

Caring Hands: A CSR Initiative

By ICICI Lombard General Insurance Company Limited

Impact Assessment Report | FY 2019-2020



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Disclaimer for the Impact Assessment Report

- This report has been prepared solely for the purpose set out in the Memorandum of Understanding (MoU) signed between Renalysis Consultants Pvt Ltd (CSRBOX) and ICICI Lombard General Insurance Company Limited dated April 2021 to undertake the Impact Assessment of their programme 'Caring Hands' implemented in the financial year 2019-20.
- This impact assessment is in pursuant to the Companies (Corporate Social Responsibility Policy) Amendment Rules, 202, notification dated 22nd January' 2021.
- This report shall be disclosed to those authorized in entirety only without removing the disclaimers.
- CSRBOX has not performed an audit and does not express an opinion or any other form of assurance. Further, comments in our report are not intended, nor should they be interpreted to be legal advice or opinion.
- This report contains analysis by CSRBOX considering the publications available from secondary sources and inputs gathered through interactions with the leadership team of ICICI Lombard, project beneficiaries and various knowledge partners. While the information obtained from the public domain has not been verified for authenticity, CSRBOX has taken due care to obtain information from sources generally considered to be reliable.
- In preparing this report, CSRBOX has used and relied on data, material gathered through the internet, research reports, and discussions with personnel within CSRBOX as well personnel in related industries.
- **With Specific to Impact Assessment of Caring Hands under ICICI Lombard (FY2019-20), CSRBOX:**
 - Has neither conducted an audit, due diligence nor validated the financial statements and projections provided by the ICICI Lombard;
 - Wherever information was not available in the public domain, suitable assumptions were made to extrapolate values for the same;
 - CSRBOX must emphasize that the realization of the benefits/improvisations accruing out of the recommendations set out within this report (based on secondary sources), is dependent on the continuing validity of the assumptions on which it is based. The assumptions will need to be reviewed and revised to reflect such changes in business trends, regulatory requirements, or the direction of the business as further clarity emerges. CSRBOX accepts no responsibility for the realization of the projected benefits;
 - CSRBOX's analysis is based on the prevailing COVID-19 conditions with a constrained sampling approach. While CSRBOX has taken due care in the data-collection, data-cleaning, and qualitative and quantitative analysis, the readers of the report must keep in mind the limitations of the constrained sampling, imposed by the current pandemic situation;
 - The premise of an impact assessment is 'the objectives' of the project along with output and outcome indicators pre-set by the program design and implementation team. CSRBOX's impact assessment framework was designed and executed in alignment with those objectives and indicators.

Executive Summary

Childhood vision impairment is a severe public health issue but it hasn't received due attention. Early eye-screening interventions with school-going children can be proved effective to address the issue. This report maps the impact created through the interventions of the 'Caring Hands' project in FY 2019-20.

The project performance and impacts have been analysed in the following four key areas:



Inclusiveness

Strong inclusiveness, excellent coverage

50% of female students coverage in the camps

95% children come from the family with monthly income less than INR 20,000

The program has covered **138 cities/towns** as a part of the initiative from 22 states



Relevance

Highly relevant considering majority of students never visited doctors for eye-care

72% of children were experiencing eye problems but they were unaware of the same

Majority of the families have been able to leverage the learnings from the program to follow standard practices to keep eyes healthy

Ophthalmologists and doctors involved in the eye-camps mentions about the high relevance of the program



Impact Created

High perceived value in the program, overall guidance and solutions provided

72% of the families see the value of such initiative

72% of the families feel that the children are able to focus more on studies after the eye screening camp

35% of the kids have got rid of the vision related problems such as headache and strain on eyes

94% of the children and **98%** parents were sensitized with the general healthy eye practices through the program



Effectiveness

All involved beneficiaries and stakeholders highly appreciate the program

36% children stated that the solution and guidance provided by ICICI Lombard is very useful

41% of parents stated that solutions and guidance provided by ICICI Lombard is very useful

2500+ employees volunteered for the program and learned various soft skills

SROI of INR 2.04 indicates that the program is helping in the brand awareness for ICICI Lombard

Background

According to WHO, globally, at least 2.2 billion people have a near or distance vision impairment. Among this almost half of the cases, vision impairment could have been prevented or has yet to be addressed¹. Visual impairment is defined as uncorrected visual acuity less than 6/12 (20/40) in the better eye and Blindness is defined as uncorrected Visual Acuity (VA) less than 6/60 in the better eye with available correction.

Children constitute three percent of the world's blind population, and this has not been given its due importance compared to other causes of blindness and visual impairment. However, if childhood blindness is measured in blind-person years, it is second only to cataract blindness. Nearly 40 million people in India, including 1.6 million children, are blind or visually impaired due to uncorrected refractive error, and many of them belong to underprivileged areas. It is estimated that at least 200,000 to 300,000 children in India have severe visual impairment or blindness and approximately 15,000 are in special schools for the blind. This contributes significantly to a total number of disability-adjusted life years lost, social and functional challenges, and a lifelong burden on the child and caregivers².

In other words, India is home to over 20 percent of the world's blind population, unfortunately, it is also home to the largest number of blind children in any one country³. As per the Vision 2020 report, in India⁴, it is estimated that 2-3 % of school children in rural areas have a refractive error. In the urban areas, the proportion is even higher. A school health screening survey conducted with 1,55,584 children of class KG to 12 by Jarma Wellness in 2019 found that potentially 1 in every 2 children may need eyeglasses⁵. One study shows that 5.1% of children in schools had visual acuity of <6/12 in the better eye. Another study showed the prevalence of myopia to be 7.4% in the age group of 5-15 years in the urban area.

Impaired vision is associated with a range of consequences including difficulties performing activities of daily living, reduced mobility, higher risk of depression, reduced educational outcomes, impaired workplace productivity, decreased quality of life, increased risk of falls, higher levels of dependency, increased need for informal and formal care, and an increased need for healthcare. All of these lead to an economic burden as well for individuals, health systems, and society⁶. For instance, the annual global costs of productivity losses associated with vision impairment from uncorrected myopia and presbyopia alone were estimated to be US\$ 244 billion and US\$ 25.4 billion, respectively⁷. Several studies report that children with uncorrected refractive errors have lower scores on a variety of motor and cognitive tests and that improvements in reading may occur when vision problems are corrected⁸.

¹ <https://www.who.int/news-room/fact-sheets/detail/blindness-and-visual-impairment>

² https://journals.lww.com/ijo/Fulltext/2018/66100/Clinical_profile_of_childhood_blindness_and.17.aspx

³ <https://www.expresshealthcare.in/public-health/india-is-home-to-over-20-per-cent-of-the-worlds-blind-population/417470/>

⁴ <https://www.vision2020india.org/wp-content/uploads/2016/09/vision-screening-in-school-children-manual-1.pdf>

⁵ <https://www.indiatoday.in/education-today/news/story/schoolchildren-health-report-shows-obesity-vision-problems-tooth-decay-biggest-health-problems-html-1494276-2019-04-04>

⁶ <https://bmjopen.bmj.com/content/bmjopen/10/9/e036689.full.pdf>

⁷ <https://www.who.int/news-room/fact-sheets/detail/blindness-and-visual-impairment>

⁸ <https://www.bmj.com/content/349/bmj.g5740>

Poverty and blindness are believed to be intimately linked, with poverty predisposing people to blindness. People from low-income backgrounds are more likely to become blind due to the lack of access to and ability to pay for services⁹. Blindness also exacerbates poverty by limiting employment opportunities, or by incurring treatment costs. Evidence demonstrates that eradicating blindness and restoration of sight not only reduces poverty but also enables a better quality of life for communities and positively impacts the GDP of nations. The benefits of addressing avoidable blindness appropriately have enormous economic and mental health implications, not only for the people living with visual impairments but also for those around them. The enhanced sight has been proven to improve health and well-being, promote workforce participation, and even advance educational attainment for school children. Interventions around eye care fall in alignment with various SDGs¹⁰.



The American Optometric Association (AOA) recommends children have their first eye exam at six months of age. The child's next eye exams should take place at age of 3 years, then at age, 5-6 years and after that annually. Roughly 80% of what a child learns before age 13 is presented visually, so good vision is necessary for optimal learning. Children born with strabismus can cause incomplete visual development (amblyopia or lazy eye) and if not detected and treated early, this can cause permanent visual disability¹¹. Spectacles provide safe and inexpensive treatment. NPCBVI also suggests that eye-screening interventions with school-going children can be proved effective and also easing the burden on logistics and finance¹².

As a part of its CSR initiative, ICICI Lombard General Insurance Company Limited launched Caring Hands in 2011. With the initiative entering its 10th year, more than 2 lakh¹³ school-going children of age 9-12 have been reached out for eye screening, eye care counselling, and spectacles distribution to those in need. Under Caring Hands, annual eye screening camps are organised in government and municipal schools for underprivileged children with the support of ophthalmologists. Caring Hands is one of its kind programs, as the whole initiative is implemented by ICICI Lombard employees as a part of their employee volunteering activities.

