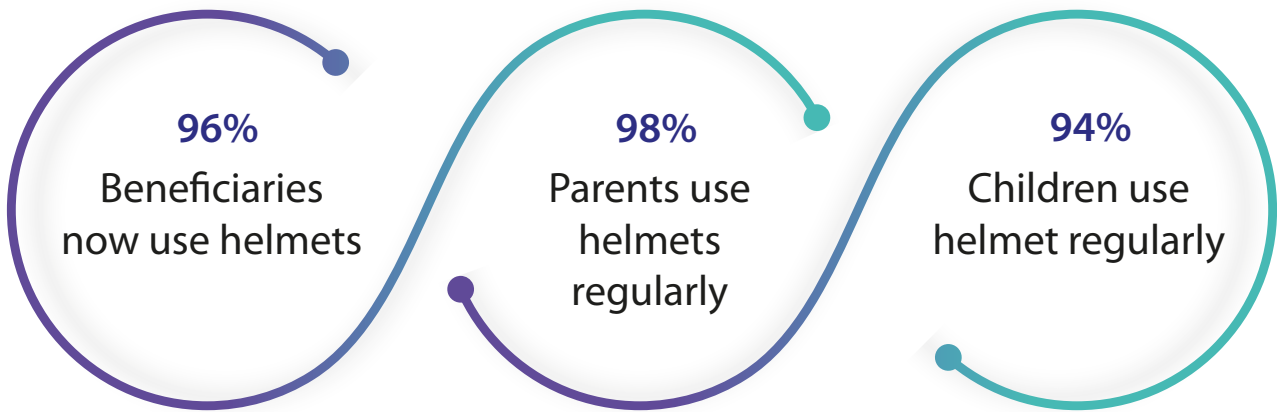


Figure 26- Helmet usage post-intervention

**Comparison: Families report lack of awareness about road safety as the main reason for not using helmets**

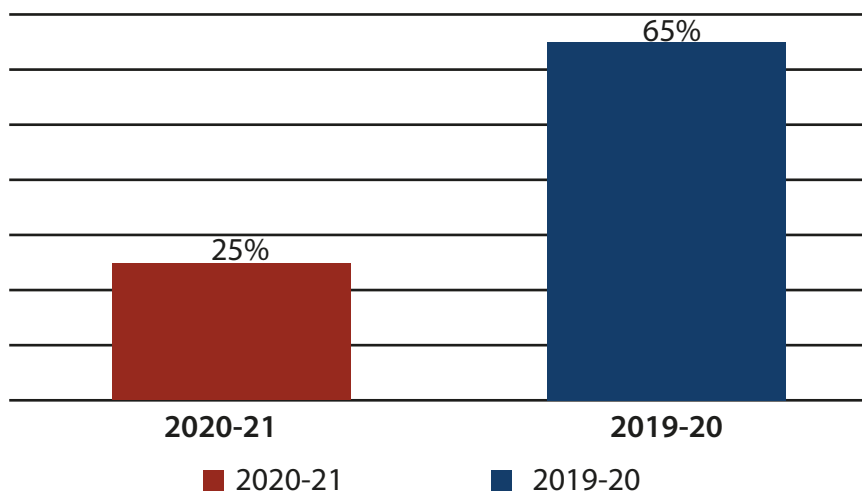


Figure 27- Comparison of families reporting lack of awareness as a reason of not using helmets

## Helmet usage matrix

	Pre-intervention	Post-intervention	Change in percentage points (%)
Parents using helmets	88%	98.58%	10.55%
Children using helmets	27%	94.98%	67.70

