

Impact Assessment for  
**Wellness initiative for children  
and water purifier installation  
in schools (Niranjali)**



# Disclaimer for the Impact Assessment Report

- This report has been prepared solely for the purpose set out in the Memorandum of Understanding (MoU) signed between Renalysis Consultants Pvt Ltd (CSRBOX) and ICICI Lombard General Insurance Company Limited dated February 2023 to undertake the Impact Assessment of their programme 'Niranjali' implemented in the financial year 2022-23.
- This impact assessment is pursuant to the Companies (Corporate Social Responsibility Policy) Amendment Rules, 2021, notification dated 22nd January 2021.
- This report shall be disclosed to those authorised in its entirety only without removing the disclaimers.
- CSRBOX has not performed an audit and does not express an opinion or any other form of assurance.
- Further, comments in our report are not intended, nor should they be interpreted to be legal advice or opinion.
- This report contains an analysis by CSRBOX considering the publications available from secondary sources and inputs gathered through interactions with the leadership team of ICICI Lombard, project beneficiaries, and various knowledge partners. While the information obtained from the public domain has not been varied for authenticity, CSRBOX has taken due care to obtain information from sources generally considered to be reliable.
- Specific to the Impact Assessment of the Niranjali project under ICICI Lombard (FY 2022 - 2023), CSRBOX has used and relied on data shared by the ICICI Lombard's team, implementing agencies, secondary research through the internet, research reports, and project target beneficiaries.

## **With Specific to Impact Assessment of Niranjali under ICICI Lombard (FY 2022 - 23):**

- CSRBOX has neither conducted an audit nor due diligence nor validated the financial statements and projections provided by the ICICI Lombard team.
- Wherever information was not available in the public domain, suitable assumptions were made to extrapolate values for the same.
- CSRBOX must emphasise that the realisation 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 realisation of the projected benefits.
- The premise of an impact assessment is 'the objectives' of the project along with output and outcome indicators pre-set by the programme design and implementation team. CSRBOX's impact assessment framework was designed and executed in alignment with those objectives and indicators.

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## List of Abbreviations

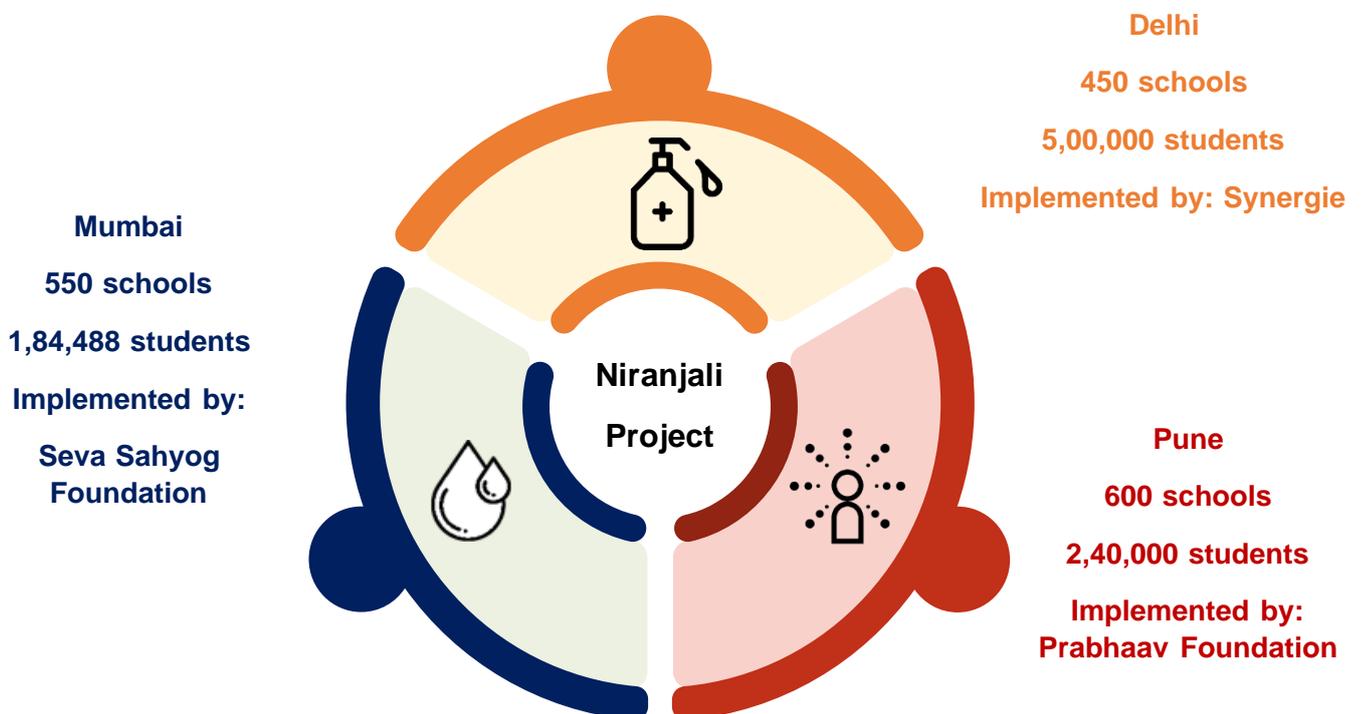
Abbreviation	Description
COVID - 19	Coronavirus Disease
CSR	Corporate Social Responsibility
FY	Financial Year
GDP	Gross Domestic Product
mn	Million
SDGs	Sustainable Development Goals
SROI	Social Return on Investment
TDS	Total Dissolved Solids

# Executive Summary

ICICI Lombard initiated the programme for installing water purifiers in schools under its preventive healthcare initiative – ‘Niranjali’, back in 2017-18. The activities performed under the programme for FY 2022-2023 are listed below:



The programme intervention was carried out in Delhi, Mumbai, and Pune region covering 1600 schools. A brief on the coverage of the project is mentioned below:



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

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

## Inclusiveness

- 85% of the beneficiaries fall in the age group of 13-16 years
- 67% female and 43% male students
- 87% of students in secondary grade, 11% in Higher secondary and 3% in primary

## Relevance

18% of students still dependent on another source of water in school

- 7% of students spend on packed drinking water
- 41% of students responded that they still bring water from home.

## Expectations

- 100% of students consume water from the installed purifiers, compared to 94% last year.
- 98% of students responded that good taste of water from purifiers.
- 95% of students responded their health status has improved

## Convergence

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

## Service Delivery

- 85% of students fill up water bottles 5 times a day.
- 85% of students attended the awareness session conducted on safe drinking water
- 85% of students are aware of various methods of purifying water.



# Chapter 1

## **Project Background & Overview**

# Chapter 1: Project Overview and CSR Initiatives of ICICI Lombard

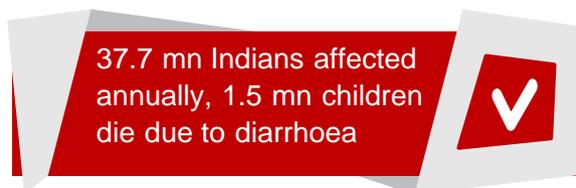
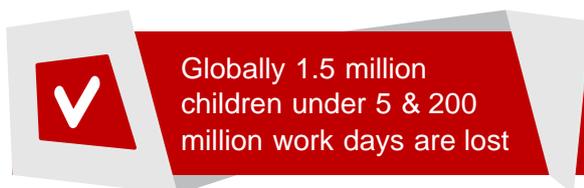
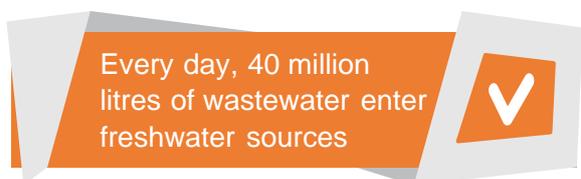
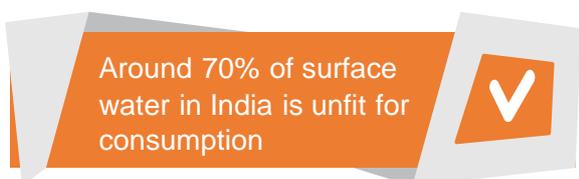
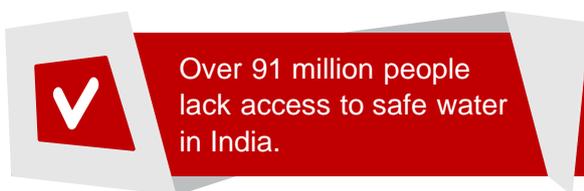
## Project Background & Overview

