

Draft Impact Assessment for **ICICI Lombard's Healthy Villages Programme**



DISCLAIMER OF 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- Caring Hands to undertake the Impact Assessment of their Corporate Social Responsibility (CSR) projects implemented.
- This impact assessment adheres to the Companies (Corporate Social Responsibility Policy) Amendment Rules, 2021, notification dated 22nd January 2021.
- This report shall be disclosed to those authorised in its entirety only without removing the disclaimer. 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 receive 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 as personnel in related industries.

WITH SPECIFICS TO IMPACT ASSESSMENT, CSRBOX:

- Has neither conducted an audit nor due diligence nor validated the financial statements and projections provided by ICICI Lombard.
- Wherever information was not available in the public domain, suitable assumptions were made to extrapolate values for the same.
- CSRBOX must emphasise that the realisation of the benefits/improvements 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 realisation of the projected benefits.
- The premise of an impact assessment is the objective 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.

Executive Summary

The recent upgradation of the Primary Health Centre (PHC) marks a significant milestone in advancing healthcare services within the community. Through strategic investments and meticulous planning, several key enhancements have been implemented to improve patient care, diagnostic capabilities, and overall infrastructure.

ICICI Lombard's Healthy Villages-focused CSR initiative has been conceptualised to make quality and affordable healthcare accessible for populations in rural areas around the company's facilities. The project directly complements the National Rural Health Mission (NRHM). Through this initiative, ICICI Lombard made available medical equipment such as anaesthesia workstations, BP machines, and ECG kits to enable medical professionals to effectively cater to the health needs of the community. Beyond delivering essential medical services and medications, the project also prioritises health and hygiene awareness, fostering a sense of responsibility within the community to extend the benefits to the most vulnerable individuals in need.

Following are some of the major observations and insights from the assessment.

1. Physical Infrastructural Upgradation:

- Approximately 78% of Primary Health Centres (PHCs) have undergone basic upgrades, including the addition of diagnostic and lab services.
- Telemedicine services garnered positive feedback from about 79% of respondents, indicating their utility.
- Notably, there was a noticeable improvement in medical services following these upgrades.

2. Capacity Building of Staff:

- 55% of respondents were aware of the Basic Information related to Non-Communicable Diseases through Community activation programme.

3. Other observations:

- Supportive Upgrades, such as the provision of space for participatory activities, have been implemented in PHCs.
- IEC signages have been installed across various PHC locations.

Approximately 58% of respondents expressed the usefulness of PHC upgrades, with a striking 93% indicating their willingness to recommend others to visit the PHC.

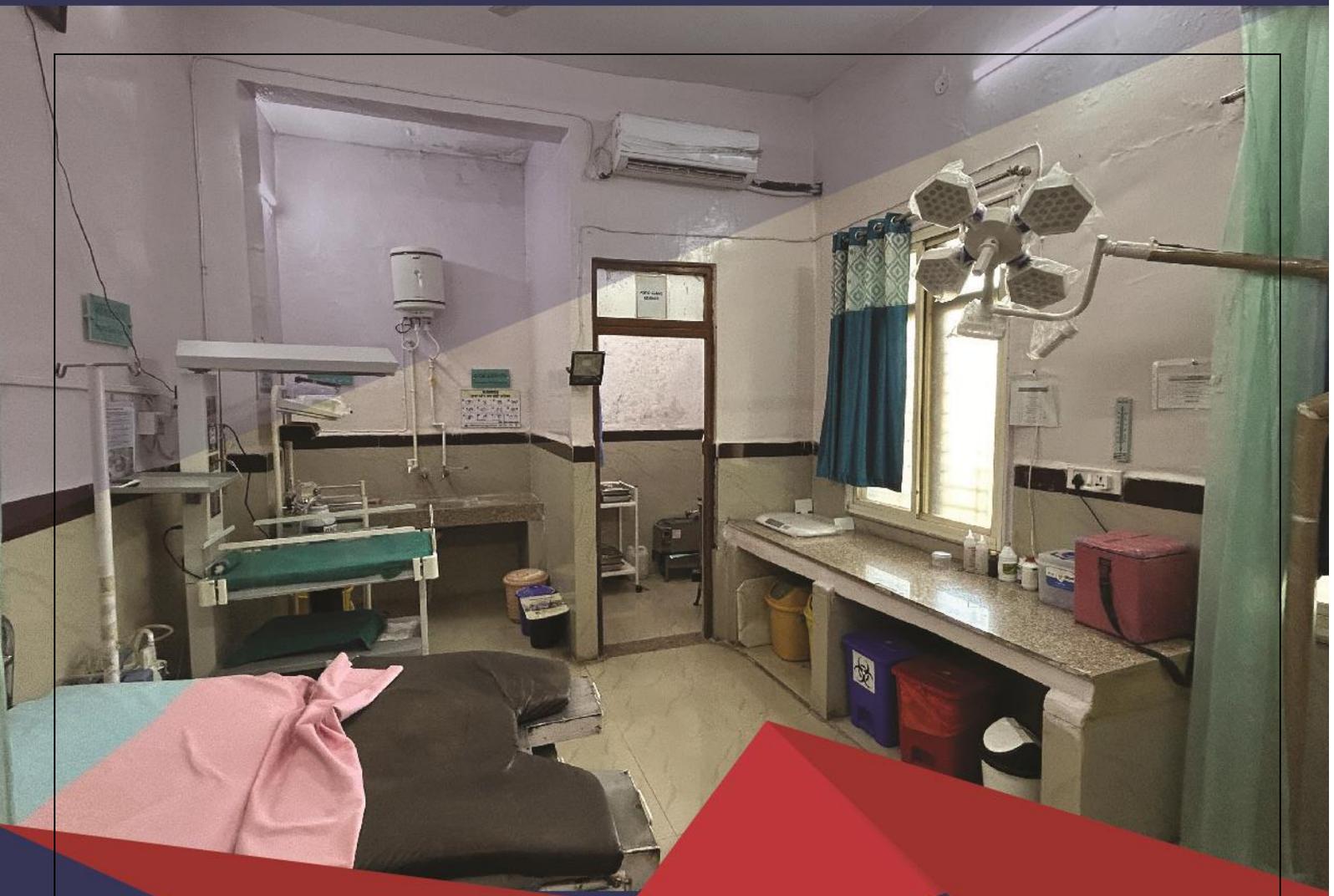
The Social Return on Investment for this Programme is INR **1.32**.

Abbreviations

Acronyms	Descriptions
BRSR	Business Responsibility & Sustainability Reporting
CSR	Corporate Social Responsibility
FY	Financial year
GDP	Gross Domestic Product
ID	Identity Document
IMF	International Monetary Fund
INR	Indian Rupee
MIS	Management Information System
NGO	Non- Governmental Organisation
NHM	National Health Mission
NPV	Net Present Value
ROI	Return on Investment
SDGs	Sustainable Development Goals
SEBI	Securities & Exchange Board of India
SHP	School Health Programme
SROI	Social Return on Investment
UN	United Nations
WHO	World Health Organization

Contents

Executive Summary	3
Abbreviations	4
Chapter 1: Project Overview and CSR Initiatives of ICICI Lombard	7
1.1 Project Background & Overview	7
1.2 CSR Initiatives of ICICI Lombard	7
1.2.1 Healthy Villages- CSR initiative of ICICI Lombard	9
1.3 Alignment with Schedule VII activities	11
1.4 Alignment with Sustainable Development Goals	11
1.5 Alignment with ESG framework	12
1.6 Alignment with National Priority	13
Chapter 2: Design and Approach for Impact Assessment	15
2.1 Objectives of the Study	15
2.2 Methodology	15
2.3 Geographic Coverage	16
2.4 Sampling Approach	17
2.5 Assessment Approach & Evaluation Framework	17
2.6 Limitations to the Study	18
2.7 Theory of Change:	19
Chapter 3: Findings of Impact Assessment	22
3.1 Inclusiveness	22
3.2 Relevance	24
3.3 Expectation:	26
3.4 Convergence	30
3.5 Service Delivery:	31
3.6 Brand Equity	36
3.7 Testimonials	38
Chapter 4: Observational Checklist	41
Chapter 5: Social Return on Investment (SROI)	76
Chapter 6: Way Forward and Recommendations	78



Chapter 1 :
**Overview and CSR
Initiatives of ICICI Lombard**

Chapter 1: Project Overview and CSR Initiatives of ICICI Lombard

1.1 Project Background & Overview

India, with its vast and diverse population, faces unique challenges in ensuring equitable access to quality healthcare services. Primary Healthcare (PHC) stands as the cornerstone of the country's healthcare system, aiming to address the healthcare needs of its population at the grassroots level. Over the years, India has made significant strides in upgrading its PHC infrastructure and services, backed by research findings and policy interventions. Singh, A., & Gupta, S. (2019)

India has made significant advances in the health of its population over more than a decade, reducing the gap between rural and urban areas and between the rich and the poor. Huge disparities, however, still remain, and access to healthcare in rural areas still remains a challenge. There is a growing recognition that India needs to build a strong comprehensive primary healthcare system to accomplish any further advancements in the health status of the population and to reduce these disparities.

According to the National Family Health Survey (NFHS-5, 2019-20), approximately 65% of rural and 84% of urban households in India have access to PHC services within a 5 km radius.¹

Despite improvements, maternal and child health indicators remain a concern. The Maternal Mortality Ratio (MMR) stands at approximately 113 per 100,000 live births,² while the Under-Five Mortality Rate (U5MR) is approximately 37 per 1,000 live births³. Efforts are ongoing to address these challenges through focused PHC interventions.

National Health Policy 2016 and budgetary announcements of the year 2018 named Ayushman Bharat have two components of strengthening healthcare in India: improving access and quality of primary healthcare through strengthening 1,50,000 subcentres and primary health centres (PHCs)

1.2 CSR Initiatives of ICICI Lombard

Recognising 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 across the tribal districts of India. 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 listed below.

¹ <https://dhsprogram.com/pubs/pdf/NFHS/NFHS-5/India.pdf>

² <https://www.who.int/data/gho/indicator-metadata-registry/imr-details/1973>

³ <https://data.worldbank.org/indicator/SH.DYN.MORT>

Caring Hands Campaign

- Employee volunteers take the lead in organising eye check-up camps for underprivileged children.
- Over the last 13 years, ICICI Lombard has reached out to over 2,00,000+ students from over 400+ schools.

Ride to Safety

- Project was initiated to ensure road safety of children. Children and parents attend road safety workshops, post which they are provided with ISI marked helmets.
- Over last 6 years, 165,000+ helmets have been distributed.

Niranjali

- Project was initiated to spread the importance of drinking clean water among underprivileged children.
- Till date 875 water purifiers have been installed across schools benefitting over 4,00,000 students.

Healthy Villages

- The company supplied medical equipment to aid healthcare professionals in serving the community effectively.
- Committed to inspire healthy living and wellness among Indians.

COVID-19 relief

- Support by providing lifesaving equipment.
- Preventive care and immediate medical support.
- Facilitating vaccination of underprivileged citizens.

Solar Panel Installation

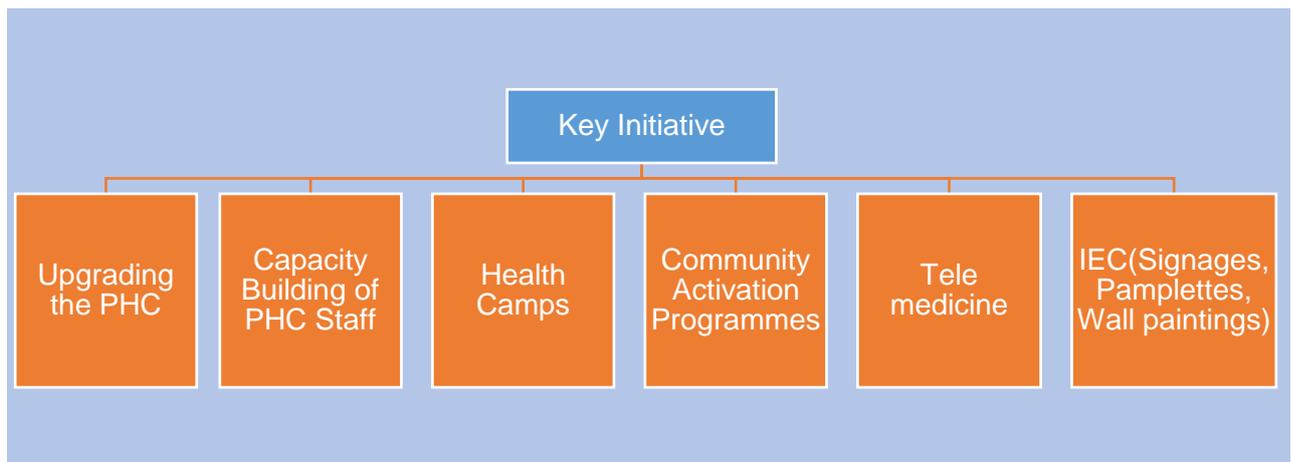
- Promoting renewable energy adoption via community solar panel installations.
- Encouraging stakeholder responsibility and supporting non-profit humanitarian efforts for societal impact.

1.2.1 Healthy Villages- CSR initiative of ICICI Lombard

The company embarked on a new exercise to equip Primary Health Centres in rural areas with medical instruments to cater to the health-related needs of residents, thereby avoiding the need to refer every case to district hospitals. As part of this exercise, the company ran a pilot initiative in selected districts of Madhya Pradesh (MP). PHCs were furnished with advanced medical equipment, encompassing operation kits, anaesthesia workstations, BP machines, ECG kits, etc. In FY2022-23, the programme witnessed an expansion to 12 PHCs.

Key Initiative in FY 2022-2023

The key activities through the implementation of the Healthy Village Programme led to the following initiatives-



ICICI Lombard is commissioning an organisation to undertake an impact assessment of its Healthy Village Programme. The objectives of the study have been listed below:

- Assessing the scale and outreach of the programme and highlighting the direct as well as indirect impacts.
- Assess PHC and Community activation programme extent to which the people are aware of these services.
- Assess the stakeholder engagement process and its effectiveness.
- To assess the outcomes of the intervention and the impacts on the target groups/beneficiaries.
- Documenting impact stories and testimonials of beneficiaries and stakeholders.

ICICI Lombard- Healthy Villages team has partnered with United Way Mumbai to aid in the execution of the Healthy Villages Programme across the locations of Madhya Pradesh. This was implemented from December 2022 to March 2023. The investment by the ICICI Lombard team helped in the outreach of the Primary Health Centres in rural areas with medical instruments to cater to the health-related needs of residents, thereby avoiding the need to refer every case to district hospitals. CSRBOX is undertaking the impact assessment of ICICI Lombard's- Healthy Villages Programme to assess the impact and outcomes of the project. The assessment will broadly look at the relevance, effectiveness, and impact created through these activities. The assessment period is FY 2022-2023.

Project Activities:

The PHC strengthening project implemented several key activities to enhance healthcare services and promote community engagement. These activities included community mapping and stakeholder meetings, infrastructure strengthening, provision of essential equipment and supplies, provision of IEC material and signage, medical camps, capacity building sessions, facilitation of telemedicine services, and community activations. These efforts aimed to improve access to quality healthcare, raise awareness about health-related issues, and encourage proactive healthcare-seeking behaviour within the communities.

Project Goal: The PHC Strengthening project aims to improve the quality of primary healthcare services in Madhya Pradesh by enhancing the capabilities and infrastructure of rural PHCs, addressing the challenges faced by PHCs, and promoting better healthcare outcomes for the communities they serve. The project was implemented in 12 Public Primary Health Centres in Madhya Pradesh.

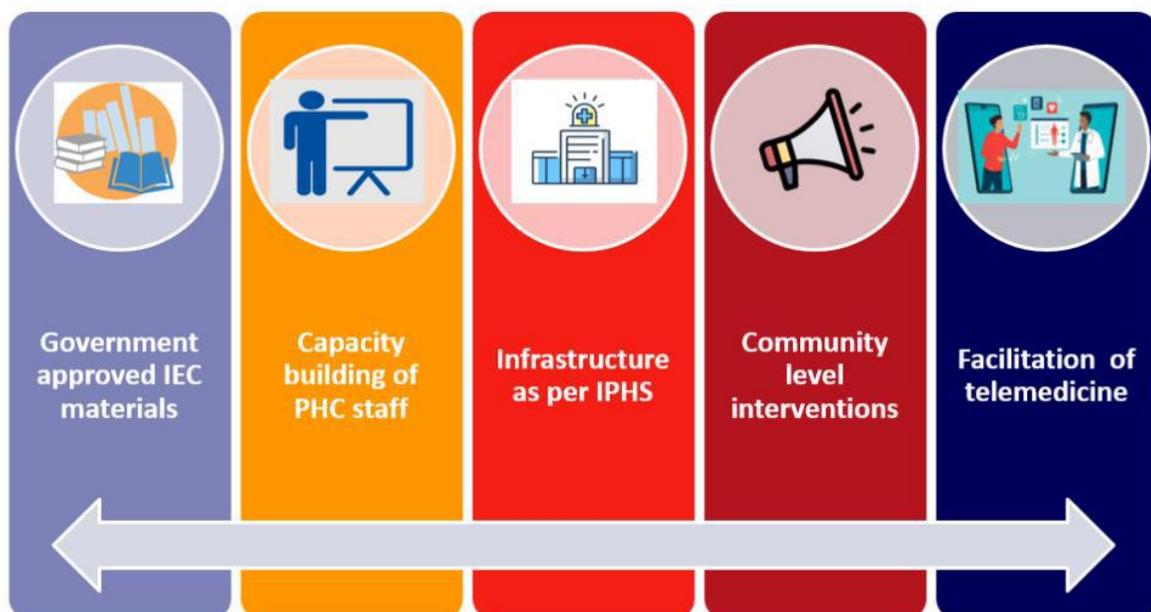


Figure 3- Components of the process

1.3 Alignment with Schedule VII activities

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, ² [promoting health care including preventive health] and sanitation ³ [Including contribution to the Swatch Bharat Kosh set-up by the Central Government for the promotion of sanitation] and making available safe drinking water;	Completely

Table 1: Alignment with CSR Policy

By integrating the PHC upgrade programmes with these CSR initiatives, ICICI Lombard not only met its CSR responsibilities but also made a significant impact on the health and well-being of the communities.