Table 4- Helmet usage matrix

### Helmet usage matrix

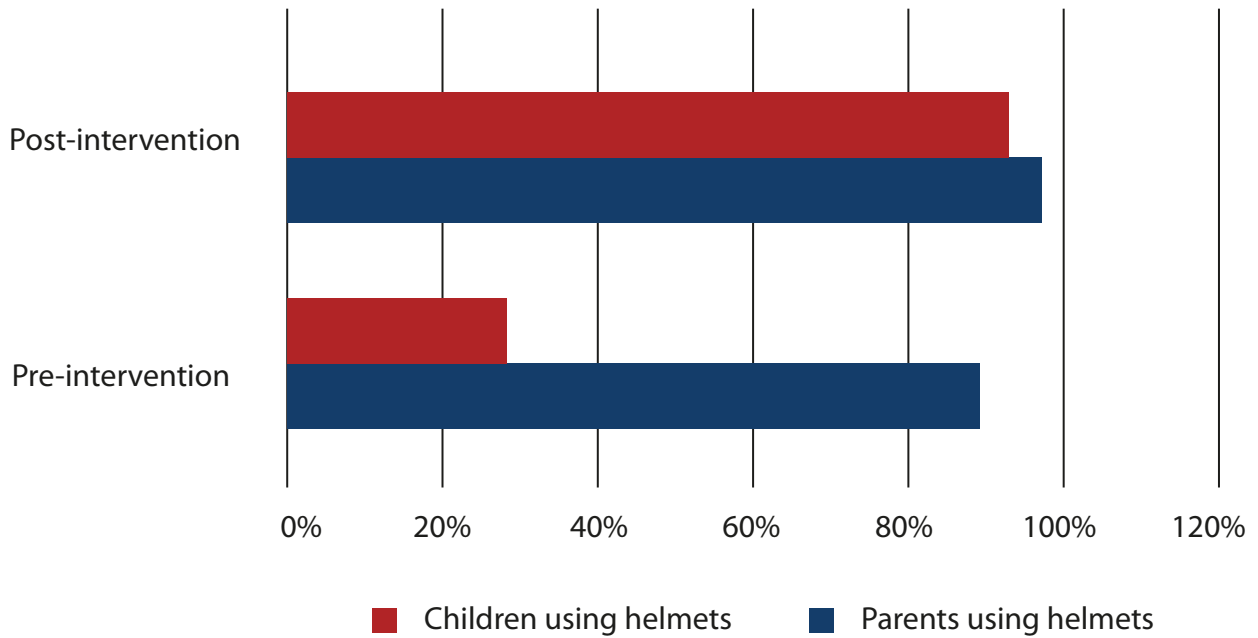


Figure 28- Helmet usage matrix

### Helmet usage frequency

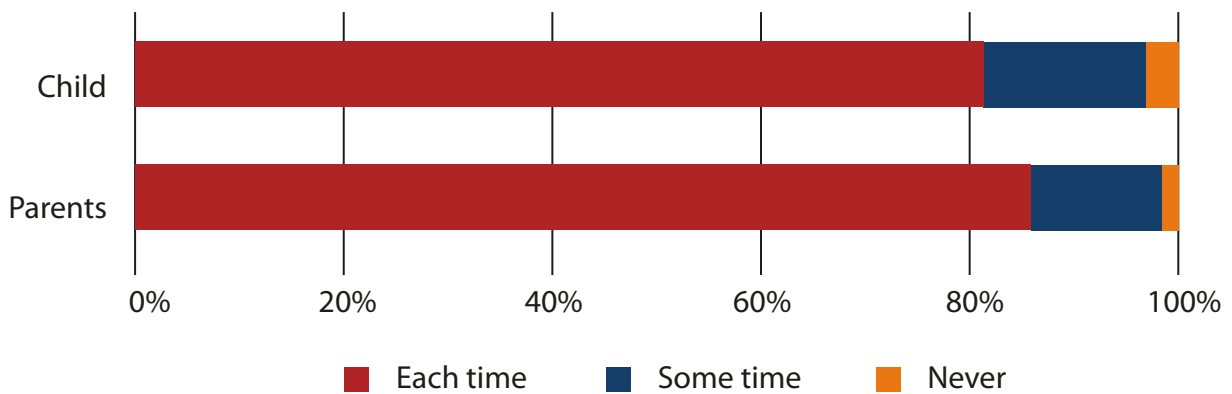


Figure 29- Helmet usage frequency

## Comparison: Beneficiaries now using helmets compared to last year

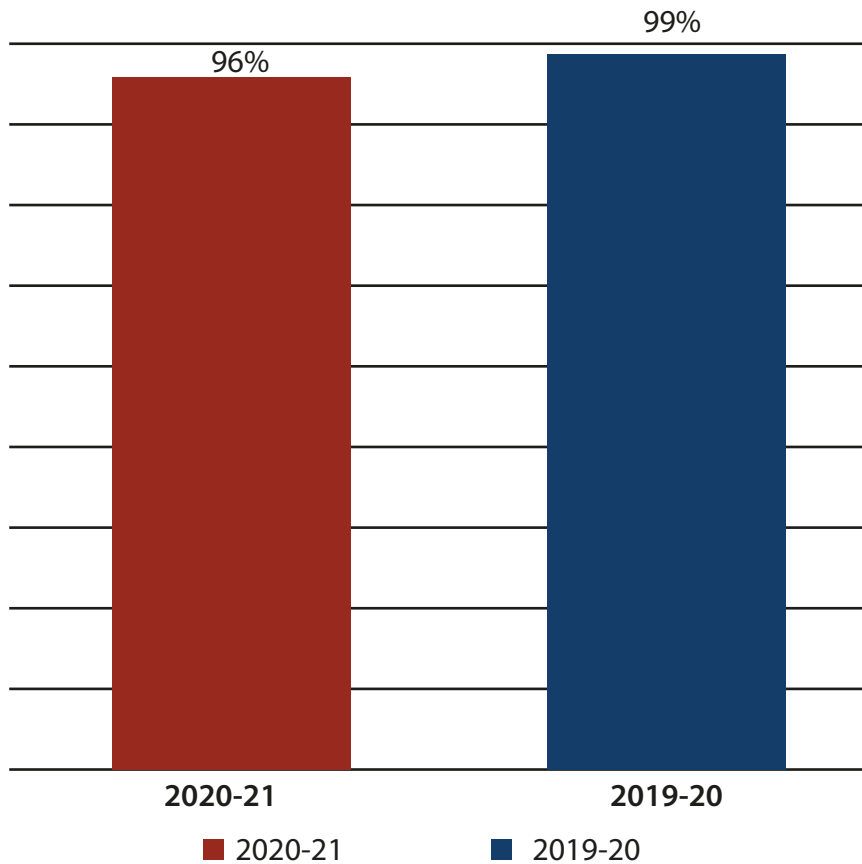


Figure 30- Comparison- beneficiaries using helmets

## Child as an influencer for road safety:



Figure 31- Child's contribution in spreading awareness