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

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

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

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



### Need of the Programme

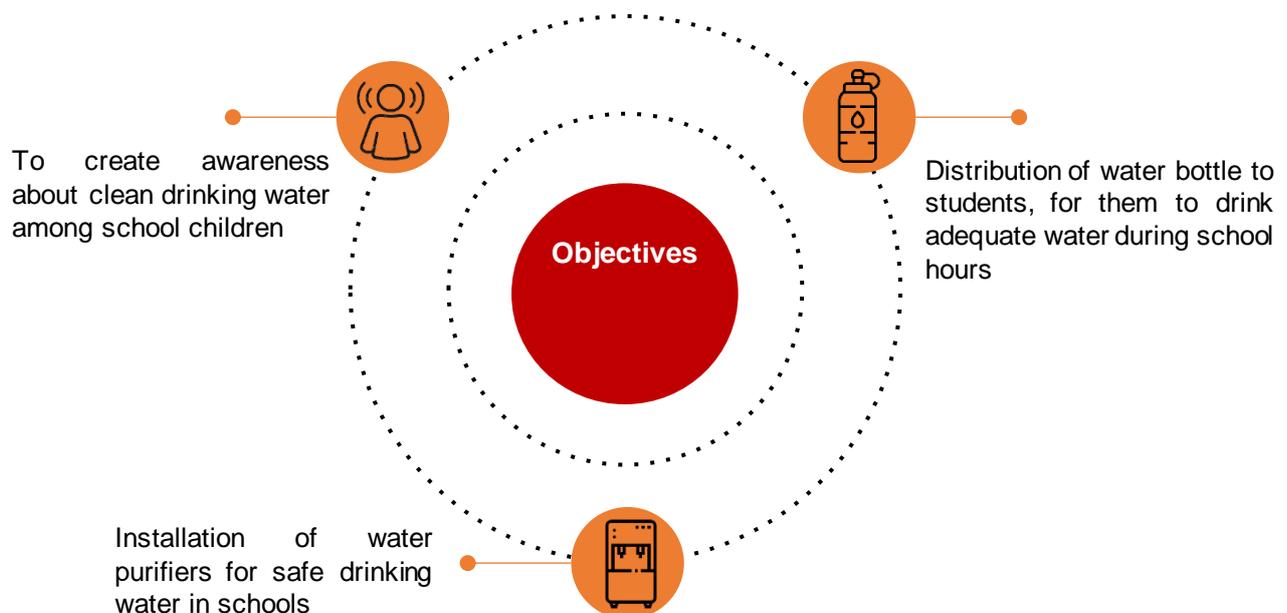
Providing access to drinking water increases students' overall water consumption, maintains hydration, and improves cognitive function in children and adolescents. More than 42,000 government schools across the country don't have drinking water facilities. (Sanjay, 2021) The provision of water in schools is one of the most "highly effective practices in increasing access and learning outcomes". Contaminated drinking water and food and lack of sanitation, etc.,

are the main causes of diarrhoeal disease, especially among children. Considering the current scenario, ICICI Lombard initiated the 'Niranjali' programme, intending to provide safe drinking water facilities on the school premises and spread awareness of the necessity and accessibility of clean drinking water.

### About the Programme

Niranjali, a preventive healthcare initiative of ICICI Lombard, was initiated in FY 2017-18 when the Company undertook the installation of water purifiers in schools. The initiative also focused on organising dedicated sessions in schools to promote the need and importance of clean drinking water. ICICI Lombard has tied up with Eureka Forbes for water purifiers, wherein an annual maintenance contract is also in place to ensure the smooth functioning of the machines. The initiative began with installing 5 water purifiers in schools across Mumbai. Since then, the programme has come a long way in installing over 1600 water purifiers in 1600 schools in Pune, Mumbai, and New Delhi, benefiting over 9,24,488 children to date.

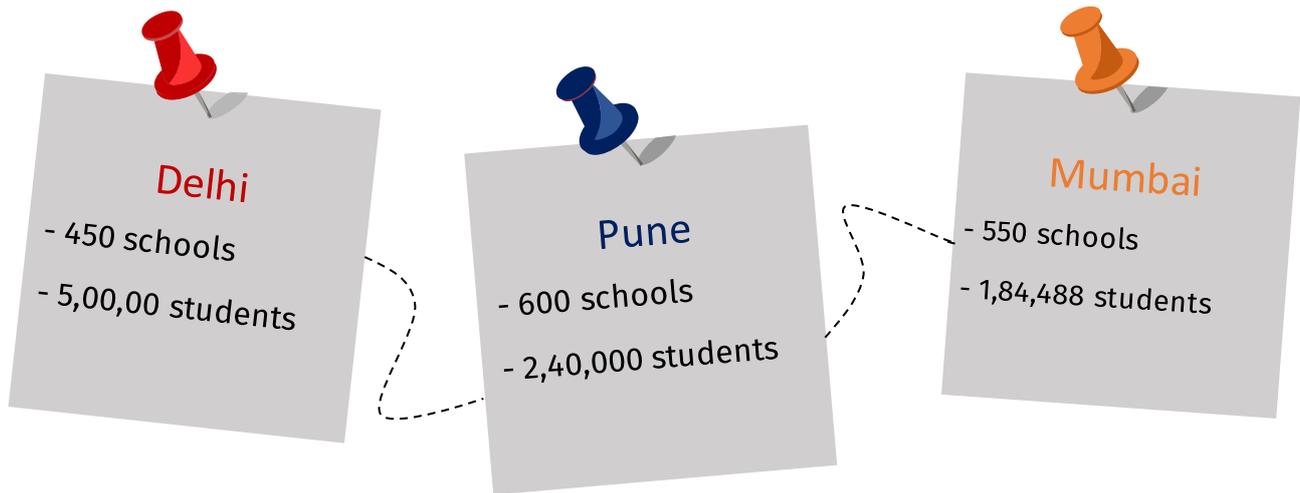
### Objectives of the programme:



### Scale and Coverage of the Programme

The programme continued as a continuation of the 'Niranjali project', a flagship programme of ICICI Lombard. With the installation of 5 water purifiers in a school at the commencement of the programme, the initiative has now reached over 9,24,488 students through 1600 water purifiers installed in over 1600 schools across selected regions of Pune, Mumbai, and Delhi.

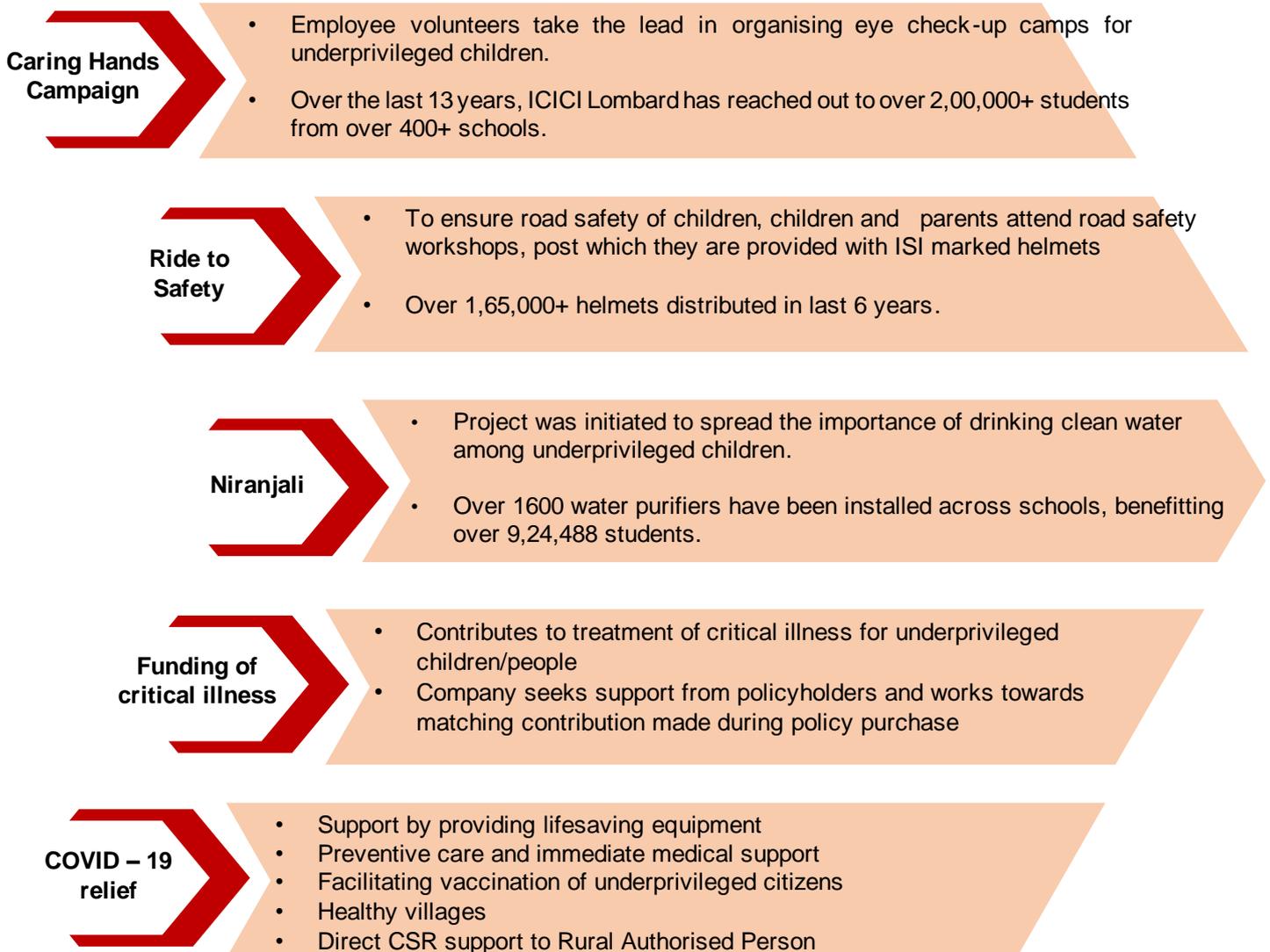
In FY 2022-2023, the programme emphasised its focus on schools in rural areas more and covered a total of 1600 schools from Delhi, Mumbai, and Pune.