A study ¹⁴commissioned by The Fred Hollows Foundation found that USD 4 of economic gain can be made for every USD 1 spent on eye healthcare in developing countries and that eye health stimulates the broader economy and brings life-changing benefits to individuals and their families. Without it, vision loss continues to cost the global economy an estimated USD 168 billion a year in lost productivity. Hence, Investing in eye health has the potential to bring about transformative social change.

⁹ <https://apps.who.int/iris/bitstream/handle/10665/328717/9789241516570-eng.pdf>

¹⁰ <https://www.iapb.org/advocate/eye-health-and-sdgs/>

¹¹ <https://visionease.com/blog/2017/07/31/eye-exams-children/>

¹² <https://main.mohfw.gov.in/sites/default/files/Annual%20Report%202020-21%20English.pdf>

¹³ Senior Management team of ICICI Lombard

¹⁴ <https://www.hollows.org/Upload/FHFV3/Media/au/pdf/Other%20file%20downloads/PwC-Investing-in-Vision-Summary-Brochure.pdf>

Impact Assessment Design and Approach for Caring Hands Initiative

Objectives

- Understanding the need of the program
- Assessment of the program implementation approach (keeping the period-specific limitations in mind)
- Assess the impact of the program as per the goals and objectives
- Insights to improve the quality of the interventions, approach plan, and market linkages
- Documentation of a few case studies

Pillars of the Impact Assessment

- **Relevance:** Outline relevance of the program by understanding the socio-economic background of the beneficiaries
- **Effectiveness:** Analyse the program life cycle and assess the effectiveness of the program in achieving the outcome goals
- **Impact:** Document key impact areas on beneficiaries
- **Sustainability:** Conduct dialogues with stakeholders to strengthen the program

Methodology

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

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

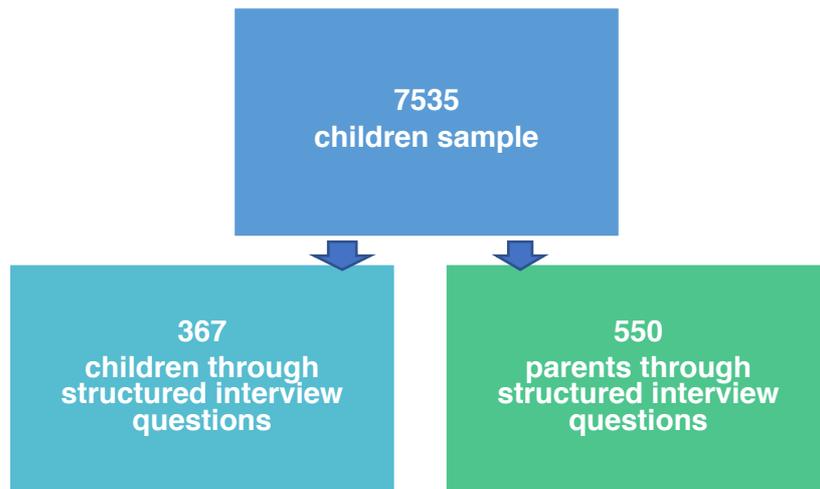
Secondary Sources of Data: ICICI Lombard's internal MIS data of the coverage or other literature available and various other secondary sources for the benchmarking study and impact assessment framework.

Study Design	Data Collection	Analysis and Reporting
<ul style="list-style-type: none">• Design of analysis framework and identifying key impact indicators• Developing data collection tools and conducting pilot	<ul style="list-style-type: none">• Field Schedule Preparation• Training of Field Team• Data Collection and Entry• Data Monitoring on Daily Basis	<ul style="list-style-type: none">• Data Collection and Cleaning• Quantitative and Qualitative Data Analysis• Report Making

Mapping of Theory of Change

Implementation of the programme		Effect of the programme	
Key Activities	Output Indicators	Outcome Indicators	Impact Indicators
Mobilisation and Pre-planning	<p>No. of captains identified</p> <p>No. of employee volunteers registered</p>	<p>Mapping the government/municipal schools in 5km radius of ICICI Lombard offices</p> <p>Approvals from the school</p> <p>Identification and onboarding of ophthalmologist/doctor</p>	<p>Increased equitable access to eye screening of children who otherwise came across the eye-related issues later in life and when the problem becomes too large to cure.</p>
Eye-screening camp	<p>No. of camps conducted across locations where ICICI Lombard have presence.</p> <p>No. of children actively participated in the camp.</p>	<p>Improved understanding of eye-care practices within the target group</p> <p>Diagnosis of any vision challenges</p>	<p>Increase in school attendance after the camp</p> <p>Increased awareness among children on eye-care</p> <p>Enhance learning and upskilling activity for employees</p>

Sampling Approach

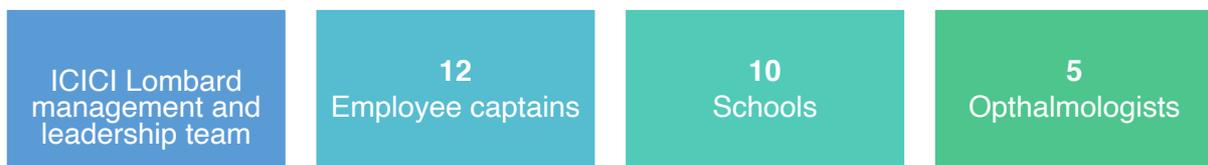


Note: the sample size of 7535 children are the cases with whom vision impairment solution and guidance was provided.



Considering the limitations with respect to availability of correct and active mobile number of parent and children, efforts were made to cover sample coverage with above approach.

Also, the following category of respondents were covered in the study through virtual interactions:

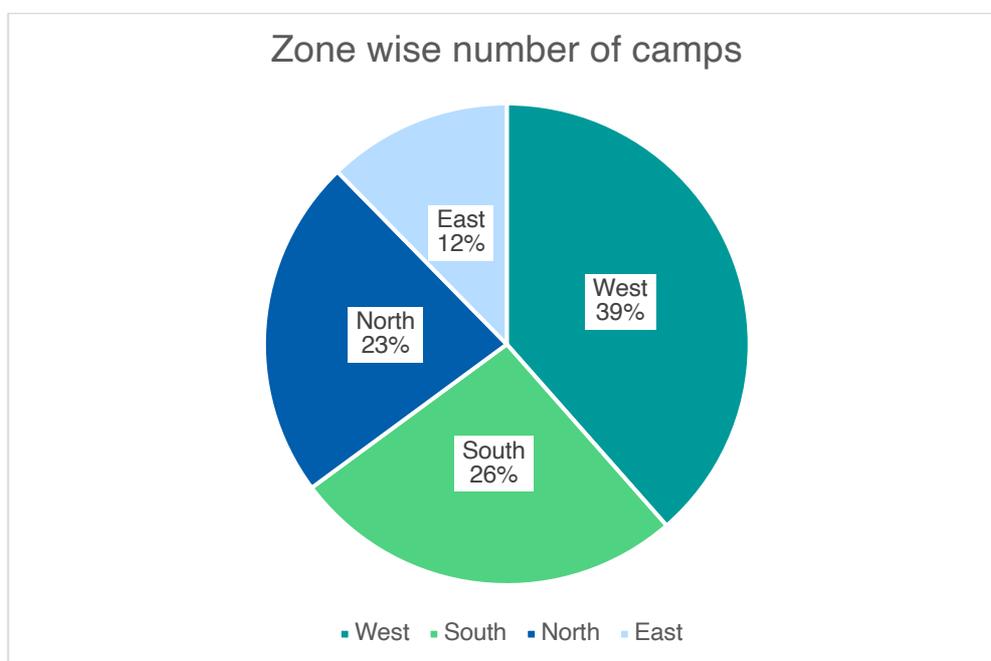
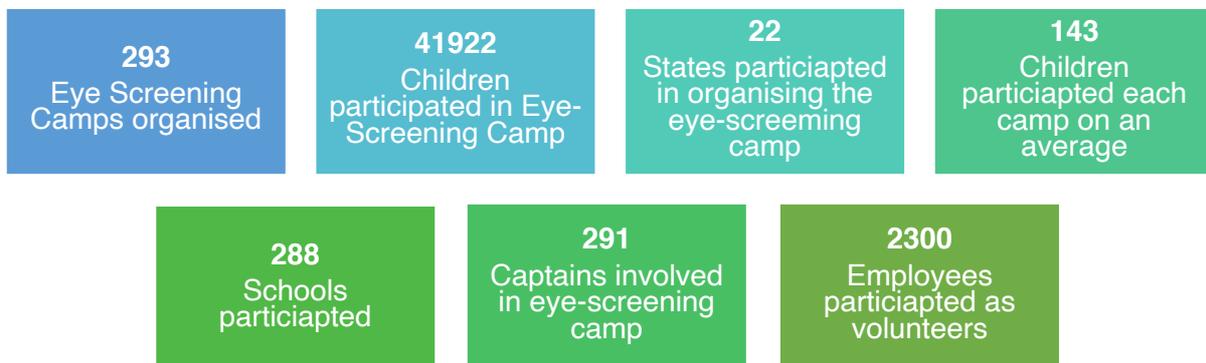