1.4 Alignment with Sustainable Development Goals

SDGs	SDG Targets	Alignment with the SDGs
 <p>3 GOOD HEALTH AND WELL-BEING</p>	<p>Target 3.4 By 2030, reduce by one-third premature mortality from non-communicable diseases through prevention and treatment and promote mental health and well-being.</p> <p>Target 3.C Substantially increase health financing and the recruitment, development, training and retention of the health workforce in developing countries, especially in the least developed countries and small island developing States.</p>	<p>Upgrading PHCs enhances healthcare infrastructure and services, leading to improved health outcomes and well-being in rural populations. It supports efforts to achieve universal health coverage, reduce maternal and child mortality rates, prevent and treat diseases, and promote mental health.</p>
 <p>6 CLEAN WATER AND SANITATION</p>	<p>Target 6.2 By 2030, achieve access to adequate and equitable sanitation and hygiene for all and end open defecation, paying special attention to the needs of women and girls, and those in vulnerable situations.</p>	<p>Integrating sanitation facilities, clean water supply systems, and waste management solutions within PHCs contributes to SDG 6. Access to clean water and sanitation services is essential for preventing waterborne diseases, promoting hygiene practices, and ensuring the overall health and dignity of individuals.</p>



Target 9.1: Develop quality, reliable, sustainable and resilient infrastructure, including regional and transborder infrastructure, to support economic development and human well-being, with a focus on affordable and equitable access for all

Indicator 9.1.1: Proportion of the rural population who live within 2 km of an all-season road

Upgrading PHCs involves enhancing healthcare infrastructure, ensuring reliability in healthcare services, and creating a sustainable and resilient healthcare system. By achieving this target, the PHC Upgradation Project contributes directly to SDG 9's goal of fostering resilient infrastructure to support economic development and human well-being while ensuring affordable and equitable access to healthcare for all.



Target 10.2: By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status.

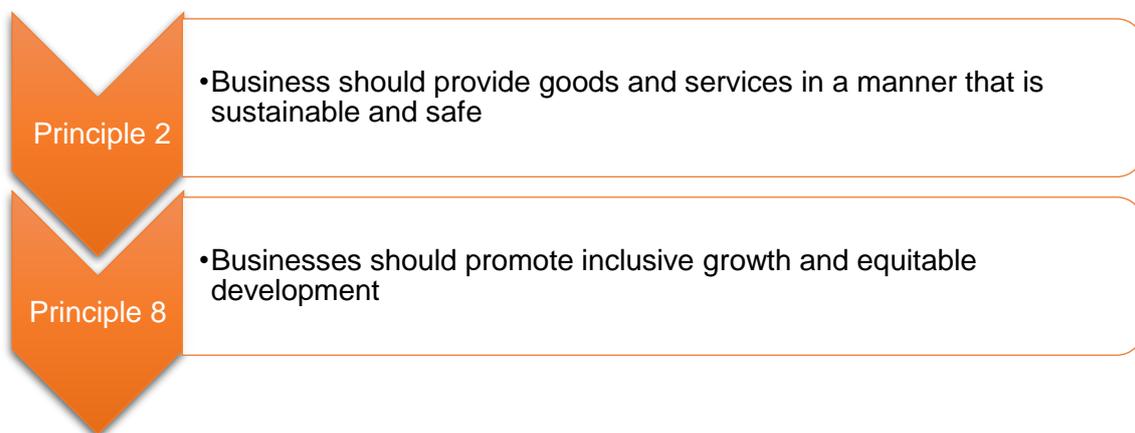
Indicator 10.2.1: Proportion of people living below 50 percent of median income, by age, sex and persons with disabilities

PHCs will cater to patients from all socio-economic backgrounds.

Table 2: Alignment with SDG

1.5 Alignment with ESG framework

The programme's intervention also aligns with the Business Responsibility & Sustainability Reporting Format (BRSR) shared by the Securities & Exchange Board of India (SEBI), the programme aligns with the principle mentioned below.



1.6 Alignment with National Priority

Policy/Scheme/Mission	Objectives	How is it aligned
National Health Mission (NHM)	<ul style="list-style-type: none"> NHM is a flagship healthcare initiative launched by the Government of India in 2005, aiming to provide accessible, affordable, and quality healthcare to rural and urban populations. NHM has multiple objectives, including reducing maternal and child mortality rates, universal immunisation coverage, prevention and control of communicable and non-communicable diseases, and promotion of reproductive, maternal, newborn, child, and adolescent health (RMNCH+A) services. NHM comprises several components, such as the National Rural Health Mission (NRHM) and the National Urban Health Mission (NUHM), along with various national disease control programs focusing on specific health issues like tuberculosis, malaria, HIV/AIDS, etc. 	<ul style="list-style-type: none"> NHM is a flagship initiative by the Government of India to provide accessible, affordable, and quality healthcare to rural populations. Aligning with NHM can help in accessing resources and technical expertise and ensuring compliance with national health standards.
Swachh Bharat Mission (SBM)	<p>The Swachh Bharat Mission is a nationwide cleanliness and sanitation campaign launched by the Government of India. It aims to eliminate open defecation, promote sanitation facilities, and ensure cleanliness across urban and rural areas. The mission includes constructing toilets, solid waste management, promoting behavioural change towards hygiene, and creating a clean environment for all citizens. Swachh Bharat Mission strives to achieve the vision of a Clean India by October 2, 2019, on the occasion of Mahatma Gandhi's 150th birth anniversary.</p>	<ul style="list-style-type: none"> Access to clean water and sanitation facilities is crucial for promoting public health. Aligning PHC upgradation with SBM can involve incorporating facilities for safe drinking water, proper sanitation, and waste management within the PHC premises, contributing to overall health and hygiene in rural communities.

Table 3: Alignment with National priorities



Chapter 2 : Design and Approach for Impact Assessment

Chapter 2: Design and Approach for Impact Assessment

2.1 Objectives of the Study

Assessing the scale and outreach of the programme and highlighting the direct as well as indirect impacts.

Assess the stakeholder engagement process and its effectiveness with the outcomes of the programme and the impacts on the target groups/beneficiaries

Insights to improve the quality of the programme and approach plan

2.2 Methodology

For the assessment, the study team employed a two-pronged approach for data collection. It includes a review of secondary data sources and literature and primary data obtained from quantitative and qualitative methods of data collection. The figure below illustrates the study approach that was used in data collection and review.

Secondary Study

- Review of annual reports, internal data, publications by ministries, other relevant government departments and study reports

Primary Study

- Quantative surveys, in-depth-interviews, group discussions.

2.3 Geographic Coverage

ICICI Lombard- Healthy Villages Programme Location

■ Madhya Pradesh



Created with mapchart.net

State	District	PHC Name
Madhya Pradesh	Dewas	Kushmaniya
		Katapod
	Indore	Tilorkhurd
		Gwaliplasiya
	Panna	Simariya
	Rewa	Sonuari
	Shajapur	Maksi
	Ujjain	Tajpur
		Panthpiplai
		Makdon

		Mahidpur
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Table 4: Locations Covered

2.4 Sampling Approach

Quantitative Sampling

The team acknowledges that the project is implemented across 12 PHCs in Madhya Pradesh. For sampling rationale, 50% of PHCs will be considered, with a 95% confidence level and 7.5% margin of error and location-wise stratification of PHCs is as below:

PHC Location	Sample Collected	Respondents
Tilorkhurd	14	Beneficiaries/ OPD -Patients
Gwaliplasiya	41	
Panthpiplai	36	
Makdon	37	
Tajpur	40	
Grand Total	168	

Table 5: Quantitative sampling

Qualitative Sampling

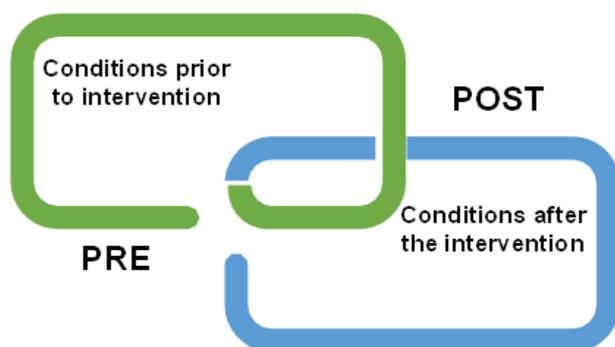
A list of stakeholders is mentioned below. Irrespective of the approaches to quantitative sampling, the number of interactions will remain the same/PHC.

S. No.	Stakeholder	Method of Data Collection	Total No. of Interviews in 6 PHCs
1	Primary Health Centre		
1	Chief Medical Officers	IDI	-
2	Doctor	IDI	6
3	Nurse/GNM/ANM/ Staff member- Capacity building received	FGD	12
4	ORW's	IDI	-
5	Panchayati Raj Members	IDI	-
6	United Way Mumbai Programme Team	KII	-
7	ICICI Lombard CSR Team	KII	-

Table 6: Qualitative sampling

2.5 Assessment Approach & Evaluation Framework

The evaluation design is centred around learning as the primary objective, focusing on the study's objectives and key areas of inquiry. The approach to crafting a robust, dynamic, and result-oriented evaluation framework is outlined.



To measure the project's impact, Team CSRBOX proposed a pre-post-project evaluation approach, relying on the recall capacity of respondents. Beneficiaries had queried about conditions before and after project intervention. The difference aids in comprehending the project's contribution to improving the intended beneficiary condition. While this approach can comment on the project's contribution to enhancing living

standards, it might not entirely attribute the entire change to the project. External factors could also influence positive changes alongside the project. Therefore, the assessment has gauged contribution, but attribution may not be solely ascribed to the project. Given the objectives of the study to determine the effectiveness, efficiency, impact created and sustainability of the project, the evaluation used is the IRECS Framework. Using the criteria of the IRECS framework, the evaluation has assessed the client's contribution to the results while keeping in mind the multiplicity of factors that may be affecting the overall outcome. The social impact assessment hinges on the following pillar.

Inclusiveness

The extent to which communities equitably access the benefits of assets created and services delivered.

Relevance

The extent to which project is geared to respond to the 'felt' needs of the communities.

Expectation

The extent of intended and unintended positive (benefits), socio-economic, and cultural changes have accrued for beneficiaries.

Convergence

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

Service Delivery

The extent to which cost-efficient and time-efficient methods and processes were used to achieve results.

2.6 Limitations to the Study

- Short-term project's impact may not be covered, and the contact details of the patients and confidentiality issues.
- Given the unavailability of beneficiaries from the project period, current beneficiaries visiting the PHCs will be contacted for the evaluation. 12 PHCs Outreach Workers' details may not be available due to the project period completion.
- Medical Officers may not be available due to their transfer orders.

2.7 Theory of Change:



Key Activities	Output	Outcome	Impact
Recruitment of ORW's	<ul style="list-style-type: none"> 12 Outreach Workers (ORW's) hired for the project implementation 	<ul style="list-style-type: none"> Conducted Community Activation Programme 	<ul style="list-style-type: none"> Enhanced Access to the Healthcare Services.
Infrastructure Upgradation	<ul style="list-style-type: none"> 12 PHC's upgraded Provided 50+ Equipment Provided Telemedicine services in each PHC Basic Infrastructure and Space Upgradation. 	<ul style="list-style-type: none"> Improved Working Environment. Higher Patient Footfall in the PHCs. Improved Efficiency of the Staff. Improved Quality of Services. 	<ul style="list-style-type: none"> Improved Equity. Reduced Social Costs. Enhanced Health Service Utilisation. Skilled Ground Level Workforce in Healthcare.
Capacity building	<ul style="list-style-type: none"> Capacity Building Training Programmes for all Staff Levels, and NCD training for ASHA/ ORW's workers. 	<ul style="list-style-type: none"> Improvement in Staff Hygiene Practices. Reduction in cross-contamination. Improved Skilled Staff Retention. 	<ul style="list-style-type: none"> Alignment with the Indian Public Health Standards (IPHS) and Infection Prevention and Control (IPC) protocols.
Health Camps	<ul style="list-style-type: none"> 12 Health Camps conducted across the locations. 	<ul style="list-style-type: none"> Higher number of Lab Tests. Better Outreach in the Local Community. 	

Community Mobilization/ Community activation or wellness camps	<ul style="list-style-type: none"> Awareness about the services provided at the PHCs and encourage community participation in healthcare decision-making, through house-to-house visits. 	<ul style="list-style-type: none"> General Health Awareness amongst the Public. Improved knowledge amongst the Patients. 	
Providing IEC material	<ul style="list-style-type: none"> Display Signages made available at all PHCs. 		



Chapter 3 : Findings of Impact Assessment

Chapter 3: Findings of Impact Assessment

The section highlights the detailed findings and subsequent impact created in the year 2022 – 23. The Figural representation of the data below is derived from responses received from the beneficiaries through questionnaire surveys, in-depth interviews with stakeholders, and secondary research.

3.1 Inclusiveness

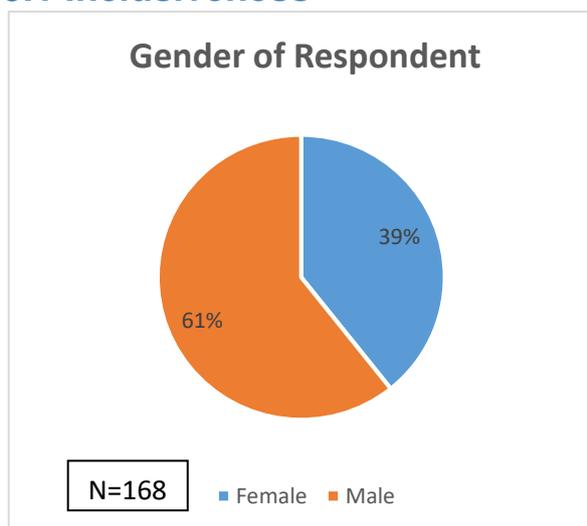


Figure 1: Gender of Respondent (N-168)

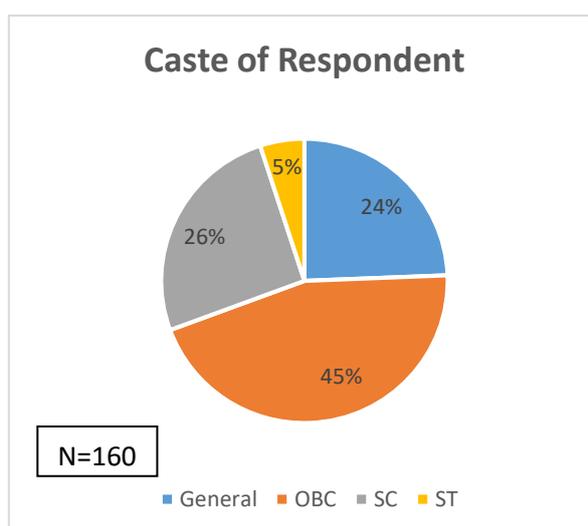


Figure 2: Caste of Respondent (N-160)

The ICICI Lombard-led PHC upgradation initiative has successfully reached beneficiaries from diverse socio-economic backgrounds. The above chart also illustrates the engagement of both males and females, highlighting their utilisation of the services offered at the PHCs/CHCs. Around 61% of males and 39% of females are utilising the services provided.

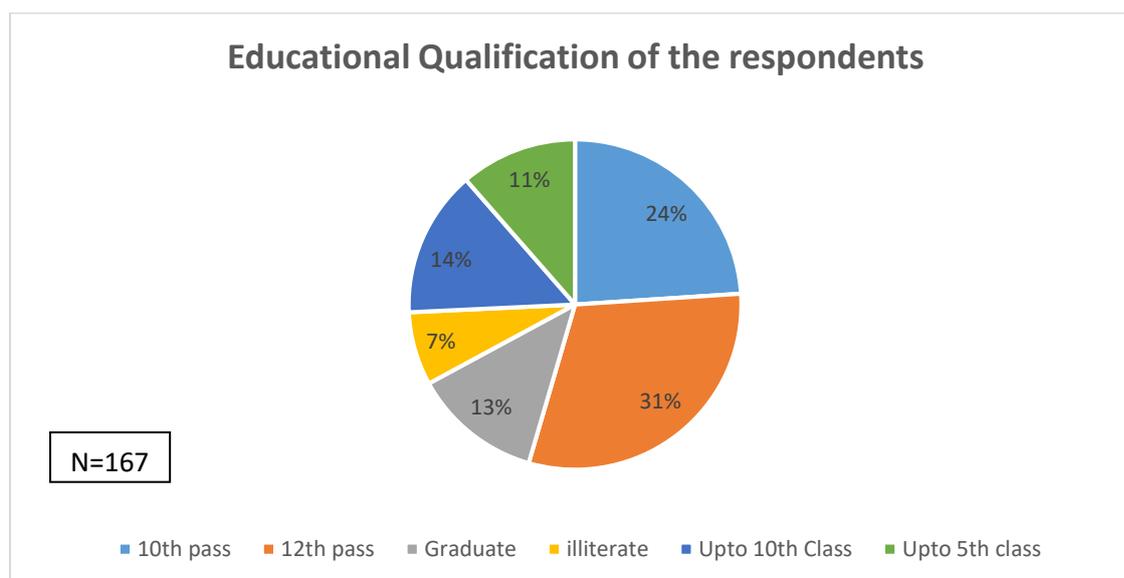


Figure 3: Educational Qualification of the Respondent (N-167)

From the above, around 31% of the respondents were 12th pass, and 24% were 10th pass, which states that the majority has the minimum educational qualification and knowledge of the PHC importance.

