



Impact Assessment Study for **ICICI Lombard's Niranjali Initiative (2021-2022)**

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 General Insurance Company Limited dated February 2023 to undertake the Impact Assessment of their programme 'Niranjali' implemented in the financial year 2021-22.
- This impact assessment is pursuant to the Companies (Corporate Social Responsibility Policy) Amendment Rules 2021, 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 varied for authenticity, CSRBOX has taken due care to obtain information from sources generally considered to be reliable.
- Specific to the Impact Assessment of the Niranjali project under ICICI Lombard (FY 2021 - 2022), CSRBOX has used and relied on data shared by the ICICI Lombard's team, implementing agencies, secondary research through the internet, research reports, and project target beneficiaries.

With Specific to Impact Assessment of Niranjali under ICICI Lombard (FY 2021 - 22):

- CSRBOX has neither conducted an audit, or due diligence nor validated the financial statements and projections provided by the ICICI Lombard team.
- 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;
- The premise of an impact assessment is 'the objectives' of the project along with output and outcome indicators pre-set by the programme design and implementation team. CSRBOX's impact assessment framework was designed and executed in alignment with those objectives and indicators

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List of Abbreviations

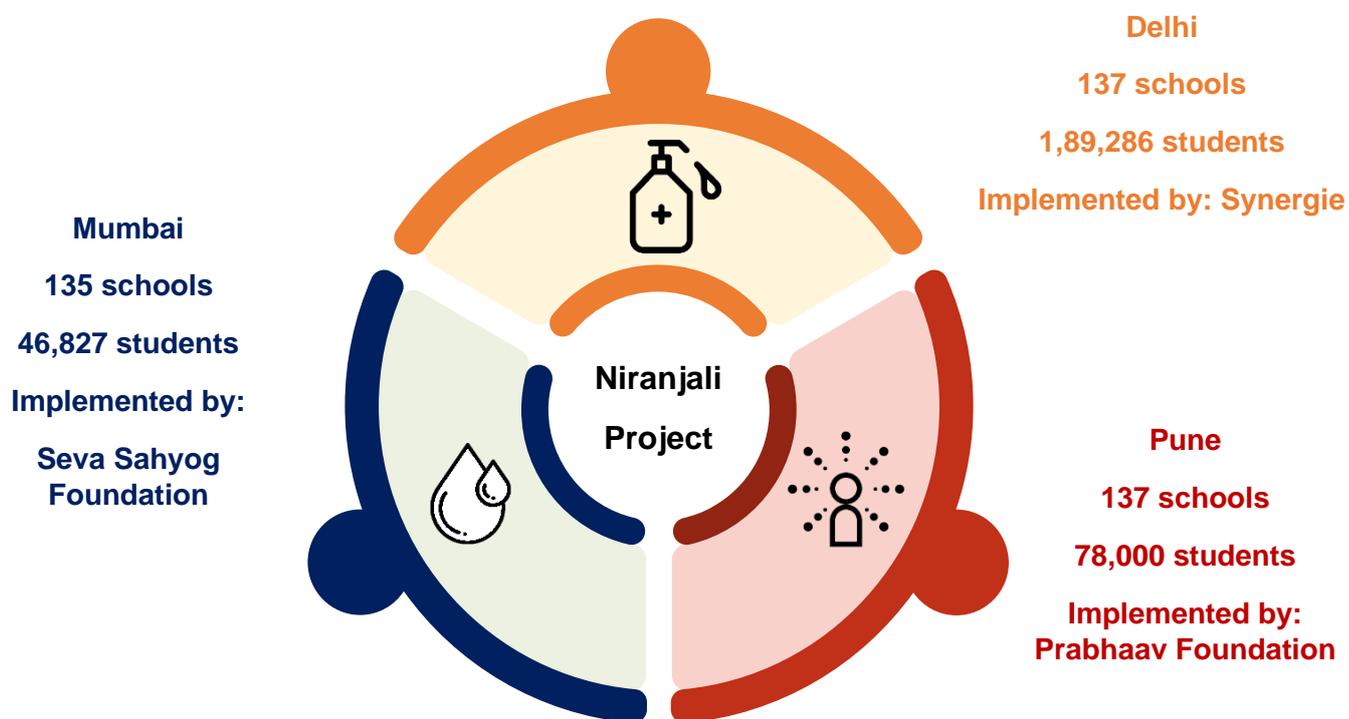
Abbreviation	Description
COVID - 19	Coronavirus Disease
CSR	Corporate Social Responsibility
FY	Financial Year
GDP	Gross Domestic Product
mn	Million
SDGs	Sustainable Development Goals
SROI	Social Return on Investment
TDS	Total Dissolved Solids

Executive Summary

ICICI Lombard initiated the programme for installing water purifiers in schools, under its preventive healthcare initiative – ‘Niranjali’, back in 2017-18. The activities as were performed under the programme for FY 2021-2022 are enlisted below:



The programme intervention was carried out in Delhi, Mumbai, and Pune region covering 409 schools. A brief on the coverage of the project is mentioned below:



The Impact assessment study was conducted to assess the outcomes of the intervention at 5 different levels to understand the *inclusiveness, relevance, convergence, expectations, and service delivery*.

The key findings of the study are noted below, as per their criteria of evaluation.

Inclusiveness

- 85% of the beneficiaries fall in the age group of 13-16 years
- 57% female and 43% male students
- 77% students in secondary grade, 9% in primary, and 14% in Higher secondary

Relevance

- 34% students used to fall ill after consuming water from school prior to the project
- 23% students used to miss school due to falling ill from water-borne diseases prior to project
- 32% students used to find foul smell in water from regular sources prior to the project

Expectations

- 94% students consume water from the installed purifiers
- 44% students found change in taste of water
- 74% students drink water from bottles
- 90% students use sanitizer regularly

Convergence

- Prabhaav Foundation, Seva Sahyog Foundation, and Synergie acted as implementing partners
- Eureka Forbes was a consulting partner for the project
- The schools are concerned stakeholders for maintenance of the infrastructure

Service Delivery

- 92% students feel that water purifiers are installed at an easily accessible height
- 84% students feel that the area where water purifiers are installed is clean
- 71% students denied any mosquito bite near the water purifier

EUREKA FORBES
Your friend for life



HIGH

LOW

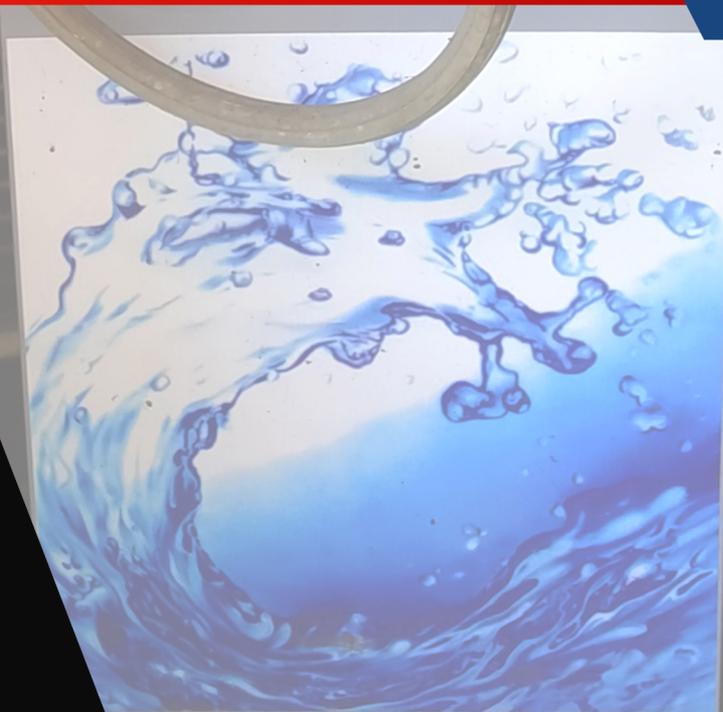


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FILM REMOVAL
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with "Iso-Propylene Alcohol" immediately after installation.



Project Overview and CSR Initiatives of ICICI Lombard



Chapter 1: Project Overview and CSR Initiatives of ICICI Lombard

Project Background & Overview

Safe and readily available drinking water is important for health, whether used for drinking or other domestic purposes. Improved water supply and sanitation, and better management of water resources, can boost countries' economic growth and can contribute greatly to poverty reduction.

Contaminated water and poor sanitation are linked to the transmission of diseases, such as cholera, diarrhoea, dysentery, hepatitis A, typhoid, and polio. Absent, inadequate, or inappropriately managed water and sanitation services expose individuals to preventable health risks. The lack of piped water supply and the scarcity of potable water worsen the situation for a large part of the entire population. (News18, 2021).

The release of pollution upstream lowers economic growth in downstream areas, reducing GDP growth in these regions by up to a third. To make it worse, in middle-income countries like India where water pollution is a bigger problem, the impact increases to a loss of almost half of the GDP growth. (Forum, 2019)

In India, nine out of ten diarrhoea deaths, mainly in children, are caused due to lack of access to safe, clean drinking water and basic sanitation facilities, and 73 million working days are lost due to waterborne disease each year. (Pradeep Kumar, 2022)

✓ Over 91 million people lack access to safe water in India

✓ India has only 4% of the world's freshwater resources

✓ Around 70% of surface water in India is unfit for consumption

✓ Every day, 40 million litres of wastewater enter freshwater sources

✓ Globally 1.5 million children under 5 & 200 million work days are lost

✓ 37.7 mn Indians affected annually, 1.5 mn children die due to diarrhoea

Need of the Programme

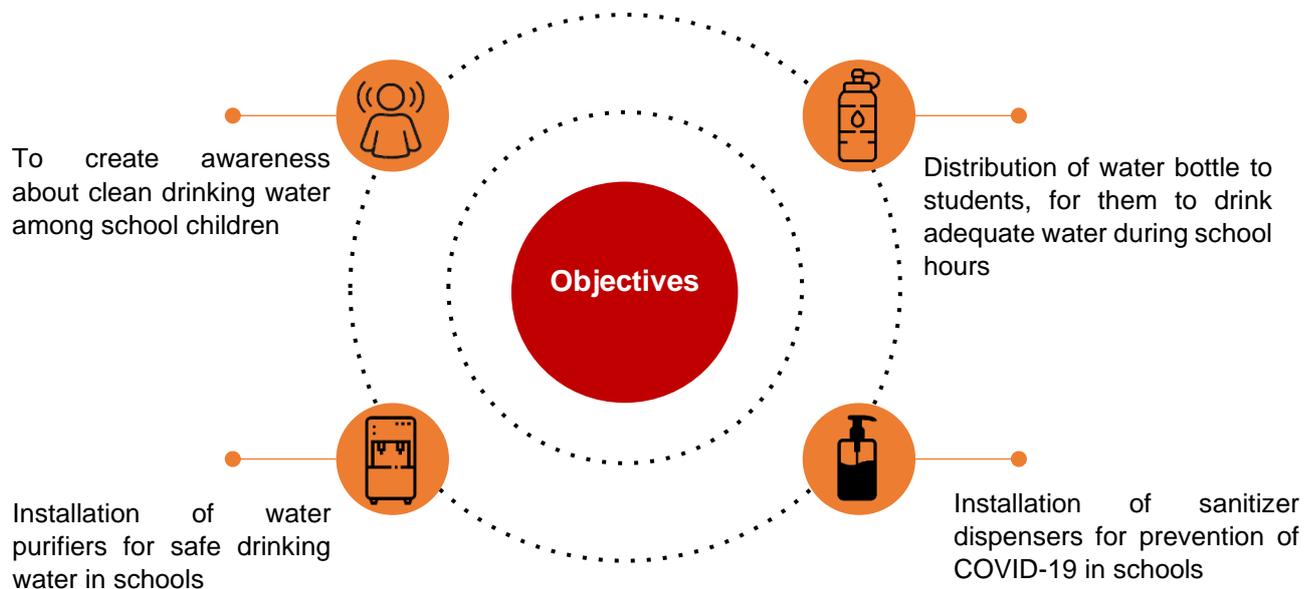
Providing access to drinking water increases students' overall water consumption, maintains hydration, and improves cognitive function in children and adolescents. More than 42,000 government schools across the country don't have drinking water facilities. (Sanjay, 2021).