Execution of Data Collection

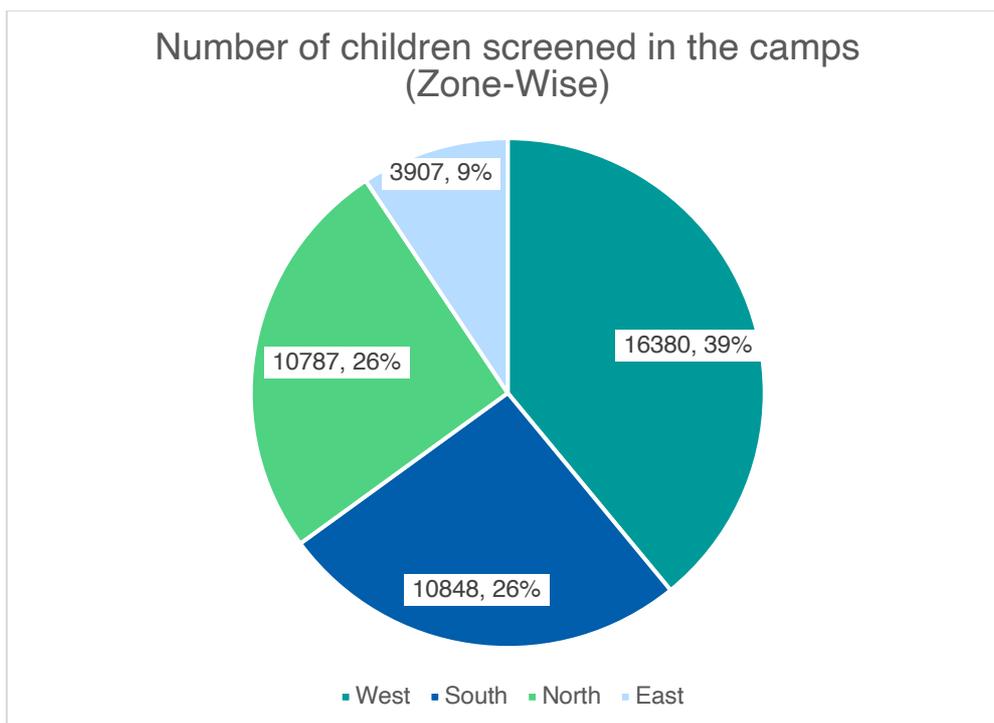
Stakeholder	Data Collection Tool		Sample Size & Distribution
	Quantitative	Qualitative	
Top management and core team of the ICICI Lombard	-	Open Discussion	2
Children	Survey (Impact Assessment and Rol)	Case Studies	Virtual - 375
Parents	Survey (Impact Assessment, Salary and Rol)		Virtual - 587
Captains/Employees	-	Semi-structured Interview	Virtual - 12
Schools	-	Semi-structured Interview	Virtual - 7
Doctors/Ophthalmologists	-	Semi-structured Interview	Virtual - 5

Initiative in numbers

Caring Hands- Impact in numbers (FY 2019-20)



In FY 2019-20, in total 293 camps were organised, of which 39% of camps were conducted in the west zone followed by 26%, 23%, and 12% in the south, north, and east zone.



Out of 41,922 students screening in camps, 39% of students were screened in the west zone followed by 26%, 26%, and 9% in the south, north, and east zone respectively. On average 143 children participated in one camp.

Table 1: State-wise screening of children in the camps

Zone	State	Number of camps	Total number of children screened	State wise average number of children screened per camp
West	Maharashtra	85	12966	153
	Gujarat	22	2776	126
	Madhya Pradesh	4	535	134
	Goa	2	103	52
South	Telangana	28	4684	167
	Karnataka	20	2426	121
	Tamil Nadu	17	2347	138
	Kerala	7	651	93
	Andhra Pradesh	5	740	148
North	Delhi (NCR)	30	6234	208
	Uttar Pradesh	10	1175	118
	Rajasthan	8	984	123
	Punjab	5	617	123

Zone	State	Number of camps	Total number of children screened	State wise average number of children screened per camp
	Haryana	4	467	117
	Uttaranchal	4	637	159
	Chandigarh (UT)	2	402	201
	Himachal Pradesh	2	93	47
	Jammu & Kashmir	2	178	89
East	Bihar	12	1159	97
	West Bengal	11	1162	106
	Odisha	7	878	125
	Jharkhand	6	708	118
Total		293	41922	143

Out of all the zones, maximum states were covered in the north zone i.e., 9 states followed by south, east and west zones. Out of all the 22 states covered, maximum children were screened in Maharashtra, and minimum children were screened in Himachal Pradesh. The graphic below summarises the camp reach of 138 locations:

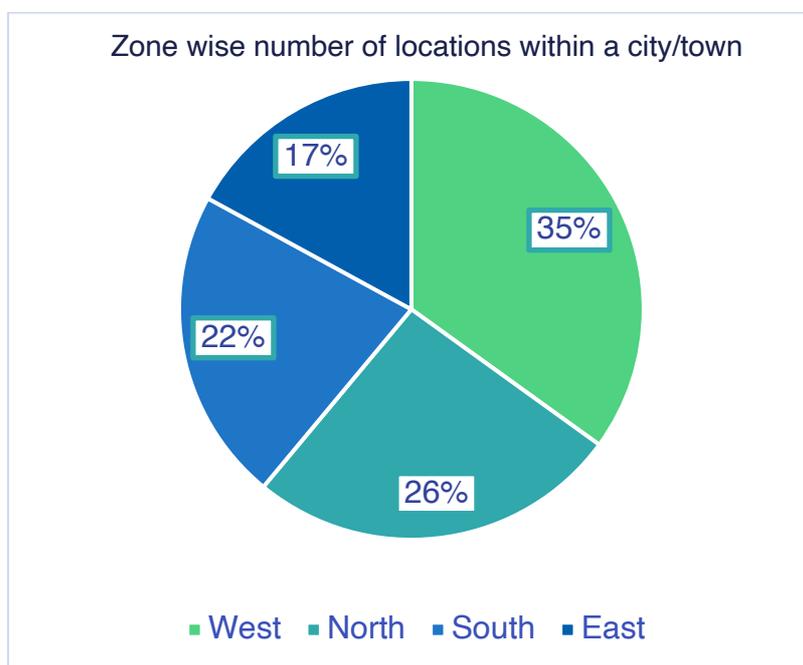


Table 2: Zone wise no. of locations within a city / town

State	No. of Locations
Maharashtra	27
Gujarat	16
Madhya Pradesh	4
Goa	1
Telangana	3
Karnataka	8
Tamil Nadu	8
Andhra Pradesh	4
Kerala	7
Delhi (NCR)	12
Uttar Pradesh	6
Rajasthan	4
Uttaranchal	2
Punjab	5
Haryana	3
Chandigarh (UT)	1
Jammu and Kashmir	1
Himachal Pradesh	2
West Bengal	5
Bihar	8
Odisha	6
Jharkhand	5

138 Locations covered as a part of Caring Hands Initiative on Pan-India level for organising the Eye-Screening Camps

35% Of the total locations where the camps were organised are in West Zone out of 138 locations

Maharashtra, Gujarat and Delhi (NCR) had highest number of camps organised 27, 16 and 12 locations respectively.

Table 3: State-wise children screened and supported with vision impairment related guidance and solutions

State	No. of Children screened	Percentage of Children screened	No. of Children supported with vision impairment related guidance and solutions	Percentage of Children supported with vision impairment related guidance and solutions
Maharashtra	12966	31%	2556	20%
Delhi (NCR)	6234	15%	1477	24%
Telangana	4684	11%	843	18%
Gujarat	2776	7%	438	16%
Karnataka	2426	6%	288	12%
Tamil Nadu	2347	6%	567	24%
Uttar Pradesh	1175	3%	161	14%
West Bengal	1162	3%	158	14%
Bihar	1159	3%	128	11%
Rajasthan	984	2%	106	11%
Odisha	878	2%	93	11%
Andhra Pradesh	740	2%	106	14%
Jharkhand	708	2%	103	15%
Kerala	651	2%	102	16%
Uttaranchal	637	2%	93	15%
Punjab	617	1%	56	9%
Madhya Pradesh	535	1%	52	10%
Haryana	467	1%	99	21%
Chandigarh (UT)	402	1%	61	15%
Jammu & Kashmir	178	0%	24	13%
Goa	103	0%	23	22%
Himachal Pradesh	93	0%	3	3%
Total	41922	100%	7537	18%