*Figure 2:List of Areas covered*

## 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. 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.



**Figure 3:List of CSR Initiatives by ICICI Lombard**

## Alignment with CSR Policy

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

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

Table 1: Alignment with CSR Policy

## Alignment with Sustainable Development Goals

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

SDGs	SDG Targets	Alignment with the SDGs
<p><b>Good health &amp; Well-being</b></p> 	<p><b>3.9</b> By 2030, substantially reduce the number of deaths and illnesses from hazardous chemicals and air, water, and soil pollution and contamination.</p>	<p>The programme aims to prevent illnesses and fatalities, particularly among children, resulting from diseases transmitted through contaminated water sources.</p>
<p><b>Quality Education</b></p> 	<p><b>4.a</b> Build and upgrade education facilities that are child, disability, and gender sensitive and provide safe, non-violent, inclusive, and effective learning environments for all.</p>	<p>The programme focuses on enhancing the quality of drinking water facilities within schools, which supports the achievement of Target 4.a of the Sustainable Development Goals (SDGs) related to Quality Education. This involves improving and expanding infrastructure within schools to create a conducive environment for learning.</p>

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**Clean Water & Sanitation**

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

The programme aligns with Sustainable Development Goal 6, which emphasises ensuring access to clean water and sanitation for all. Its primary objective is to provide schools with access to clean and safe drinking water. By implementing this intervention, the programme aims to address the critical issue of water quality within schools, thereby promoting the health and well-being of students and staff. This initiative is essential for creating a conducive learning environment and improving overall educational outcomes.

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*Table 2: Alignment with SDGs*

## Alignment with ESG framework

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

### Principle 2

Business should provide goods and services in a manner that is sustainable and safe

### Principle 4

Business should respect the interests of and be responsive to all its stakeholders

## Alignment with National priorities

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

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

*Table 3: Alignment with National priorities*



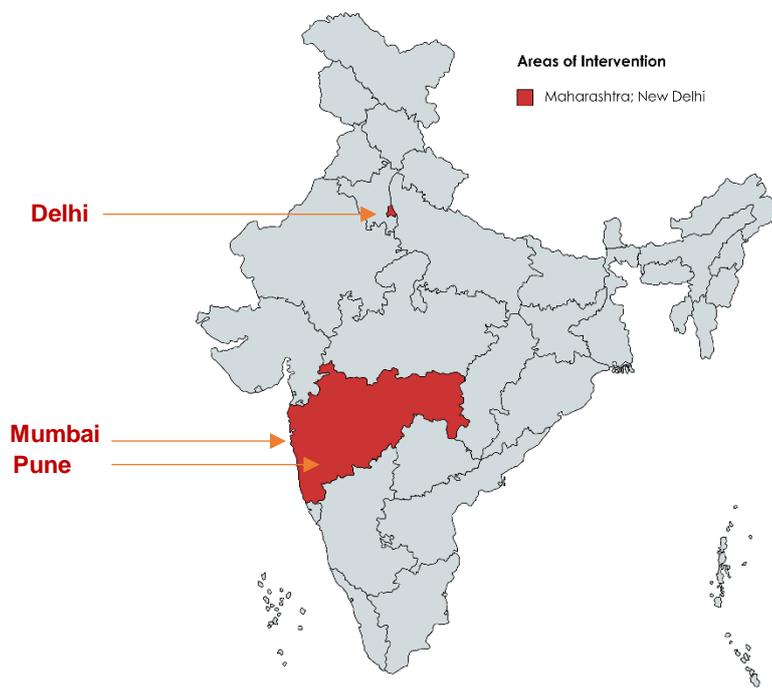
Chapter 2  
**Design & Approach for  
Impact Assessment**

# Chapter 2: Design and Approach for Impact Assessment

## Objectives of the Study

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

## Geography of Study



## Approach & Methodology

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

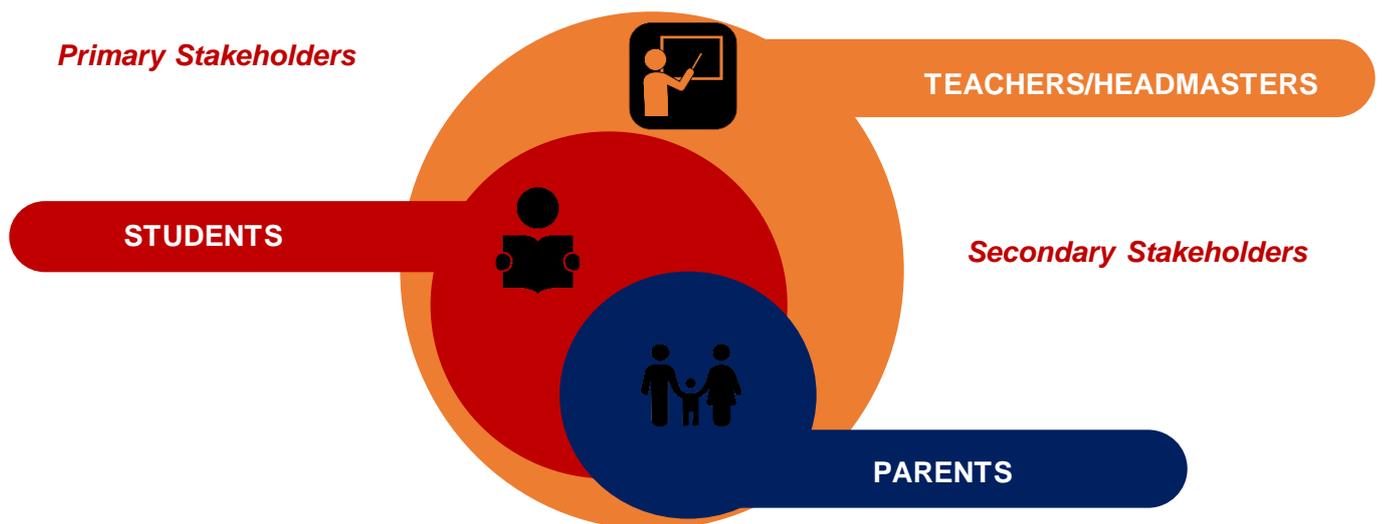
For the secondary study, annual reports and the official project documents shared by ICICI Lombard were referred to understand the scope, scale, and coverage of the programme. Several government reports and reports published by think tanks were also studied prior to the Impact Assessment.

### Data Collection

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

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

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



*Figure 4: List of Stakeholders*

## Sampling Considerations

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

### Quantitative Sampling

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

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

### Primary Stakeholders

Stakeholders	Tool	No. of Schools	No. of students (Sample size)	Locations Covered
Students	Telephonic Survey	8	131	<ul style="list-style-type: none"><li>• Delhi</li><li>• Mumbai</li><li>• Pune</li></ul>

Table 4: Quantitative Sampling of primary stakeholders

### Secondary Stakeholders

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

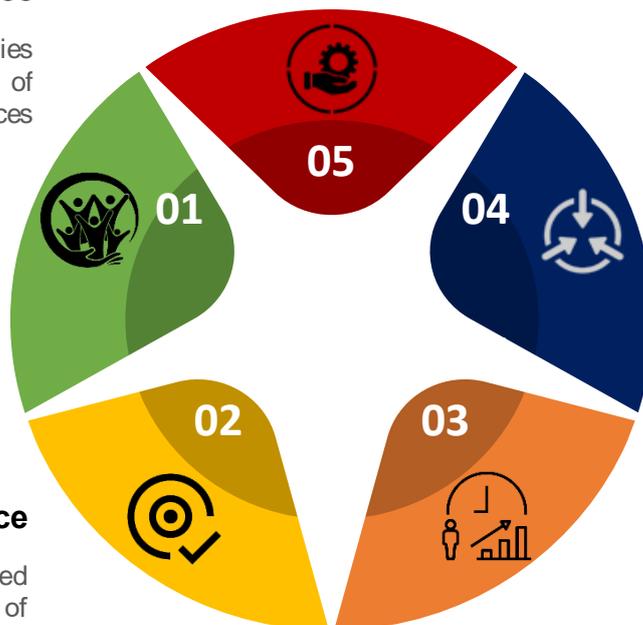
Stakeholders	Tool	No. of Schools	No. of Parents,Headmasters	Locations Covered
Parents	Telephonic Survey	4	50	<ul style="list-style-type: none"><li>• Delhi</li><li>• Mumbai</li><li>• Pune</li></ul>
Teachers/Headmasters	Telephonic Survey	36	36	