**Does your child remind you about traffic rules and safety while riding?**

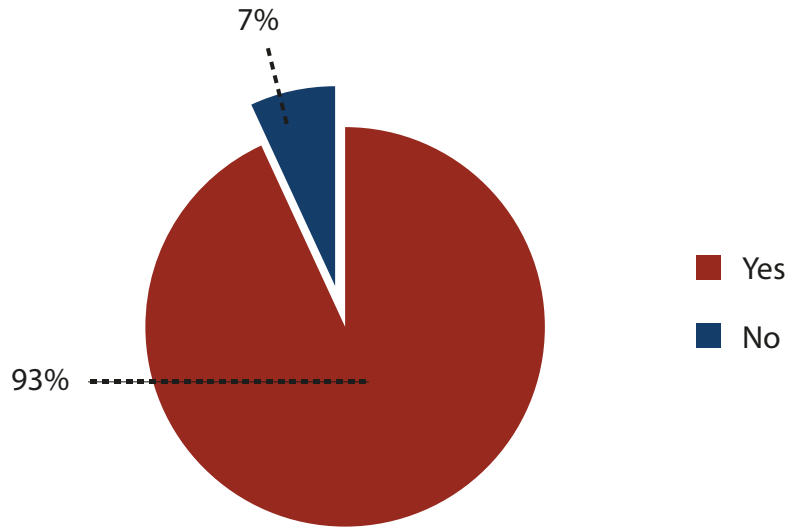


Figure 32- Reminders by children to parents for road safety

**Child's contribution in spreading road safety awareness beyond family**

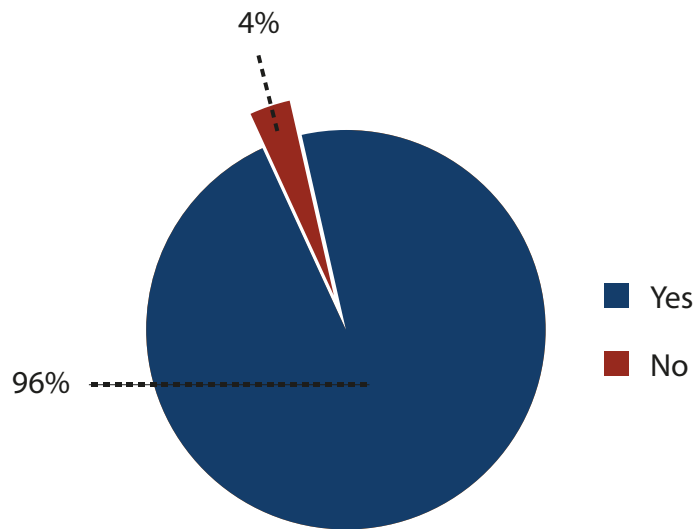


Figure 33- Spreading road safety awareness beyond family

## Service delivery



We assess the service delivery across the entire value chain of the programme. The 6 different stages in the value chain are as follows:

Locations	Responding to the needs of the beneficiaries	Providing Equitable Access to Road Safety to the Underprivileged	Training - Content & Delivery	Quality of Helmets	Post Training Follow up/ Counselling Support Good	Effectiveness
Mumbai	Excellent	Excellent	Excellent	Good	Good	Excellent
Nagpur	Excellent	Excellent	Excellent	Excellent	Satisfactory	Excellent
Pune	Excellent	Good	Excellent	Excellent	Good	Good
Ahmedabad	Excellent	Good	Good	Excellent	Good	Good
Delhi	Excellent	Excellent	Good	Excellent	Excellent	Excellent
Chennai	Excellent	Good	Good	Excellent	Good	Excellent
Bengaluru	Excellent	Excellent	Excellent	Excellent	Excellent	Excellent
<b>Overall</b>	<b>Excellent</b>	<b>Excellent</b>	<b>Excellent</b>	<b>Excellent</b>	<b>Good</b>	<b>Excellent</b>

Table 5- Service delivery assessment by school authorities

“

The programme was amazing, even the online sessions were very effective and the way the NGO conducted these awareness workshop about road safety rules & guideline was very good. Overall, Seva Sahyog Foundation has managed the entire programme in a very effective manner. We would like to have a similar workshop the next year as well for our students and their parents.

**Santosh Shinde, Michael High School, Mumbai**

”

“

As much as the theme is interesting, the delivery & content is no less. It is a brilliant step towards narrowing the gap between the poor and the rich. My best wishes are with the team who must continue these commendable efforts of saving lives.

**Mrs. Harsha Khakkar, Shri Umiyashanker Narayanji High School & Jr College, Nagpur**

”

“

I will be happy to cooperate in organising this event in other cities as well; the program should continue like this for many more years because students from underprivileged background buy low quality helmet and this initiative of ICICI Lombard is not only equipping them with knowledge but also quality equipment to save their lives.

**Mr. Rajesh Jayant, Govt Boys Sr Sec School, Patel Nagar, Delhi**

”

“

This programme is very good for children as they will become the agents of change. When these children grow up in their teenage, they will be more careful about the road safety measures. They will become more responsible riders post this workshop and such programme should be taken to other schools across country as well and parents should also be compulsarily a part of the same. We would like to thank ICICI Lombard and Traxx Sports Society for this wonderful initiative for children and their parents.

**Amees Desai, Kantibhai Kalidas Patel Primary School, Ahmedabad**

”

Figure 34- Testimonials from schools

## Contribution to ICICI Lombard's brand value

ICICI Lombard's Ride to Safety strengthens the brand value of ICICI Group within the community through its various activities and impact created in the lives of various stakeholders.



Figure 35- Contribution to ICICI's brand value

# Social return on investment (SROI)





## Social return on the investment (SROI) of ride to safety programme

Social Return on Investment (SROI) is a process and a method that quantifies the value of the social impact of projects, programmes and policies. This helps funders to know the monetary value to the social and environmental benefit that has been created by the initiative. It takes standard financial measures of economic return a step further by capturing social as well as financial value. Here we have computed the value based on actual outcomes of the programme. The data has been sourced from the primary survey and secondary references.<sup>9</sup>