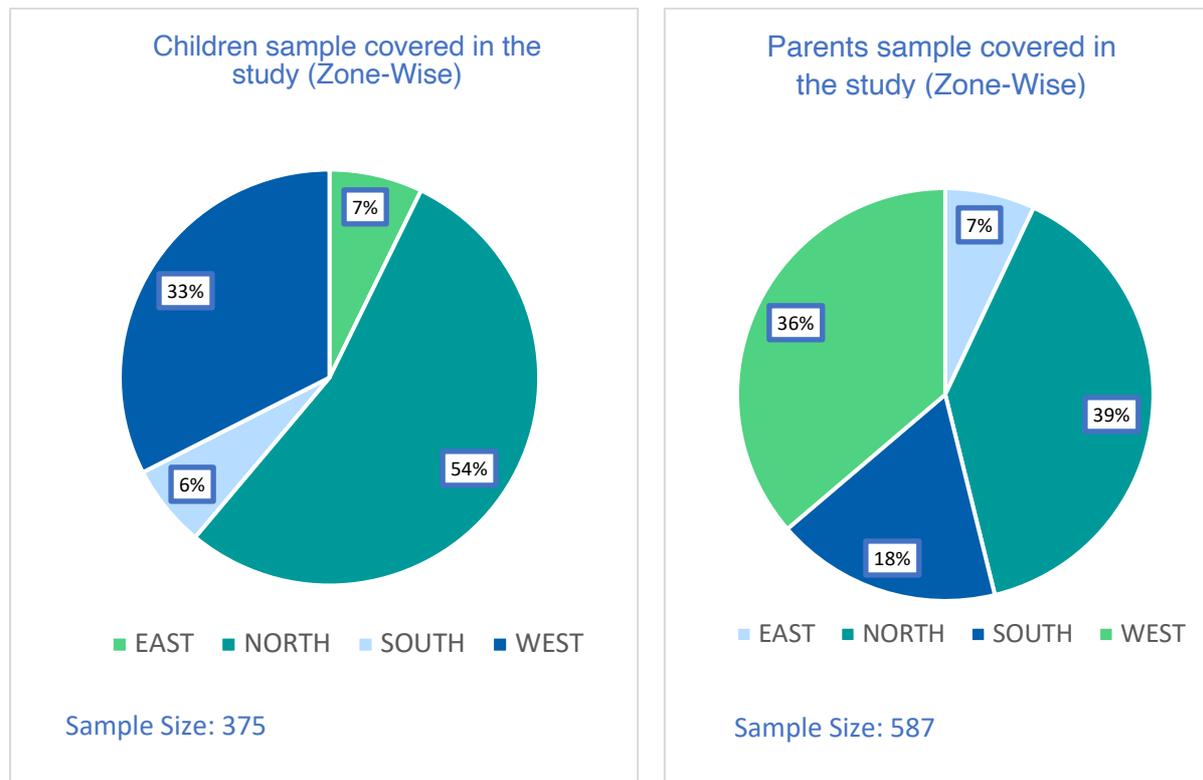
Of the total 41922 children, 7537 children (approx. 18%) were further supported with vision impairment related guidance and solutions

Scale of the initiative



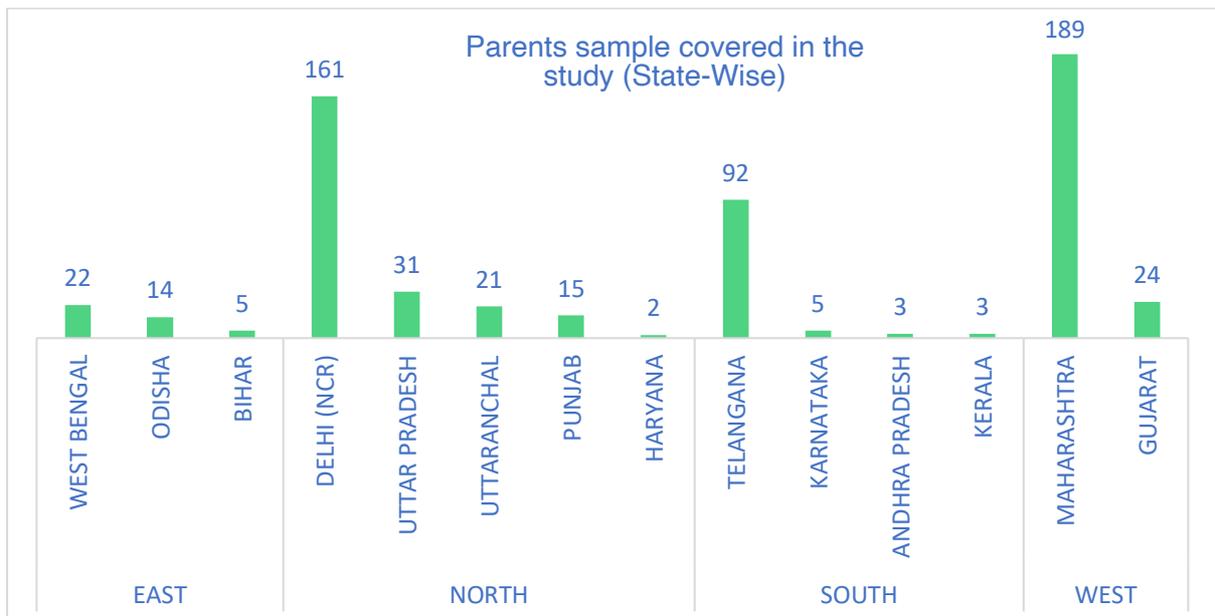
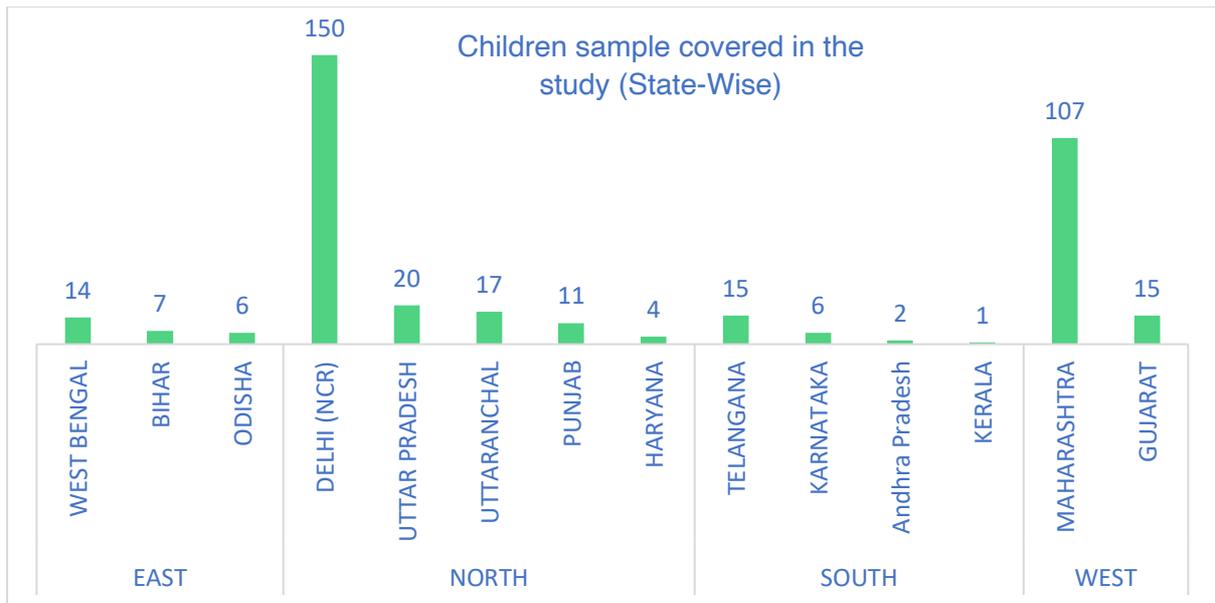
In FY 2019-20, a total of 291 captains were involved in the program along with approximately 2300 employees (considering 8-10 employees per location¹⁵) to coordinate for the camp in 288 schools participated in the program. Employees learned various skills and felt happy for participating in a social cause.