Table 5: Quantitative Sampling of secondary stakeholders

## Assessment Approach & Evaluation framework

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

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



**02. Relevance**  
 Extent to which project is geared to respond to the 'felt' needs of the communities

**05. Service Delivery**  
 Extent to which cost-efficient and time-efficient methods and processes were used to achieve results

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

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

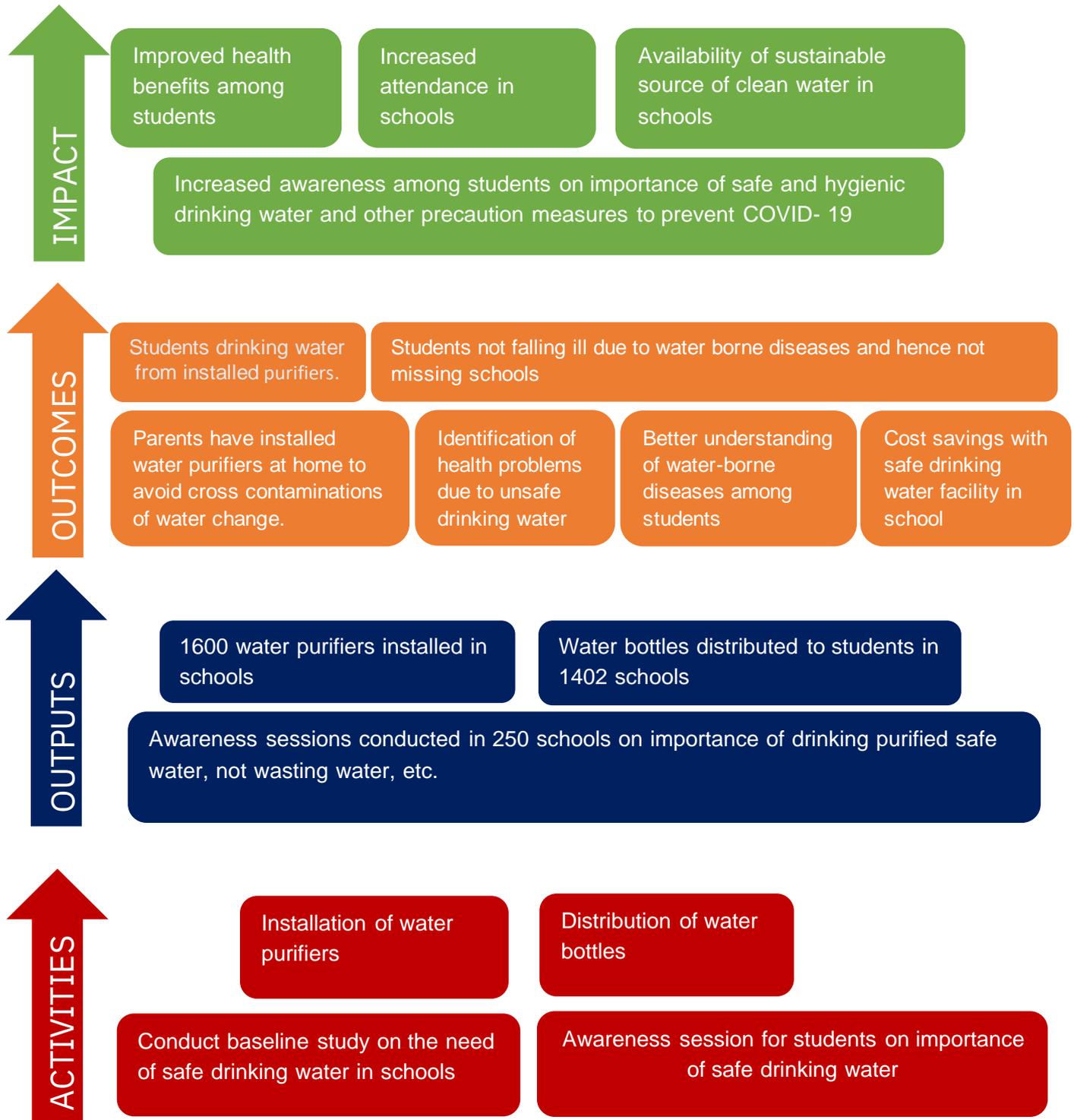
*Figure 5: IRECS Framework*

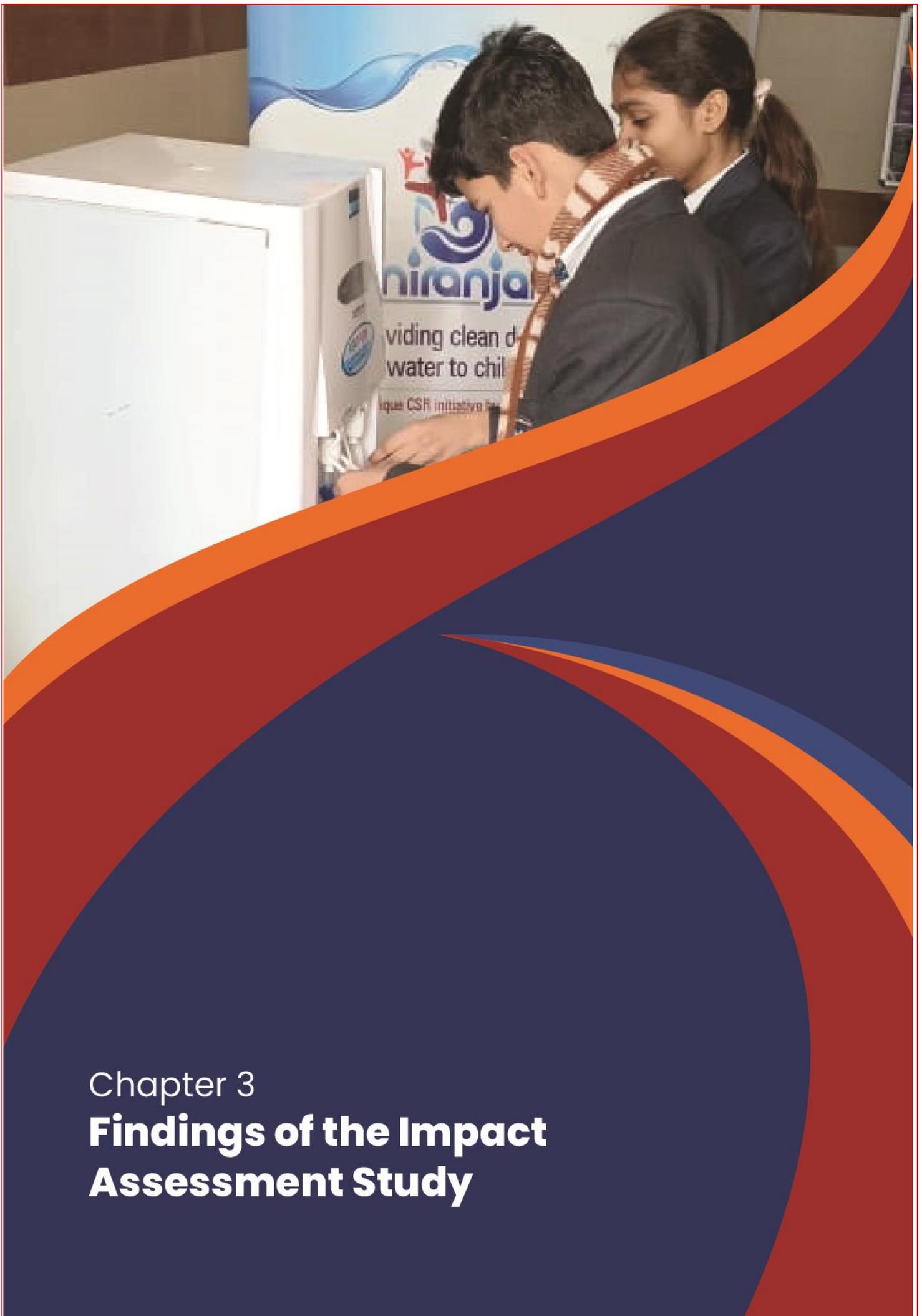
## Limitations to the Study

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

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

## Theory of Change





Chapter 3  
**Findings of the Impact  
Assessment Study**

## Chapter 3: Findings of Impact Assessment

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

### Inclusiveness

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

**67% female and 33% male** students

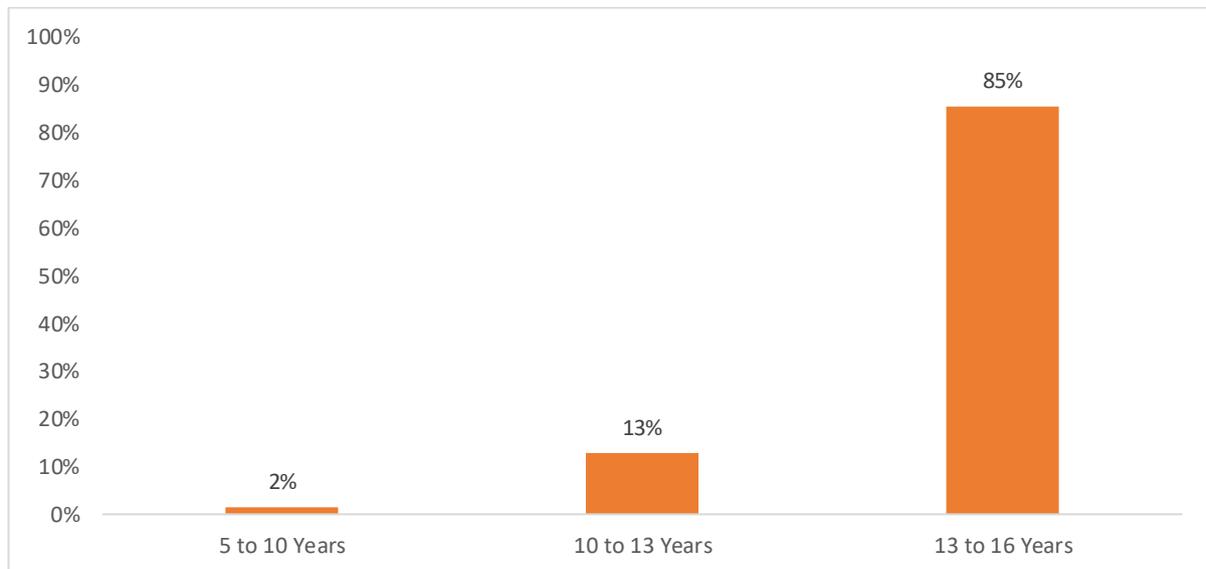
**87% students** are in **secondary grade**, **11% in Higher secondary** and **3% in primary**.

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

The students who were primary stakeholders of the project, surveyed during the impact assessment study, belong to the age group of 10 to 16 years.