**INR 3.44 social value generated on investment of INR 1**

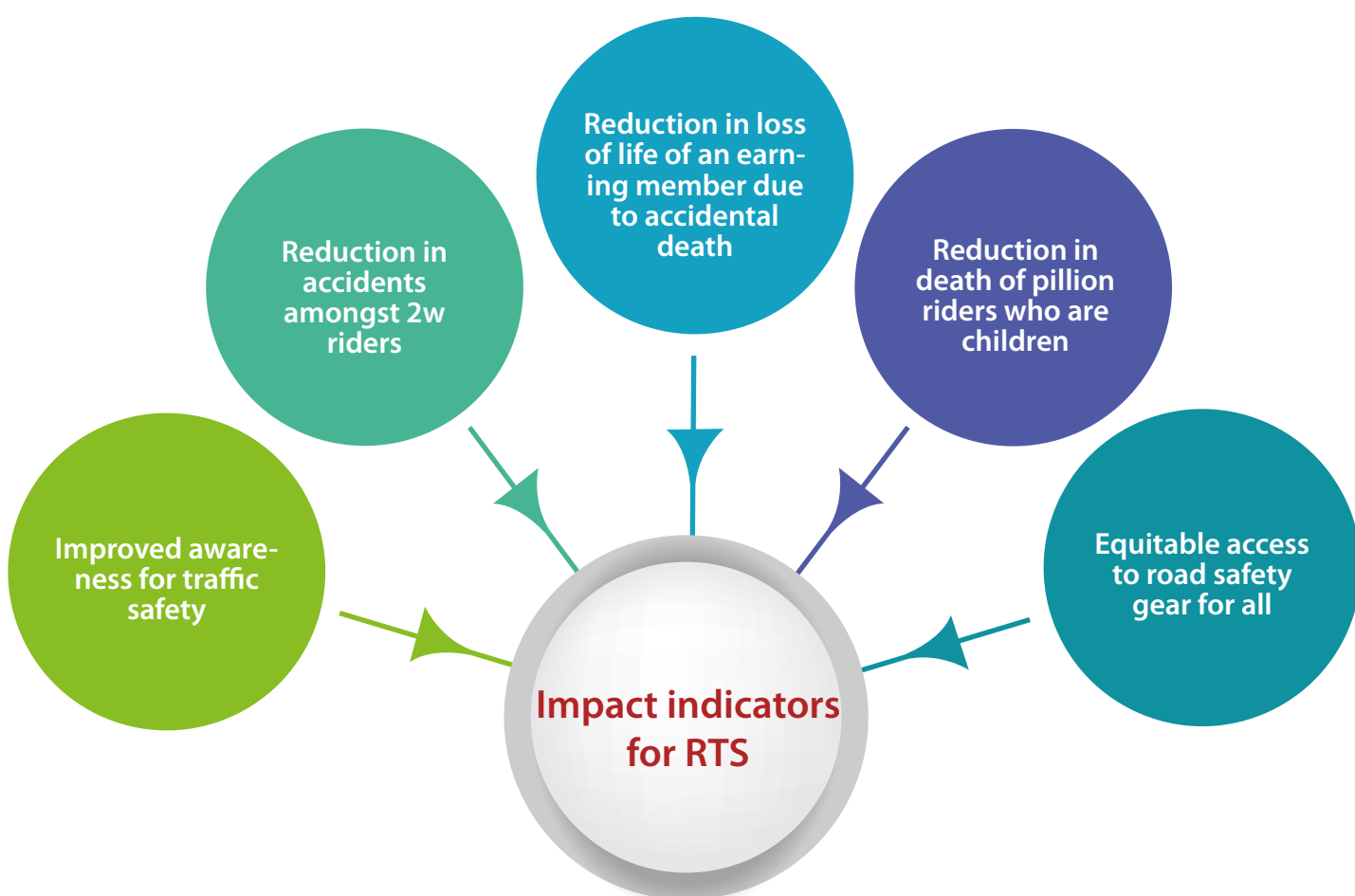


Figure 36- Social return on investment

<sup>9</sup> Deadweight - Social benefits received by beneficiaries in absence of such a programme are considered to be absent due to lack of quality traffic awareness programmes focused for children, which also include distribution of helmets for the child and parents both (concluded from interaction with programme stakeholders – schools and NGOs)

Displacement – Cost of negative impact of the project is considered to be zero

Drop off – Given the high tendency of adhering to road safety norms, as observed through primary survey (90% and above), across different parameters, we assume the drop off to be zero