Sample Coverage for Primary Survey

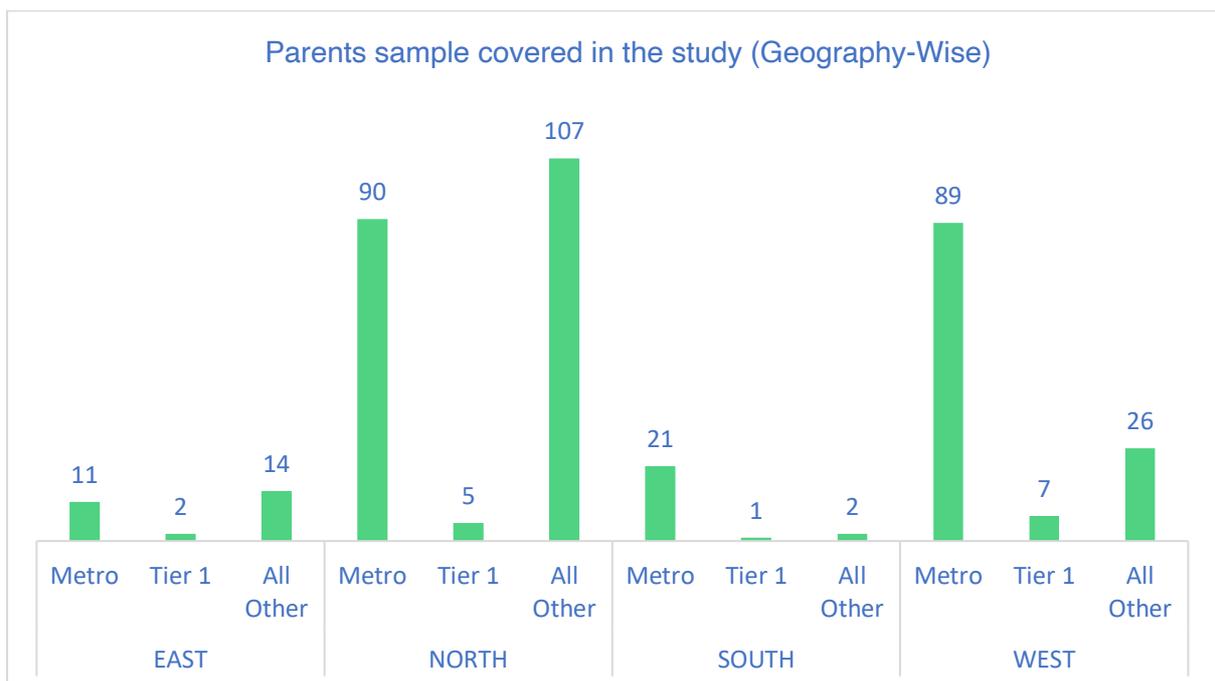
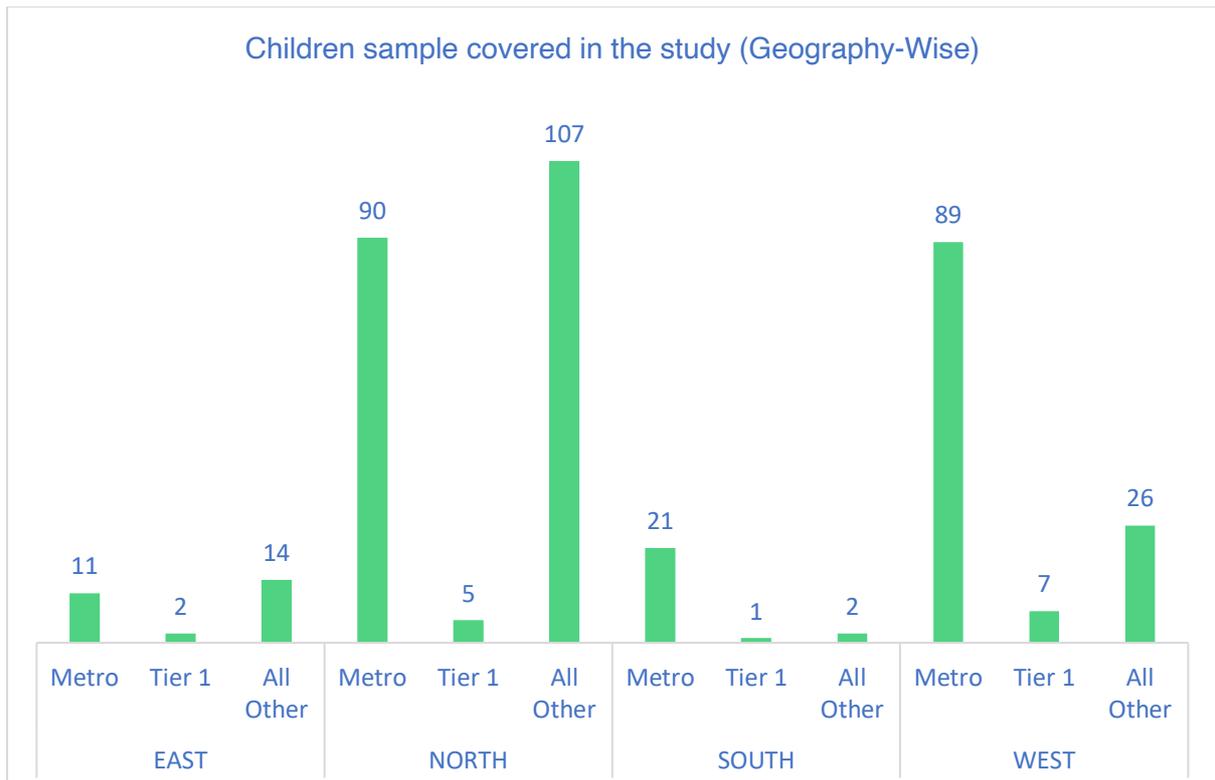


*Note: Samples of both the categories were covered from all the four zones. Considering both the parents and the children’s samples together, the data collected is representative of the population within the zone.

¹⁵ Based on survey with Captains



*Note: A total of 14 states were covered as part of the study. All the states having major population of beneficiaries are covered in the survey.



*Note: Definition used for categorization of cities

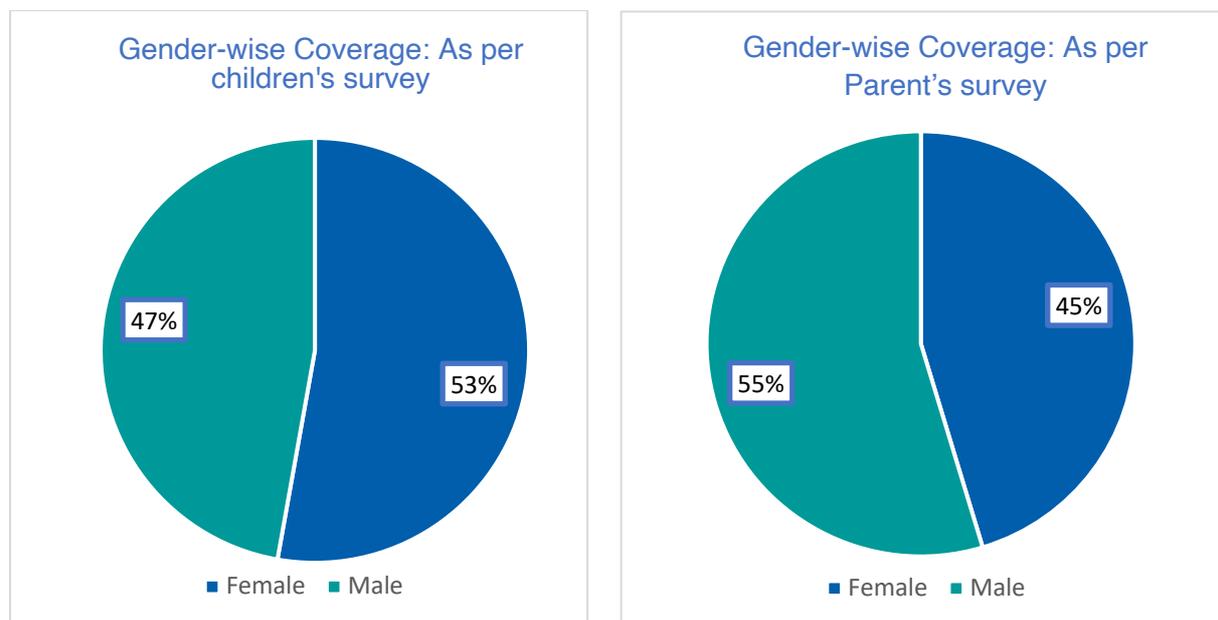
- Metro: Delhi, Mumbai, Kolkata, Chennai, Bangalore, and Hyderabad
- Tier 1: State capital or cities having a population of more than 50 lacs
- All Other: All remaining cities or town

Key Insights

This section brings forth the detailed findings around the performance and impacts of the ICICI Lombard's initiative 'Caring Hands'. The results are derived from the responses received for the trainee questionnaire, insights from the interactions with other stakeholders, and the data available through secondary research.