The provision of water in schools is one of the most “highly effective practices in increasing access and learning outcomes”. Contaminated drinking water and food and lack of sanitation, etc. are the main causes of diarrhoeal disease, especially among children. Considering the current scenario, ICICI Lombard initiated the ‘Niranjali’ programme, intending to provide safe drinking water facilities on the school premises and spread awareness of the necessity and accessibility of clean drinking water.

About the Programme

Niranjali, a preventive healthcare initiative of ICICI Lombard, was initiated in FY 2017-18 when the Company undertook the installation of water purifiers in schools. The initiative also focused on organizing dedicated sessions in schools to promote the need and importance of clean drinking water. ICICI Lombard has tied up with Eureka Forbes for water purifiers, wherein an annual maintenance contract is also in place to ensure the smooth functioning of the machines. The initiative began with installing 5 water purifiers in schools across Mumbai. Since then, the programme has come a long way in installing over 800 water purifiers in 700 schools in Pune, Mumbai, and New Delhi, benefiting over 500,000 children to date.

Objectives of the programme:



Integrating COVID-19

The pandemic outbreak called for the need to set up preventive measures on school campuses, making the ecosystem safe for students and school staff. To ensure the measures, ICICI Lombard supported the school administration by distributing sanitiser dispensers in the beneficiary schools.

Scale and Coverage of the Programme

The programme continued as a continuation of the ‘Niranjali project’, a flagship programme of ICICI Lombard. With the installation of 5 water purifiers in a school at the commencement of the programme, the initiative has now reached over 5,00,000 students through 800 water purifiers installed in over 700 schools across selected regions of Pune, Mumbai, and Delhi.

In FY 2021-2022, the programme emphasized its focus on schools in rural areas more and covered a total of 409 schools from Delhi, Mumbai, and Pune.

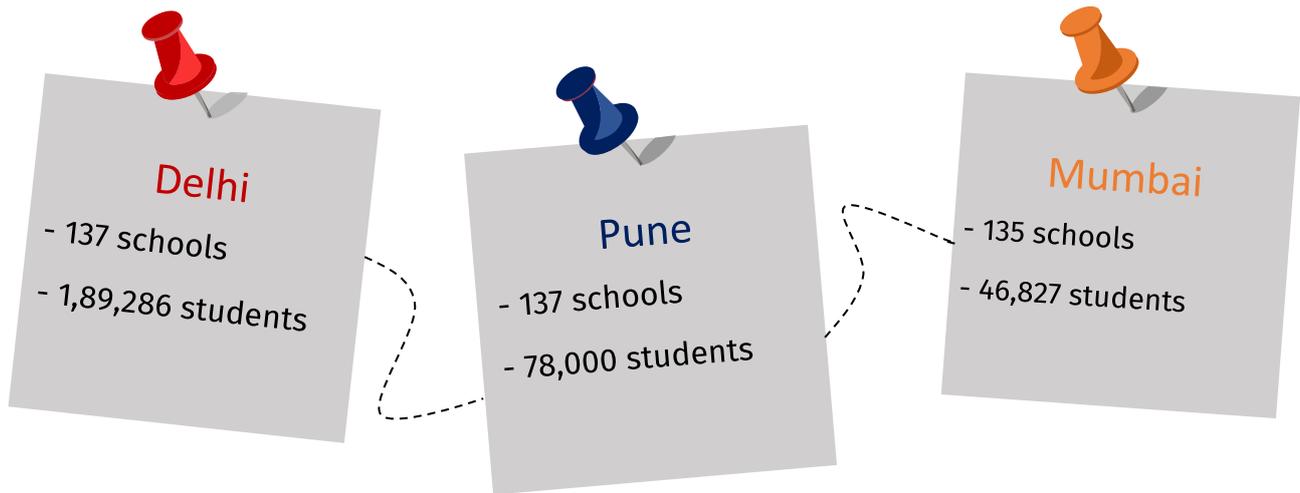


Figure 1: List of Areas covered

CSR Initiatives of ICICI Lombard

Recognizing and embracing its responsibility to communities across India, ICICI Lombard has initiated its CSR interventions. The programmes are oriented towards preventive healthcare, traffic safety, and disaster relief, which have nurtured financial immunity to people in their difficult times. ICICI Lombard constantly encourages and supports employee voluntarism year-round. With regard to the same, ICICI Lombard has successfully implemented several projects in coordination with the ICICI foundation. The projects demonstrate the responsibility of community stakeholders, as well as are aimed at encouraging non-profit humanitarian work to bring positive change in society. The major projects initiated by ICICI Lombard are enlisted below.

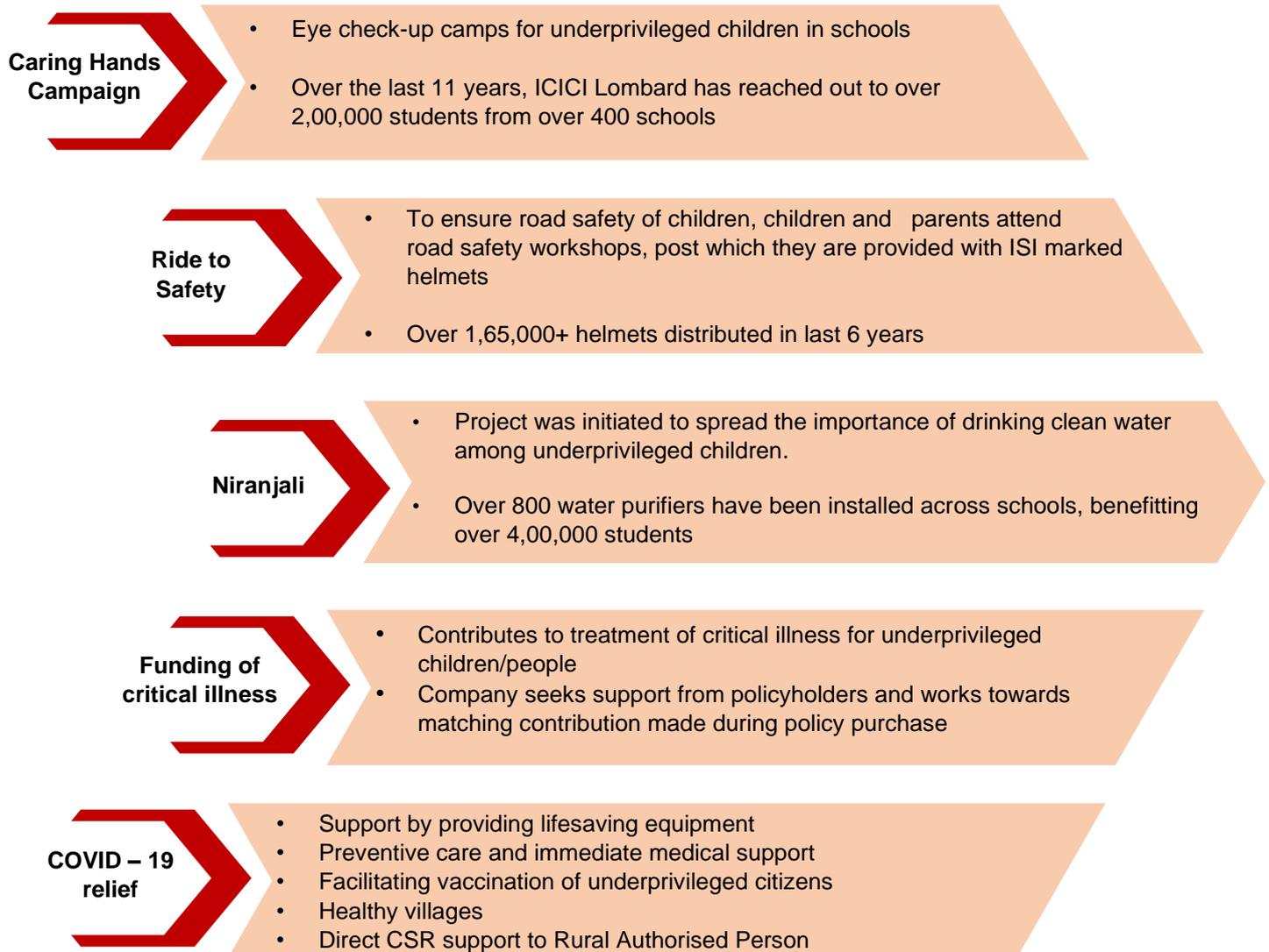


Figure 2: List of CSR Initiatives by ICICI Lombard

Alignment with CSR Policy

The Schedule VII (Section 135) of the Companies Act 2013 specifies the list of activities that can be included by the company in its CSR policy. The below-mentioned table shows the alignments of the intervention with the approved activities by the Ministry of Corporate Affairs.

Sub Section	Activities as per Schedule VII	Alignment
1.	Eradicating hunger, poverty, and malnutrition, promoting health care including preventive health care and sanitation including contribution to the Swachh Bharat Kosh set up by the Central Government for the promotion of sanitation and making available safe drinking water.	Completely
2.	Promoting education, including special education and employment enhancing vocation skills, especially among children, women, elderly and the differently abled and livelihood enhancement projects.	Partially

Table 1: Alignment with CSR Policy

Alignment with Sustainable Development Goals

The Sustainable Development Goals (SDGs), also known as the Global Goals, were adopted by the United Nations in 2015 as a universal call to action to end poverty, protect the planet, and ensure that by 2030 all people enjoy peace and prosperity.

SDGs	SDG Targets	Alignment with the SDGs
Good health & Well-being 	3.9 By 2030, substantially reduce the number of deaths and illnesses from hazardous chemicals and air, water, and soil pollution and contamination	The programme intervention is aimed at the prevention of illness and deaths caused by water-borne diseases mostly seen in children, due to water contamination.
Quality Education 	4.a Build and upgrade education facilities that are child, disability, and gender sensitive and provide safe, non-violent, inclusive, and effective learning environments for all	The programme aimed at upgrading drinking water facilities in the school. This aligns with Target 4.a of SDG Goals (Quality Education), for creating an enabling environment in the school by upgradation and addition of new infrastructure in schools.