Indicator	Rationale	Proxy Estimation	Attribution by Project
Reduction in accidents amongst 2w riders	The reduced accidents would help in saving the amount spent on medical expense	Average out of pocket expense of EWS HHs in India for accidents <sup>10</sup>	National average of 2W riders facing accidents <sup>10</sup>
Reduction in loss of life of an earning member due to accidental death	The saved life of an earning member would help the family with income for remaining active working years for the parent	Average salary of riders who are also earning members (Primary data)	Percentage of 2W riders from cohort who are engaged in livelihood generating activities (primary data) Percentage of 2W riders dying in accidental cases keeping a lower rate of 10% buffer as the national rate as this is pertaining to a study of 35000 sample size
Equitable access to road safety gear for all	Reduced expense on helmet purchase	Average cost of helmets if purchased by the candidates on their own	We assume that the participants wouldn't have purchased a helmet of such high quality through out-of-pocket expense, thus 100% attribution for the project
Reduction in death of pillion riders who are children	The child (age - 9 to 14yrs now) will be engaged in some or the other economic activity after age of 18, contributing for additional income for family	Average economic burden of loss of life of a child for a family	Percentage of child lives lost due to 2W accidents every year
Improved awareness for traffic safety	Saved cost of training and social awareness for the family	Minimum cost of a paid programme of traffic awareness if the candidates had to enrol individually (interaction with implementing agencies and schools)	We assume that the participants wouldn't have access to a training of such quality and also including school children for free
Deadweight-Existing followers of protocol	Certain percentage of participants followed protocol and were wearing helmets themselves as well their pillion rider	Average salary of riders who are also earning members (Primary data)	The average income of the earning member is considered assuming that he is the decision maker in the household and allows the protocol of wearing helmets

Table 6- SROI framework

<sup>9</sup>Deadweight - Social benefits received by beneficiaries in absence of such a programme are considered to be absent due to lack of quality traffic awareness programmes focused for children, which also include distribution of helmets for the child and parents both (concluded from interaction with programme stakeholders – schools and NGOs)

Displacement – Cost of negative impact of the project is considered to be zero

Drop off – Given the high tendency of adhering to road safety norms, as observed through primary survey (90% and above), across different parameters, we assume the drop off to be zero

<sup>11</sup>Prinja S, Jagnoor J, Sharma D, Aggarwal S, Katoch S, Lakshmi PVM, et al. (2019) Out-of-pocket expenditure and catastrophic health expenditure for hospitalization due to injuries in public sector hospitals in North India. PLoS ONE 14(11): e0224721.

<https://doi.org/10.1371/journal.pone.0224721>

<sup>11</sup>ICE 360 Survey

<https://www.livemint.com/Politics/Yd2EAFIupVHDX0EbUdec-sO/One-in-three-households-in-India-owns-a-two-wheeler.html>

<sup>12</sup>Place of Occurrence - wise Road Accident Deaths during 2020

[https://ncrb.gov.in/sites/default/files/adsi\\_reports\\_previous\\_year/Table%201A.10%20all%20india.pdf](https://ncrb.gov.in/sites/default/files/adsi_reports_previous_year/Table%201A.10%20all%20india.pdf)

<sup>12</sup>Place of Occurrence - wise Road Accident Deaths during 2020

[https://ncrb.gov.in/sites/default/files/adsi\\_reports\\_previous\\_year/Table%201A.10%20all%20india.pdf](https://ncrb.gov.in/sites/default/files/adsi_reports_previous_year/Table%201A.10%20all%20india.pdf)