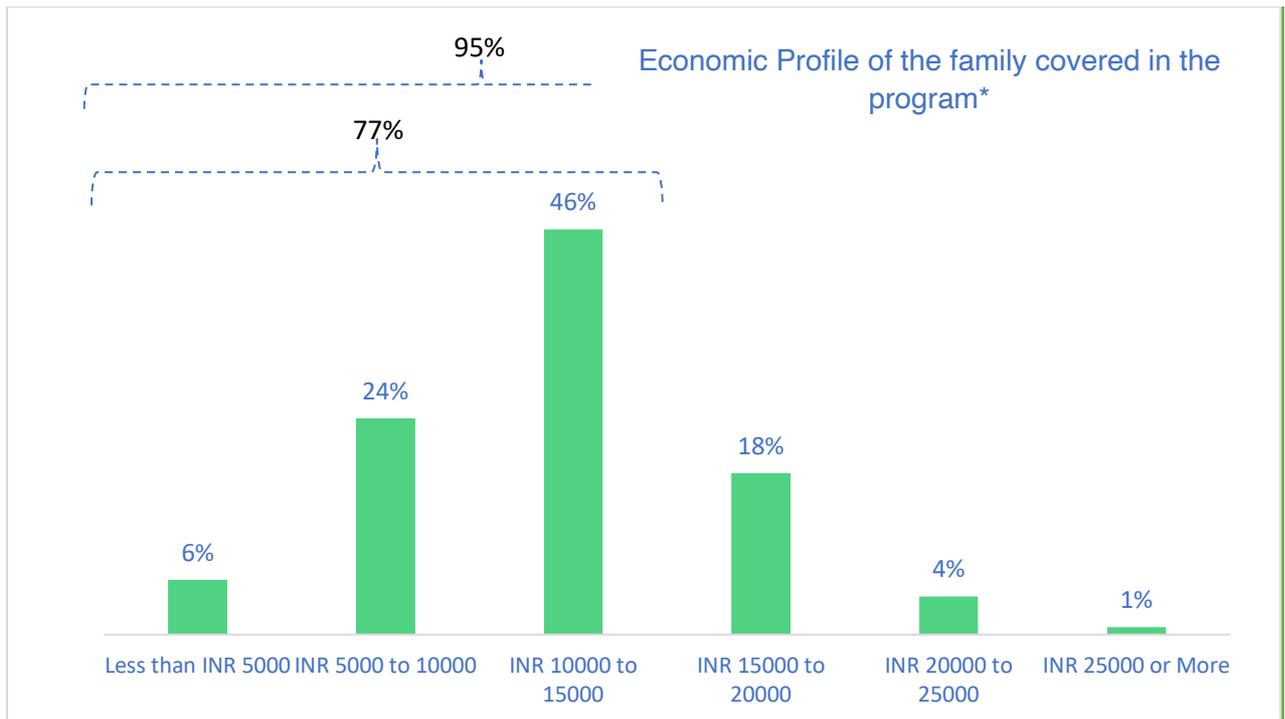
Inclusiveness

Inclusiveness in this programme is captured considering the demographic profile of the beneficiaries including gender, economic profile, and geographic spread of the centres. These components indicate that the programme caters to heterogeneity amongst the beneficiaries irrespective of the varying socio-economic character.



Based on the survey with children and parents, it is evident that the program has a good coverage of both the gender. Approximately 50% of the children are female students.

Note: sample size of students is 375 and of parents is 587.



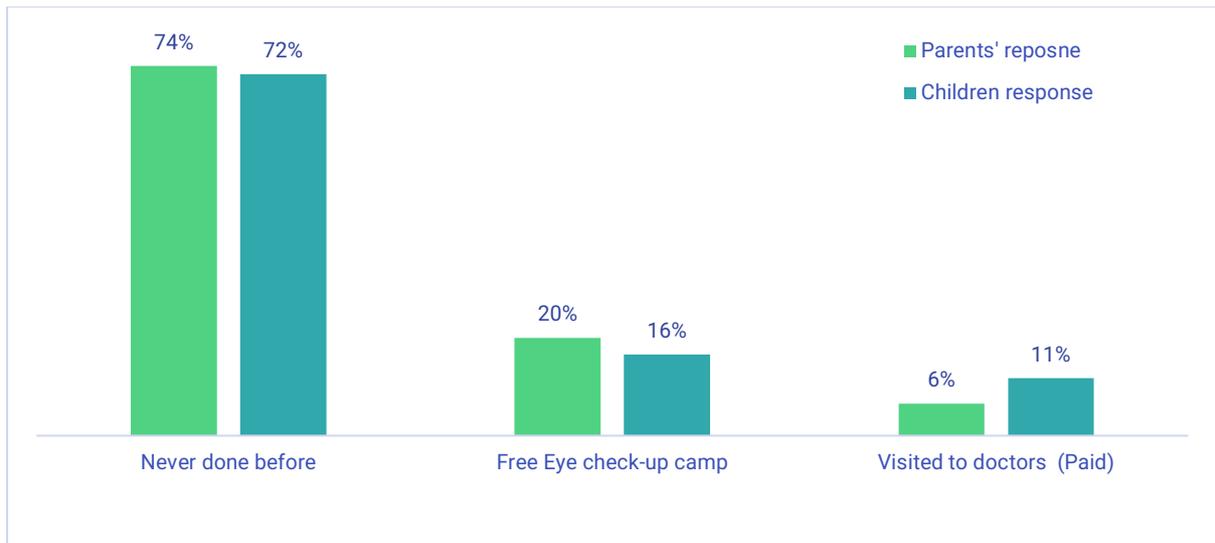
*Sample Size: 580. 7 respondents did not participate in the survey.

Based on the interaction with captains, the main focus of the program was to cover schools within proximity to the ICICI Lombard branch, and preference is given to such schools where children belonging to economically weaker families are enrolled. As per the survey responses from parents, it is evident that the program has 95% of the children from such families whose monthly family income is less than INR 20000/-

Relevance

We mapped the relevance of the programme by understanding the importance of eye testing and support provided to the underprivileged school-going children in India by supporting with vision impairment solutions and guidance.

Eye testing before the Camp organized by ICICI Lombard (Question was asked to Students and parent if they/ their children have had any Eye testing before the camp organized by ICICI Lombard)



Approximately 73% of children were having problems in their eyes but they were not aware of it. The program has helped these children to get aware of the precautions to be taken for their eyes. In some cases, some critical issues were also found on which right actions are required. The Eye camps were able to recognize the need for immediate attention at right time.

Impact

The impact mapping is considered across 3 key areas: Perceived value in the program, increase in awareness towards eye care health, and benefits from the initiative.

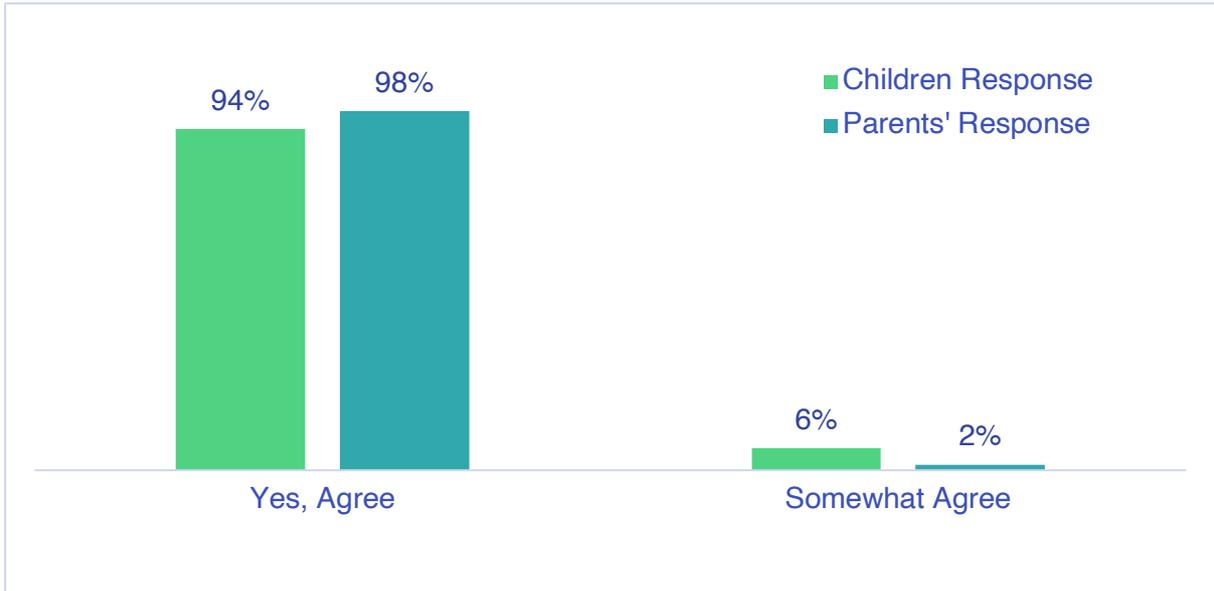
Perceived value in the whole initiative

72% of the children who had participated in the survey agree that the support provided by ICICI Lombard as a part of the Caring Hands initiative is very useful in their life.

Increase in awareness toward Eye health

Increased awareness about eye health after attending eye camps by ICICI Lombard

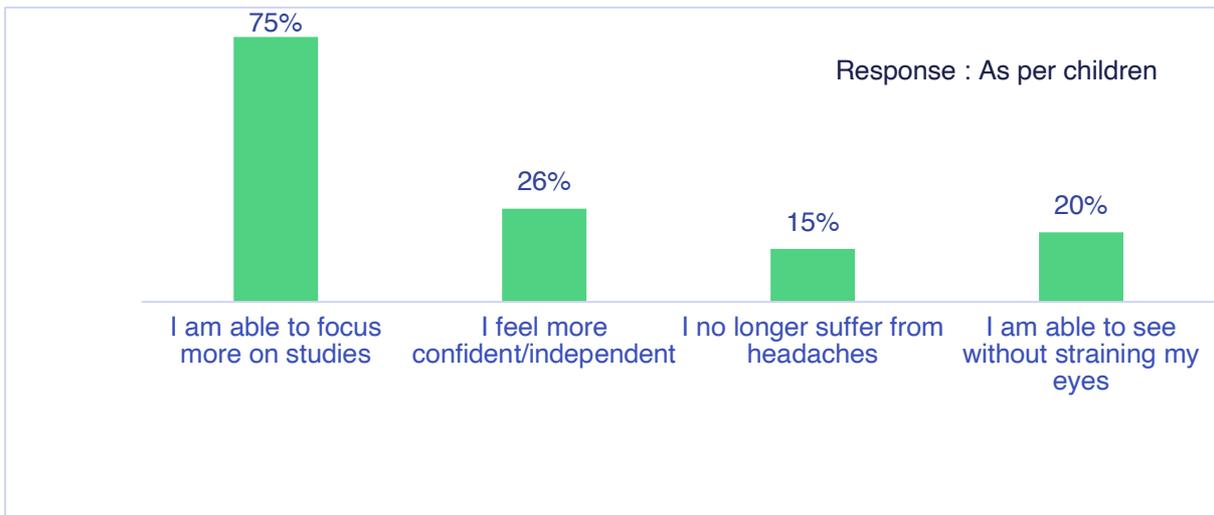
A statement was shared with Children and Parents and their opinion was taken on the statement - "Post the Eye check-up camp, I got new learnings on how to keep Eyes healthy and I am following those practices in my day-to-day life" – Do you agree with the statement?