Clean Water & Sanitation



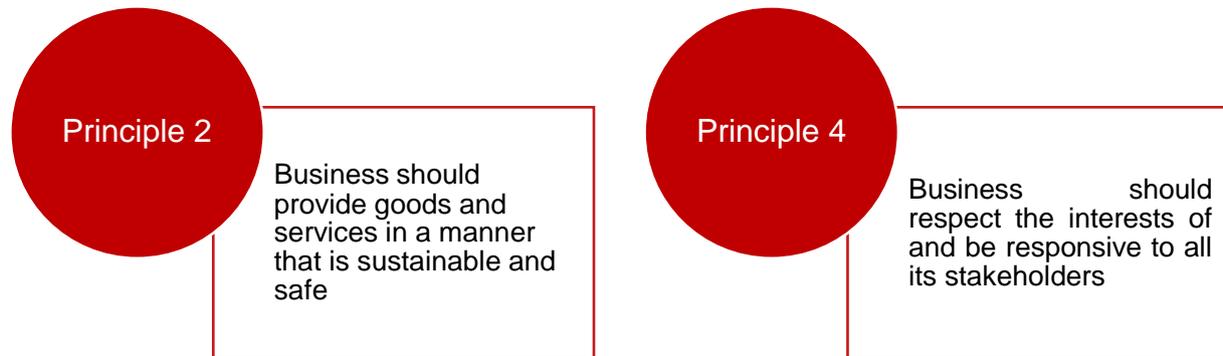
6.1 By 2030, achieve universal and equitable access to safe and affordable drinking water for all
6.4 By 2030, substantially increase water-use efficiency across all sectors and ensure sustainable withdrawals and supply of freshwater to address water scarcity and substantially reduce the number of people suffering from water scarcity

Aligning with the SDG 6 of Clean Water & Sanitation, the programme intervention aimed at making clean water available for schools. Many schools had reported higher TDS levels in the water supply, which is harmful for consumption. The project also included strengthening the project outcomes by spreading awareness of the importance of the consumption of safe drinking water.

Table 2: Alignment with SDGs

Alignment with ESG framework

The programme’s intervention also aligns with the ESG Sustainability Report of the corporate. Particularly, with respect to the Business Responsibility & Sustainability Reporting Format (BRSR) shared by the Securities & Exchange Board of India (SEBI), the programme aligns with the principle mentioned below.

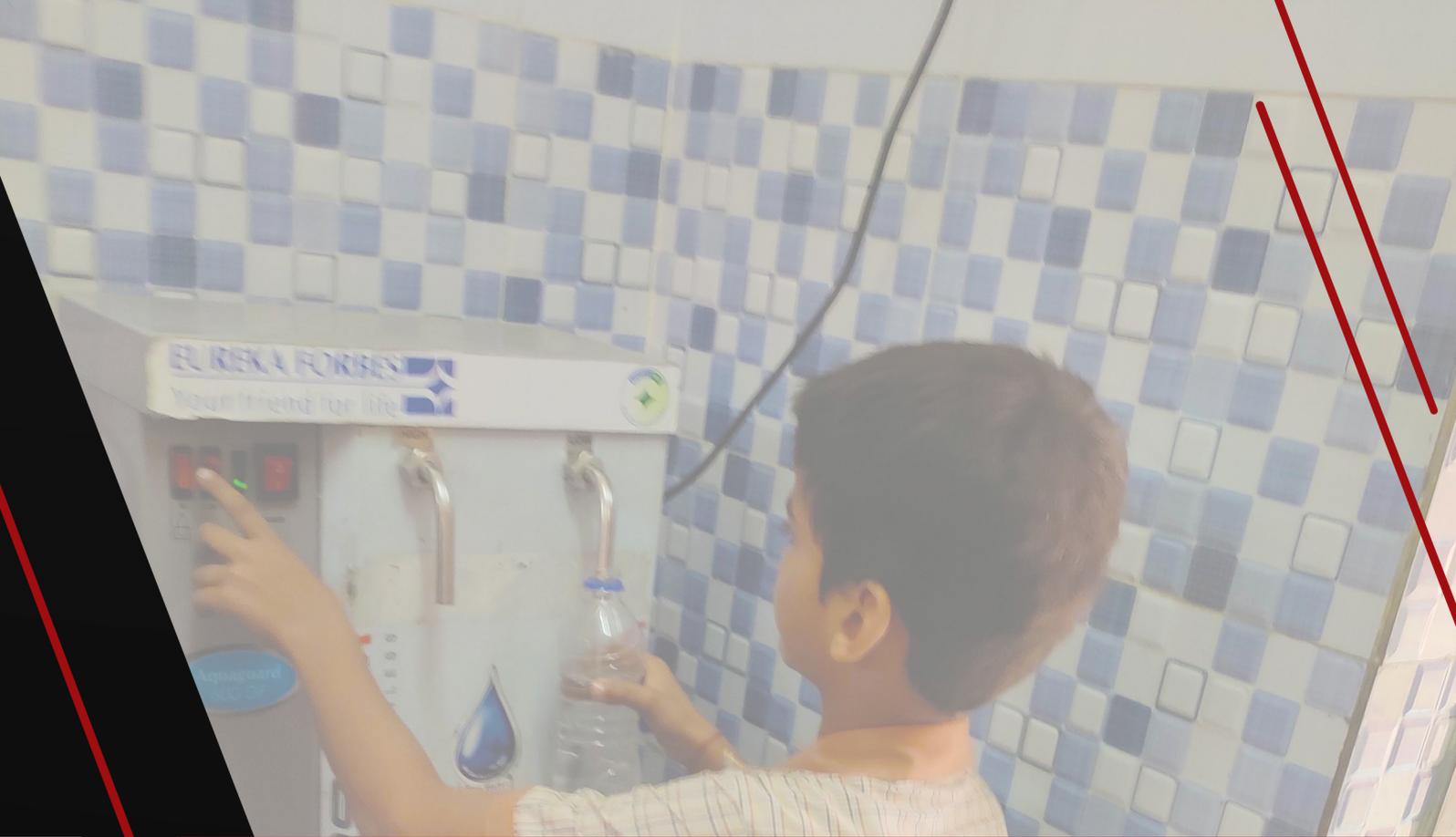


Alignment with National priorities

The programme intervention of ICICI Lombard is well aligned with 2 major National level policies, namely the Jal Jeevan Mission, and the National Education Policy. The below-mentioned Table 3 shows the level of alignment of the project with the policies.

National Priorities	Details of the priority	Alignment with schemes
 <p>Har Ghar Jal Jal Jeevan Mission</p>	Tap Water Supply in schools	Completely
	Adequate and safe infrastructure, and clean drinking water, will be provided to all schools to ensure that teachers and students, including children of all genders and children with disabilities, receive a safe, inclusive, and effective learning environment and are comfortable and inspired to teach and learn in their schools	Completely

Table 3: Alignment with National priorities



Design and Approach for Impact Assessment

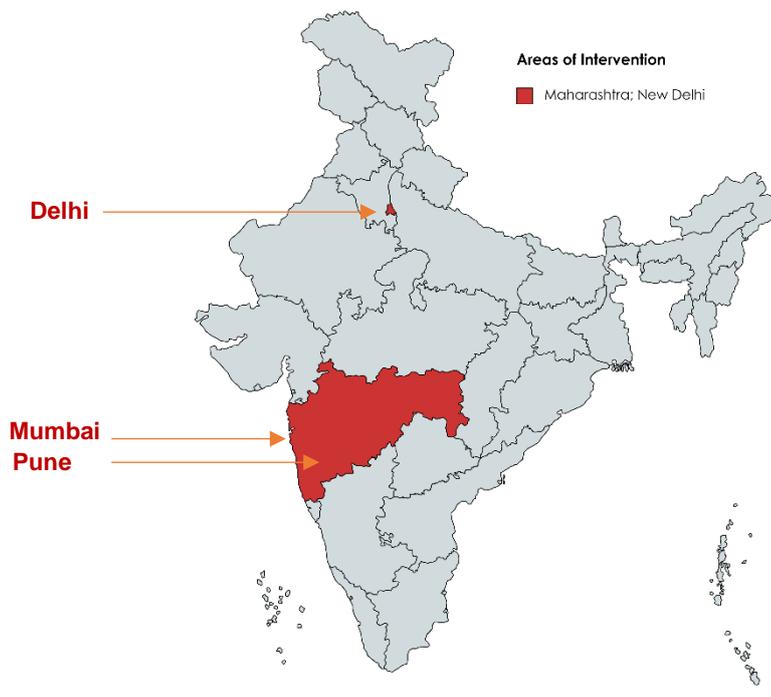


Chapter 2: Design and Approach for Impact Assessment

Objectives of the Study

- 1 Assess the need of the programme
- 2 Assess the programme on IRECS framework parameters
- 3 Assess the impact of the programme as per the goals and objectives
- 4 Evaluation of the process employed and quality of implementation
- 5 Documentation of case-studies

Geography of Study



Approach & Methodology

The approach of data collection from primary and secondary stakeholders was adopted to have a holistic view of the programme impacting the involved stakeholders.

For the secondary study, annual reports and the official project documents shared by ICICI Lombard were referred to understand the scope, scale, and coverage of the programme. Several government reports and reports published by think tanks were also studied prior to the Impact Assessment.

Data Collection

The primary data was collected to have an understanding of the project from the direct beneficiaries of the programme. Largely, the school students were found to be the major stakeholders of the programme. However, to understand the programme holistically, a few concerned teachers and parents were also consulted to get an overview of the programme.

In all, the study collected data from students, parents, and teachers. It should also be noted that schools for the primary data collection were selected through random sampling, to avoid biases and prejudices.

Largely, the school students were surveyed with a questionnaire developed to capture the benefits they experienced with the installation of water purifiers and the associated benefits such as the reduction in water-borne diseases. Similarly, teachers and parents were interviewed in a physical and virtual mode, respectively, to understand the impact of better access to safe drinking water on school students. The data collection covered schools in Delhi, Mumbai, and Pune.

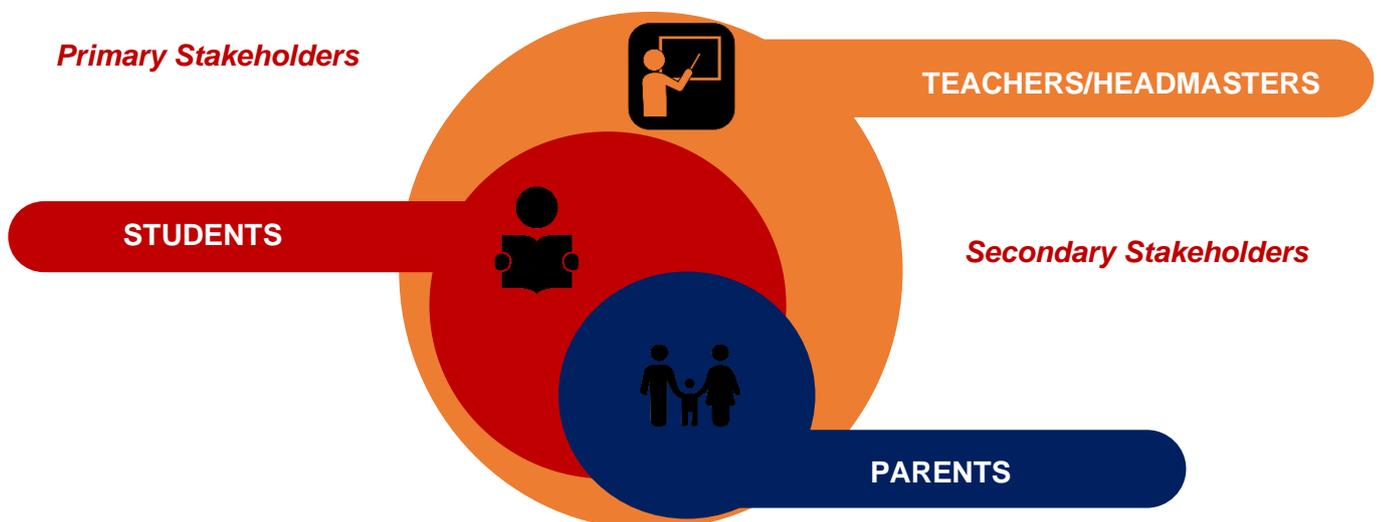


Figure 3: List of Stakeholders

Sampling Considerations

For *quantitative primary data collection*, a semi-structured interview schedule was used. For *qualitative primary data collection*, interview guide-based *in-depth interviews (IDIs)* was conducted. Secondary data was captured from *project completion reports, research papers, etc.*, were used.