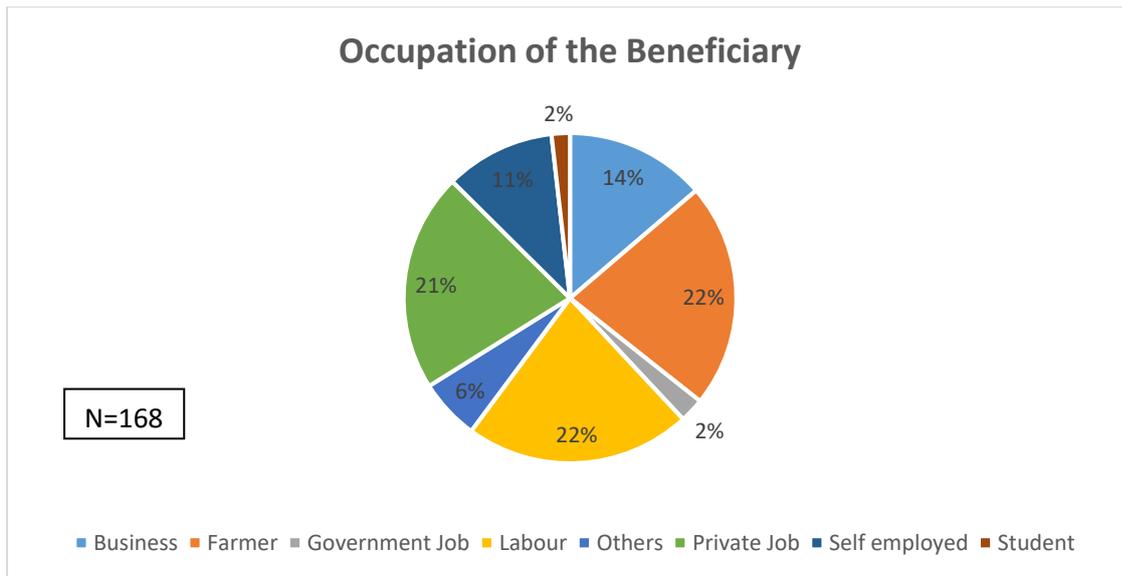


Figure 4: Occupation of the Beneficiary (N-168)

22% of respondents were labourers, 22% were farmers, and 21% were in private jobs, where the majority of the respondents required the PHC upgrade as their income ranges are also low.

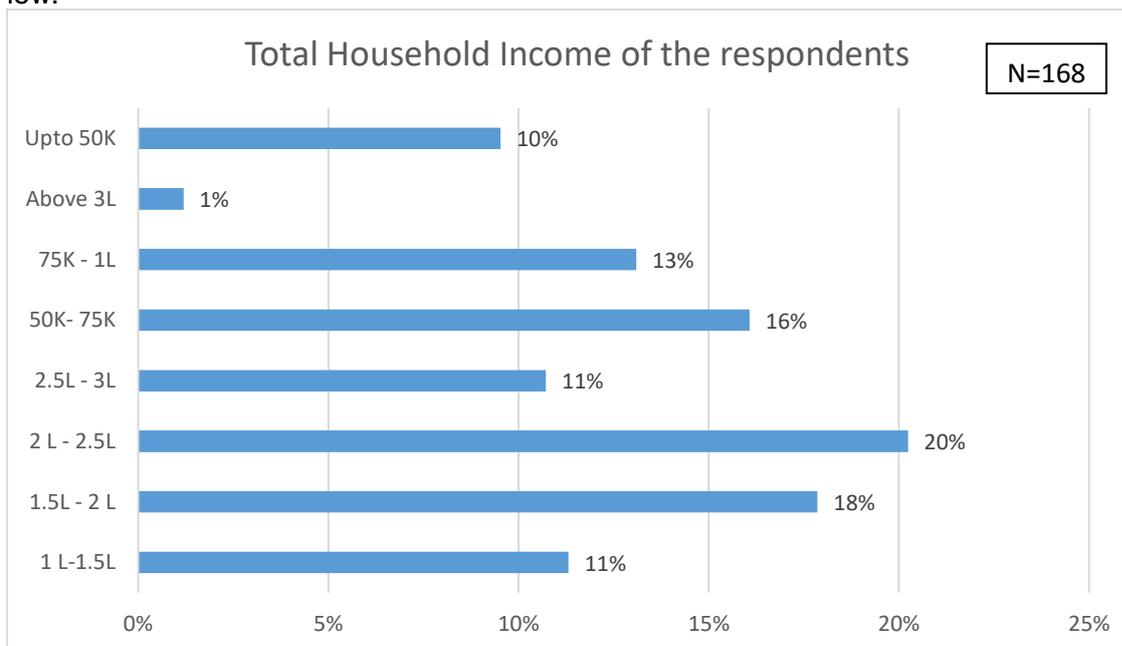


Figure 5: Total Household Income of the respondents (N-168)

16% of respondents fall under the 50K to 75K income range. This underscores the need for a well-constructed PHC in proximity, addressing a pressing need within the community. Given that a majority of individuals in the community may face financial constraints and challenges in accessing private healthcare or travelling long distances for treatment, the nearby PHC serves as a crucial resource, ensuring accessible and affordable healthcare for all.

3.2 Relevance

The team visited various PHCs, and interactions with beneficiaries highlighted crucial points. The majority of the beneficiaries visited these health centres because of the close proximity to their homes. 32% of respondents reside within a 1-2 km range from the PHC, and 45% have been visiting the PHCs for the past 4-5 years.

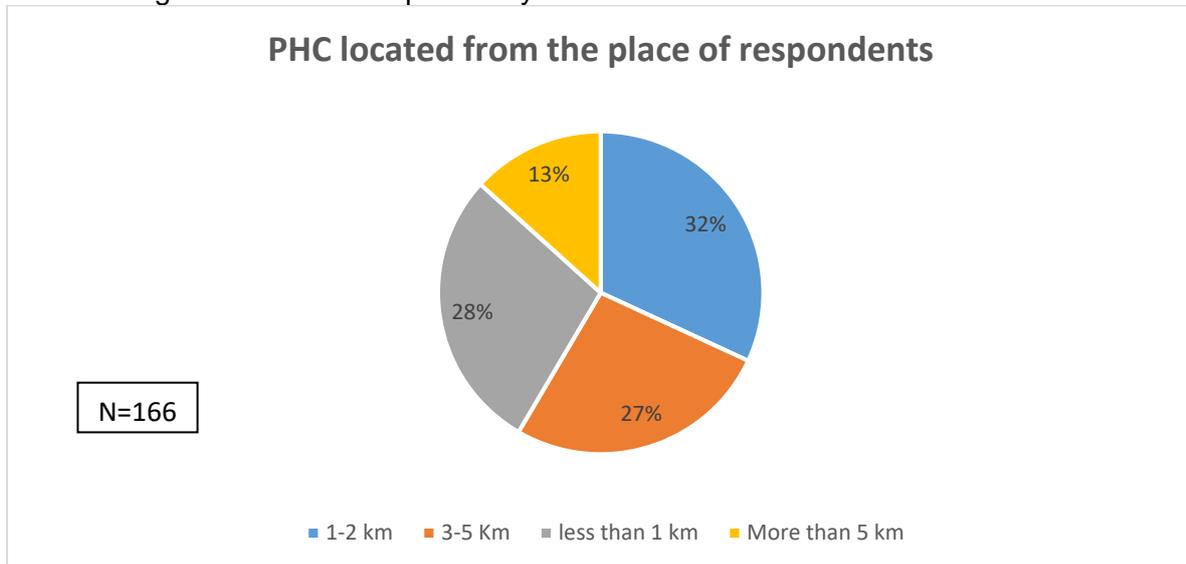


Figure 6: PHC located from the place of respondents (N-166)

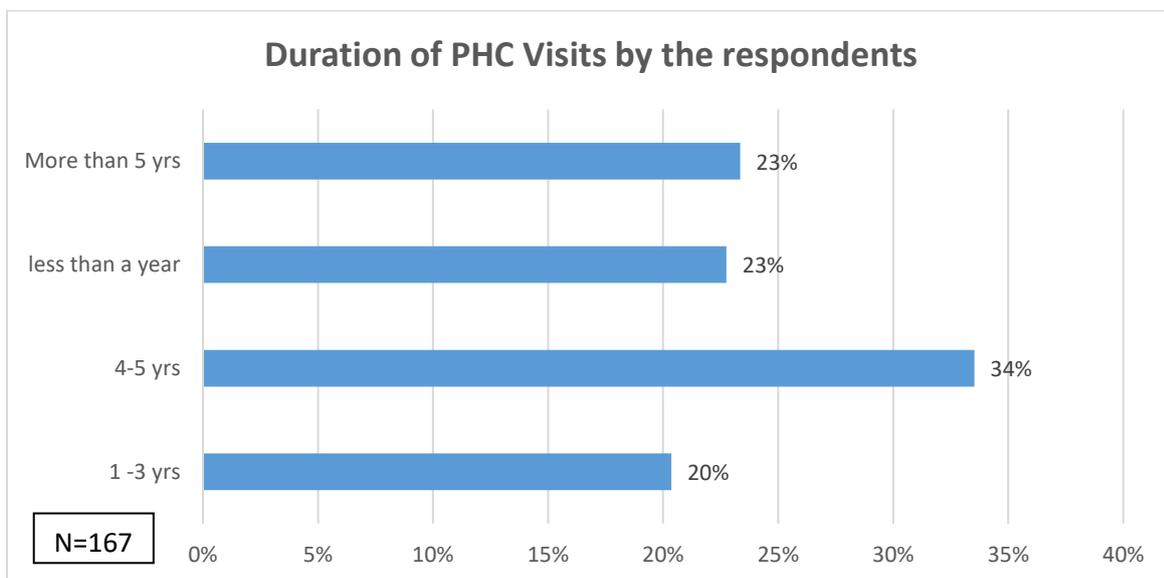


Figure 7: Duration of PHC visits by the respondents (N-167)

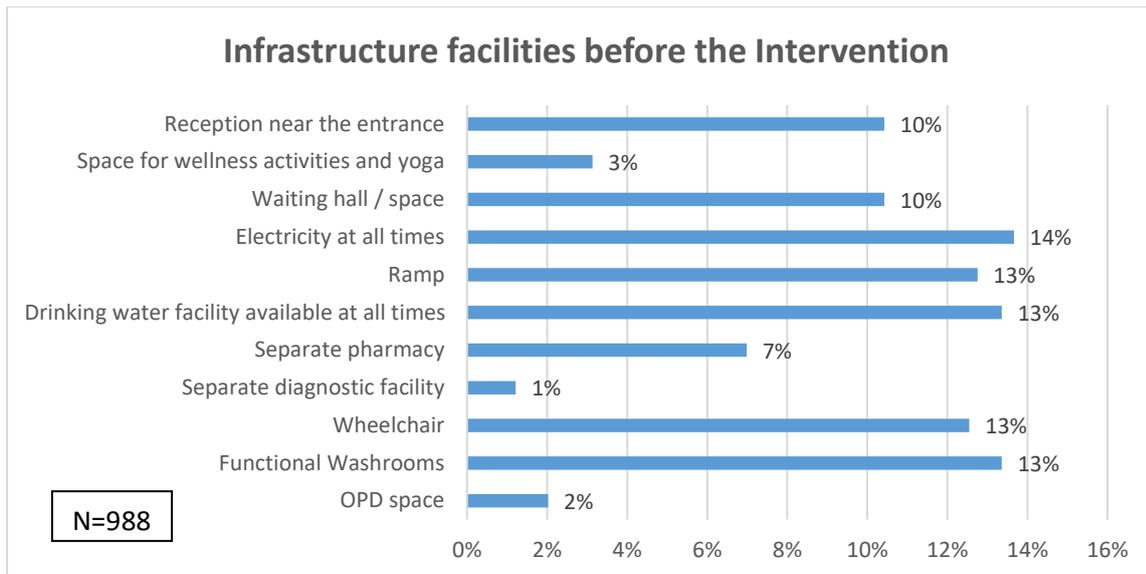


Figure 8: Infrastructure facilities before the intervention (N-988)

Before the intervention, there was no proper OPD space, separate pharmacy, or space for wellness activities and yoga at the PHC and only 13% of Functional washrooms and 13% of drinking water facilities were available at the PHC.

Apart from these, respondents stated that the medical services were also not effective in terms of emergency medical services,, childhood and adolescent health care services, family planning, contraceptive services, etc.

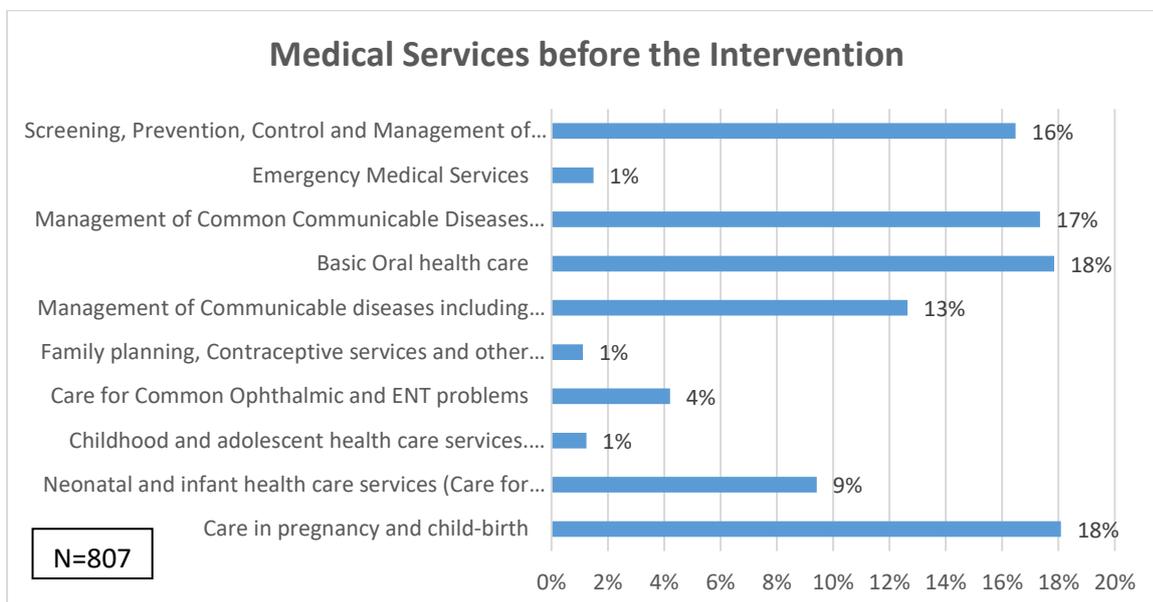


Figure 9: Medical services before the intervention (N-807)

3.3 Expectation:

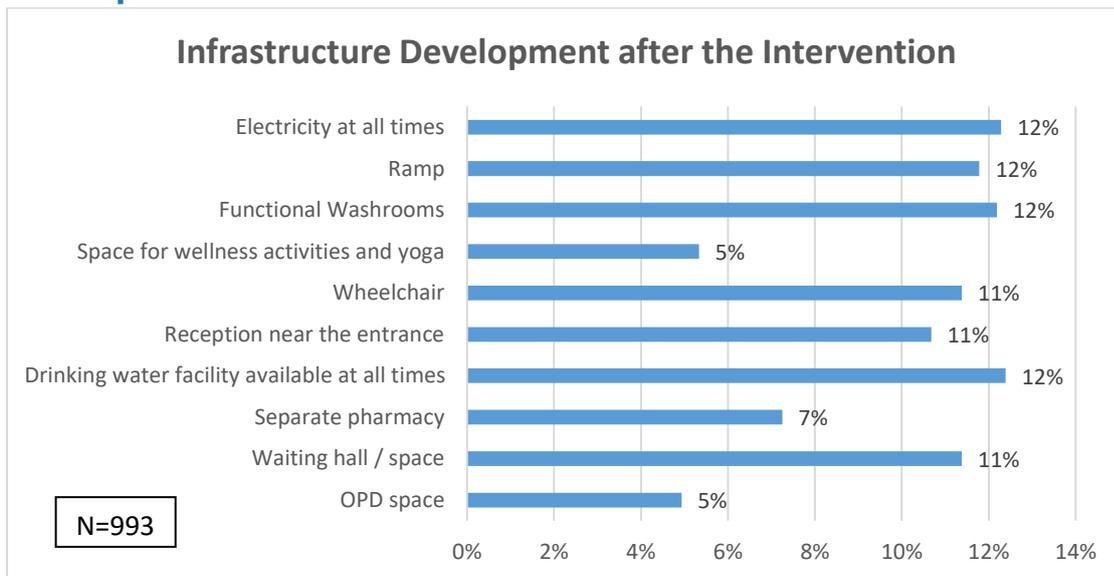


Figure 10: Infrastructure development after the intervention (N-993)

The graph above illustrates enhancements in different infrastructure amenities after the intervention. Specifically, electricity access and operational washrooms, wheelchair ramps, and availability of drinking water each registered at 12% each, respectively, with detailed improvements expounded upon subsequently.

Furthermore, the significant increase in the drinking water facility at PHC is about 95% compared to the previous year.