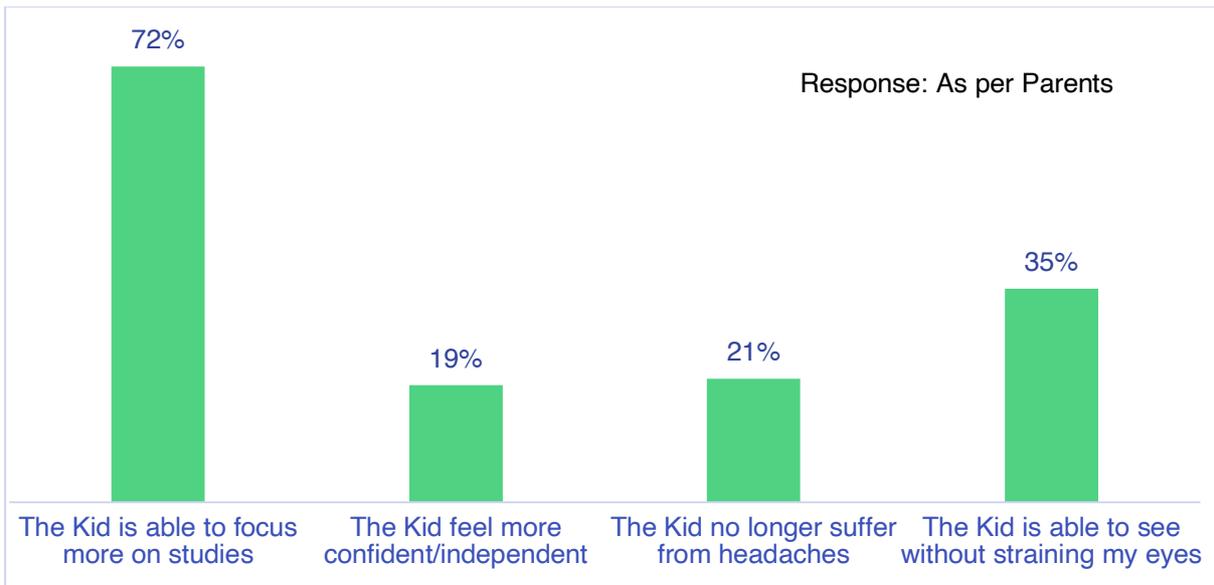


Approximately 94% of Children felt post the Eye camp they got sensitized towards their Eye health and based on the advice provided by doctors they got some new learnings on ways to keep Eye healthy and the importance of keeping eyes healthy. Similarly, 98% of Parents of children felt the initiative by ICICI Lombard helps children on getting new learning on ways to keep Eyes healthy and following practices of keeping healthy eyes in day-to-day life.

Benefits from the initiative

The initiative has helped children in many ways and the same has been recognized by their Parents.



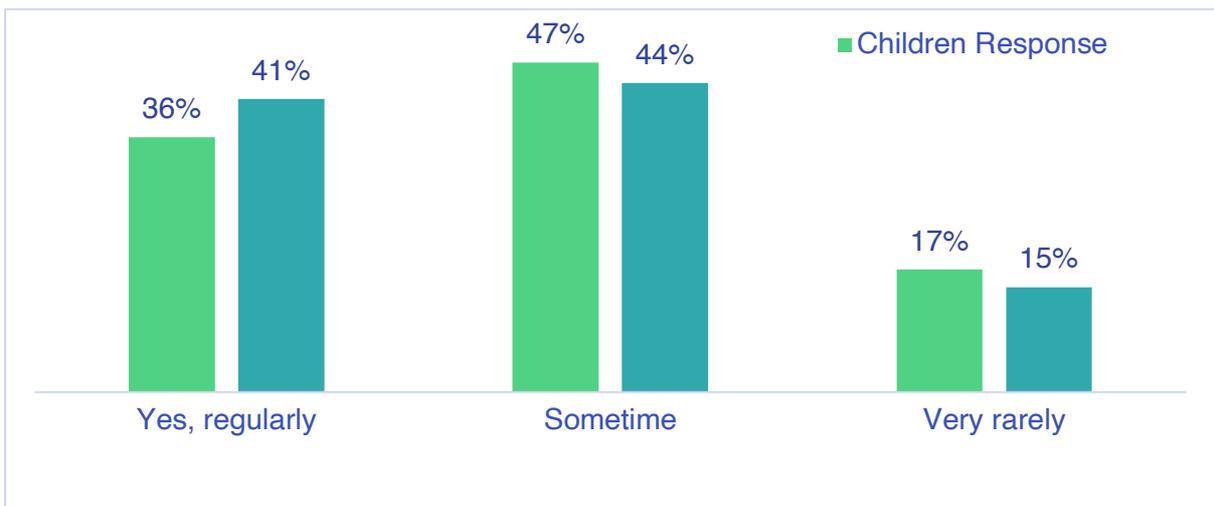


Based on interaction with school teachers, they see a lot of benefits from the program among students. Such students who earlier had some eye or headache-related issues are regular and their attendance got improved from the program.

The children get sensitized towards the importance of keeping a healthy eye at the right age. Majority of the children belonging to the economically weaker section of society, who in general do not have exposure to such communications about healthy eyes. All the students, parents, school administration, and captains have appreciated the effort and see a lot of benefit to beneficiaries from the initiative.

Effectiveness

Response of the children and parents on solutions and guidance provided:



Approximately 36% children and 41% parents stated that the solution and guidance provided by ICICI Lombard is being used by the children on the regular basis. 288 schools participated in the program 2019-20. Note:

Parent's response is for adoption of practices by their children.

Contribution to ICICI Lombard's Brand Value

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

School principals feel that more such camps should be organised every year

Partner Doctors have appreciated the noble cause ICICI Lombard is doing for the underprivileged children.

The program has enhanced visibility among a strong beneficiary base of 41922 children and their family members

A massive-scale program covering 22 states from all zones of the country

All 2500+ captains and volunteer employees have gratitude toward ICICI Lombard for giving them exposure to be part of such a social cause and feel very happy by being part of this initiative.

Learning for the employees/captains from the program

Based on the interaction with Captains, all have stated about tremendous learning as well as a feel-good factor from the program. The majority of the students covered in the program belong to the economically weaker section of society. Captain and employees felt very happy on being the part of the noble cause for these children and they have developed the following skills through the program:

- Team building
- Team bonding
- Time Management
- Leadership skills
- Strategic Learning
- General Management skills

Some of the testimonials from the captains validates the learning:

“Not only has the program created a high team spirit among the employees at ICICI Lombard but, the program contribution to generate awareness on healthy eyes through such camps is invaluable. I feel grateful to be able to contribute to such programs.”

Ajay Pardesi, Chandigarh

“I think the objective behind running this program is excellent. It has done wonders; our team also feels more connected as such programs narrow down the rank gap within the team. Contributing towards a social cause gives a lot of satisfaction.”

Naveen Chaurasia, Jaipur

“The program is outstanding and there is nothing that I would like to change about it. Taking out one day from the busy schedule and being able to work towards a societal cause especially children feels amazing. The program has also been able to enhance the leadership and managerial qualities within the team.”

Aman Kapoor, Dehradun

“This program is a really good opportunity as we get to meet the beneficiaries in person and be able to contribute for their betterment. This initiative feels like giving back to the company and to our society.”