Quantitative Sampling

For quantitative sampling, a random sampling approach was used. The quantitative sampling covered the primary stakeholders, i.e., the students in the intervention schools.

For the data collected from primary stakeholders, a 95% confidence level, and a 5% margin of error, with (+/-) 15% data have been considered as a part of data collection. The below-mentioned Table 4, shows the bifurcation of data collection.

Primary Stakeholders

Stakeholders	Tool	No. of Schools	No. of students (Sample size)	Locations Covered
Students	On-field survey	30	343	<ul style="list-style-type: none">• Delhi• Mumbai• Pune

Table 4: Quantitative Sampling of primary stakeholders

Secondary Stakeholders

The quantitative surveys for secondary stakeholders were conducted with the parents of the beneficiary children, and the teachers/headmasters present in the school.

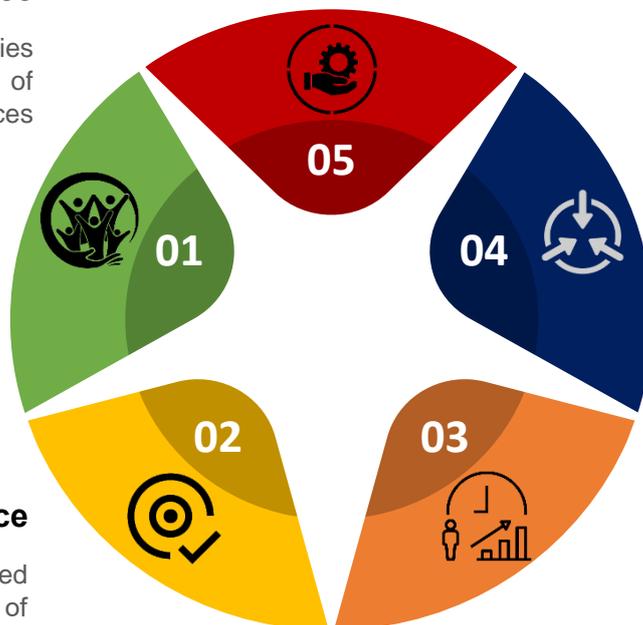
Stakeholders	Tool	No. of Schools	No. of students	Locations Covered
Parents	Telephonic Survey	30	99	<ul style="list-style-type: none">• Delhi• Mumbai
Teachers/Headmasters	On-field survey	30	30	<ul style="list-style-type: none">• Pune

Table 5: Quantitative Sampling of secondary stakeholders

Assessment Approach & Evaluation framework

Given the objectives of the study to determine the inclusiveness, relevance, and outcomes, of the project, the evaluation used the IRECS framework. The IRECS framework has defined five evaluation criteria – Inclusiveness, Relevance, Expectations, Coherence, and Service delivery. These criteria provide a normative framework used to determine the merit or worth of an intervention. They serve as the basis upon which evaluative judgements are made. Using the criteria of the IRECS framework, the evaluation was able to assess the client's contribution to the results, while keeping in mind the multiplicity of factors that may be affecting the overall outcome. Fig 3. below shows the IRECS framework in detail.

01. Inclusiveness
 Extent to which communities equitably access the benefits of assets created and services delivered



02. Relevance
 Extent to which project is geared to respond to the ‘felt’ needs of the communities

05. Service Delivery

Extent to which cost-efficient and time-efficient methods and processes were used to achieve results

04. Convergence

Judging the degree of convergence with government/other partners; the degree of stakeholder buy-in achieved

03. Expectations

Extent of intended or unintended positive (benefits), socio-economic, and cultural changes accrued for beneficiaries

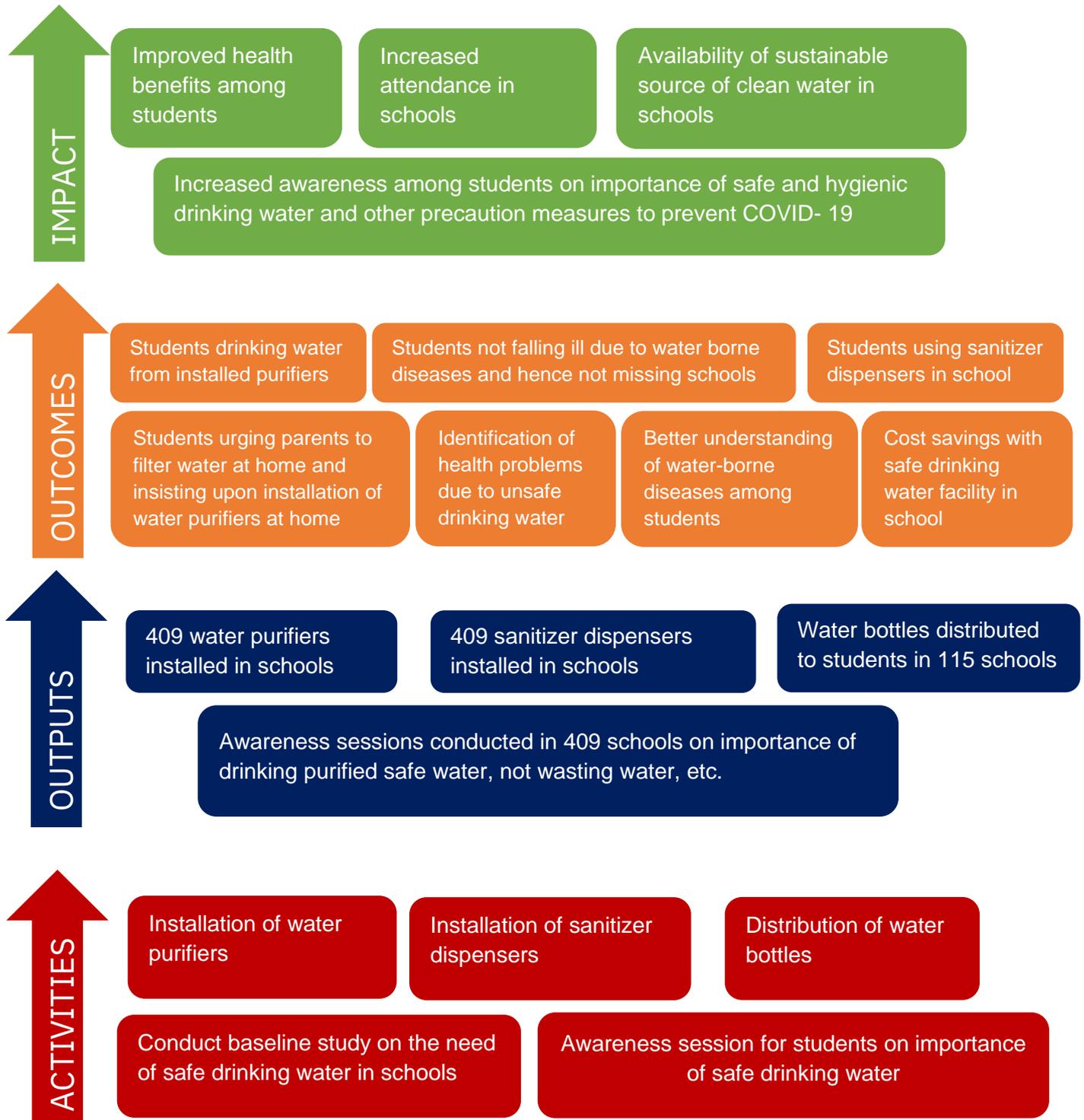
Figure 4: IRECS Framework

Limitations to the Study

- Due to ongoing exams, students were not available at multiple locations, especially in Delhi. The study was conducted mostly in schools in Mumbai and Pune.
- Many school teachers, headmasters, and parents expressed their unwillingness to be a part of the study, hence their responses could not be recorded.

Since most of the questions for the study revolved around general healthy practices, there was a social desirability and conformity bias among the respondents. Also, respondents were not willing to openly express their non-conformity when asked about their personal beliefs on certain stances. In such cases, respondents might have given answers that they are aware of being “right and appropriate”, but might not follow the same themselves.

Theory of Change





Findings of Impact Assessment



Chapter 3: Findings of Impact Assessment

The following section of the report indicates the key findings and insights drawn from the impact assessment study based on the IRECS framework's standard parameters as outlined for the study. The insights have been drawn by adopting a 360-degree approach to data collection by gathering data from quantitative methods, and by engaging with different stakeholders of the programme.

Inclusiveness

85% beneficiaries in the age group of 13-16 years

57% female and 43% male students

77% students are in secondary grade, **9%** in primary and **14%** in Higher secondary

The programme implemented by ICICI Lombard to provide access to clean and safe drinking water to school students is observed to be inclusively integrating students with different age groups, gender, and level of education.

The students who were primary stakeholders of the project, surveyed during the impact assessment study, belong to the age group of 11 to 16 years.

- Among the surveyed, majority of the students (85%) belong to the age group of 13-16 years.

Since the project was aimed at benefitting school-going students, we see the major proportion of students in the beneficiary list from secondary grade. This is illustrated in Figure 5.

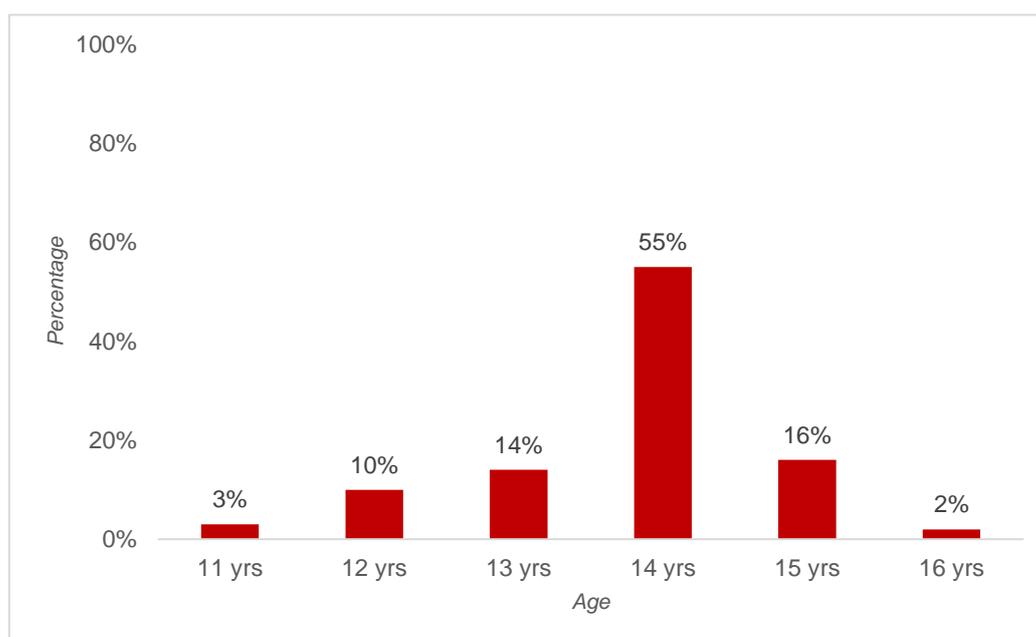


Figure 5: Age group of students

- Furthermore, among the respondents, the gender proportion is higher for girls, with 57% female respondents, and 43% male respondents, as shown in Figure 5.
- The majority (77%) of the students were studying in secondary grade, while high school and primary students were also covered, as shown in Figure 6.