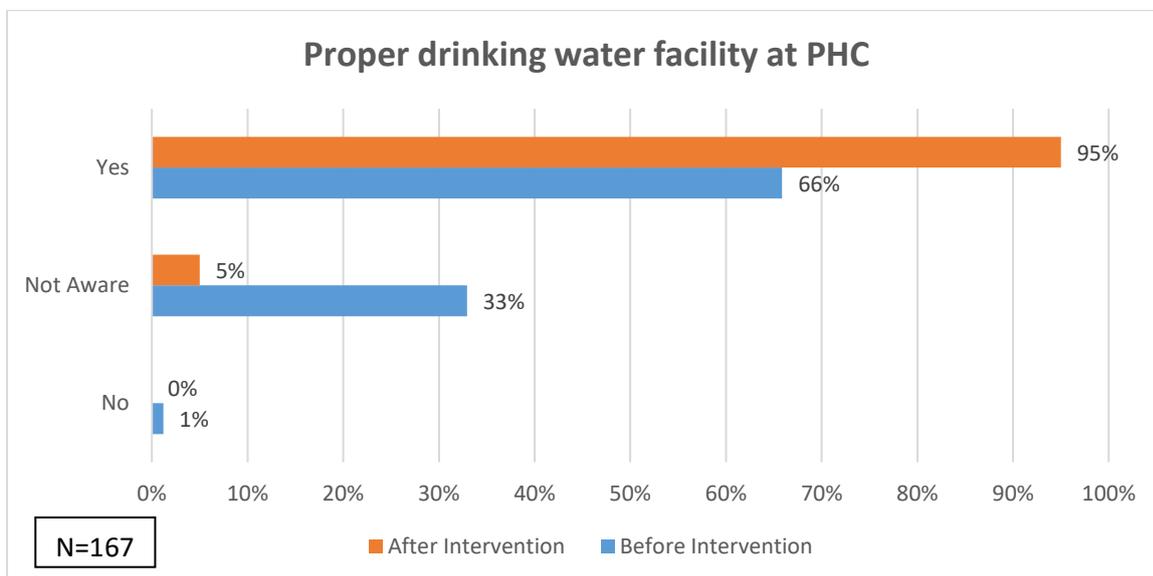


Figure 11: Proper drinking water facility at PHC (N-167)

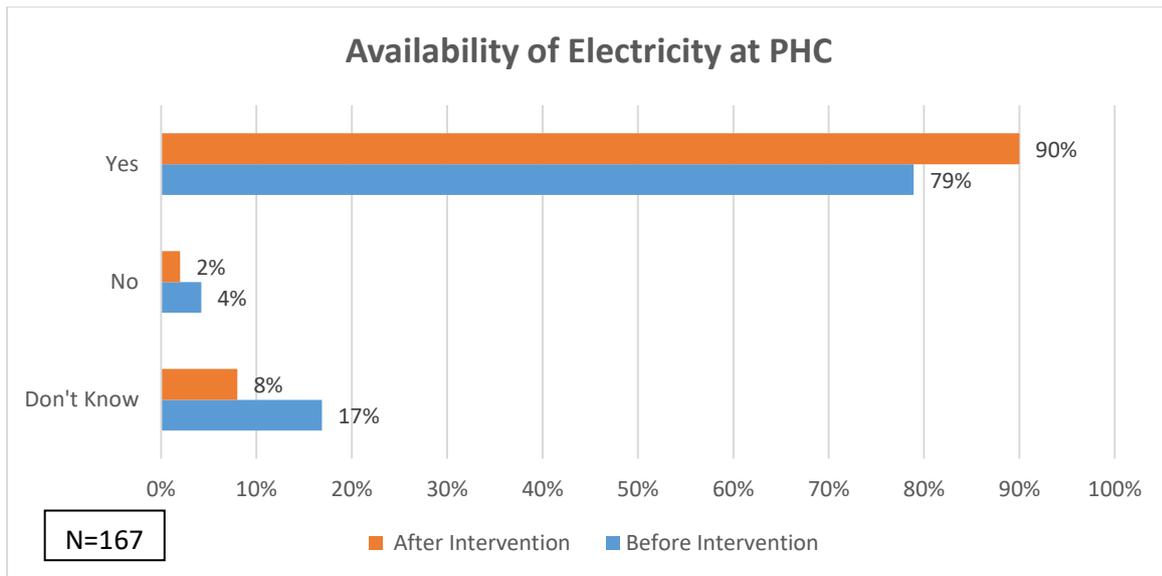


Figure 12: Availability of electricity at PHC (N-167)

The availability of electricity at the Primary Health Centre (PHC) has seen a 90% improvement, indicating enhanced access to equipment services. Furthermore, the availability of separate washrooms for males and females also increased to 93%, which highlights the hygiene conditions at the PHC.

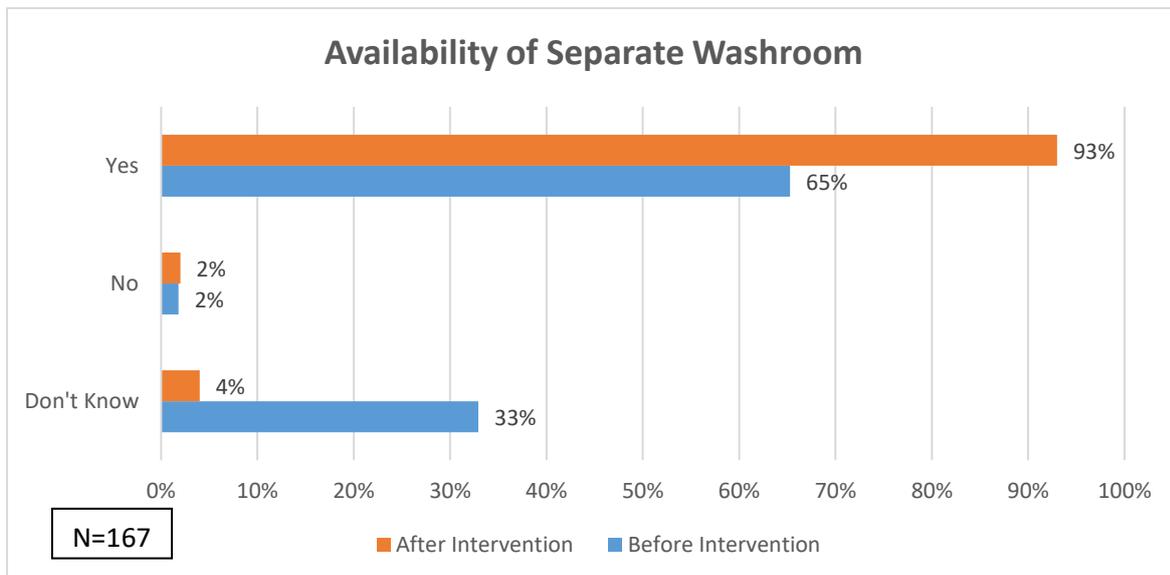


Figure 13: Availability of Separate washrooms (N-167)

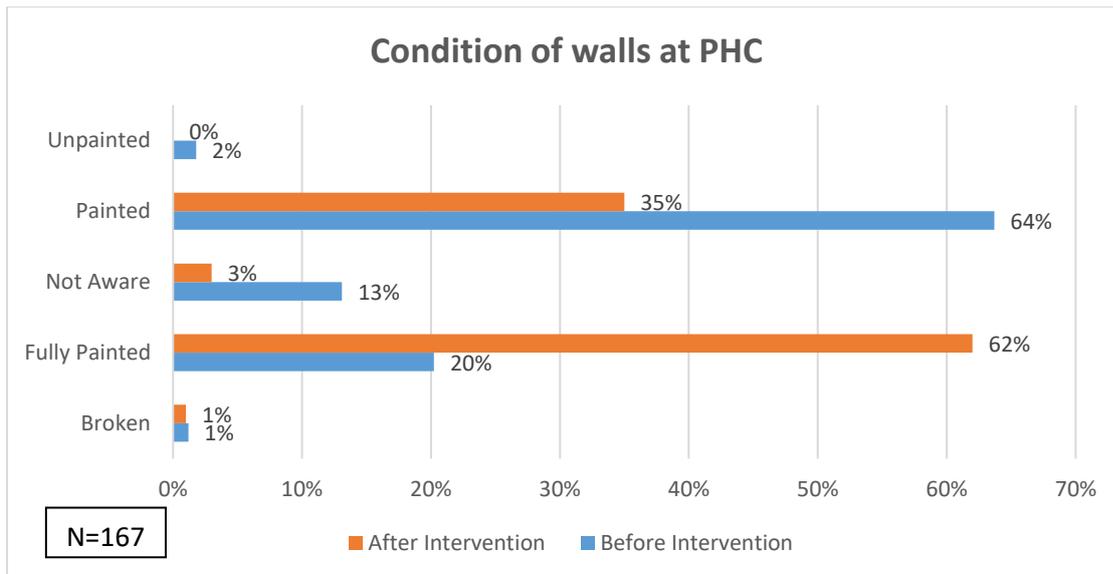


Figure 14: Condition of walls at PHC (N-167)

Respondents expressed increased satisfaction with the waiting area, suggesting that there was a demand for a larger and more comfortable space and an improvement in the conditions of the walls at the PHC.

A prevalent **request** among respondents **was for more furniture in the OPD space** to enhance the waiting experience. This highlights the importance of addressing the specific needs and preferences of individuals utilising healthcare services. Overall, the intervention seems to have positively impacted various aspects of PHC infrastructure, emphasising the significance of tailored improvements based on beneficiary feedback and practical requirements.

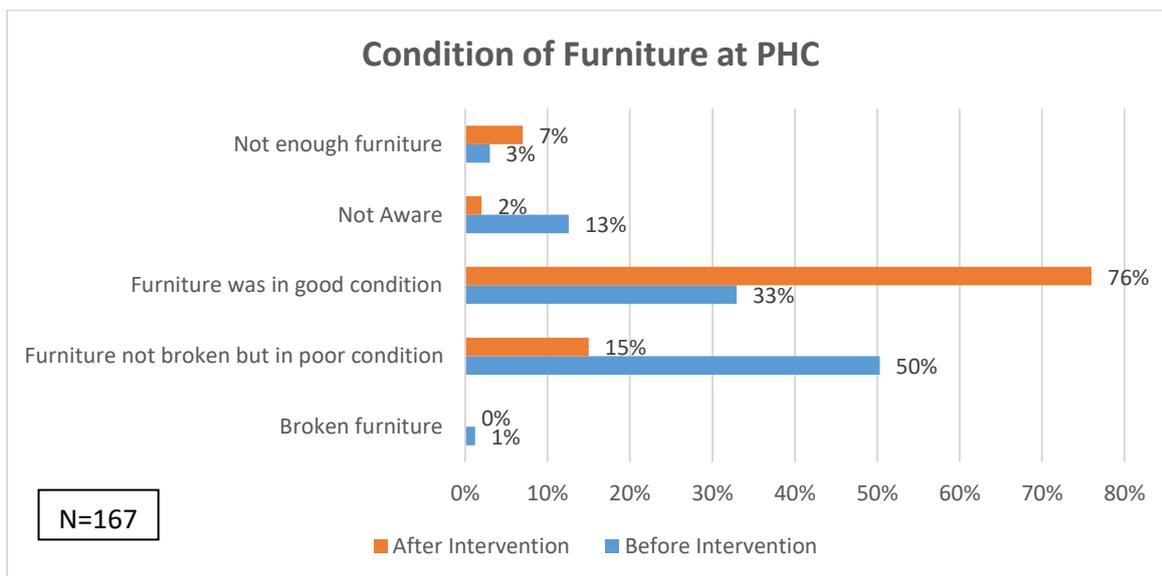


Figure 15: Conditions of Furniture at PHC (N-167)

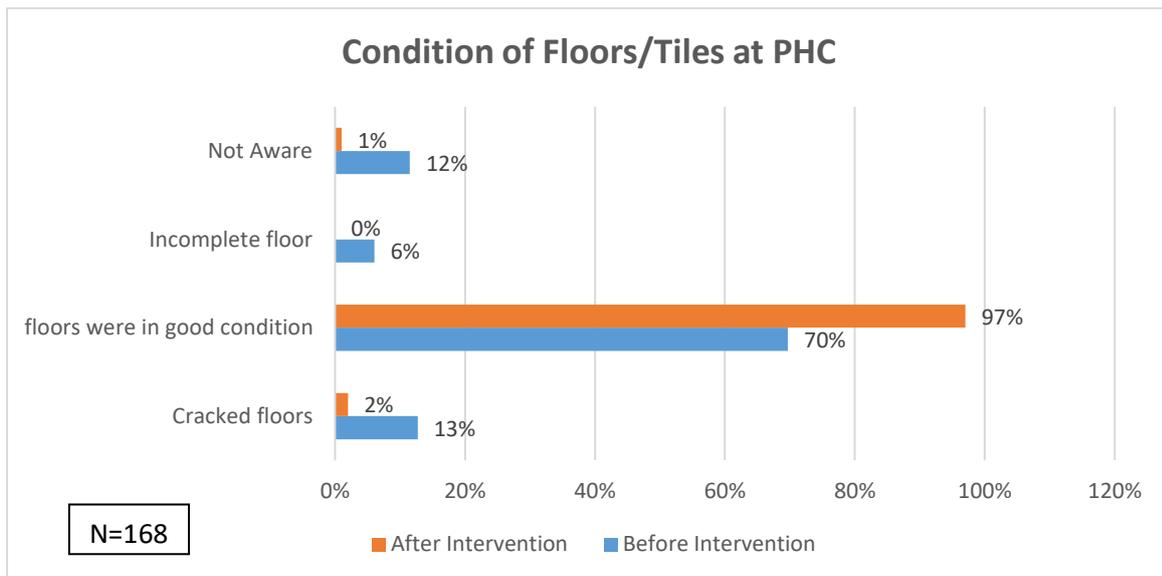


Figure 16: Condition of Floors/Tiles at PHC (N-168)

Respondents stated the conditions of floors/tiles at the PHC were in good condition with 97% positive response, where the utility of the PHC will eventually increase.

Moreover, following the interventions, there was a substantial increase in medical services provided, particularly in areas such as antenatal and childbirth care, screening, prevention, control, and management of communicable diseases, as well as basic oral health care.

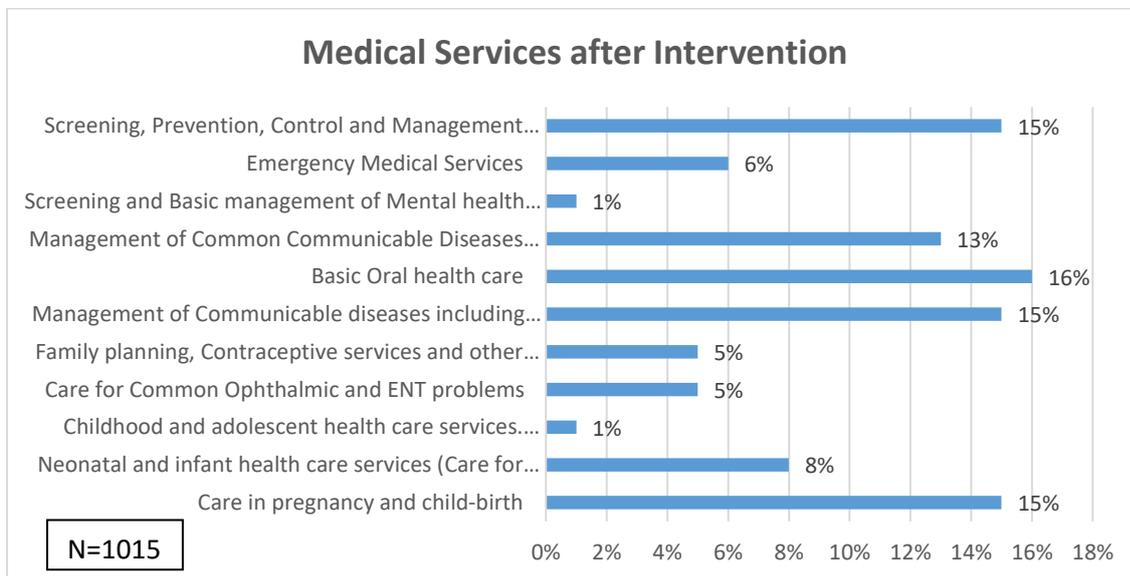
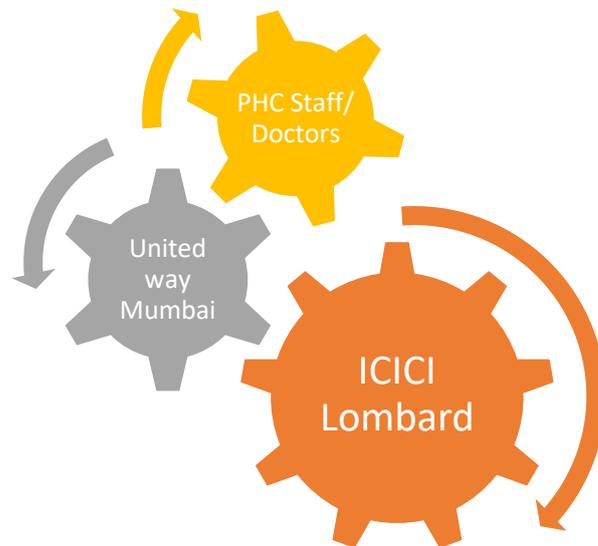


Figure 17: Medical services after the intervention (N-1015)

3.4 Convergence

ICICI Lombard and United Way Mumbai collaborated with various stakeholders to facilitate medical camps and conduct training sessions for healthcare professionals. The teams also conducted the needs assessment adhering to Indian Public Health Standards (IPHS) guidelines in all the 12 PHCs. The project focused on improving healthcare access, quality, and utilisation, empowering communities, and promoting sustainable social impact. By mobilising resources and fostering collaborations, the team worked towards creating positive change and improving the lives of individuals and communities in Madhya Pradesh.



“The training provided valuable insights into the epidemiology and impact of non-communicable diseases (NCDs), while also delving into the fundamental principles of infection prevention and control. Through comprehensive exploration of the chain of infection, modes of transmission, and strategies to break the transmission cycle, patients gained a deeper understanding of their health. Empowered with knowledge about NCD risk factors and preventive measures, individuals were better equipped to take control of their health and well-being.”