Sonia Pawar, Nagpur

Social Return on the Investment (SROI) of Caring Hands Initiative

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

**INR 2.04/- social value generated
from the program on every
investment of INR 1**

Parameter-wise Values Considered



SROI Computation basis

Parameter	Particulars	Value considered and basis for the same
Provided Eye check-up support	Quantity	Population covered in the program
	Financial Proximity	Based on inputs received from Ophthalmologist during the study
	Attribution	Based on survey
	Displacement	No displacement on any negative impact on any other stakeholder(s)
	Deadweight	Based on discussion with various stakeholders during the survey
	Discount rate	Average of 2 years inflation
	Dropoff (Diminishing impact)	Impact of the program is presumed for 2 years. Post 2 years, children may have to go for Eye check-up
Provided vision impairment guidance and solution	Quantity	Population covered in the program
	Financial Proximity	Based on inputs received from Ophthalmologist during the study
	Attribution	Based on survey
	Displacement	No displacement on any negative impact on any other stakeholder(s)
	Deadweight	Based on discussion with various stakeholders during the survey
	Discount rate	Average of 2 years inflation
	Dropoff (Diminishing impact)	Impact of the program is presumed for 1.5 years. Post 1.5 years, children may have to go for Eye check-up
Save in cost to third party because of employee engagement as volunteer	Quantity	As per MIS and survey responses
	Financial Proximity	Assumptions based on industry standards
	Attribution	Based on survey
	Displacement	As estimation is done based on loss of business in 4 man days
	Deadweight	No deadweight considered
	Discount rate	Impact is presumed for only 1 year
	Dropoff (Diminishing impact)	Not Applicable
Learning of employees on various skills – leadership / Time Management / Team Management	Quantity	Based on survey
	Financial Proximity	Assumptions based on industry standards
	Attribution	Based on survey and CSRBOX assumptions
	Displacement	No displacement on any negative impact on any other stakeholder(s)
	Deadweight	No deadweight considered
	Discount rate	Impact is presumed for only 1 year
	Dropoff (Diminishing impact)	Impact of the program is presumed for 1.5 years. Post 1.5 years, children may have to go for Eye check-up

Sustainability

- The program is being conducted for the last 10 years. With the learning from these many years, for such a massive exercise of conducting camps across 300 locations, now processes got developed and the team at across level got sound learning on ways to implement the program successfully.
- Employees are highly motivated to conduct such a program every year.
- Based on interaction with Captain, many schools are willing to conduct such programs and now they have developed a good relationship with the schools.
- Based on our interaction with the School management, they are willing to participate every year in this program and also ready to help to scale it with other schools in their network.

Way Forward and Recommendations

In FY 2019-20, ICICI Lombard has reached new heights of the community causes by reaching among 288 schools spread across the 22 states of India, by undertaking Eye health check-up camps among 41,922 children. All the child beneficiaries, their parents, and other stakeholders involved in the program viz. Employees, school management where the camps were organized and partner doctors have appreciated the initiative and have shown a willingness to partner with ICICI Lombard in the coming years and on a larger scale.

Mobilization of the program

- In the current process of taking approval from school management for organizing camp, many a time, the approval process takes more time than anticipated. In some cases, it has been observed that the School Management prefers to involve district-level officers in the approval process. This process increases administrative efforts and time. So in the interest to reduce the efforts and save time, ICICI Lombard can take approval at the state level, which will allow the school management to allow organizing such camps without entering into any kind of further administrative process.

Delivery of the Program

- The program is currently focusing on organizing camps and providing guidance and solutions to needy beneficiaries. The operation structure on the day of the program is largely decided by the captain and their team. To bring innovation in the delivery process, teams can be asked to undertake new steps which have a large impact on creative ability and such practices shall be facilitated at the national level. This will be new learning for the employees and they will be exposed to upskilling themselves. Also, such good practices can be replicated at other locations which will enable the same resources to reach a large scale.
- The program has successfully developed a relationship-building activity between the school and ICICI Lombard. Based on interaction with the School Management, they have shown interest to get engaged with the ICICI Lombard on a more frequent basis rather than keeping the relationship intact to the one-day affair in a year. ICICI Lombard can conceptualize new opportunities to leverage the developed relationship which are benefits to the society at a large.
- In the program year FY 2019-20, approx. 72 children i.e. 0.16% of total 41922 children found with critical complications. The children participating in the eye camps belong to economically weak families. ICICI Lombard may conceptualize an additional component in the program by supporting these critically complicated children through its network of healthcare facilities.

Post-delivery of Program

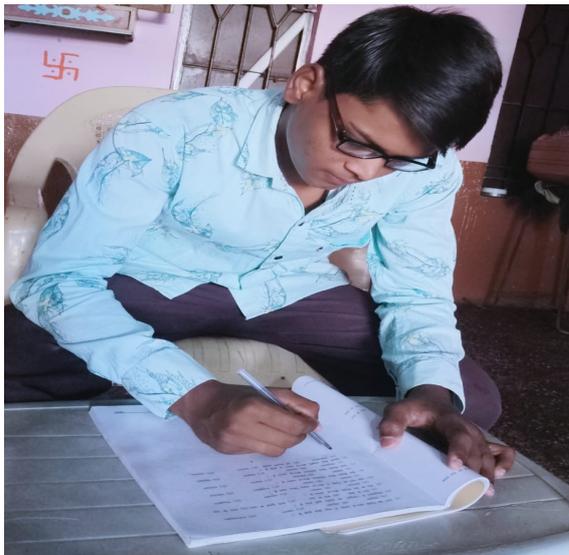
- Based on accessing the MIS data for the survey, we observed some gaps in the way data points were captured. We suggest developing a technology-enabled tool or a mobile app, where the detail of every child who attended the eye camp is entered and a unique ID is provided to the children and later all data points related to the child's report, support to be provided by ICICI Lombard and other details shall be tracked from that unique ID. A detailed socio-economic profile shall be taken of the child which will help the senior management to know the real-time quality and quantity of the program's reach.

Impact Stories and Testimonials

Aahirwar Pankaj Premnarayan, Bhuj

Vision problems are common among school age children. Their eyes should be examined regularly, as many vision impairments can be detected and treated early rather than in later stages. One such case is of Aahirwar Pankaj Premnarayan who is currently studying in 8th Standard in one of the government schools of Bhuj, Gujarat. Aahirwar is a native of Jhansi and he is survived by a family of 4 people. Aahirwar's father is a daily wage earner and his mother works as cleaning staff in a school earning a total of INR 12,000 per month.

Aahirwar was facing vision related issues such as blurred vision, headache and redness in



eyes. The family was aware of the problem but was incapable of taking the necessary actions to resolve his problem due to a lack of knowledge. When Aahirwar was in 6th Standard, ICICI Lombard through its Caring Hand initiative had set up a camp in his school. He got examined by the trained doctors in the camp and was informed about the vision defect which was soon resolved once he received solutions that improved his vision. He was also guided by the doctor on general precautionary measures to keep the eyes healthy. He is really grateful to the ICICI Lombard team for their guidance and support as he is able to focus more on studies and able to read books for a

longer period of time without headache.

Aahirwar talks with excitement “Ab class me baju vale student ki notebook se dekh kar nahi likhna padta. Ab mein chashma pehen ke khud board pe likha hua padh ke likh sakta hu aur time se homework kar sakta hu (Now I don't have to depend on my classmate to write down the notes. With the spectacles, I can read clearly that is written on the board and I can also do my homework on time)”.

Testimonials from the children and parents

“Being a single family earner, I am thankful to ICICI Lombard for serving such families who cannot afford treatment for their children's eyes. It will help my child in concentrating on his studies”

Narendra Patel's father, Vadodara

“He is now more careful while playing on the ground. He was guided to not touch his eyes with dirty hands while playing and he is following that. Also, wearing spectacles has lessened the pain in eyes. Thank you ICICI Lombard team!”

Father of Sourabh Pandey, Mumbai

“Thanks to ICICI Lombard for organising such a camp”

Nikhil Shukla, Mumbai

“ICICI Lombard's camp helped us to diagnose the problem at an early stage and helped us to take care of our child by taking necessary treatment.”

Suraj Pal's father, Delhi

Testimonials from the school authorities

“yes, it is important bcoz children usually do not go for eye check-ups and if it is in school then all of them are available at one place”

Principal, Government High School, Banjara Hills

“Yes, this kind of camp is a motivation for students to keep coming to the school. We are trying to reduce the drop outs and this is very helpful in that. The students who got guidance from the camp became more regular.”

Principal, Primary School Gopinagar

Annexure

Sampling approach

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

Considering 7537 children were provided solution and guidance as to the beneficiary population, with 95% confidence level and 5% confidence interval, 367 children were to be interviewed and with a 4% margin of error, approx. 550 parents were to be interviewed.

Our approach was to have wide-ranging coverage, and all possible heterogeneous categories of respondents get covered in the survey. Considering the limitations to the availability of a correct and active mobile number of parent and children, we made efforts to counterbalance sample coverage with the following approach:

- Across all zones
- Wide coverage of states
- Samples from each type of geography (type of cities)*
- Wide coverage of captains and schools

Note: *Definition used for categorization of cities

- Metro: Delhi, Mumbai, Kolkata, Chennai, Bangalore, and Hyderabad
- Tier 1: State capital or cities having a population of more than 50 lacs
- All Other: All remaining cities or town

For the qualitative survey, the following respondents were covered in the study:

- Virtual interview and interaction with ICICI Lombard management and leadership team involved in project decision-making
- Interview and interaction with the employee captains: 12 (Virtual)
- Interview and interaction with schools engaged in the project: 10 (Virtual)
- Interview and interaction with ophthalmologists engaged in the project: 5 (Virtual)

Economic indicators considered while computing SROI

Particulars	Unit	FY 2020 - 21	FY 2021 - 22	FY 2022 - 23	FY 2023 - 24	FY 2024 - 25	FY 2025 - 26
India Inflation rate	Percentages	4.9%	3.7%	3.8%	3.9%	3.9%	4.0%

Source of data: IMF data mapper, Oct 2020 for India

(<https://www.imf.org/en/Countries/IND#countrydata>)