### Comparison: Social value generated on investment of INR 1

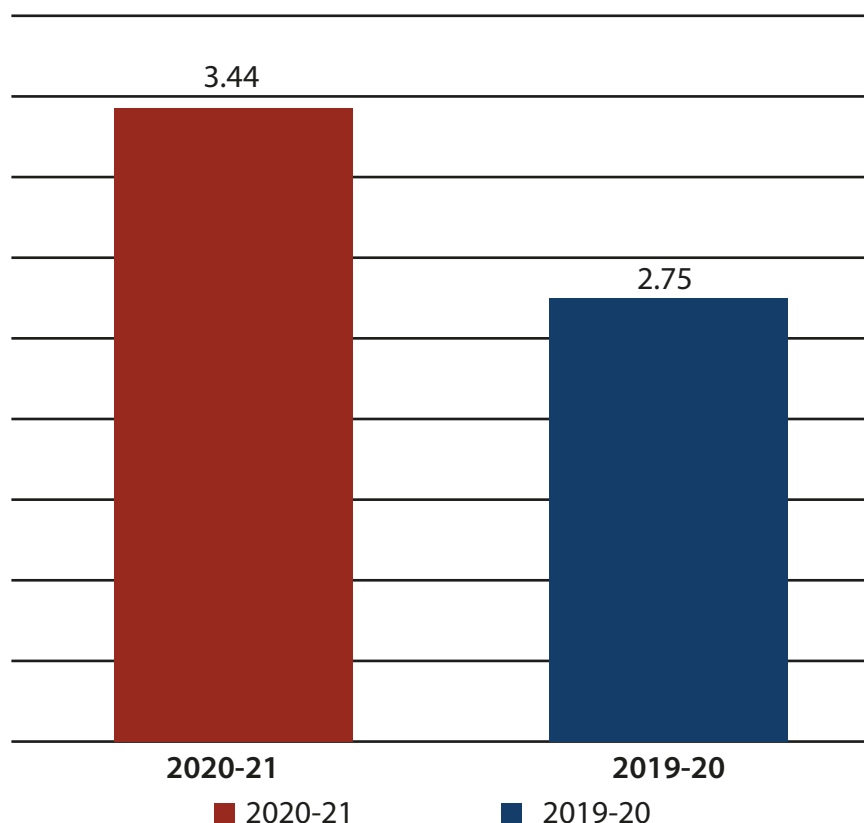


Figure 37- Comparison of social return on investment

## Way forward and recommendations



## Outcome and way forward

In FY 2020-21 the programme has reached new heights with amplification across the country, reaching 40,000+ families through 200+ schools. The programme catered to improved helmet usage through the distribution of specially designed 35,000+ ISI-marked helmets to children and parents.

### Post intervention matrix



Figure 38- Post intervention matrix

This not only demonstrates the strong appreciation for the programme within the community, but also the remarkable contribution it has towards saving the lives of these beneficiaries through improved road safety.

## Pillars of defining the challenges and recommendation



Figure 39- Pillars of way forward

## Mobilisation and eligibility criteria

Interactions with the Schools and NGOs endorse the opening of programme to the underprivileged section of society is crucial to ensure complete coverage of the students who generally suffer in road accidents.

S.No	Defining Challenges	Recommendations
1.	Schools suggest that the beneficiary criteria should be extended to students studying in class 9th-12th as they are in their teenage years where students require structured guidance about such topics which are usually left untouched.	If feasible from the programme point of view, the target audience could be students studying in 5th - 12th standard. This will also help these students learn about road safety because these are the ones who use two-wheelers frequently.
2.	<p>We mapped variations in the school selection process across locations. While the process is largely dependent on cooperation from the respective District Education Departments, it needs regulatory monitoring to ensure the desired public vs. private ratio and geographic focus to reach the marginalized communities is maintained.</p> <p>Standard procedure and methodology for pre-intervention and post-intervention assessments can be conducted for the candidates to map immediate responses and impact. The inclusion of pre &amp; post assessments would help in course correction and quality assurance for the programme.</p>	<p>1. There can be a fixed criteria for the school selection process wherein the target selection of public and private schools can be defined.</p> <p>2. The schools can be selected on the basis of enrolment wherein only those schools who fall under that category will be eligible for the programme. This will help ensure reaching to mass number of students at a time.</p> <p>3. Duplication of schools in which training has been conducted once, should be avoided and a continuous engagement procedure should be followed in schools who have already undergone training.</p>
3.	Standard procedure and methodology for pre-intervention and post-intervention assessments can be conducted for the candidates to map immediate responses and impact. The inclusion of pre & post assessments would help in course correction and quality assurance for the programme.	In order to map the impact more precisely, a pre-training and post-training qualitative and quantitative tool should be designed which will help evaluate immediate response and impact.

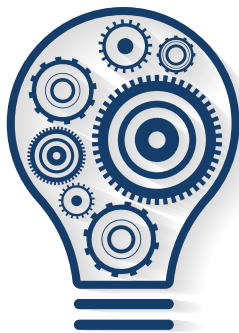
Table 7- Mobilisation and eligibility criteria