- Among the surveyed, the majority of the students (85%) belong to the age group of 13-16 years. As shown in Figure 5

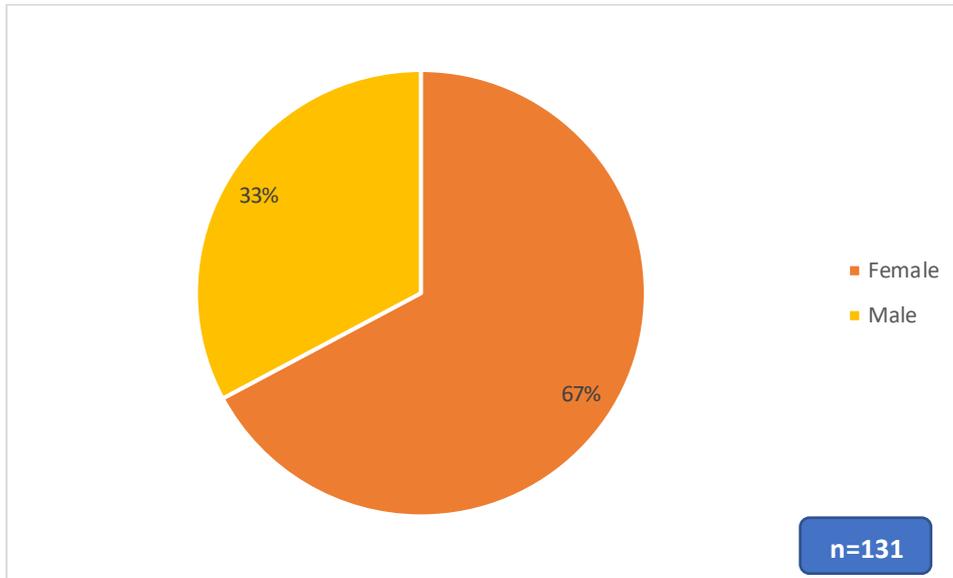
Since the project was aimed at benefitting school-going students, we see the major proportion of students in the beneficiary list from secondary grade. This is illustrated in Figure 5.



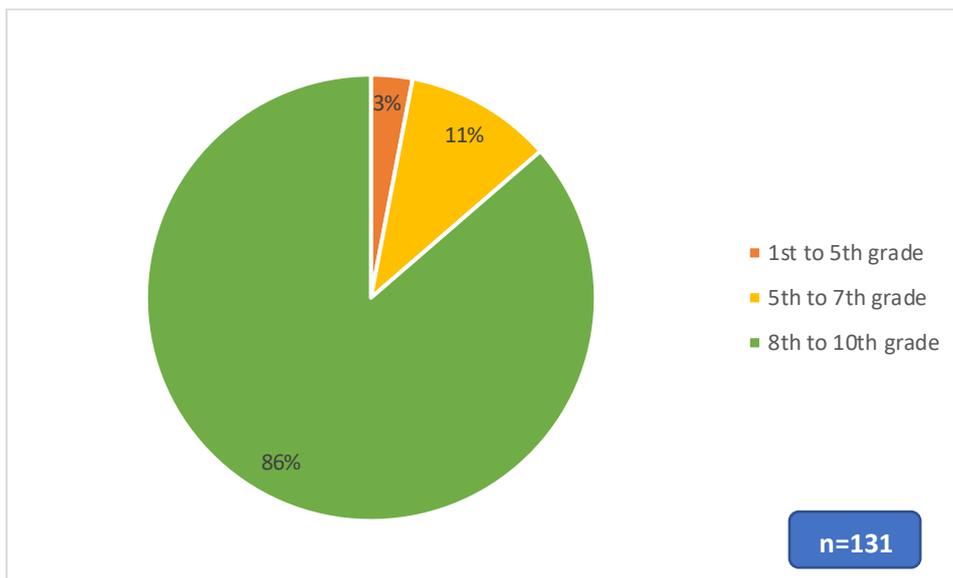
**Figure 6: Age group of students**

**n=131**

- Furthermore, among the respondents, the gender proportion is higher for girls, with 67% female respondents and 33% male respondents, as shown in Figure 6.
- The majority (86%) of the students were studying in secondary grade, while high school and primary students were also covered, as shown in Figure 7.



**Figure 7: Gender proportion of students (n=131)**



**Figure 8: Grade of students (n=131)**

The inclusiveness of the programme is also evident from the selection of primary, secondary, and higher secondary schools during the intervention. Besides this, strategically, the programme in 2022-2023 preferred over 40% of schools in rural or semi-urban areas, which lack basic facilities, thereby creating an enabling environment in the schools and encouraging students to attend school regularly.

## Relevance

**18% students** still dependent on other sources for water in school

**7% students** spent on packed drinking water

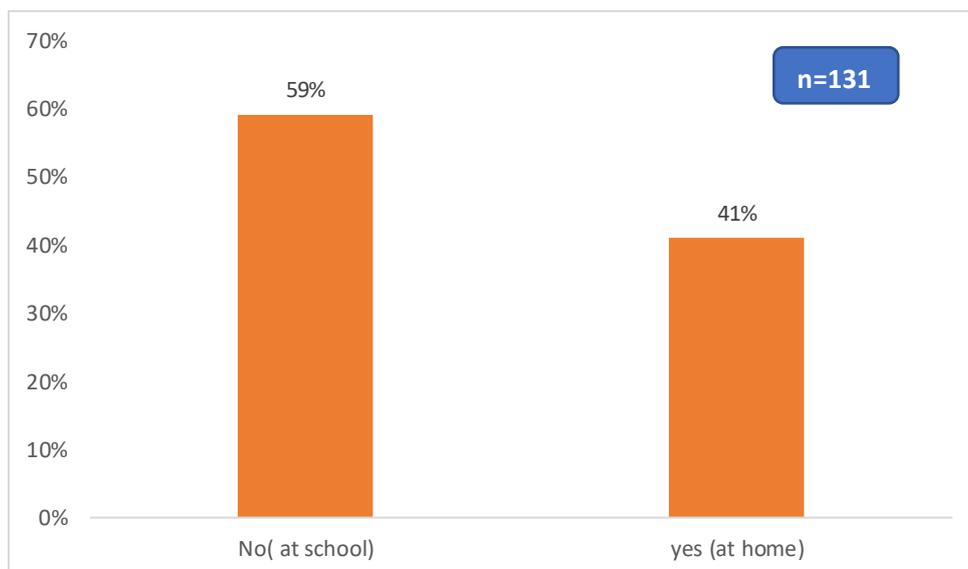
**41% students** responded that they still bring water from home.