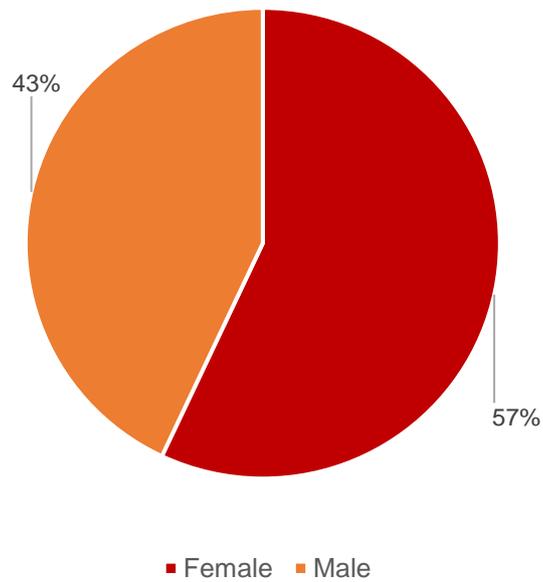


Figure 6: Gender proportion of students

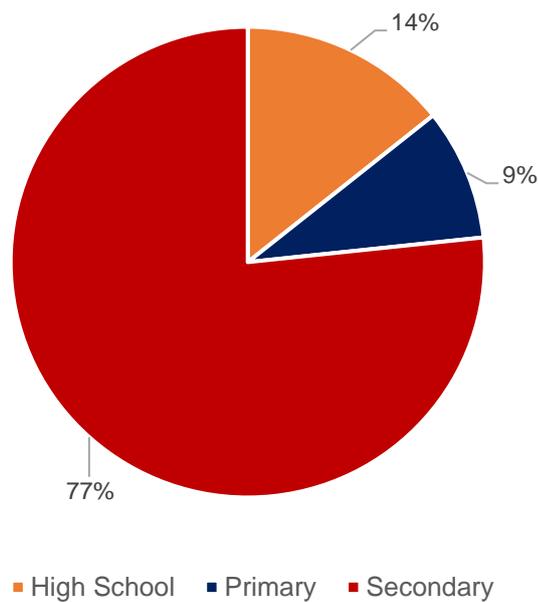


Figure 7: Grade of students

The inclusiveness of the programme is also evident from the selection of primary, secondary, and higher secondary schools during the intervention. Besides this, strategically, the programme in 2021-2022 preferred over 40% of schools in rural or semi-urban areas, which lack basic facilities, thereby creating an enabling environment in the schools and encouraging students to attend school regularly.

Relevance

34% students used to fall ill earlier after consuming water from school

23% students used to miss school due to falling ill from water borne diseases

32% students responded that there was foul smell in water, prior to intervention

Safe and clean drinking water is the fundamental right of every citizen in the country. Following the same, ICIC Lombard's intervention of installing water purifiers in schools for better access to safe and clean drinking water at educational institutes ensures the fundamental right given to citizens of India in Article 21 of the Indian constitution.

The programme intervention was across three regions of the country and was relevant with respect to the availability of unclean and unsafe water with high TDS content in the water.

Delhi

Delhi has the lowest score of any major city in India for water quality to supply, as per reports by Bureau of Indian Standards(Dash, 2019).

On an average, the water quality of Delhi has TDS level in the range of 300-900, which is unsafe for consumption.

Mumbai

On primary survey, it was found that around 28% of the surveyed schools in Mumbai reported to have TDS level higher than 200, which makes it unsafe for consumption.

Pune

With rising population, improper drainage system, quality of water has deteriorated over the years.

Being contaminated with industrial and urban waste, the water supplied to schools is also unsafe for consumption.

While interacting with the teachers and parents, it was noted that the drinking water supplied to schools was neither regular nor potable for fulfilling the needs of school students.

- Around 60-70% of the students used to bring water bottles from home to avoid drinking water in school.
- On surveying, it was found that over 34% of the students used to fall ill or have symptoms of water-borne diseases after drinking water from school, prior to the intervention, while 23% of them were absent due to the same reason.

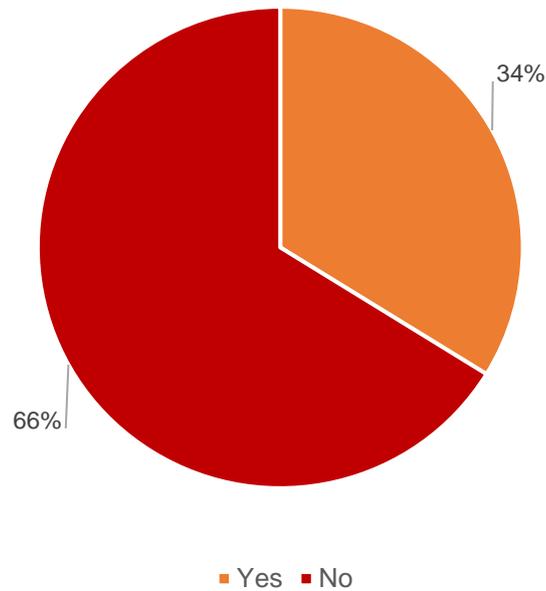


Figure 8: Students falling ill due to consuming water from the school

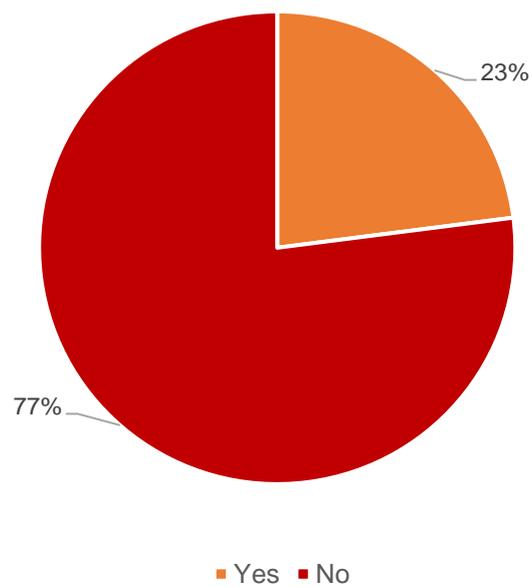


Figure 9: Students missing school due to illness after consuming water from the school

- Around 32% of the students responded that they found a foul smell in the drinking water prior to the intervention, as is depicted in Figure 9.

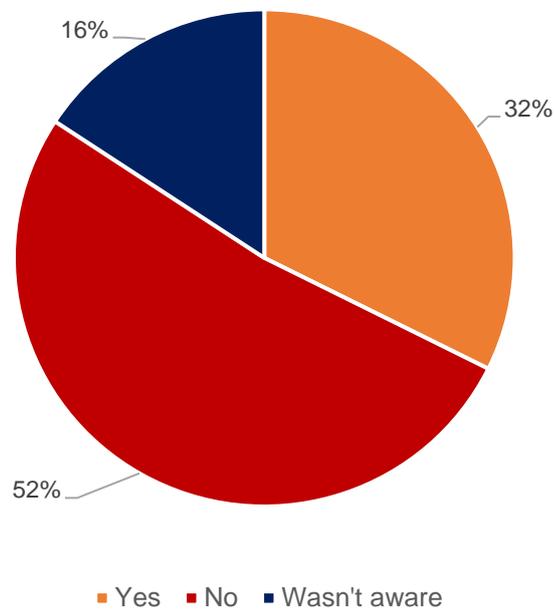


Figure 10: Foul smell in drinking water prior to intervention

Expectations

94% students consume water from the installed purifiers

44% students responded that they found change in taste of water from purifier

74% students drink water from water bottles now

90% students use sanitizer

The students were asked whether they drink water from the installed purifiers.

- The effectiveness of the programme can be determined by the fact that over 94% of the students now consume water from the installed purifiers, as can be seen in Figure 10.

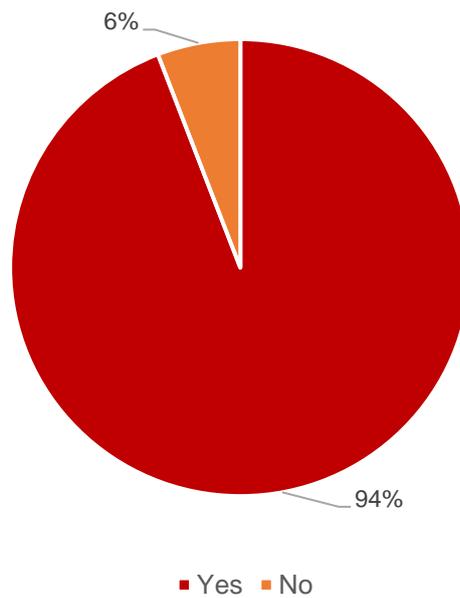


Figure 11: Students consuming water from the purifier

- Over 44% of students responded that they had found a significant change in the taste of water, when they drank from the water purifier, as seen in Figure 11.

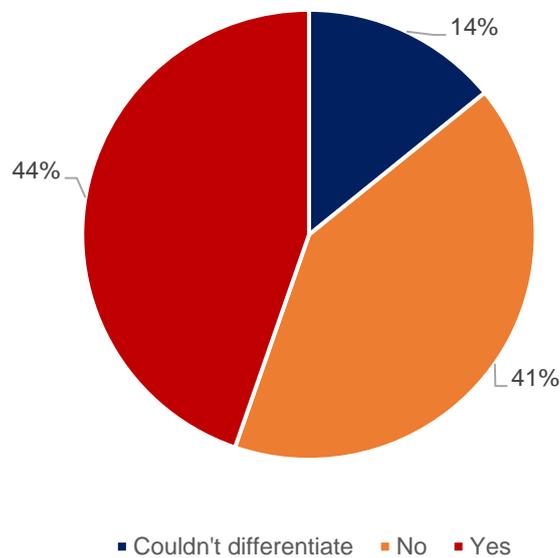


Figure 12: Change in taste of water as stated by students

Though most of the students are aware of other sources of drinking water in school (seen in Figure 11), only 49% of them yet continue to consume water from other sources as well (seen in Figure 12).