S.No	Defining Challenges	Recommendations
1.	While schools are very satisfied with the content design and delivery, unavailability of material that students can refer to post the training becomes an issue to cater to if a student has missed the training or wants to go back to what was taught.	ICICI can provide some post-session hand-outs which can be shared with the students as it will help them retain what they have learnt.
2.	Interactions with stakeholders reinforce that the training is successful in gaining immediate momentum towards road safety action in the school vicinity, it's a challenge for the schools to continue with the engagement.	<p>1. In addition to training the students and parents, the programme can include training for teachers also to continue engagement around road safety in schools through traffic committees, regular monitoring for the usage of helmets, road safety drills, etc.</p> <p>2. Several activities around road safety could be designed which can then be shared with the teachers. This will help in keeping the impetus of riding with safety ongoing in the schools instead of just limiting it to a one-time event.</p>
3.	Currently, the programme is limited to a few schools of a few districts, however, it can be made more scalable and sustainable through cascading.	<p>1. Teachers can be trained by the partner organisations who can further take the training in their schools. In order to trigger a multiplier effect, other stakeholders such as government agencies, local traffic police, and media can also be included.</p> <p>2. Experience sharing by past beneficiaries of the programme who have successfully turned into road safety ambassadors in the school/ community to inspire the new cohort. This can be coupled with a scholarship to a few meritorious students to encourage them to take the initiative in this direction.</p>
4.	Some children and parents have mentioned size misfits which leads to the non-utilization of helmets by the beneficiaries.	To resolve this issue, the programme can have 2 size variants or provide a replacement.

Table 8- Training and delivery

S.No	Defining Challenges	Recommendations
1.	Mapping the impact created in long-run.	Follow-up workshops/ consultations can be provided to further help beneficiary families towards vehicle maintenance, insurance, documentation, and calibrate the degree of change achieved in the given time frame.

Table 9- Post-training support



Overall, the programme has been able to maintain the quality across various process parameters and while creating impact at scale. Few modifications in the process at the value-chain level and focusing more on ensuring consistency and year-round engagement with students will help take the programme to another level.





## Impact stories



*“Spreading the word to more people”*

**P Rishikesh, Chennai**



Rishikesh studies in 8th grade and he has received a helmet post the training session. His father uses the helmet regularly when he goes out and admires the quality of the helmet. He advises his children to wear helmets when they go out at the same time and spreads awareness of road safety.

Rishikesh expressed special thanks to the team of ICICI Lombard for this wonderful initiative. He mentions that ICICI Lombard has created awareness about road safety and is saving lives through this excellent program. He also suggested that this should be covered in all the regions of Tamil Nadu, especially in the rural pockets.

*“Sharing best-practices to facilitate awareness”*

**Karunanidhi, Chennai**

Karunanidhi is working as a middle management employee in a private company, managing her family as she is the only earning member. She attended the road safety training along with her daughter which helped her learn about road safety measures and the lives we lose each year because of irresponsible road behaviour. The statistics were eye-opening for her and made her realise the importance of wearing helmets and following the road safety protocols.

Whenever she goes out now, her daughter reminds her to wear a helmet and follow the signals properly. She joyfully exclaimed that when relatives visit the family, she shares her best practices with them so that they can also learn from her experiences.





***“Cultivating a habit is very important”***

**Vedant Pawar, Mumbai**

Vedant’s father drives a rented auto in Mumbai and being the sole bread-winner of the family, the income is very low and fluctuates on a monthly basis. Somehow his father arranged a second-hand two-wheeler so that his mother could drop him to school. Vedant says his mom did not want to wear his dad's helmet and he himself did not have one, so they both used to travel without helmet. Post the training, both of them have got wonderful helmets.

He states that in his community a lot of women hesitate in wearing helmets but his mother encourages them and makes them understand how important it is to cultivate the habit of wearing a helmet and eventually it will not feel awkward.

***“Demonstration is the key to facilitate change”***

**Anushka Ray, Delhi**

Anushka is a student of grade 8, who very frequently travels on a two-wheeler along with her father who is an auxiliary staff in a local school. She says RTS was an eye opener for her and they never realised that if an accident happens, all will be injured. Her parents used helmets, but of a local make. She herself never wore one before the programme guided them on how many casualties happen in a day because of not wearing it. The fact that wearing a poor quality helmet is even more dangerous than not wearing one was an astonishing fact for her.

Now Anushka wears it regularly irrespective of how far or near she is going and this has also motivated her parents and friends who now wear a helmet whenever they are on a two-wheeler. She joyfully exclaimed that she is really grateful to ICICI Lombard for organising such a unique program.



**ICI Lombard**  
Always there

**Specially signed nets for children**

ICI Lombard is a leading provider of personal protective equipment (PPE) for children. The banner highlights the company's commitment to safety and health, specifically mentioning 'Specially signed nets for children'. The group in the image consists of children and adults, all wearing helmets and face masks, suggesting a safety demonstration or a health-related event.