- Mr. Kiran Mishra,
Pharmacist, Gwalipalasiya, MP.

3.5 Service Delivery:

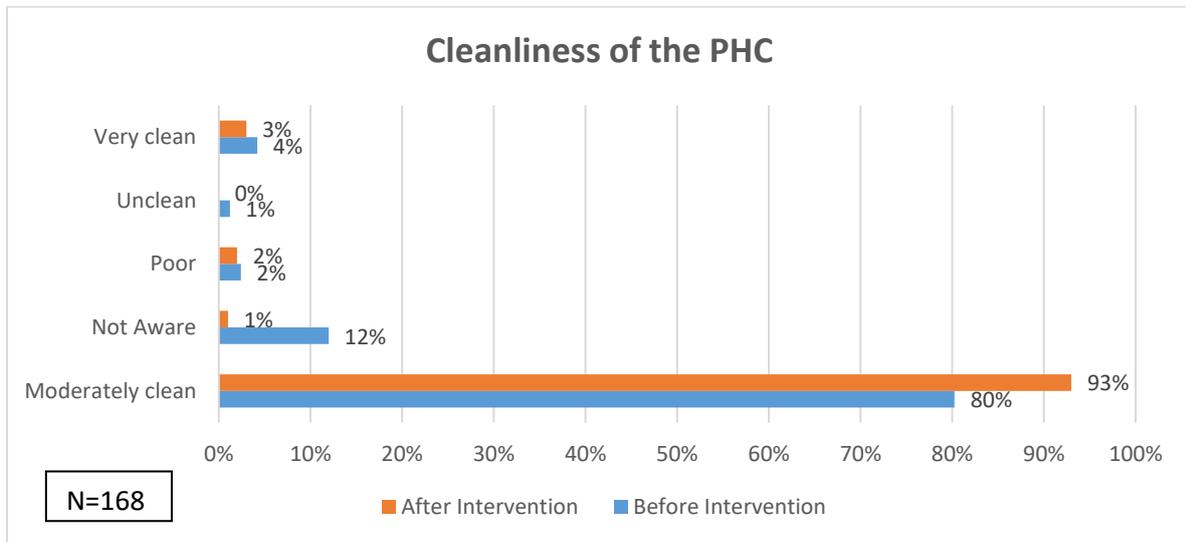


Figure 18: Cleanliness of the PHC (N-168)

The overall cleanliness of the PHC was rated about 93% as moderately clean by the respondents. A cost-benefit of 53% saving on the round trip to another hospital or PHC for the treatment and service was relaxed by the PHC upgradation, stated the respondents.

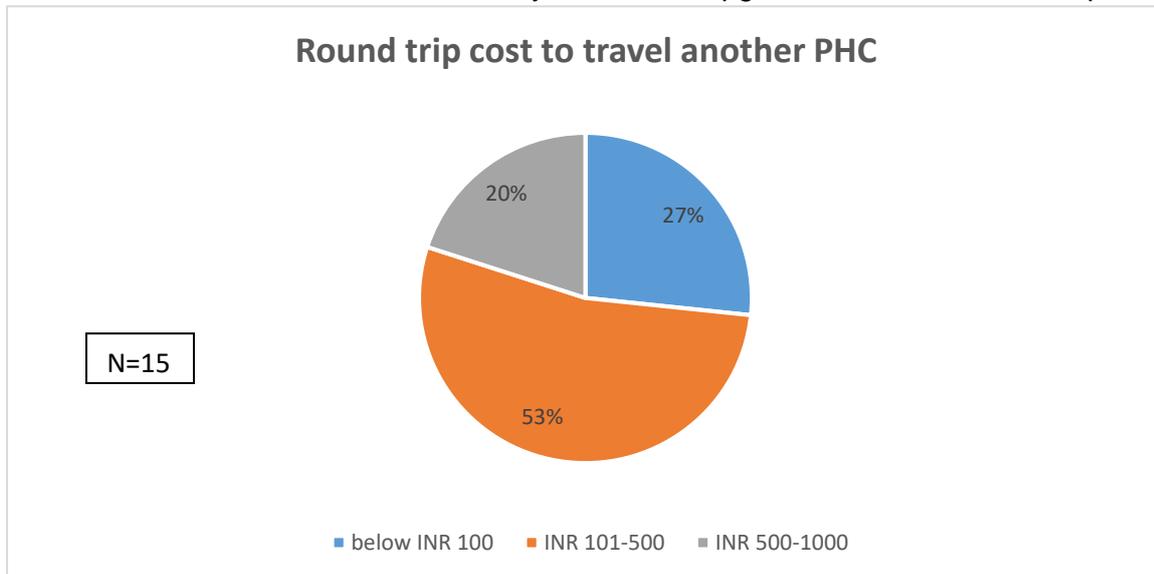


Figure 19: Round trip cost to travel another PHC (N-15)

Rating the consultation services of PHC

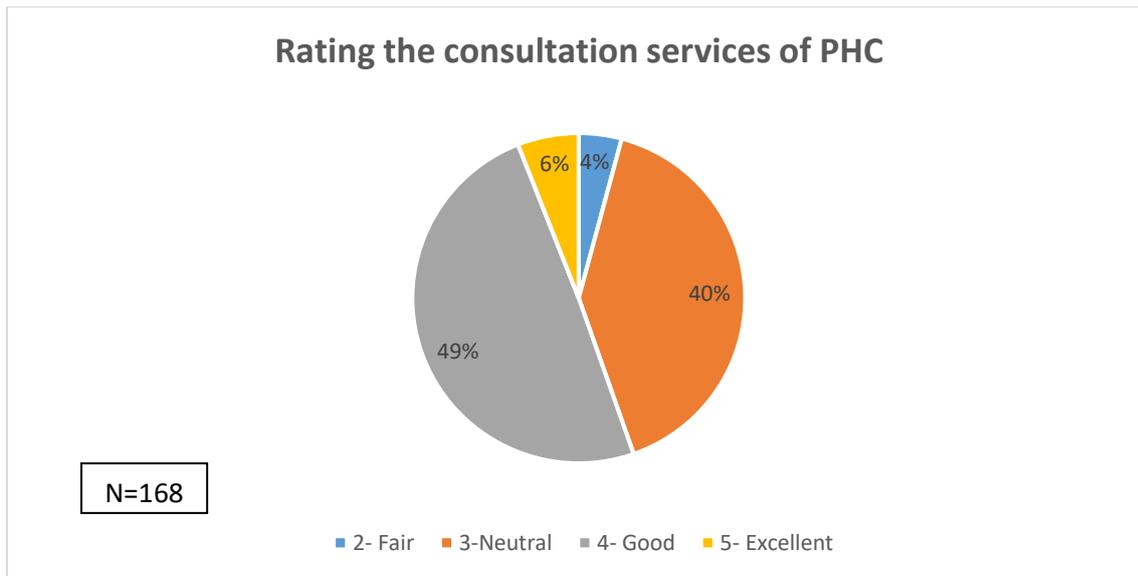


Figure 20: Rating the Consultation services of PHC (N-168)

The majority of respondents, comprising 49% rating, regarded the consultation at the Primary Health Centre (PHC) as good, while an additional 40% rated it as excellent.



Image: PHC Centre of Pantiplai,MP

Diagnostic Services:

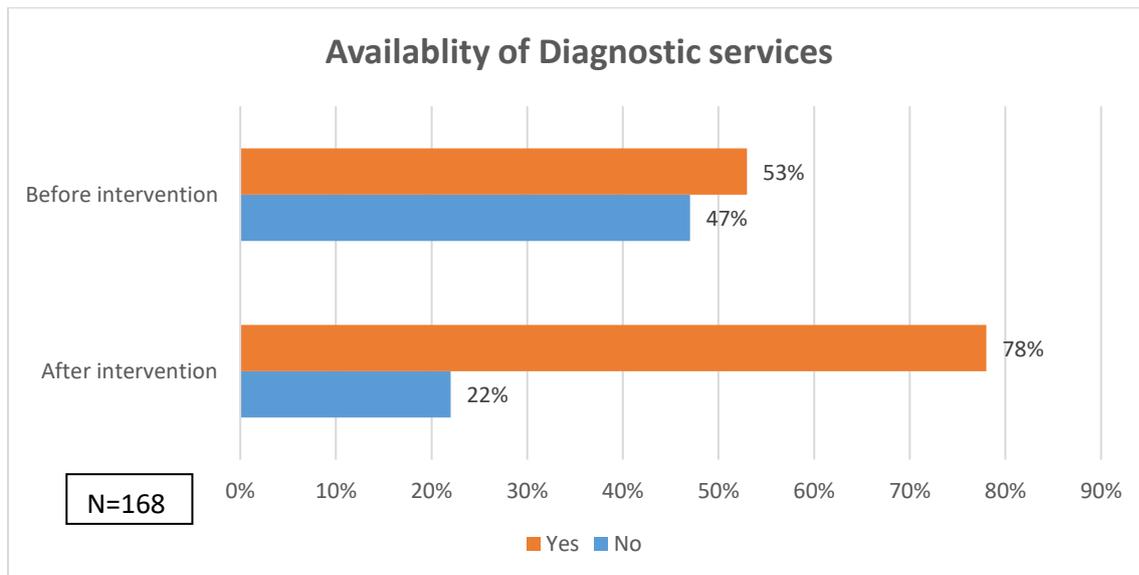


Figure 21: Availability of Diagnostic services (N-168)

After the intervention, the availability of diagnostic services was improved to 78%, and 70% of the responses recommended a High turnaround time for the diagnostic services/lab services.

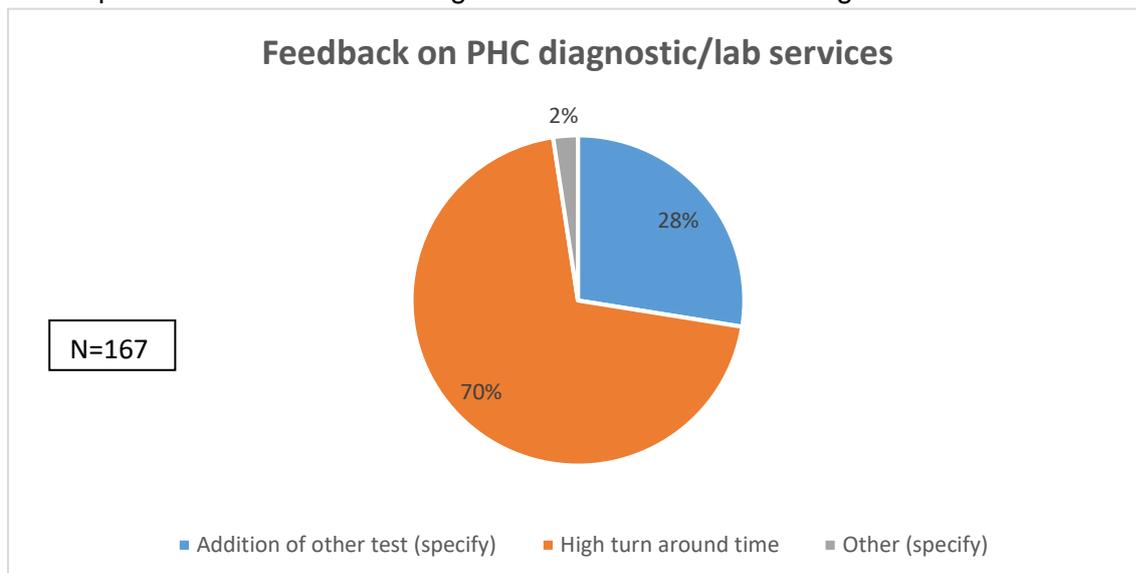


Figure 22: Feedback on PHC diagnostic/Lab services (N-167)

Telemedicine Services:

The facilitation of telemedicine services played a crucial role in the PHC strengthening project, aiming to bridge the gap between communities and specialist healthcare. During the community mapping process, the team identified a lack of awareness among the communities about telemedicine and its benefits. This process focused on raising awareness and promoting the utilisation of telemedicine services at the PHCs, reducing the need for patients to travel long distances to district hospitals for specialised consultations and treatment.

Despite the implementation of telemedicine intervention, a significant portion of the respondents remained unaware of the services. Among those who utilised the service, 79% found it beneficial, particularly for consultations related to diabetes, blood pressure, and other medical concerns.

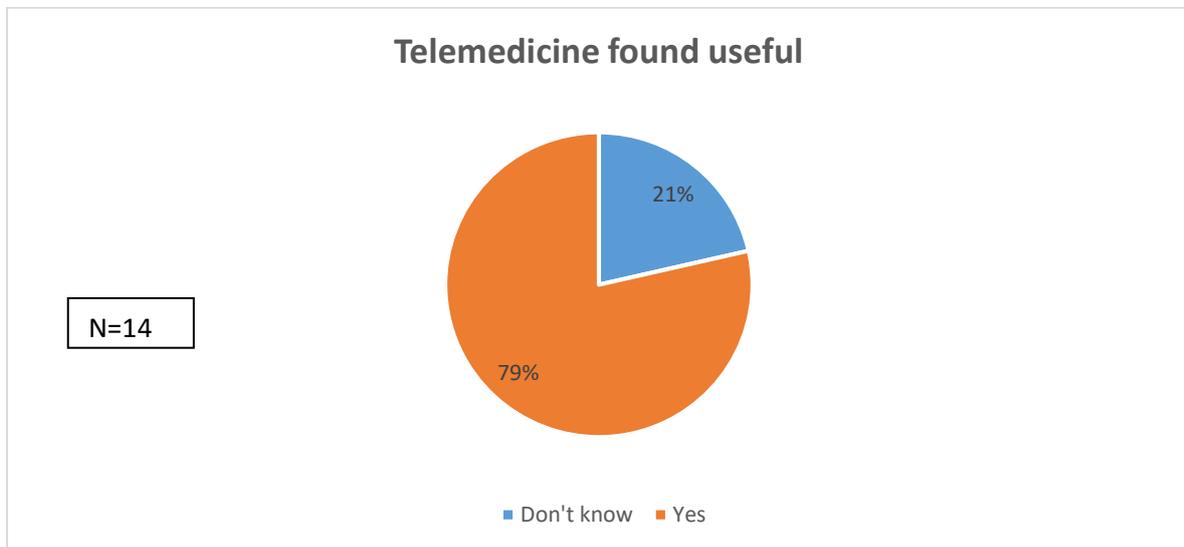


Figure 23: Telemedicine found Useful (N-14)

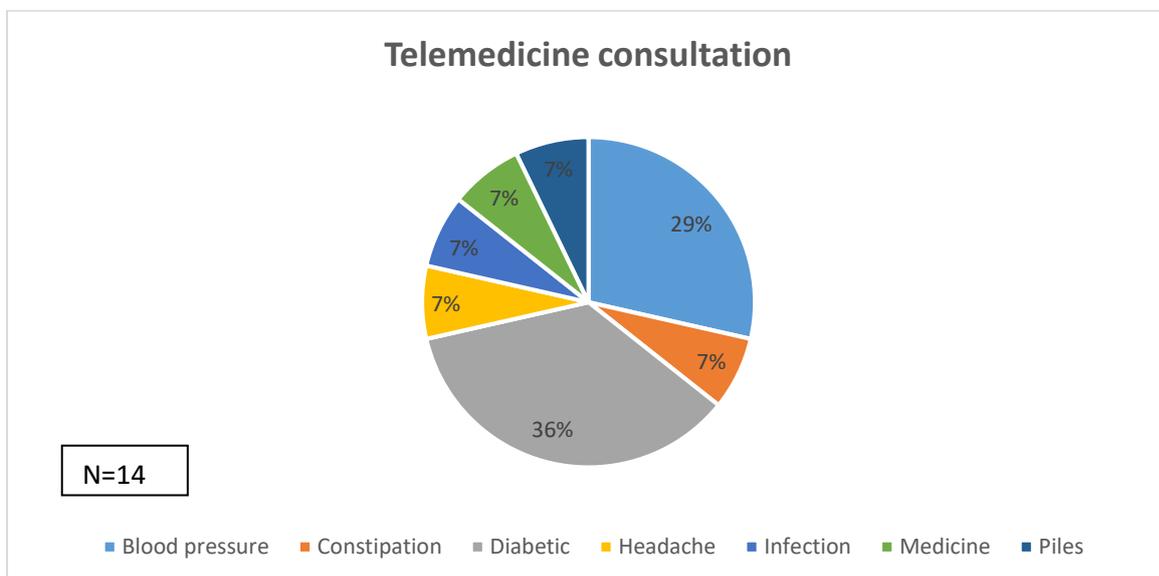


Figure 24: Telemedicine Consultation (N-14)

Among the respondents, 57% saved an amount ranging from INR 100-500, 29% saved INR 500-1000 through the Telemedicine consultation, and 50% of the respondents saved INR. 100-500 around the round trip cost for accessing the same consultation.