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

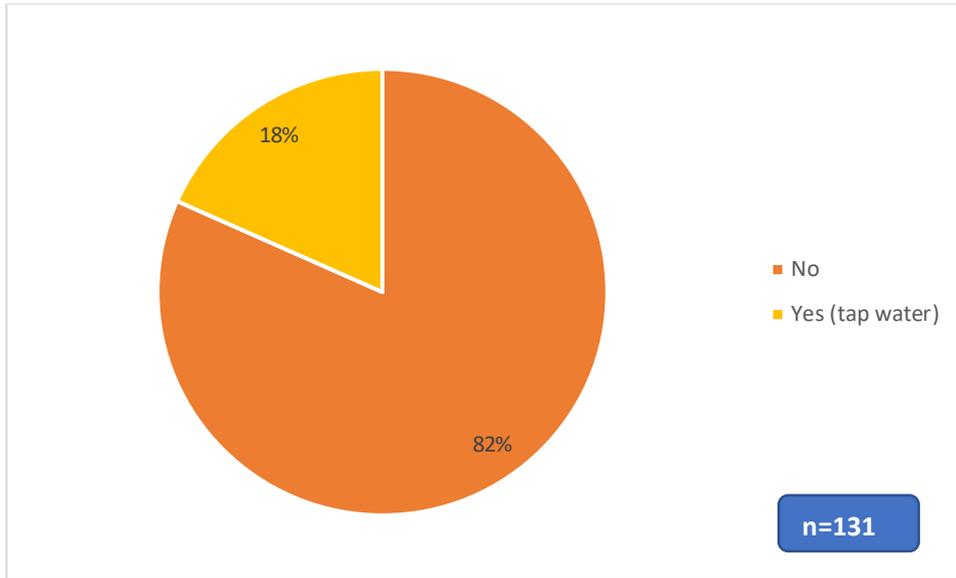
The programme intervention was across three regions of the country and was relevant with respect to the availability of unclean and unsafe water with high TDS content in the water.

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

- Around 60-70% of the students used to bring water bottles from home to avoid drinking water in school.
- Upon conducting a survey, it was discovered that more than 41% of students still opt to bring water from home to mitigate the risk of cross-contamination. This decision stems from experiencing symptoms of waterborne diseases after consuming water from the school. As depicted in Figure 8.

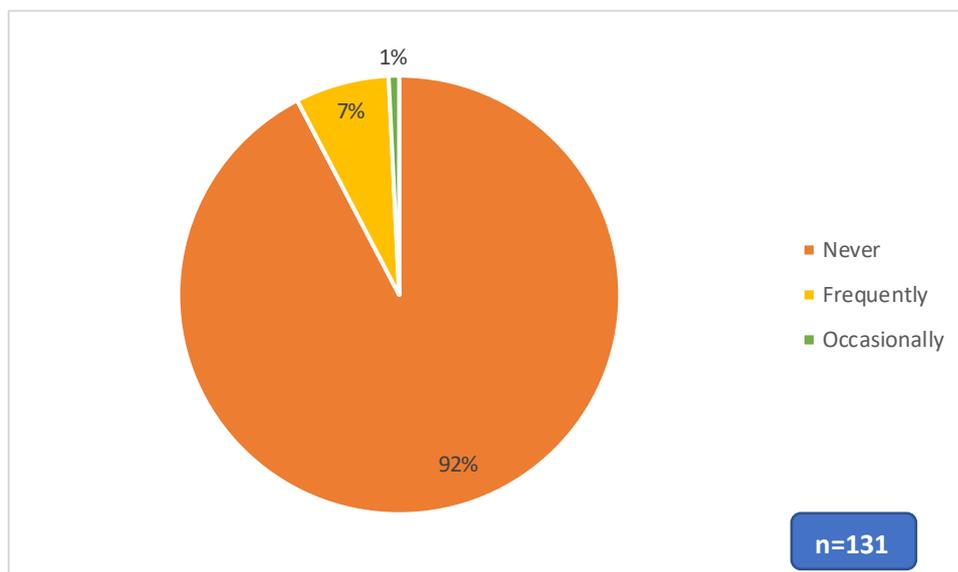


**Figure 9: Students carry water from home to school**



**Figure 10: Students still using tap water at school**

- After the installation of a water purifier, approximately 18% of students continue to rely on tap water at school, as illustrated in Figure 9.
- Even after the installation of a water purifier, 7% of students opt to purchase packed drinking water from the shops in the vicinity. As depicted in Figure 10



**Figure 11: Student spending on packed drinking water**

## Expectations

**100% students** consume water from the installed purifiers as compared to 94% in last year.

**98% of students** responded that good taste of water from purifier

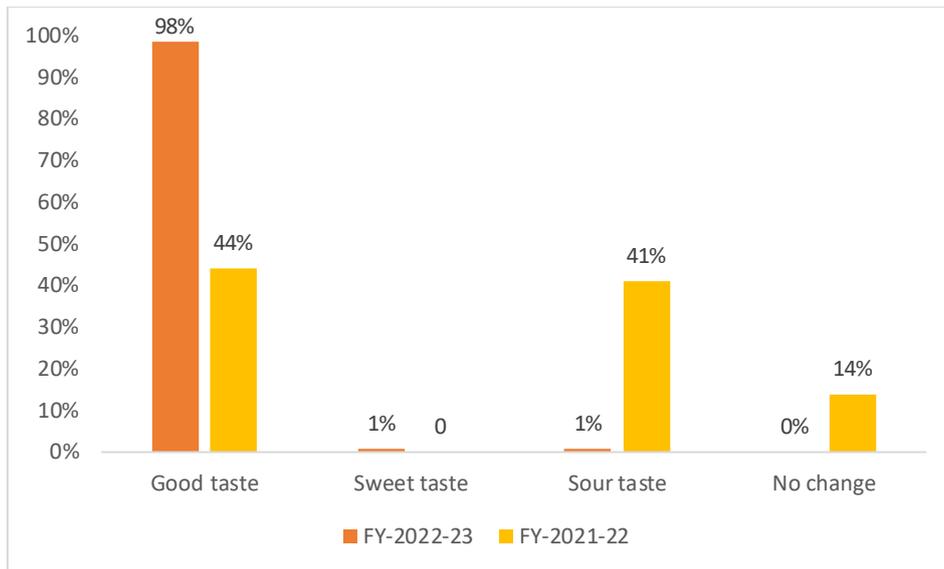
**95% of students** responded their health status has been improved

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

- In 2022-23, an overwhelming majority of students, totalling 98%, expressed satisfaction with the taste of the water provided. This represents a significant improvement compared to the previous year, 2021-2022, where only 44% of students reported a change in taste. The data, as depicted in Figure 12, highlights the positive impact of the programme on enhancing water quality and taste, contributing to overall student satisfaction.
- The effectiveness of the programme is evident from the substantial rise in the utilisation of water from the installed purifiers. In the academic year 2022-23, all students, totalling 100%, are now accessing purified water, a notable increase from the 94% recorded in 2021-2022. This noteworthy enhancement, depicted in Figure 11, underscores the success of the initiative in ensuring access to safe and clean drinking water.