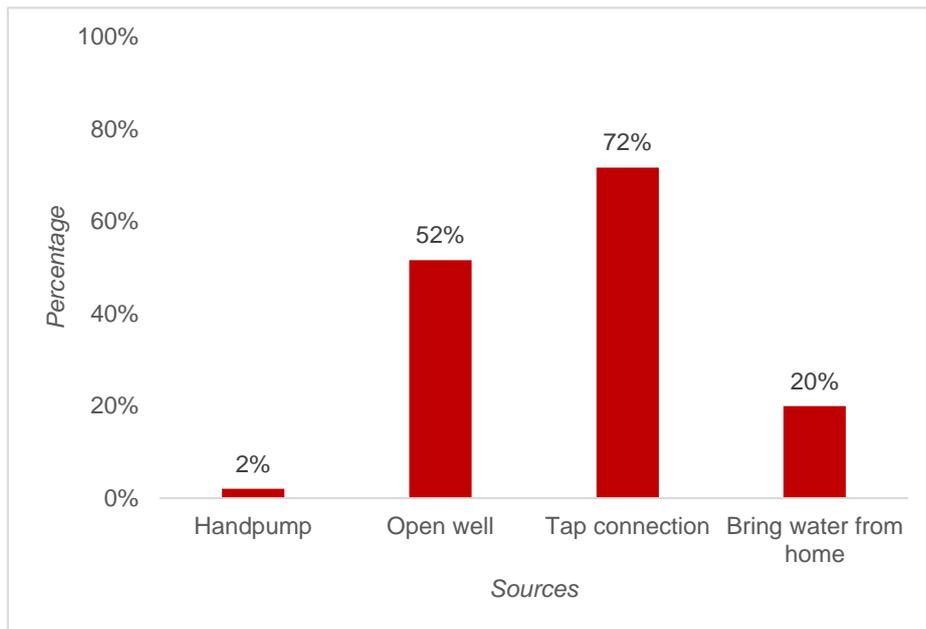


Figure 13: Other sources of drinking water in school

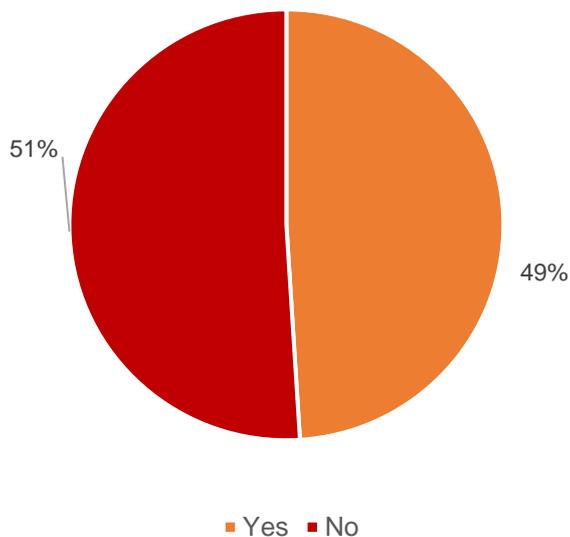


Figure 15: Students consuming water from other sources apart from purifier as well

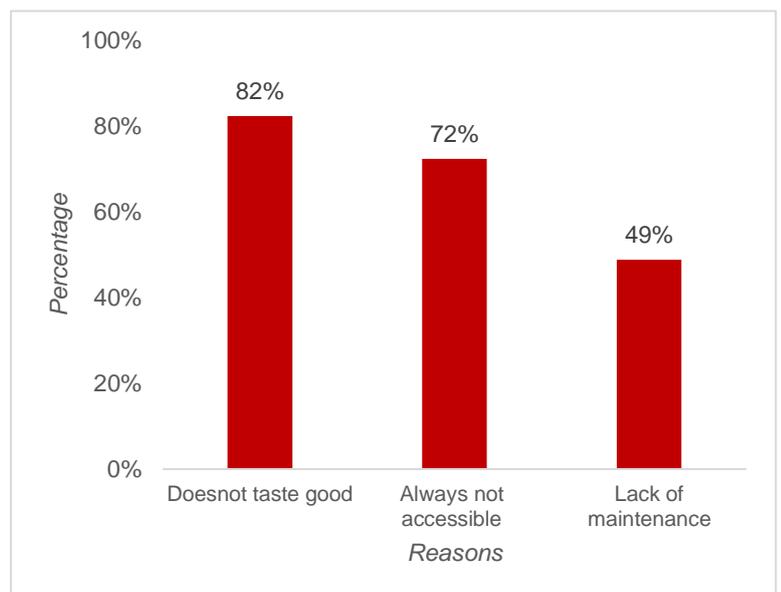


Figure 14: Reasons for consuming water from other sources

When questioned on why the students still consume water from other sources than the purifier. 82% of them responded saying that due to lack of maintenance, the water often doesn't taste good. Since the project was initiated after COVID – 19 pandemic, parents and students were sceptical about consuming water from public sources, even if it were a purifier in the school.

The teachers mentioned that the majority of the schools were dependent on the non-potable water supplied by municipal corporations, for drinking purposes. However, the availability of

water purifiers has now eased access to drinking water for students as well as teachers in the school.

- Around 89% of students responded that the water purifiers are functional during school hours, which eases access to safe potable water on school premises.

Along with access to safe drinking water, a major objective of the Niranjali project was to ensure that the students consumed water regularly, and in a hygienic manner. For ensuring the objective, water bottles were distributed to students as well.

- Our survey findings indicate that over 74% of students now consume water from water bottles, as shown in Figure 13.
- The proportion of students using either their hands or a common glass to drink water has reduced from 24% to 9%, after the project intervention.

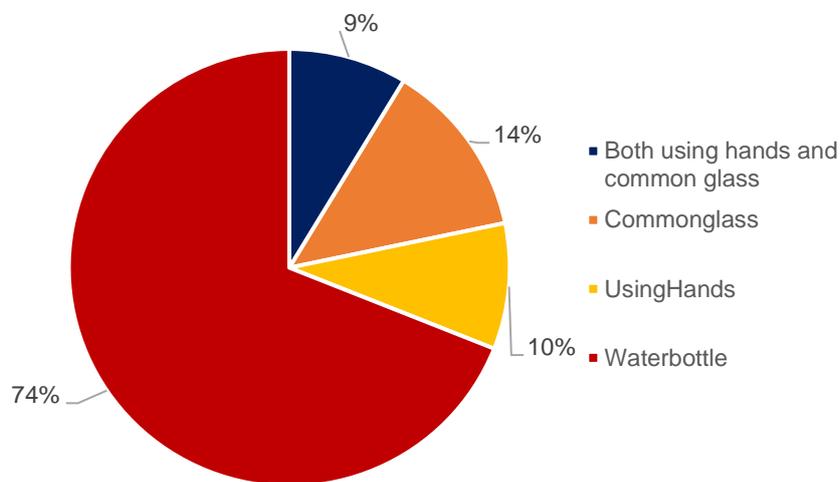


Figure 16: Measures to drink water from the purifier



Since the programme was initiated during the COVID-19 pandemic, a major aspect of the programme was to prevent the spread of and combat the infections, by installing sanitizer dispensers in schools.

- Over 90% of the students responded to using the sanitizer dispenser regularly, and 99% of them responded of being aware of the importance of sanitizers in curbing the spread of infectious diseases including COVID-19.

Image 1: Sanitizer dispenser installed in school

Convergence

This section shows the individual and combined contributions of the different stakeholders in the project intervention.

Category	Partners involved	Contribution to project
Implementation Partners 	<ul style="list-style-type: none"> Prabhaav Foundation Synergie Seva Sahyog Foundation 	<ul style="list-style-type: none"> Conducting baseline survey of schools in concerned locations Identification of schools on a need basis Conduct awareness sessions in schools Distribution of sanitizer dispensers and water bottles in schools
Consultation Partner 	<ul style="list-style-type: none"> Eureka Forbes 	<ul style="list-style-type: none"> Installed the water purifiers in each school Responsible for annual maintenance of the water purifiers
Beneficiaries 	<ul style="list-style-type: none"> Schools and school staff 	<ul style="list-style-type: none"> Responsible for proper utilization of the installed purifiers Timely inform concerned people for maintenance and servicing of the purifiers

Table 4: Stakeholders involved and their contribution



Service Delivery

92% students feel that the water purifiers are installed at suitable height

84% students feel that the area where water purifiers are installed is clean

71% students denied any mosquito bite near the water purifier

An efficient service delivery mechanism ensures the effective implementation of the programme. Under the programme initiatives, the water purifiers were installed in the school in consultation with Eureka Forbes, wherein an annual maintenance contract is in place to ensure the smooth functioning of the machines.

Ensuring proper access to the water purifier for all, and maintenance of hygiene near the water purifier plays a crucial role in an efficient service delivery mechanism.

- During the survey, 92% of the students agreed that the purifier has been installed at a suitable height for proper accessibility (as seen in Figure 16).
- Also, 84% of the students responded that the space/area near the water purifier is clean (seen in Figure 17).

To ensure no mosquitoes are breeding due to stagnant water near the purifier, the survey asked the students whether they had experienced any mosquito bite near the purifier, to which 71% of students denied any mosquito bite near the purifier, ensuring the hygiene of the installation area and the water.

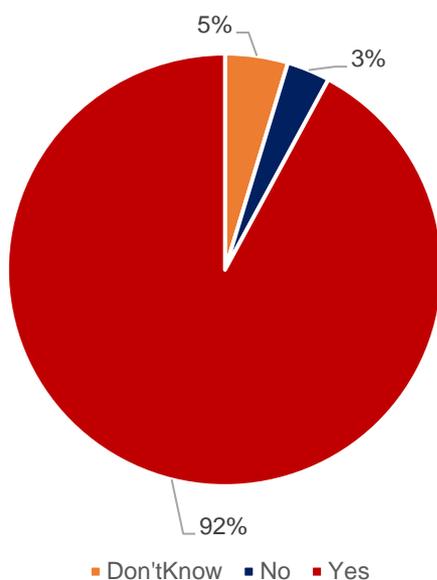


Figure 18: Suitable height of the installed water purifier

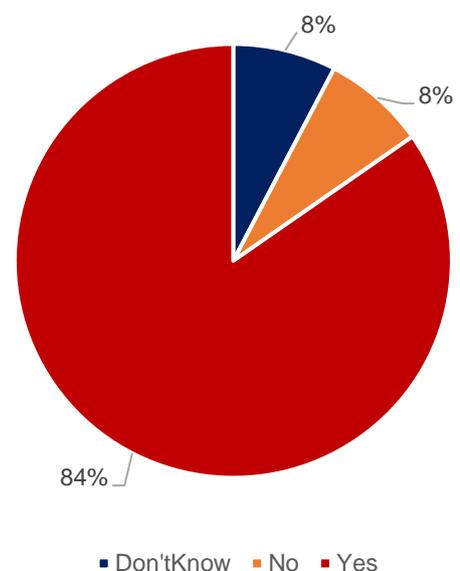


Figure 17: Cleanliness near water purifier

Sustainability

An important aspect for the programme to have prolonged effects, it is of utmost importance that the project outcomes are sustained, and all the project stakeholders are accountable for the success of the programme.

To ensure the longevity of the programme outcomes, it is necessary that the best practices are regular among students, and inculcated in their behaviour.

- Over 70% of the students and the school authority responded by saying that the sanitizer dispensers are refilled on a day-to-day basis.

Along with the installation of water purifiers, the programme also ensured to spread awareness on the importance of safe drinking water, and the necessity of installing water purifiers.

- Around 80% of the students felt that after the consumption of water from water purifiers, they had seen improvement in their health conditions.
- Over 68% of students stated that they had discussed the importance of safe drinking water at home with their parents, while 52% of students said that they had insisted their families purify the water prior to consumption at home.
- Also, exceptional to notice, over 32% of the students have insisted their families install water purifiers at home.