Saved the cost incurred for the treatment

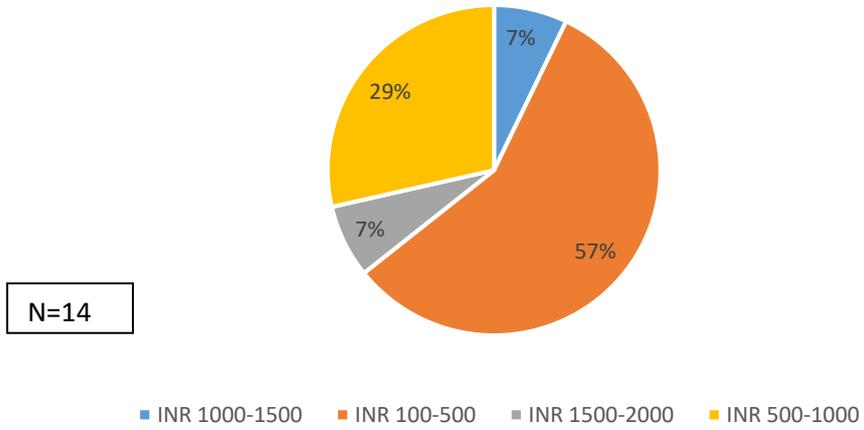


Figure 25: Saved the cost incurred for the treatment (N-14)

Saved the round-trip cost for accessing services

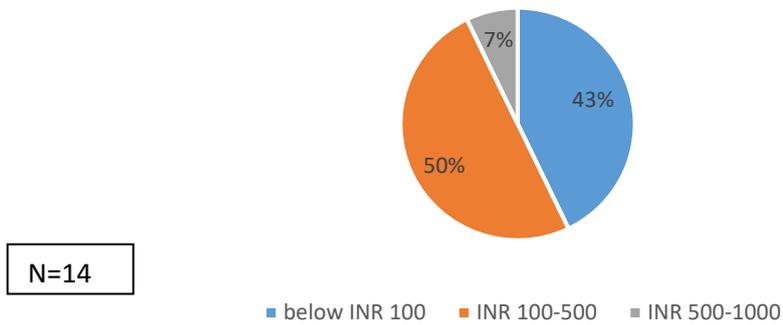


Figure 26: Saved the round-trip cost for accessing the services (N-14)

3.6 Brand Equity

This section explores the perceptions of beneficiaries regarding ICICI Lombard as a brand and their awareness of the company. The graph above illustrates that there is limited awareness among individuals regarding ICICI Lombard's role in the initiative for PHC upgradation. Therefore, there is a clear need for enhancing outreach efforts to raise awareness about ICICI Lombard's involvement in such initiatives.

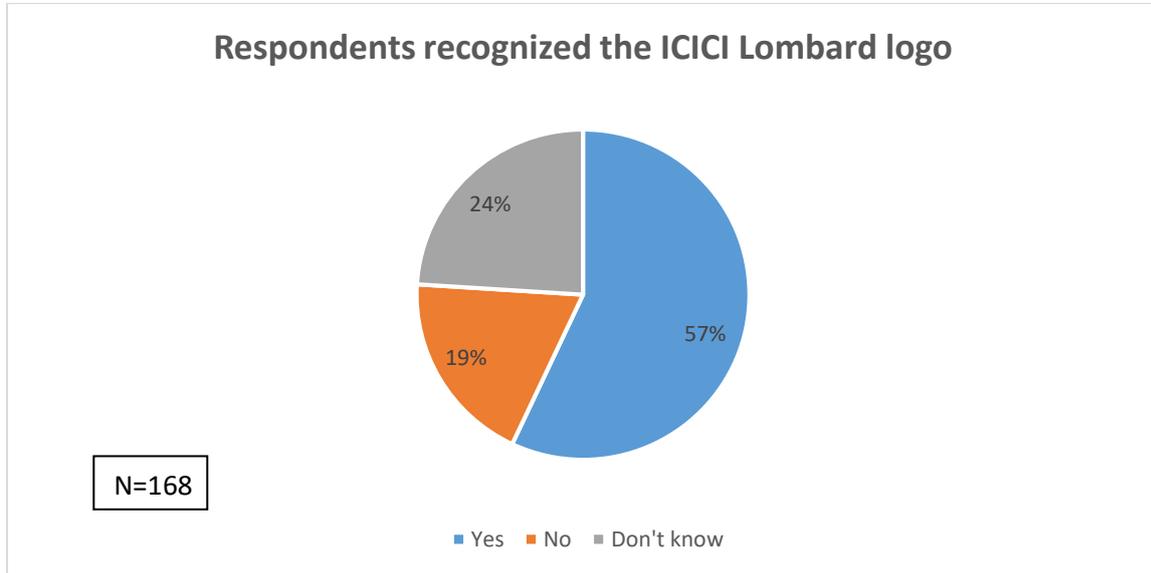


Figure 27: Respondents recognized the ICICI Lombard Logo (N-168)

The majority of respondents, approximately 39%, became acquainted with ICICI Lombard through word of mouth. This suggests that there is room for improvement in increasing visibility through intervention strategies to enhance awareness among potential users.

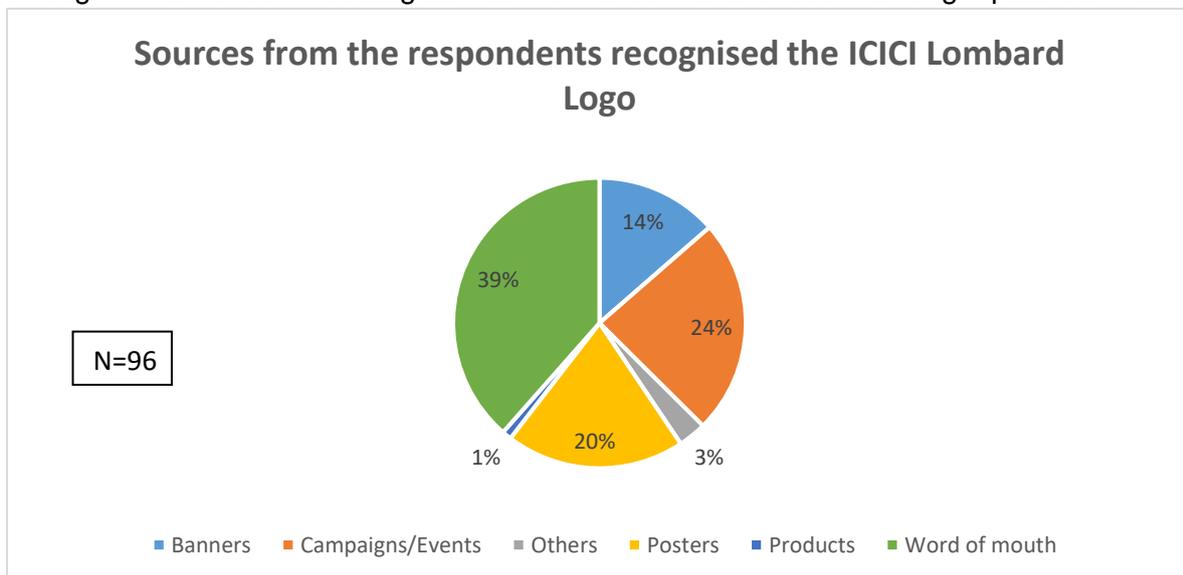


Figure 28: Sources from the respondents recognized the ICICI Lombard Logo (N-96)

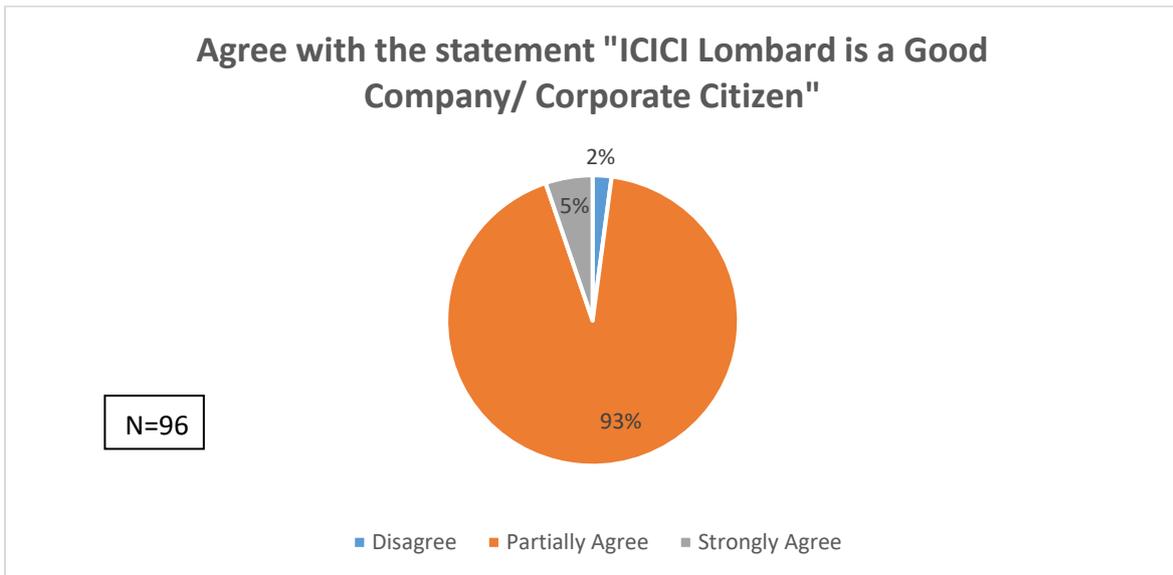


Figure 29: Agree with the statement “ICICI Lombard is a good company/corporate citizen” (N-96)

93% of the respondents strongly agree with the statement “ICICI Lombard is a good company/Corporate citizen”, which illustrates the trust in the company and their interventions.

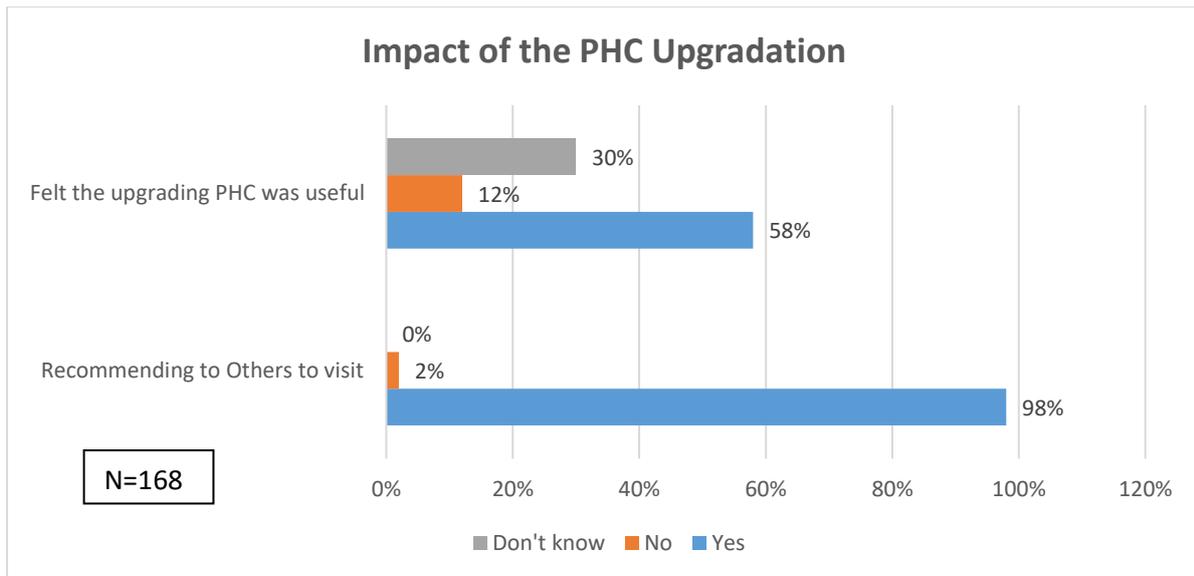


Figure 30: Impact of the PHC Upgradation (N-168)

Among the respondents, around 98% will recommend the PHC to others for a visit, which states their satisfaction with the PHC experience, and around 58% felt the upgrading of the PHC was useful and helpful. **3.7 Testimonials**

"The infrastructure underwent noticeable changes, with significant upgrades that have proven beneficial to patients".

-Dr. Rakesh Singh Jadav
Medical Officer, Makdone PHC, MP.

"All 12 tests are available here, eliminating the need to travel to Ujjain. We offer facilities including centrifuges, microscopes, hemoglobin machines and more for these tests. Responsible usage and proper maintenance ensure their availability".

-Ms. Neha Bhimte
Nursing Officer, Tajpura PHC, MP



Image: Data collection from the PHC Centres.



Chapter 4 :

Observational Checklist

Chapter 4: Observational Checklist

A PHC Quality Checklist was prepared by the study team to evaluate the structure and working of the PHC. The observational indicators focused on the PHC's effect on the beneficiaries.

The supplied requirements were distributed among key 5 key areas and departments of the PHC, including:

1. **Labour room:** Equipment for safe childbirth and postnatal care.
2. **OPD:** Supplies for outpatient consultation and treatment.
3. **Laboratory:** Essential tools and reagents for diagnostics.
4. **Indoor areas:** Equipment to enhance inpatient care and monitoring.
5. **General needs:** Amenities to improve patient experience and comfort.

The essential equipment and supplies to address specific needs in each PHC are broken down further into categories, which are:

1. Biomedical waste management equipment: Waste segregation bins, sharps containers, autoclaves, and disposal systems.
2. Surgical tools: Instruments for minor surgeries and procedures.
3. Consumables for infection prevention: Gloves, masks, disinfectants, and sterile dressings.
4. Mother and child care equipment: Delivery kits, infant warmers, weighing scales, and breastfeeding support tools.
5. Point-of-care diagnostics: Portable ultrasound machines (Doppler), blood glucose monitors, and rapid diagnostic kits.
6. Furniture: Cabinets, examination tables.

The team evaluated these parameters based on careful observation.

1. Labour room:

NA	Not Available
Available	Available
Partially available	Partially available

Measurable Element	Checkpoint	PHC Tilo khurd	PHC Gwaliplasi	PHC Panthpiplaa i	PHC Makdon	PHC Tajpur
Area of Concern - A Service Provision						
Facility provides primary level curative services						
Services are available for the time period as mandated	Labour room service are functional 24X7	Available	Available	Available	Available	Available
The facility provides RMNCHA Services						
The facility provides Reproductive health Services		Available	Available	Available	Available	Available

The facility provides Maternal health Services	Management of Normal Deliveries	Available	Available	Available	Available	Available
	Assisted Vaginal Deliveries	Available	Available	Available	Available	Available
	Episiotomy and suturing of Cervical & perineal Tear	Available	Available	Available	Available	Available
	Stabilisation in obstetric emergencies before referral	Available	Available	Available	Available	Available
	Management of Pregnancy Induced Hypertension	Available	Available	Available	Available	Available
	Prompt referral to nearest FRU	Available	Available	Available	Available	Available
The facility provides Newborn health Services	Essential Newborn Care	Available	Available	Available	Available	Available
	New Born Resuscitation	Available	Available	Available	Available	Available
The facility has infrastructure for delivery of assured services, and available infrastructure meets the prevalent norms						
Departments have adequate space as per patient or work load	Availability of adequate space for in labour room	Available	Available	Available	Available	Available
Amenities for Patients & Staff are available as per load	Attach Toilet with labour room	Available	Available	Available	Available	Available
	Availability of Hot water Facility	NA	Available	Available	NA	Available
The facility provides drugs and consumables required for assured services.						
The departments have availability of adequate drugs at point of use	Availability of uterotonic Drugs	Available	Available	Available	Available	Available
	Availability of Antibiotics	Available	Available	Available	Available	Available
	Availability of Antihypertensive	Available	Available	Available	Available	Available

	Availability of analgesics and antipyretics	Available	Available	Available	Available	Available
	Availability of IV Fluids	Available	Available	Available	Available	Available
	Availability of local anaesthetics	Available	Available	Available	Available	Available
	Availability of drugs for newborn	Available	Available	Available	Available	Available
The departments have adequate consumables at point of use	Availability of dressings and Sanitary pads	Available	Available	Available	Available	Available
	Availability of syringes and IV Sets /tubes	Available	Available	Available	Available	Available
	Availability of consumables for new born care	Available	Available	Available	Available	Available
Emergency drug trays are maintained at every point of care, where ever it may be needed	Emergency drug tray is maintained	Available	Available	Available	Available	Available

The facility has equipment & instruments required for assured list of services.