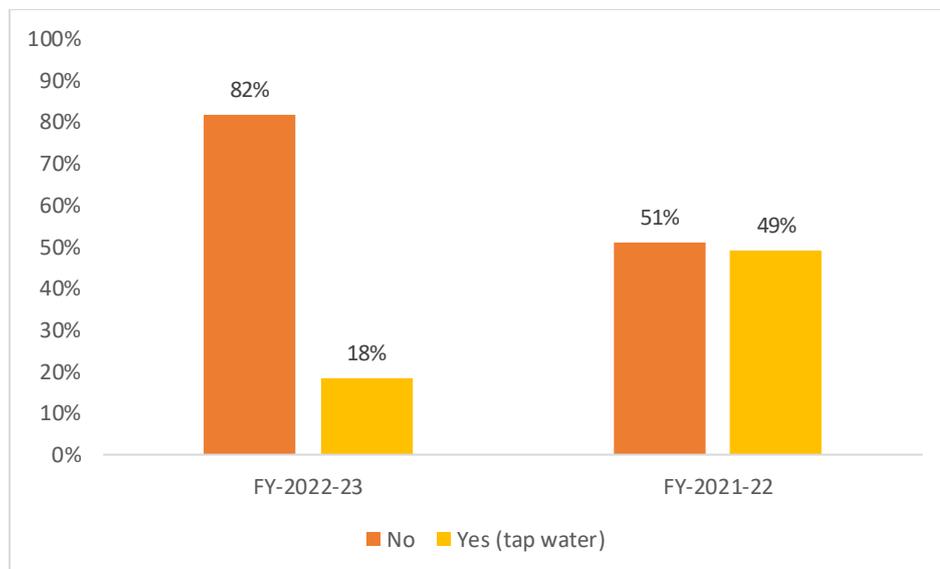


**Figure 11: Students consuming water from the purifier FY.2021-22 (n-343) and FY.2022-23(n-131)**

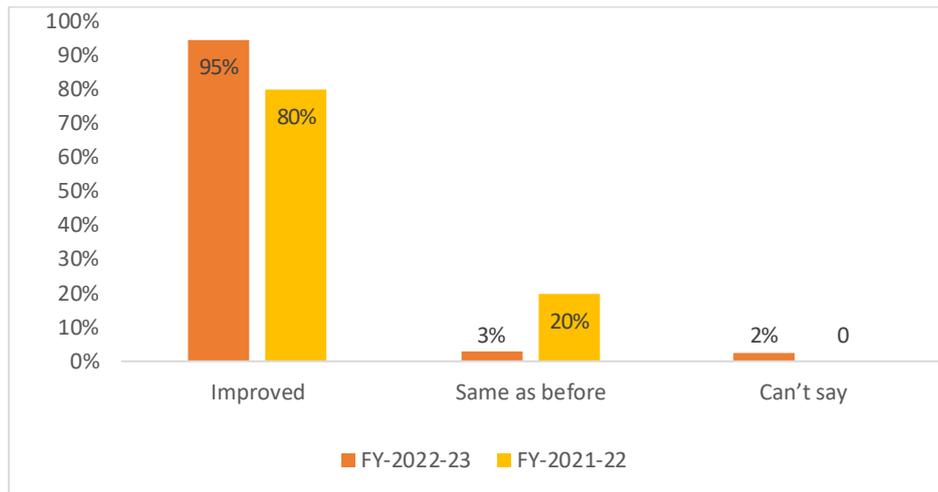


**Figure 12: Change in taste of water as stated by students from purifier FY.2021-22 (n=343) and FY.2022-23(n=131)**

- In the academic year 2021-22, despite the implementation of a water purifier, a considerable portion of the student body, comprising 49%, continued to seek water from alternative sources like tap water. However, in the subsequent academic year, 2022-23, there has been a significant positive shift. Presently, 82% of students have embraced drinking water from the purifier, indicating a substantial increase in trust and reliance on the purified water source. This leaves only 18% of students still opting for tap water, reflecting a marked improvement in the acceptance and utilisation of purified water. **31% has been significantly increased using purified water compared to the previous year.** As shown in Figure13



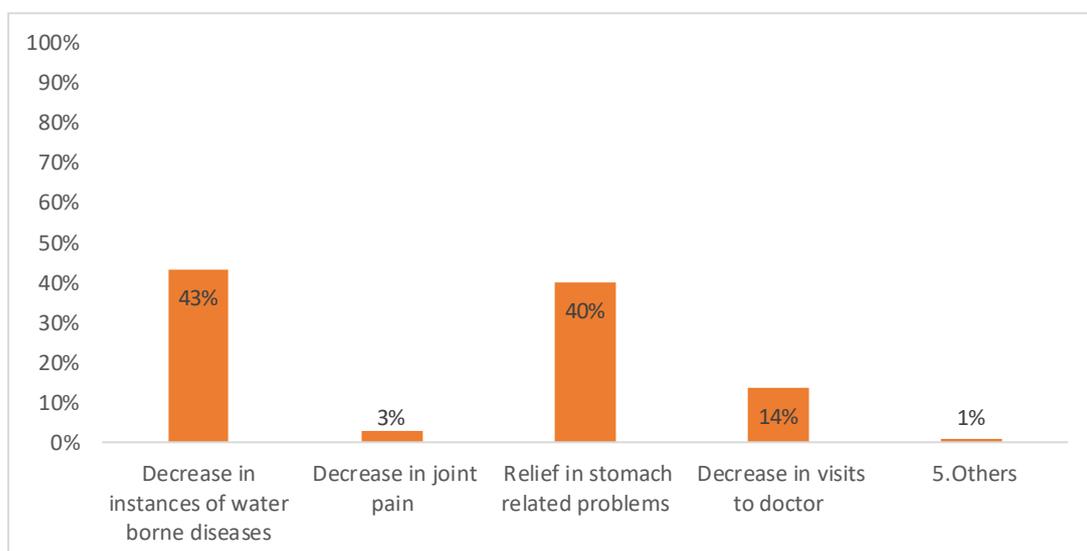
**Figure 13: Other sources of drinking water in school FY.2021-22 (n=343) and FY.2022-23(n=131)**



**Figure 14: Health status of students FY.2021-22 (n-343) and FY.2022-23(n-131)**

When asked about the health status of the children, **95% of students noted an improvement in their health during the period of 2022-23**, while in the preceding period of 2021-22, 80% reported similar positive changes. **15% significantly increased compared to the previous year**, as shown in Figure 14.

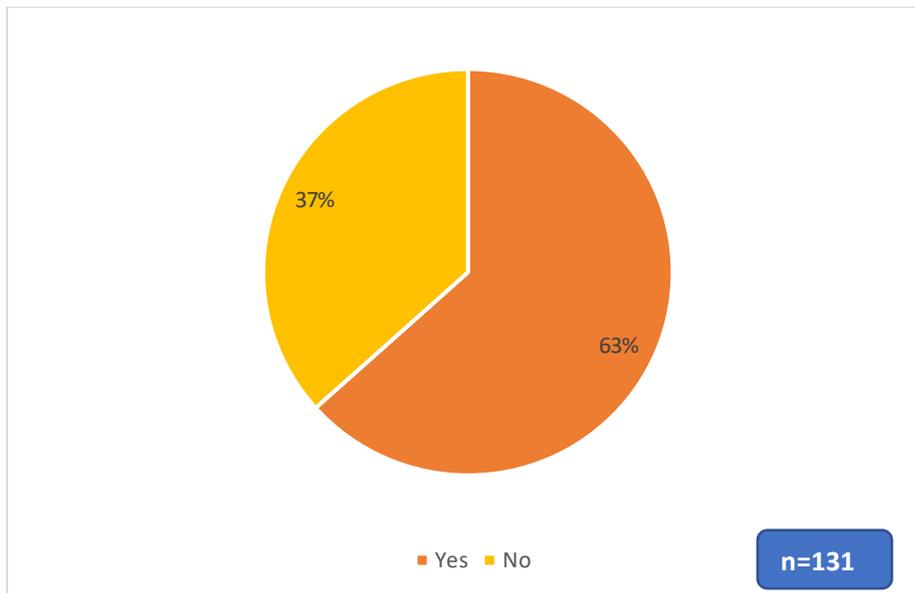
Previously, teachers observed that most schools depended on non-potable water supplied by municipal corporations for drinking purposes. However, the introduction of a water purifier in our school has transformed this scenario. This facility not only ensures access to clean drinking water for the children but has also led to improvements in their health. A notable decrease in waterborne diseases like cholera, typhoid, and stomach-related problems among students has been witnessed, underscoring the beneficial effects of this initiative, as depicted in Figure 15.



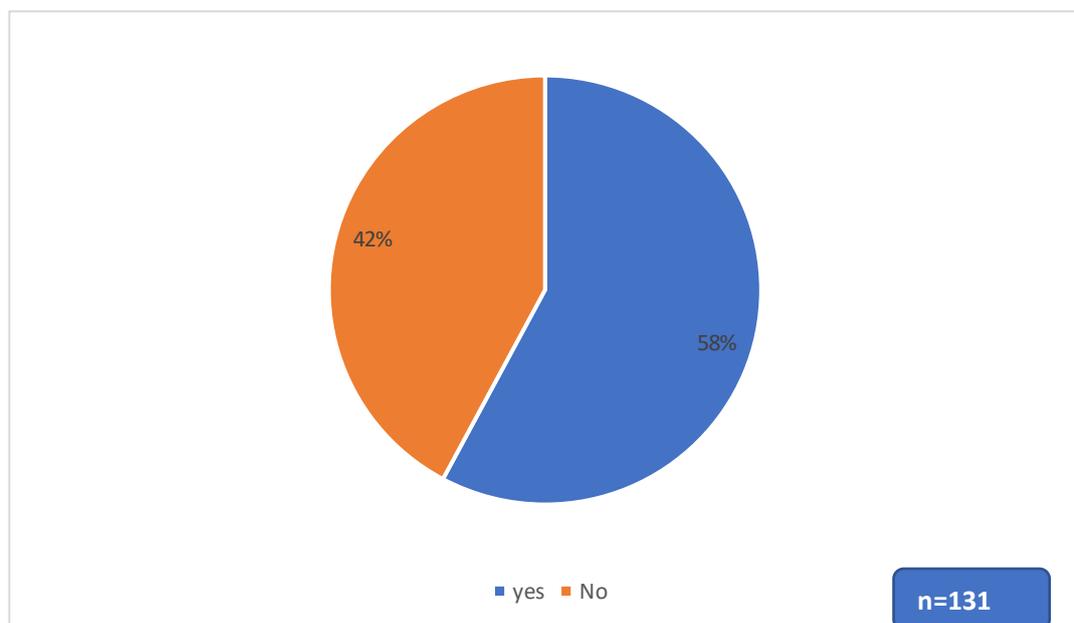
**Figure 15: Health status of students FY.2021-22 (n-343) and FY.2022-23(n-131)**

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

- Survey findings indicate that over 63% of students consume water from water bottles, as shown in Figure 16.
- 58% of students opt to refill their water bottles before heading home from school, indicating the programme's extensive reach and effectiveness. Figure 17 visually illustrates this trend, highlighting the programme's successful integration into students' daily routines and its contribution to promoting healthy hydration practices.