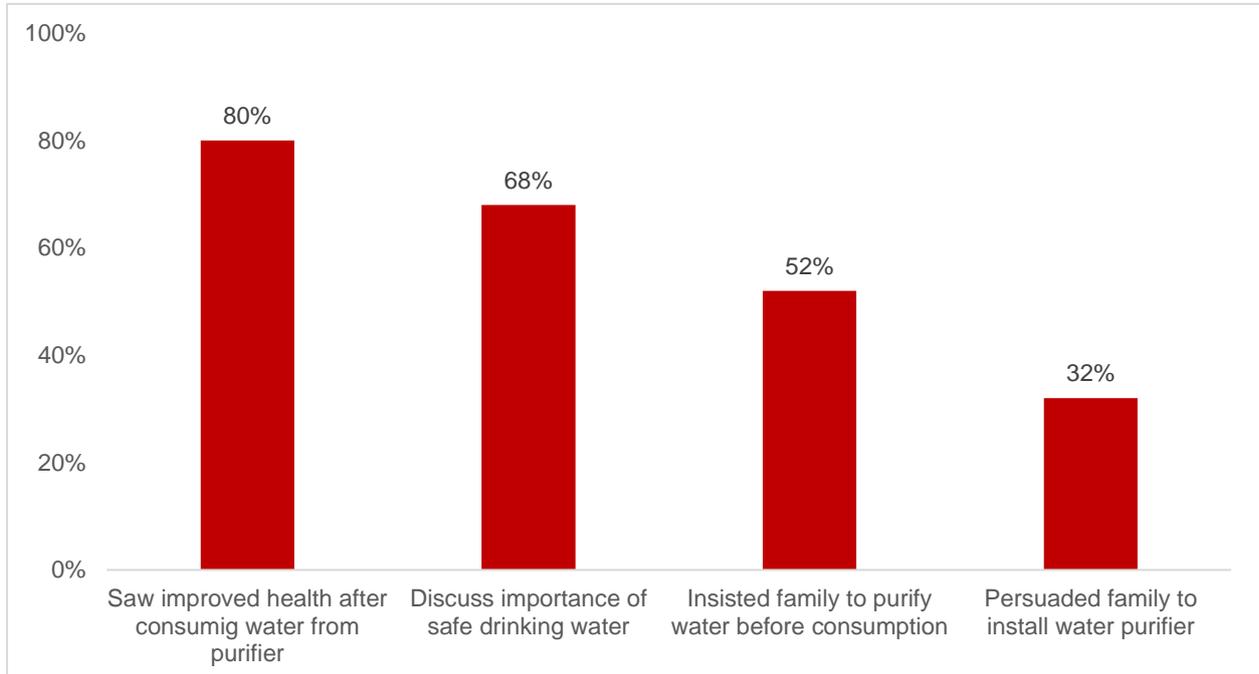


Figure 19: Cascading effects of installing water purifiers at home

Brand Equity

Brand Equity refers to a value premium that a company generates from a product or service through its name recognition. Organizations can enhance their brand value and reputation by providing service that is reliable, efficient, memorable, and of superior quality. Brand Reputation can have a significant impact on Brand Equity. Brand Equity comprises important components like how the consumers perceive the brand and the negative and positive effects resulting in value for the brand and the company as a whole. In this study, we have determined the brand equity of ICICI Lombard.

- Parents and teachers were asked about being aware of the presence of ICICI Lombard. Figure 19 shows us that while 70% of the teachers are well aware of the presence and existence of ICICI Lombard, 90% of the parents agreed to be well aware of the presence of the brand.

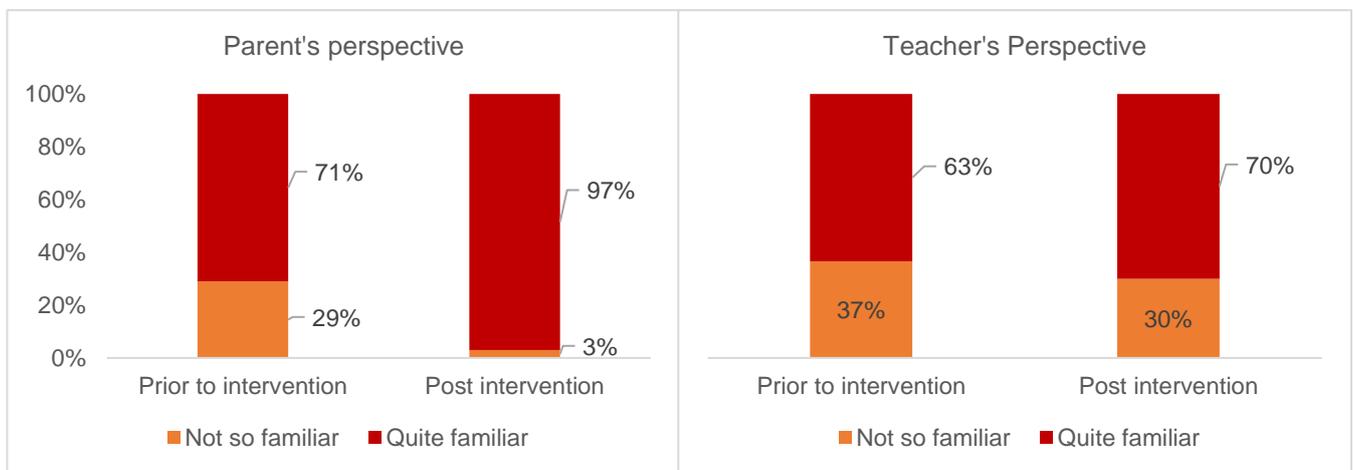


Figure 20: Familiarity with the presence of ICICI Lombard as a brand

- Apart from being aware of the brand, teachers and parents were asked whether they were aware of what ICICI Lombard's core business was. 70% of the parents and 67% of the teachers said that they were aware of the core business of ICICI Lombard.

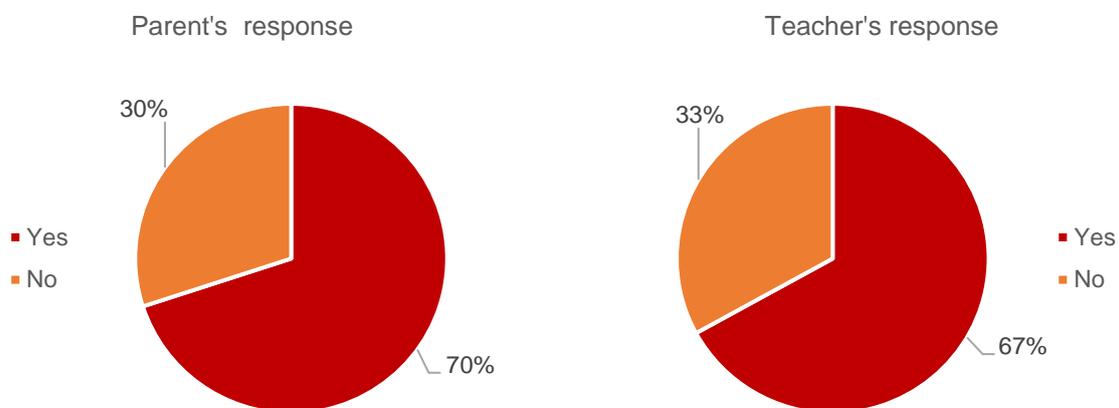


Figure 21: Familiarity with the core business of ICICI Lombard

The teachers and parents were asked about their perceptions of ICICI Lombard prior to the project intervention and post-project intervention.

- Among the teachers, the perspective of ICICI Lombard being an efficient and reliable brand has increased significantly from 70% to 93%, while among parents, the degree of confidence has changed from 78% to 97%.

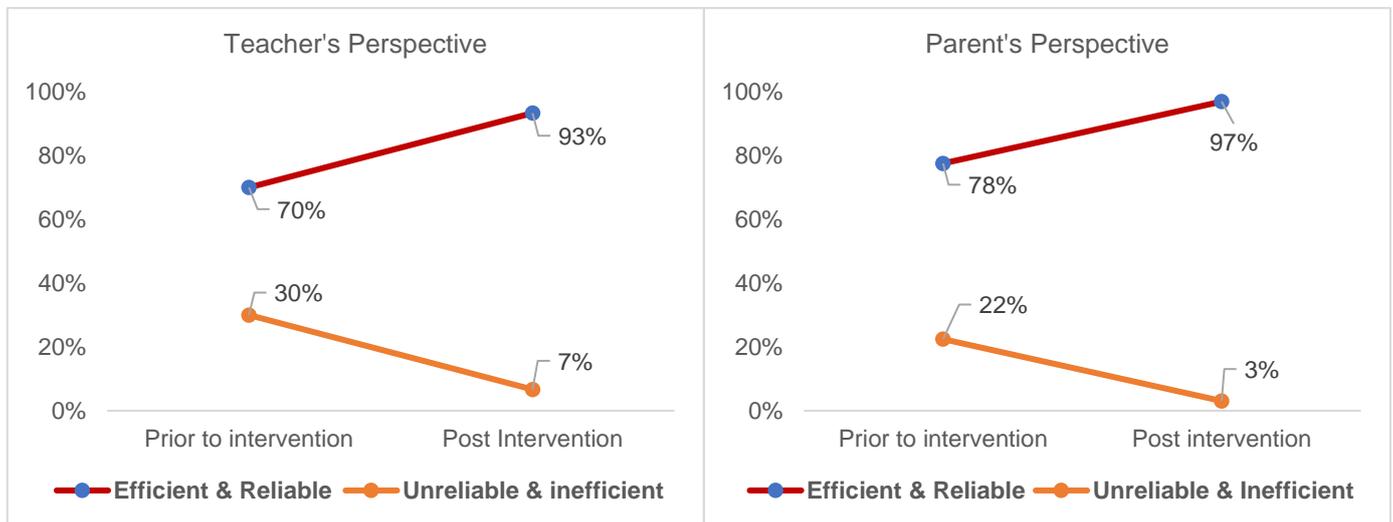


Figure 22: Perspective of stakeholders about ICICI Lombard pre and post-intervention

- On being asked about their willingness to be associated with ICICI Lombard in the future, 81% of parents, and 97% of teachers expressed positive.

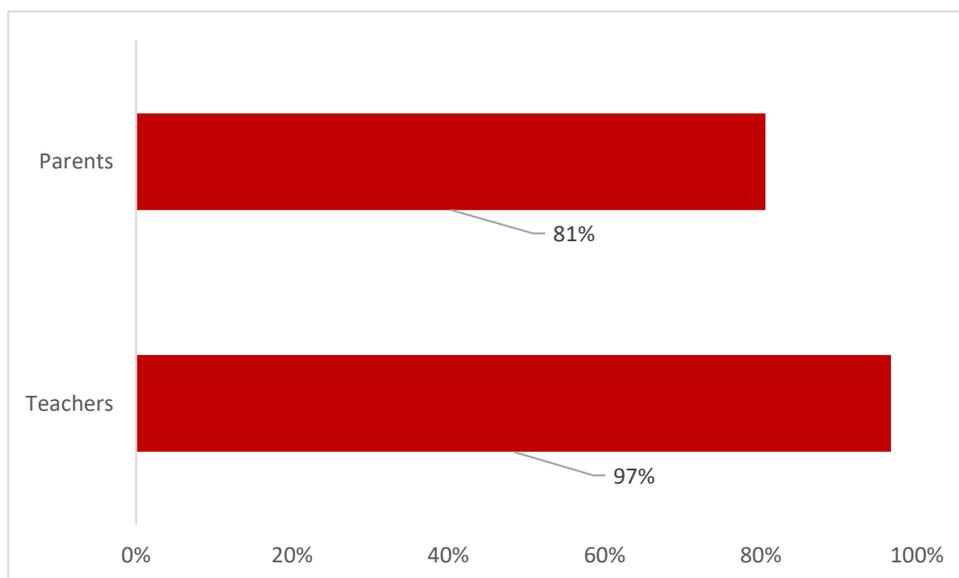


Figure 23: Willingness to be associated with ICICI Lombard

The parents and teachers were asked about how their overall experience had been, in being associated with ICICI Lombard.