Availability of equipment & instruments for examination & monitoring of patients	Availability of functional Equipment & Instruments for examination & Monitoring	Available	Available	Available	Available	Available
Availability of equipment & instruments for treatment procedures, being undertaken in the facility	Availability of instrument arranged in Delivery trays	Available	Available	Available	Available	Available
	Availability of Instruments arranged for Episiotomy trays	Available	Available	Available	Available	Available

	Availability of Baby tray	Available	Available	Available	Available	Available
	Availability of instruments arranged for MVA/EVA tray	Available	Available	Available	Available	Available
Availability of equipment & instruments for diagnostic procedures being undertaken in the facility	Availability of Point of care diagnostic instruments	Available	Available	Available	Available	Available
Availability of equipment and instruments for resuscitation of patients.	Availability of resuscitation Instruments for Newborn Care	Available	Available	Available	Available	Available
	Availability of resuscitation instrument for mother	Available	Available	Available	Available	Available
Availability of equipment for storage	Availability of equipment for storage for drugs	Available	Available	Available	Available	Available
Availability of functional equipment and instruments for support & outreach services	Availability of equipment for cleaning and disinfection	Available	Available	Available	Available	Available
Departments have patient furniture and fixtures as per load and service provision	Availability of Delivery tables	Partially available	Available	Available	Available	Available
	Availability of attachment/ accessories with delivery table	Available	Available	Available	Available	Available
	Availability of fixture	Available	Available	Available	Available	Available
	Availability of Furniture	Available	Available	Available	Available	Available

The facility has defined procedures for storage, inventory management and dispensing of drugs in pharmacy and patient care areas						
There is established procedure for Estimation, indenting & Procurement of drugs and consumables	There is established system of timely indenting of consumables and drugs	Available	Available	Available	Available	Available
The facility ensures proper storage of drugs and consumables	Drugs are stored in containers/tray/crash cart and are labelled	Available	Available	Available	Available	Available
The facility ensures management of expiry and near expiry drugs	Expiry dates' are maintained at emergency drug tray	Available	Available	Available	Available	Available
	No expiry drug found	Available	Available	Available	Available	Available
	Staff is aware of near expiry drugs available in Emergency tray	Available	Available	Available	Available	Available
The facility has established procedure for inventory management techniques	Expenditure registers for drug & consumables is maintained at labour room	Available	Available	Available	Available	Available
There is process for storage of vaccines and other drugs, requiring controlled temperature	Temperature of refrigerators are kept as per storage requirement and records are maintained in Injection Room	Available	Available	Available	Available	Available
The facility ensures availability of diet, linen, water and power backup as per requirement of service delivery & support services norms						
The facility has adequate arrangement storage and		Available	Available	Available	Available	Available

supply for portable water in all functional areas						
The facility ensures adequate power backup in all patient care areas as per load	Availability of power back up in labour room	Partially available	Available	Available	Partially available	Available
The facility provides diets according to nutritional requirements of the patients		Available	Available	Available	Available	Available
The facility provides Clean and adequate linen as per requirement		Available	Available	Available	Available	Available
The facility ensures safe and adequate storage and retrieval of medical records		Available	Available	Available	Available	Available
The facility has defined and Implemented procedures for ensuring hand hygiene practices and antiseptis						
Hand hygiene facilities are provided at point of use	Availability of hand hygiene Facility at Point of Use	Available	Available	Available	Available	Available
	Availability of running Water	Available	Available	Available	Available	Available
	Availability of antiseptic soap with soap dish/ liquid antiseptic with dispenser.	Available	Available	Available	Available	Available
	Display of Hand washing Instruction at Point of Use	Available	Available	Available	Available	Available
	Availability of elbow operated taps	Available	Available	Available	Available	Available

	Availability of Handrub and display of instruction to use	Available	Available	Available	Available	Available
The facility ensures standard practices and materials for antiseptics	Availability of Antiseptic Solutions	Available	Available	Available	Available	Available
The facility ensures availability of material for personal protection, and facility staff follow standard precaution for personal protection.						
The facility ensures adequate personal protection Equipment as per requirements	Availability of Masks	Available	Available	Available	Available	Available
	Sterile gloves are available at labour room	Available	Available	Available	Available	Available
	Use of elbow length gloves for obstetrical purpose	Available	Available	Available	Available	Available
	Availability of gown/ Apron and Cap	Available	Available	Available	Available	Available
	Availability of shoe cover/gum boots	NA	Available	NA	NA	NA
The facility staff adheres to standard personal protection practices	No reuse of disposable gloves, Masks, caps and aprons.	Available	Available	Available	Available	Available
	Compliance to correct method of wearing and removing the gloves	Available	Available	Available	Available	Available
The facility has standard procedures for decontamination, disinfection & sterilization of equipment and instruments						
Physical layout and environmental control of the patient care areas ensures infection prevention						
The facility ensures availability of standard materials for cleaning and disinfection	Availability of disinfectant as per requirement	Available	Available	Available	Available	Available

of patient care areas						
	Availability of cleaning agent as per requirement	Available	Available	Available	Available	Available
	Use of three bucket system for mopping	Available	Available	Available	Available	Available
The facility has defined and established procedures for segregation, collection, treatment and disposal of Bio Medical and hazardous Waste.						
The facility Ensures segregation of Bio Medical Waste as per guidelines and 'on-site' management of waste is carried out as per guidelines	Availability of colour coded bins at point of waste generation	Available	Available	Available	Available	Available
	Availability of plastic colour coded plastic bags	Available	Available	Available	Available	Available
	Segregation of different category of waste as per guidelines	Available	Available	Available	Available	Available
	Display of work instructions for segregation and handling of Biomedical waste	Available	Available	Available	Available	Available
The facility ensures management of sharps as per guidelines	Availability of functional needle cutters and Puncture proof Box	Available	Available	Available	Available	Available

2. OPD:

NA	Not Available
Available	Available
Partially available	Partially available

Measurable Element	Checkpoint	PHC Tilorkhurd	PHC Gwalipalasa	PHC Panthpiplai	PHC Makdon	PHC Tajpur
Area of Concern - A Service Provision						
Facility provides primary level curative services						
The facility provides treatment of common ailments	Availability of Consultation services for common illnesses	Available	Available	Available	Available	Available
The facility provides Accident & Emergency Services	Primary Management of wounds & First Aid	Available	Available	Available	Available	Available
	Primary Management of trauma & bone injuries	Available	Available	Available	Available	Available
	Emergency Management of Life threatening conditions	Available	Available	Available	Available	Available
	Primary Management & stabilisation of Poisoning / Snake Bite cases	Available	Available	Available	Available	Available
	Primary treatment for Dog Bite cases	Available	Available	Available	Available	Available
The facility provides AYUSH Services	Functional & Dedicated AYUSH Clinic	Available	Available	Available	Available	Available
Services are available for the time period as mandated	OPD Services are available for at least 6 Hours in a day	Available	Available	Available	Available	Available
	Emergency Services are functional 24X7	Available	Available	Available	Available	Available
The facility provides RMNCHA Services						
The facility provides Reproductive health Services	Provision of Contraceptives	Available	Available	Available	Available	Available
The facility provides Maternal health Services	Availability of Functional ANC Clinic	Available	Available	Available	Available	Available
	Identification and management of High Risk and	Available	Available	Available	Available	Available

	Danger signs during pregnancy					
The facility provides New-born health Services	Identification, primary management and prompt referral of sick newborns	Available	Available	Available	Available	Available
The facility provides Child health Services	Routine & Emergency care of Sick Children	Available	Available	Available	Available	Available
	Management of Malnutrition cases	Available	Available	Available	Available	Available
	Identification and referral of Severe Acute Malnutrition cases to NRC	Available	Available	Available	Available	Available
	Counselling on breast-feeding	Available	Available	Available	Available	Available
The facility provides Adolescent health Services	Availability of Adolescent friendly clinic	Available	Available	Available	Available	Available
Confidentiality of patients records and clinical information is maintained		Available	Available	Available	Available	Available
The Facility provides Diagnostic Services, Para-clinical & support services.						
The Facility provides Laboratory Services	Testing and reporting	NA	Available	Available	NA	Available
The Facility provides other diagnostic services		NA	Available	Available	NA	Available
The facility provides pharmacy services	Availability of Drug Dispensing counter	Available	Available	Available	Available	Available
The facility provides support services		Available	Available	Available	Available	Available
Area of Concern B - Patients' Right						
The facility provides the information to care seekers, attendants & community about the available services and their modalities						
The facility has uniform and user-friendly signage system		Available	Available	Available	Available	Available

The facility displays the services and entitlements available in its departments	List of available services in the OPD are prominently displayed	Available	Available	Available	Available	Available
	Timings and days of the OPD and other clinic services are displayed	Available	Available	Available	Available	Available
	List of Available drugs prominently displayed at drug dispensing counter	NA	Available	NA	NA	Available
The facility has established citizen charter, which is followed at all levels	Must display list of services provided at the PHC	Partially available	Available	Partially available	Partially available	Available
Services are delivered in a manner that is sensitive to gender, religious and cultural needs, and there are no barrier on account of physical, economic, cultural or social status.						
Services are provided in manner that are sensitive to gender	Availability of Breast Feeding Corner	Available	Available	Available	Available	Available
The facility maintains privacy, confidentiality & dignity of patient, and has a system for guarding patient related information.						
Adequate visual privacy is provided at every point of care	Availability of screen/ curtains in the Examination Area	NA	Available	NA	NA	Available
Confidentiality of patients records and clinical information is maintained	Patient records are kept in safe custody in OPD, and are stored securely.	Available	Available	Available	Available	Available
Area of Concern - C Inputs						
The facility has infrastructure for delivery of assured services, and available infrastructure meets the prevalent norms						
Amenities for Patients & Staff are available as per load	Availability of Fans, Coolers /Warmers and drinking water facilities as per need	Available	Available	Available	Available	Available

	Availability of drinking water facilities	Available	Available	Available	Available	Available
	Availability of functional toilets	Available	Available	Available	Available	Available
The facility has infrastructure for intramural and extramural communication		Available	Available	Available	Available	Available
The facility ensures the physical safety including fire safety of the infrastructure.						
The facility ensures safety of electrical establishment	OPD does not have temporary connections and loosely hanging wires	Available	Available	Available	Available	Available
The facility Ensures fire Safety Measures including firefighting equipment	OPD has functional fire extinguisher	Available	Available	Available	Available	Available
The facility has adequate qualified and trained staff, required for providing the assured services to the current case load		NA	Available	Available	NA	Available
The facility has adequate medical officers as per service provision and work load	Availability of Doctors for consultation during OPD hours	Available	Available	NA	Available	Available
The facility has adequate nursing staff /Paramedic as per service provision and work load	Availability of at least of one staff in Dressing room/Injection room	NA	Available	Available	NA	Available
The facility provides drugs and consumables required for assured services.		Available	Available	Available	Available	Available

The departments have adequate consumables at point of use	Availability of disposables in dressing room/ Injection room and clinics	Available	Available	Available	Available	Available
	Availability of splints for bone injury cases	Available	Available	Available	Available	Available
The facility has equipment & instruments required for assured list of services.		Available	Available	Available	Available	Available
Availability of equipment & instruments for examination & monitoring of patients	Availability of functional Equipment & Instruments at OPD clinic	Available	Available	Available	Available	Available
	Availability of Instruments and Equipment for ANC Check up	Available	Available	Available	Available	Available
Availability of equipment & instruments for treatment procedures, being undertaken in the facility	Availability of Dressing Instruments in Dressing Room/ Injection Room	Available	Available	Available	Available	Available
	Availability of instruments for refraction	Available	Available	Available	Available	Available
Availability of equipment and instruments for resuscitation of patients.	Availability of functional Instruments for Resuscitation.	Available	Available	Available	Available	Available
Availability of equipment for storage.	Availability of equipment for storage for drugs	Available	Available	Available	Available	Available
Departments have patient furniture and fixtures as per load and service provision	Availability of Fixtures	Available	Available	Available	Available	Available
	Availability of furniture at clinics	Available	Available	Available	Available	Available

Area of Concern - D Support Services

The facility has an established Facility Management Program for Maintenance & Upkeep of Equipment & Infrastructure to provide safe & Secure environment to staff & Users

Patient care areas are clean and hygienic	Floors, walls, roof , sinks patient care and corridors are Clean	Available	Available	Available	Available	Available
	Surface of furniture and fixtures are clean	Available	Available	Available	Available	Available
	Toilets are clean with functional flush and running water	Partially available	Available	Partially available	Partially available	Available

The facility has defined procedures for storage, inventory management and dispensing of drugs in pharmacy and patient care areas

The facility ensures proper storage of drugs and consumables	Drugs/ Injectable are stored in containers/tray/and are labelled in Injection Room/ Dressing Room	Available	Available	Available	Available	Available
The facility has established procedure for inventory management techniques	Expenditure and left over records of vaccines is maintained at immunisation clinic	Available	Available	Available	Available	Available
There is process for storage of vaccines and other drugs, requiring controlled temperature		Available	Available	Available	Available	Available
The facility ensures availability of diet, linen, water and power backup as per requirement of service delivery & support services norms		Available	Available	Available	Available	Available
The facility has adequate arrangement of storage and supply for potable water in		Available	Available	Available	Available	Available

all functional areas						
The facility ensures adequate power backup in all patient care areas as per load		NA	Available	NA	Available	Available
Area of Concern - E Clinical Services						
The facility has defined procedures for registration, consultation and admission of patients.						
The facility has an established procedure for OPD consultation	Every patient is offered a seat and is examined as per clinical condition	Available	Available	Available	Available	Available
The facility has defined and established procedures for maintaining, updating of patients' clinical records and their storage						
Adequate form and formats are available at point of use	Check for the availability of OPD slip, Requisition slips etc.	Available	Available	Available	Available	Available
Register/records are maintained as per guidelines	OPD records are maintained	Available	Available	Available	Available	Available
The facility ensures safe and adequate storage and retrieval of medical records		Available	Available	Available	Available	Available
The facility has defined and established procedures for Emergency Services and Disaster Management						
The facility ensures adequate and timely availability of ambulances services	Check for how ambulances are called and patients are shifted	Available	Available	Available	Available	Available
	Ambulances are equipped	Available	Available	Available	Available	Available
	Ambulance services are registered to three digit number	Available	Available	Available	Available	Available
Maternal & Child Health Services						
The facility has established procedures for Antenatal care as per guidelines						
There is an established procedure for	ANC check-up is done by Qualified	Available	Available	Available	Available	Available

History taking, Physical examination, and counseling of each antenatal woman, visiting the facility.	SBA trained personnel					
The facility has established procedures for postnatal care as per guidelines						
Post partum Care is provided to the mothers	As per guidelines	Available	Available	Available	Available	Available
The facility provides Adolescent Reproductive and Sexual Health services as per guidelines						
The facility provides Promotive ARSH Services	Privacy and confidentiality maintained at ARSH clinic	Available	Available	Available	Available	Available
Area of Concern - F Infection Control						
The facility has defined and Implemented procedures for ensuring hand hygiene practices and antiseptis						
Hand hygiene facilities are provided at point of use	Availability of hand washing Facility at Point of Use	Available	Available	Available	Available	Available
	Availability of running Water	Available	Available	Available	Available	Available
	Availability of antiseptic soap with soap dish/ liquid antiseptic with dispenser.	Available	Available	Available	Available	Available
	Display of Hand washing Instruction at Point of Use	Available	Available	Available	Available	Available
	Availability of Alcohol based Hand rub	Available	Available	Available	Available	Available
The facility ensures standard practices and materials for antiseptis	Availability of Antiseptic Solutions at Dressings room, Immunisation Room	Available	Available	Available	Available	Available
The facility ensures availability of material for personal protection, and facility staff follow standard precaution for personal protection.						
The facility ensures adequate personal protection	Clean gloves are available at point of use	Available	Available	Available	Available	Available

Equipment as per requirements						
	Availability of Masks	Available	Available	Available	Available	Available
The facility has standard procedures for decontamination, disinfection & sterilization of equipment and instruments						
The facility ensures standard practices and materials for decontamination and cleaning of instruments and procedures areas	Decontamination of operating & Procedure surfaces	Available	Available	Available	Available	Available
Physical layout and environmental control of the patient care areas ensures infection prevention						
The facility ensures availability of standard materials for cleaning and disinfection of patient care areas	Cleaning of patient care area with detergent solution	Available	Available	Available	Available	Available
The facility ensures standard practices are followed for the cleaning and disinfection of patient care areas	Staff is trained for spill management	Available	Available	Available	Available	Available
The facility has defined and established procedures for segregation, collection, treatment and disposal of Bio Medical and hazardous Waste.						
The facility Ensures segregation of Bio Medical Waste as per guidelines and 'on-site' management of waste is carried out as per guidelines	Availability of colour coded bins at point of waste generation	Available	Available	Available	Available	Available
	Availability of plastic colour coded plastic bags	Available	Available	Available	Available	Available

	Segregation of different category of waste as per guidelines	Available	Available	Available	Available	Available
	Display of work instructions for segregation and handling of Biomedical waste	Available	Available	Available	Available	Available
	There is no mixing of infectious and general waste	Available	Available	Available	Available	Available
The facility ensures management of sharps as per guidelines	Availability of functional needle cutters	Available	Available	Available	Available	Available
	Availability of puncture proof box	Available	Available	Available	Available	Available
Area of Concern - G Quality Management						
The facility has defined and established organizational framework & Quality policy for Quality Assurance						
The facility has a quality team in place		Available	Available	Available	Available	Available
The facility reviews quality of its services at periodic intervals		Available	Available	Available	Available	Available
The facility has established, documented implemented and maintained Standard Operating Procedures for all key processes and support services.						
Work instructions are displayed at Point of use	Work instruction ANC check-up	Available	Available	Available	Available	Available
	Breast feeding	Available	Available	Available	Available	Available
Fixed day OPD services						
NCD clinic, Geriatric clinic, Disability and palliative care, Family planning services, Mental health clinic (screening), Eye optometry (screening), ENT clinic (screening),	Having a fixed day for each of these services	Available	Available	Available	Available	Available

DOTS centre,
Adolescent
clinic

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3. Laboratory:

NA	Not Available
Available	Available
Partially available	Partially available

Measurable Element	Checkpoint	PHC Tilo khurd	PHC Gwaliplasi a	PHC Panthpiplaa i	PHC Makdon	PHC Tajpur
Area of Concern - A Service Provision						
The facility provides RMNCHA Services						
The facility provides Reproductive health Services	Availability of Laboratory test for RTI/STI	Available	Available	Available	Available	Available
The facility provides Maternal health Services	Availability of Essential tests for ANC	Available	Available	Available	Available	Available
The Facility provides Diagnostic Services, Para-clinical & support services.						
The Facility provides Laboratory Services	Availability of clinical Pathology	Available	Available	Available	Available	Available
	Availability of Routine Haematology Tests	Available	Available	Available	Available	Available
	Blood Grouping & RH Typing	NA	Available	Available	Available	Available
	Availability of Serology Tests (Rapid)	Available	Available	Available	Available	Available
	Availability of Microscopy Tests	Available	Available	Available	Available	Available
	Availability of Water Quality Tests	Available	Available	Available	Available	Available
	Emergency lab services are available for selected tests of haematology, biochemistry & serology 24 X7	Partially available	Available	Partially available	Partially available	Available
Area of Concern B - Patients' Right						
The facility provides the information to care seekers, attendants & community about the available services and their modalities						

The facility has uniform and user-friendly signage system		Available	Available	Available	Available	Available
The facility displays the services and entitlements available in its departments	List of test available with timing of collection of reports are displayed outside laboratory	Available	Available	Available	Available	Available
Area of Concern - C Inputs						
The facility has infrastructure for delivery of assured services, and available infrastructure meets the prevalent norms						
Departments have layout and demarcated areas as per functions	Demarcated sample collection area	Available	Available	Available	Available	Available
	Demarcated testing area	Available	Available	Available	Available	Available
	Demarcated washing and waste disposal area	Available	Available	Available	Available	Available
The facility ensures the physical safety including fire safety of the infrastructure.						
The facility ensures safety of electrical establishment	Laboratory does not have temporary connections and loosely hanging wires	Available	Available	Available	Available	Available
Physical condition of buildings are safe for providing patient care	Work benches are chemical resistant	Available	Available	Available	Available	Available
The facility Ensures fire Safety Measures including firefighting equipment	Laboratory has functional fire extinguisher	Available	Available	Available	Available	Available
The facility has adequate qualified and trained staff, required for providing the assured services to the current case load						
The facility has adequate nursing staff	Availability of one lab technician round the clock	NA	Available	NA	NA	Available

/Paramedic as per service provision and work load						
The facility provides drugs and consumables required for assured services.						
The departments have adequate consumables at point of use	Availability of Stains	NA	Available	Available	Available	Available
	Availability of reagents	NA	Available	Available	Available	Available
	Availability of Processing chemicals	Available	Available	Available	Available	Available
	Availability of Rapid diagnostic Kits	Available	Available	Available	Available	Available
	Availability of glassware	Available	Available	Available	Available	Available
	Consumables for water testing	Available	Available	Available	Available	Available
The facility has equipment & instruments required for assured list of services.						
Availability of equipment & instruments for diagnostic procedures being undertaken in the facility	Instruments for Haematology	Available	Available	Available	Available	Available
	Instruments for Bio chemistry	Available	Available	Available	Available	Available
	Instrument for Microscopy	Available	Available	Available	Available	Available
	Availability of Glucometer	Available	Available	Available	Available	Available
The facility has defined procedures for storage, inventory management and dispensing of drugs in pharmacy and patient care areas						
The facility ensures proper storage of drugs and consumables		Available	Available	Available	Available	Available
There is process for storage of vaccines and other drugs,		Available	Available	Available	Available	Available

requiring controlled temperature						
Area of Concern - E Clinical Services						
The facility has defined and established procedures for maintaining, updating of patients' clinical records and their storage						
The facility ensures safe and adequate storage and retrieval of medical records		Available	Available	Available	Available	Available
Maternal & Child Health Services						
The facility has defined and Implemented procedures for ensuring hand hygiene practices and antiseptis						
Hand hygiene facilities are provided at point of use	Availability of hand hygiene Facility at Point of Use	Available	Available	Available	Available	Available
	Availability of running tap Water	Available	Available	Available	Available	Available
	Availability of antiseptic soap with soap dish/ liquid antiseptic with dispenser.	Available	Available	Available	Available	Available
	Display of Hand washing Instruction at Point of Use	Available	Available	Available	Available	Available
	Hand washing sink is wide and deep enough to prevent splashing and retention of water	Available	Available	Available	Available	Available
The facility ensures availability of material for personal protection, and facility staff follow standard precaution for personal protection.						
The facility ensures adequate personal protection Equipment as per requirements	Clean gloves are available at point of use	Available	Available	Available	Available	Available
	Availability of lab aprons/coats	Available	Available	Available	Available	Available

	Availability of Masks	Available	Available	Available	Available	Available
Physical layout and environmental control of the patient care areas ensures infection prevention						
The facility ensures availability of standard materials for cleaning and disinfection of patient care areas	Availability of cleaning agent as per requirement	Available	Available	Available	Available	Available
The facility has defined and established procedures for segregation, collection, treatment and disposal of Bio Medical and hazardous Waste.						
The facility Ensures segregation of Bio Medical Waste as per guidelines and 'on-site' management of waste is carried out as per guidelines	Availability of colour coded bins at point of waste generation	Available	Available	Available	Available	Available
	Availability of plastic colour coded plastic bags	Available	Available	Available	Available	Available
	Segregation of different category of waste as per guidelines	Available	Available	Available	Available	Available
	Display of work instructions for segregation and handling of Biomedical waste	Available	Available	Available	Available	Available
The facility ensures management of sharps as per guidelines	Availability of functional needle cutters	Available	Available	Available	Available	Available
	Availability of puncture proof box	Available	Available	Available	Available	Available
The facility has established, documented implemented and maintained Standard Operating Procedures for all key processes and support services.						
Work instructions	Work instruction/clinica	Available	Available	Available	Available	Available

are displayed at Point of use	I protocols are displayed					
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4. Indoor areas:

NA	Not Available
Available	Available
Partially available	Partially available

Measurable Element	Checkpoint	PHC Tilo khurd	PHC Gwaliplasia	PHC Panthpiplaa	PHC Makdon	PHC Tajpur
Area of Concern - Patients' Right						
The facility provides the information to care seekers, attendants & community about the available services and their modalities						
The facility has uniform and user-friendly signage system		Available	Available	Available	Available	Available
The facility displays the services and entitlements available in its departments		Available	Available	Available	Available	Available
Information is available in local language and easy to understand		Available	Available	Available	Available	Available
Services are delivered in a manner that is sensitive to gender, religious and cultural needs, and there are no barrier on account of physical, economic, cultural or social status.						
Services are provided in manner that are sensitive to gender	Male & Female beds are separated	Available	Available	Available	Available	Available
The facility maintains privacy, confidentiality & dignity of patient, and has a system for guarding patient related information.						
Adequate visual privacy is provided at every point of care	Availability of screens & Curtains	Available	Available	Available	Available	Available
Confidentiality of patients records and clinical	Patient Records are kept at Secured Place	Available	Available	Available	Available	Available

information is maintained						
Area of Concern - Inputs						
The facility has infrastructure for delivery of assured services, and available infrastructure meets the prevalent norms						
Departments have adequate space as per patient or work load	Adequate area for accommodating Six patients beds	Available	Available	Available	Available	Available
Amenities for Patients & Staff are available as per load	Functional toilets with running water and flush are available	NA	NA	NA	NA	NA
	Availability of TV for entertainment & Health Promotion	NA	NA	NA	NA	Available
Departments have layout and demarcated areas as per functions	Availability of nursing station	Available	Available	Available	Available	Available
The facility has equipment & instruments required for assured list of services.						
Availability of equipment & instruments for examination & monitoring of patients		Available	Available	Available	Available	Available
Availability of equipment & instruments for treatment procedures, being undertaken in the facility		Available	Available	Available	Available	Available
Availability of equipment & instruments for diagnostic procedures being undertaken in the facility		Available	Available	Available	Available	Available
Availability of equipment and instruments for		Available	Available	Available	Available	Available

resuscitation of patients.						
Availability of Equipment for Storage		Available	Available	Available	Available	Available
Availability of functional equipment and instruments for support & outreach services		Available	Available	Available	Available	Available
Departments have patient furniture and fixtures as per load and service provision		Available	Available	Available	Available	Available
Area of Concern - Support Services						
The facility has a established Facility Management Program for Maintenance & Upkeep of Equipment & Infrastructure to provide safe & Secure environment to staff & Users						
Patient care areas are clean and hygienic	Floors, walls, roof, sinks patient care and corridors are Clean	Available	Available	Available	Available	Available
Facility infrastructure is adequately maintained	Fixtures and Patient Furniture i.e., Patient Beds & Mattresses are intact and maintained	Available	Available	Available	Available	Available
Area of Concern – Clinical Services						
The facility has defined and Implemented procedures for ensuring hand hygiene practices and antiseptis						
Hand hygiene facilities are provided at point of use	Availability of hand hygiene Facility at Point of Use	Available	Available	Available	Available	Available
	Availability of running Water	Available	Available	Available	Available	Available
	Availability of antiseptic soap with soap dish/ liquid antiseptic with dispenser.	Available	Available	Available	Available	Available
	Display of Hand washing Instruction at Point of Use	Available	Available	Available	Available	Available

The facility ensures availability of material for personal protection, and facility staff follow standard precaution for personal protection.		Available	Available	Available	Available	Available
The facility ensures adequate personal protection Equipment as per requirements	Clean gloves are available at point of use	Available	Available	Available	Available	Available
	Availability of Masks	Available	Available	Available	Available	Available
The facility has defined and established procedures for segregation, collection, treatment and disposal of Bio Medical and hazardous Waste.						
The facility Ensures segregation of Bio Medical Waste as per guidelines and 'on-site' management of waste is carried out as per guidelines	Availability of colour coded bins at point of waste generation	Available	Available	Available	Available	Available
	Availability of plastic colour coded plastic bags	Available	Available	Available	Available	Available
The facility ensures management of sharps as per guidelines	Availability of functional needle cutters	Available	Available	Available	Available	Available
	Availability of puncture proof box	Available	Available	Available	Available	Available

5. General needs:

NA	Not Available
Available	Available
Partially available	Partially available

Measurable Element	Checkpoint	PHC Tilo khurd	PHC Gwaliplasia	PHC Panthpiplaa	PHC Makdon	PHC Tajpur
Area of Concern – A Service Provision						
The Facility provides Diagnostic Services, Para-clinical & support services.						
The facility provides MMU services	Availability of mobile medical unit	Available	Available	Available	Available	Available
Area of Concern B – Patients' Right						
The facility provides the information to care seekers, attendants & community about the available services and their modalities						
The facility has uniform and user-friendly signage system	Direction to PHC is displayed from the Access road	Available	Available	Available	Available	Available
	All functional areas identified by their respective signage	Available	Available	Available	Available	Available
	Name of the facility prominently displayed at front of hospital building	Available	Available	Available	Available	Available
	Facility lay out with Directions to different departments displayed	Available	Available	Available	Available	Available
	All signage are in uniform colour & user friendly	Available	Available	Available	Available	Available
The facility displays the services and entitlements available in its departments	Entitlement under different schemes are displayed	Available	Available	Available	Available	Available
	Important numbers like MO I/C, ANM, ambulance, Nearest FRU, etc. are displayed	Available	Available	Available	Available	Available
	List of sub centre catered	Available	Available	Available	Available	Available

	by PHC is displayed					
The facility has established citizen charter, which is followed at all levels	Citizen Charter is prominently displayed	Available	Available	Available	Available	Available
	Citizen Charter Includes the Cycle time for Critical Processes	Available	Available	Available	Available	Available
	Citizen Charter includes Rights & Responsibilities of Patients	Available	Available	Available	Available	Available
The facility has defined and established grievance redressal system in place	Availability of complaint box and display of process for grievance redressal and whom to contact is displayed	Available	Available	Available	Available	Available
Services are delivered in a manner that is sensitive to gender, religious and cultural needs, and there are no barrier on account of physical, economic, cultural or social status.						
Services are provided in manner that are sensitive to gender	Facility has separate toilets for male & female	NA	Available	Available	Available	Available
Access to facility is provided without any physical barrier	Availability of Wheel chair or stretcher for easy Access	Available	Available	Available	Available	Available
Area of Concern - C Inputs						
The facility has infrastructure for delivery of assured services, and available infrastructure meets the prevalent norms						
The facility has infrastructure for intramural and extramural communication	Availability of Telephone connection	Available	Available	Available	Available	Available
	Availability of internet connection	NA	NA	NA	NA	NA

The facility Ensures fire Safety Measures including firefighting equipment	Fire exit signs are displayed at critical areas	Available	Available	Available	Available	Available
The facility has adequate qualified and trained staff, required for providing the assured services to the current case load		NA	Available	NA	NA	Available
The facility has adequate medical officers as per service provision and work load	Availability of Allopathic Medical Officer (M.B.B.S)	Available	Available	Available	Available	Available
	Availability of AYUSH medical officer	Available	Available	Available	Available	Available
The facility has adequate nursing staff /Paramedic as per service provision and work load	Availability of at least four nursing staff	NA	NA	NA	NA	Available
	Availability of two lab technician	NA	NA	NA	NA	Available
	Availability of at least one pharmacist	Available	Available	Available	Available	Available
The facility has adequate Health workers as per requirement	Availability of at least one lady health visitor	Available	Available	Available	Available	Available
	Availability of at least one Male health worker	Available	Available	Available	Available	Available
The facility has adequate support staff	Availability of at least one Accountant / Data Entry Operator	Available	Available	Available	Available	Available
	Availability of at least three	Available	Available	Available	Available	Available

	housekeeping staff					
	Availability of at least one security staff	NA	NA	NA	NA	NA
The facility provides drugs and consumables required for assured services.						
The facility has equipment & instruments required for assured list of services.						
Availability of equipment & instruments for examination & monitoring of patients		Available	Available	Available	Available	Available
Availability of equipment & instruments for treatment procedures, being undertaken in the facility		Available	Available	Available	Available	Available
Availability of equipment & instruments for diagnostic procedures being undertaken in the facility		Available	Available	Available	Available	Available
Availability of equipment and instruments for resuscitation of patients.	AEFI kit and first aid	Available	Available	Available	Available	Available
Availability of Equipment for Storage	Availability of ILR & Deep freezer for cold chain	Available	Available	Available	Available	Available
Availability of functional equipment and instruments for support & outreach services	Equipment for Cleaning	Available	Available	Available	Available	Available
	Availability of computer for HMIS and MCTS reporting	Available	Available	Available	Available	Available
Departments have patient furniture and fixtures as per		Available	Available	Available	Available	Available

load and service provision						
Area of Concern - D Support Services						
The facility ensures availability of diet, linen, water and power backup as per requirement of service delivery & support services norms						
The facility has adequate arrangement storage and supply for portable water in all functional areas	RO/ Filters are available for potable drinking water	Available	Available	Available	Available	Available
The facility ensures adequate power backup in all patient care areas as per load	Power backup is available in all critical areas	NA	Available	NA	Available	Available
	Availability of generators for power back up	NA	Available	NA	Available	Available
Area of Concern - E Clinical Services						
The facility has defined and established procedures for maintaining, updating of patients' clinical records and their storage						
The facility ensures safe and adequate storage and retrieval of medical records	PHC has designated and secure place to keep Records including Patient Records	Available	Available	Available	Available	Available
Area of Concern - F Infection Control						
The facility has defined and Implemented procedures for ensuring hand hygiene practices and antiseptis						
Hand washing facilities are provided at point of use		Available	Available	Available	Available	Available
Physical layout and environmental control of the patient care areas ensures infection prevention		Available	Available	Available	Available	Available
The facility ensures availability of standard	Cleaning of patient care area with	Available	Available	Available	Available	Available

materials for cleaning and disinfection of patient care areas	detergent solution					
The facility has defined and established procedures for segregation, collection, treatment and disposal of Bio Medical and hazardous Waste.		Available	Available	Available	Available	Available
The facility ensures transportation and disposal of waste as per guidelines	Display of Bio Hazard sign at the point of storage and generation	Available	Available	Available	Available	Available



Chapter 5 : **Social Return on Investment (SROI) for Healthy Villages**

Chapter 5: Social Return on Investment (SROI)

The process and methodology of Social Return on Investment (SROI) entails the quantification of the social impact generated by projects, programmes, and policies. This assists funders in determining the monetary value of the social and environmental benefits resulting from the initiative. SROI goes beyond conventional financial metrics to encompass social and financial value. In this study, we have evaluated the value of the programme's actual outcomes using data obtained from primary surveys, Management Information Systems (MIS), and industry benchmarks.

INR 1.32/- social value generated from the programme on every investment of INR 1

To enhance the Social Return on Investment (SROI) of the project, despite its short 4-month duration and high initial costs, strategies such as extending the project period, reducing input costs, maximizing social outcomes within the timeframe, considering non-financial benefits, and evaluating long-term impacts should be employed. By addressing these factors, the project can better demonstrate its value relative to the investment made.

Financial Proxies			
Stakeholder	Indicator	Financial proxy	Source
Beneficiaries	Doctor's Consultation fees	Average savings on Doctor's consultation fees	Primary study
Beneficiaries	Travelling to hospital cost	Average savings on travelling to hospital	Primary study
Beneficiaries	Average savings on medicinal cost	Average savings on treatment costing	Primary study

Table 5: Indicators for SROI

Social Return on Investment		
Year	FY 2022-2023	FY 2023-24
India Inflation Rate (Source IMF)	6.70%	5.40%
Discounted Rate Considered		6.05%
Total Input Cost		INR 1,16,00,000
Total Net Impact		INR 1,62,33,809.4
Net Present Value (NPV)		INR 15,307,693.92
SROI		1.32

Table 6: SROI Calculations



Chapter 6 : Way Forward and Recommendations

Chapter 6: Way Forward and Recommendations

In enhancing the operational efficiency of PHCs and CHCs, numerous recommendations have been put forth with the goal of promoting community involvement and guaranteeing the effective upkeep of vital facilities and equipment. The following initiatives emphasise the importance of community engagement and ownership for the ongoing success of healthcare interventions.

- **Establishment of a Community Contribution Mechanism**
 - Establish a committee comprising community members to oversee the maintenance of PHCs.
 - Involving stakeholders, particularly Panchayat members, in taking responsibility for ensuring cleanliness and hygiene at these healthcare facilities.
 - The Panchayat can play a pivotal role in encouraging community members to actively participate in and streamline this maintenance process.
 - Assign the regular upkeep of essential equipment, such as computers and RO systems provided by ICICI Lombard, to dedicated community members or teams.
- **Provision of Equipment:** Several stakeholders, including Nurses and Medical Officers across different PHCs, raised a notable concern regarding the inadequacy of medical equipment and diagnostic services such as X-ray and sonography services for patient facilitation and also the IT equipment for documentation of their processes. The consensus among these stakeholders is that an increase in IT resources would significantly contribute to the efficiency and streamlining of their documentation procedures. By addressing this need, the PHCs aim to enhance their overall operational effectiveness and provide more seamless healthcare services to the community.
- **Brand Awareness:** While awareness about ICICI Lombard's initiatives exists, there is a need to further increase visibility. Implement additional outreach measures to ensure a broader and more comprehensive understanding of ICICI Lombard initiatives among the community. This proactive approach will foster a more impactful connection between the community and ICICI Lombard's healthcare interventions.



CSRBOX & NGOBOX

806-808, Shivalik Satyamev
Near Vakil Saheb Bridge, Bopal Rd,
Bopal, Ahmedabad, Gujarat 380058