- 74% of the surveyed parents and 73% of the teachers responded that they had a great experience being associated with ICICI Lombard.

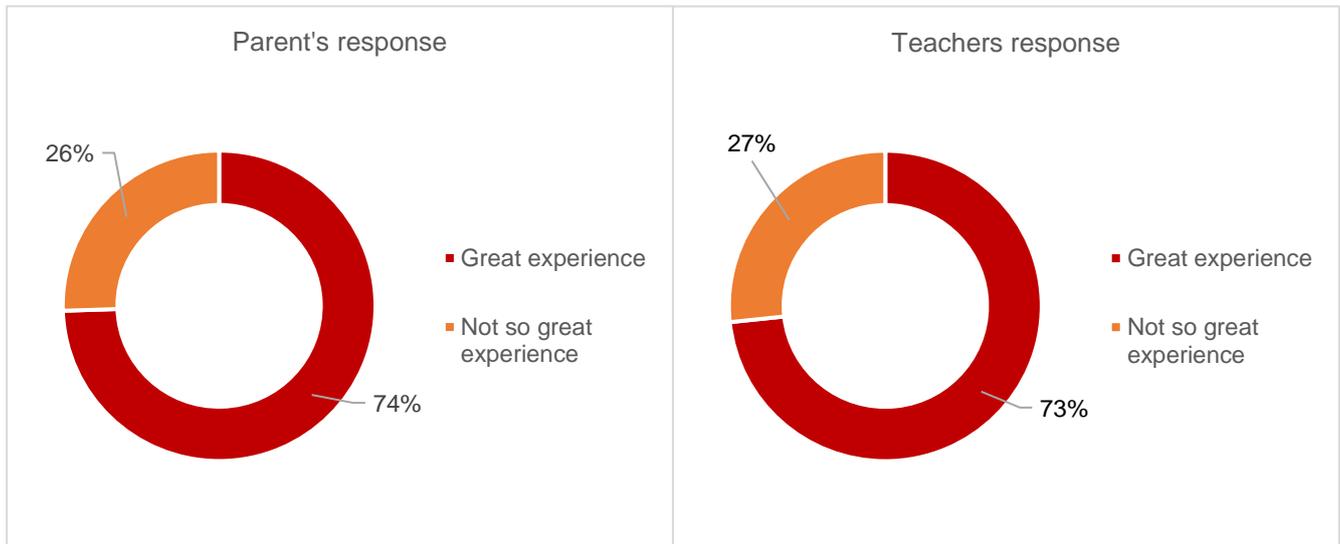


Figure 24: Experience of being associated with ICICI Lombard

- On being asked whether they had ever recommended ICICI Lombard to others, 93% of the teachers and 83% of the parents responded by saying they had recommended it. While, 93% of the parents and 100% of the teachers are now willing to recommend ICICI Lombard to others in the future, post-project-intervention.

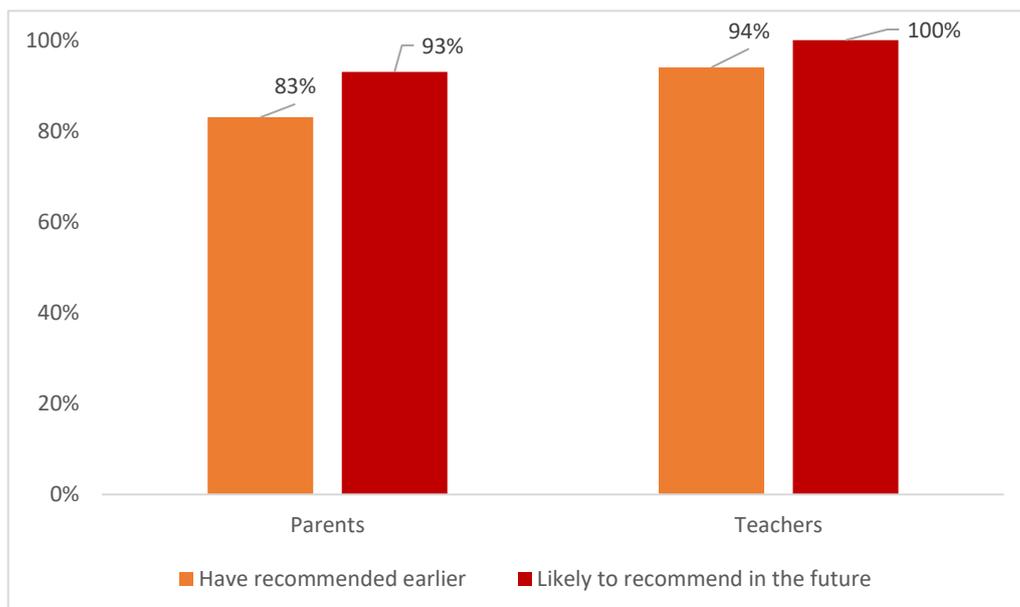


Figure 25: Ever recommended ICICI Lombard to other people



Social Return on Investment (SROI) for the Niranjali project



Chapter 4: Social Return on Investment

Social Return on Investment helps us determine the values that are traditionally not reflected in financial statements, including social, economic, and environmental factors. This method helps quantify the value of the social impact of projects, programmes, and policies. SROI helps in evaluating the general progress of certain developments, showing both the financial and social impact the organization has. This method takes standard financial measures of economic return a step further by capturing the social and financial values.

For the Niranjali project by ICICI Lombard, we have computed the value based on the actual outcomes of the programme. The data has been sourced from the primary survey, MIS, and standard industry benchmarks.

INR 4.33 social value generated from the programme on every investment of INR 1.

Indicators	Rationale	Proxy Estimation	Source
Savings on health care treatments & consultations	The cost of medical treatment and doctor consultation is reduced due to reduced chances of potential illness due to unsafe drinking water	The average estimated cost of consultation and generic medicines in the concerned regions for the students who mentioned to have been falling ill prior to the intervention	Primary Research
Savings on purchase of mineral water	Due to the lack of safe and potable drinking water on school premises, students end up buying mineral water bottles	The average amount spent on buying mineral water bottles while coming to school	Primary Research
Savings on purchasing a water bottle	Cost of a price of a bottle of standard quality as distributed during the programme intervention	The no. of water bottles distributed in the schools	Secondary study
Savings on purchasing sanitizer and promoting the use of sanitizers	Installing a sanitizer dispenser has inculcated the habit of using sanitizers in students; Also, the cost of purchasing sanitizer was saved	The average cost of a 100 ml sanitizer bottle	Secondary study
Deadweight 1 – The students who have yet to drink water from other sources than the water purifier during school hours	Drinking water from other sources than the water purifier can still be a reason for falling ill	The average cost of medical expenses incurred due to falling ill after drinking water from the school	Secondary study

Deadweight 2 – The students who drink water from their hands and the common tumbler	Drinking water using hands and tumbler, doesn't allow the proper utilization of water bottles distributed	The average cost of a water bottle as distributed by the project intervention	Secondary study
Deadweight 3 – The students who were already using sanitizers irrespective of the project intervention	Due to the COVID-19 pandemic, it was a general behaviour among people to use sanitizers for safety and hygiene practices	The average cost of a 100 ml bottle of sanitizer	Secondary study

SROI Calculation

Social Return on Investment		
Year	FY 2021-2022	FY 2022-2023
Inflation Rate in India (IMF, 2023)	6.9%	5.1%
Discounted Considered	Rate	6%
Total Input Cost	INR 1,88,00,000	
Total Net Impact	INR 8,63,50,330	
Net Present Value (NPV)	INR 8,14,62,576	
SROI	4.33	



Recommendations and Way Forward



Chapter 5: Way Forward and Recommendations

The project intervention aimed at providing easy access to safe and potable water to schools can be expanded to other schools facing similar issues. The programme along with the installation of water purifiers has also made students aware of the importance of safe drinking water and the harmful effects of water-borne diseases. Though the programme is fulfilling its purpose and outcomes meant, here are a few recommendations that can help improve the effectiveness, efficiency, and sustainability of the programme.



Maintaining hygiene & sanitation

To ensure hygiene and sanitation near the water purifier, water shouldn't be left to remain stagnant to prevent the breeding of mosquitoes. Also, regular cleaning of the water purifier and surrounding area will help reduce the spread of water-borne diseases.



Maintenance of water purifiers

Monitoring the functioning of the water purifiers regularly by the service engineers will ensure the effectiveness of filtration by the purifiers. Efficient servicing of the purifiers by the concerned company can help ensure the longevity of the purifiers.



Number of water purifiers

Many students responded drinking water from the other sources of water, due to long queues at the water purifier. It is recommended to install water purifiers according to the strength of students in the school.



Awareness Sessions

Conducting awareness sessions regularly to impart knowledge about safe and clean drinking water have a cascading effect to families as well. Frequent awareness sessions can help create a bigger impact of the project outcomes.



Recycling waste water

Water purifiers generate a large amount of waste water which can be stored and used for other purposes such as gardening, or recharging groundwater, etc. Arrangements to let the waste water not go in vain can help.



Brand logo on water purifiers

We noticed that though the programme was a CSR Initiative of ICICI Lombard, people weren't much aware of the same, since there was no brand logo on the water purifiers. Infixing a brand logo on the water purifier can help in better outreach.



Impact Stories



Impact stories

Reduced absenteeism of students

As conveyed by Ms. Kavita Shere, the principal of St. Andrews Girls High School, prior to the intervention, students often used to fall sick after consuming water from the common taps that were installed. The municipal water supply in the school was not safe for drinking, and students had often pointed out dirt coming out of the taps. Due to these reasons, students often missed school after falling sick from drinking the water, which, in turn, would further affect the students' mid-term and internal tests.

With the installation of the purifier, students now drink water from the same source without having to worry about contamination. The rate of students falling sick has decreased significantly, and hence, the attendance of students has improved significantly as well. The water purifier has undergone servicing and regular maintenance since its installation.

Increased awareness among students and hence families

Safad Khan is a student in class 9 at School No. 124 in Mumbra, Thane. Despite many students in the school having complained about the tap water being contaminated, Safad used to consume water regularly from the taps.

During the intervention, Safad learned about the harmful effects of drinking contaminated water and immediately stopped consuming water from the common taps. He also conveyed to his family the growing need to install a water purifier. As a result, his father has installed a basic water purifier at home so that the entire family can remain safe from numerous harmful diseases.

Safad's parents are proud of him for being aware of the importance of drinking safe water and taking a significant step towards the betterment of their family.



Image 2: Students using water purifiers at schools in Mumbai and Pune

Testimonials:

Gaurav Arora

Parent

”
The installation of water purifiers in the school has been of great help to the students. My child informed me about what he had learned during the awareness sessions on the harmful effects of not drinking safe water. This not only helps them make wise decisions but also helps us, as parents, realize how we can make changes for the better upbringing of our children.

Omkar Bansode

Student of class 9 at Marol Police
Camp Marathi School

”
I drink water from the purifier daily and also fill it up to take home. Although we don't have a purifier at home, my parents are happy that I can consume safe drinking water during my school hours. Earlier, the water from taps used to have a pungent foul smell and bad taste. However, the water from the purifier doesn't taste bad and doesn't have that foul odor anymore.

Hebija More

Principal at S G Barve PMC
English Medium School

”
Students in our school used to often fall sick after consuming water from the common supply. We had to ask students to bring water from home instead of consuming it at school. However, one bottle of water wasn't enough to suffice for the day. We are thankful to ICICI Lombard for installing water purifiers and helping out the students in our school.

Image Canvas