**Figure 16: Students received water bottle under Niranjali Programme**



**Figure 17: Students carrying purified water to home.**



*Image 1: Students receiving free water Bottles at school under Niranjali Programme*

## Convergence

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

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

*Table 4: Stakeholders involved and their contribution*



*Image 2: Students filling up water Bottles at school.*

## Service Delivery

**85% students** fill up water bottle 5 times a day.

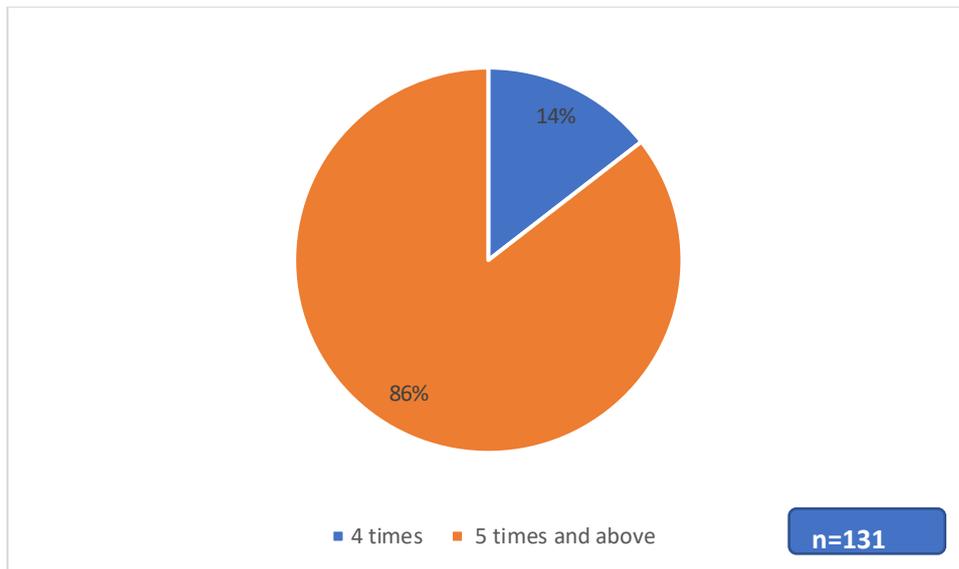
**85% students** attended the awareness session conducted on safe drinking water.

**85% students** aware of various methods of purifying water.

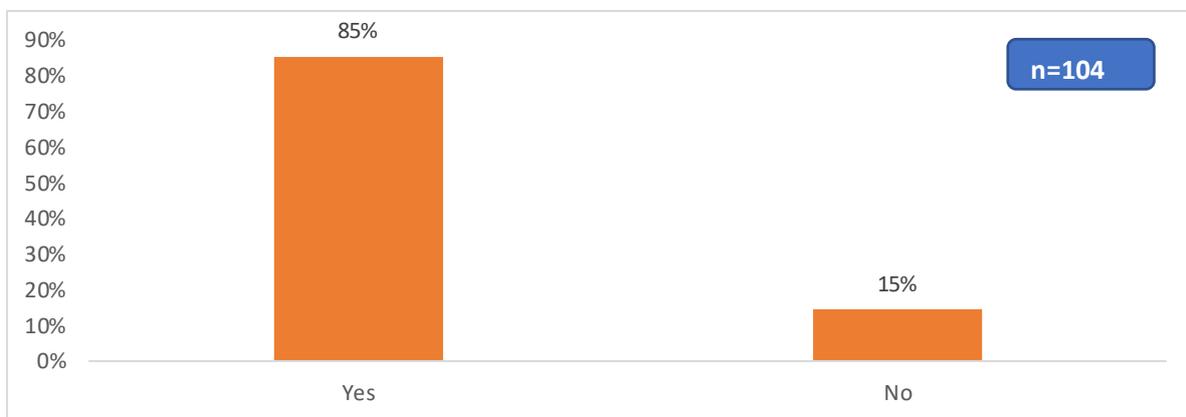
An efficient service delivery mechanism ensures the effective implementation of the programme. Under the programme initiatives, the water purifiers were installed in the school in consultation with Eureka Forbes and Kent Perk, wherein an annual maintenance contract is in place to ensure the smooth functioning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

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

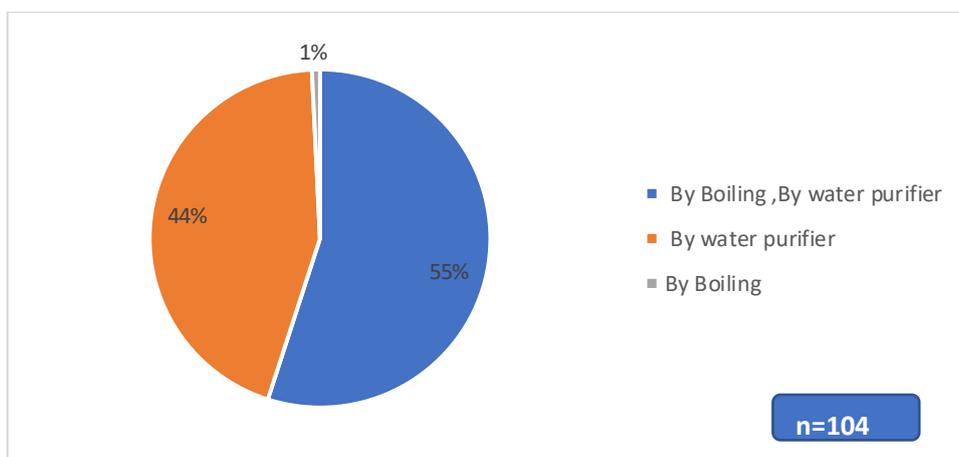
- During the survey, 85% of the students refill their water bottles up to 5 times a day, reflecting their proactive approach to maintaining hydration levels during school hours. This finding, illustrated in Figure 18, highlights the programme's success in facilitating access to clean drinking water and promoting healthy hydration practices among students.
- Around 85% of the students attend awareness sessions about safe drinking water. Also taught students about the various ways of purifying water. As shown in Figure 19 and Figure 20



**Figure 18: Optimum utilisation of the facility by students.**



**Figure 19: Awareness session conducted by the implementing partner.**



**Figure 20: Methods of purifying water discussed in awareness session.**



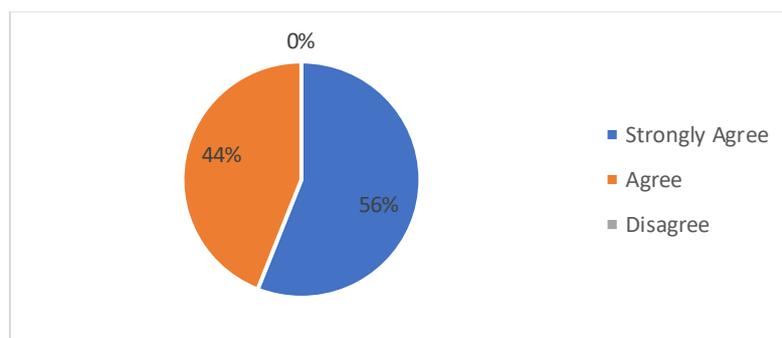
*Image 3: Students participating in awareness programme*

## Sustainability

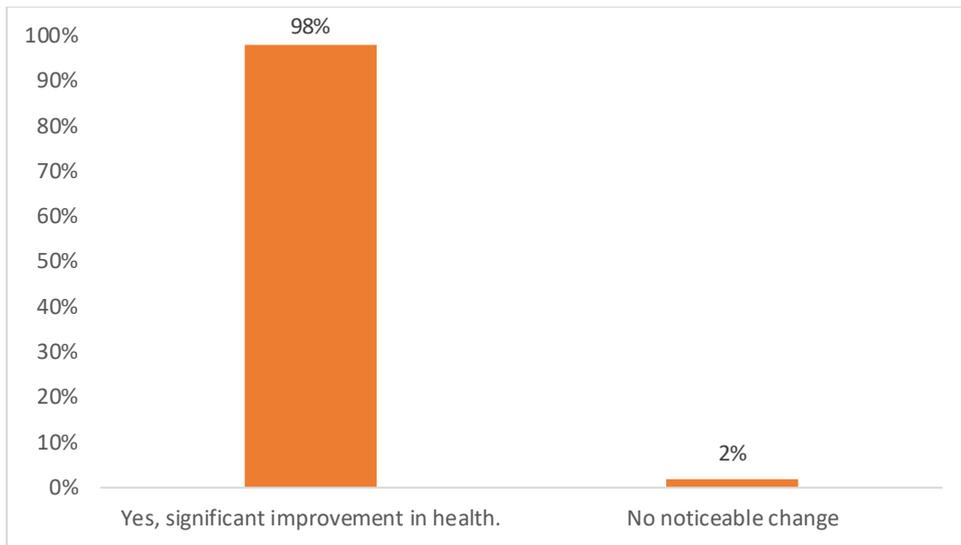
An important aspect for the programme to have prolonged effects, it is of utmost importance that the project outcomes are sustained and all the project stakeholders are accountable for the success of the programme.

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

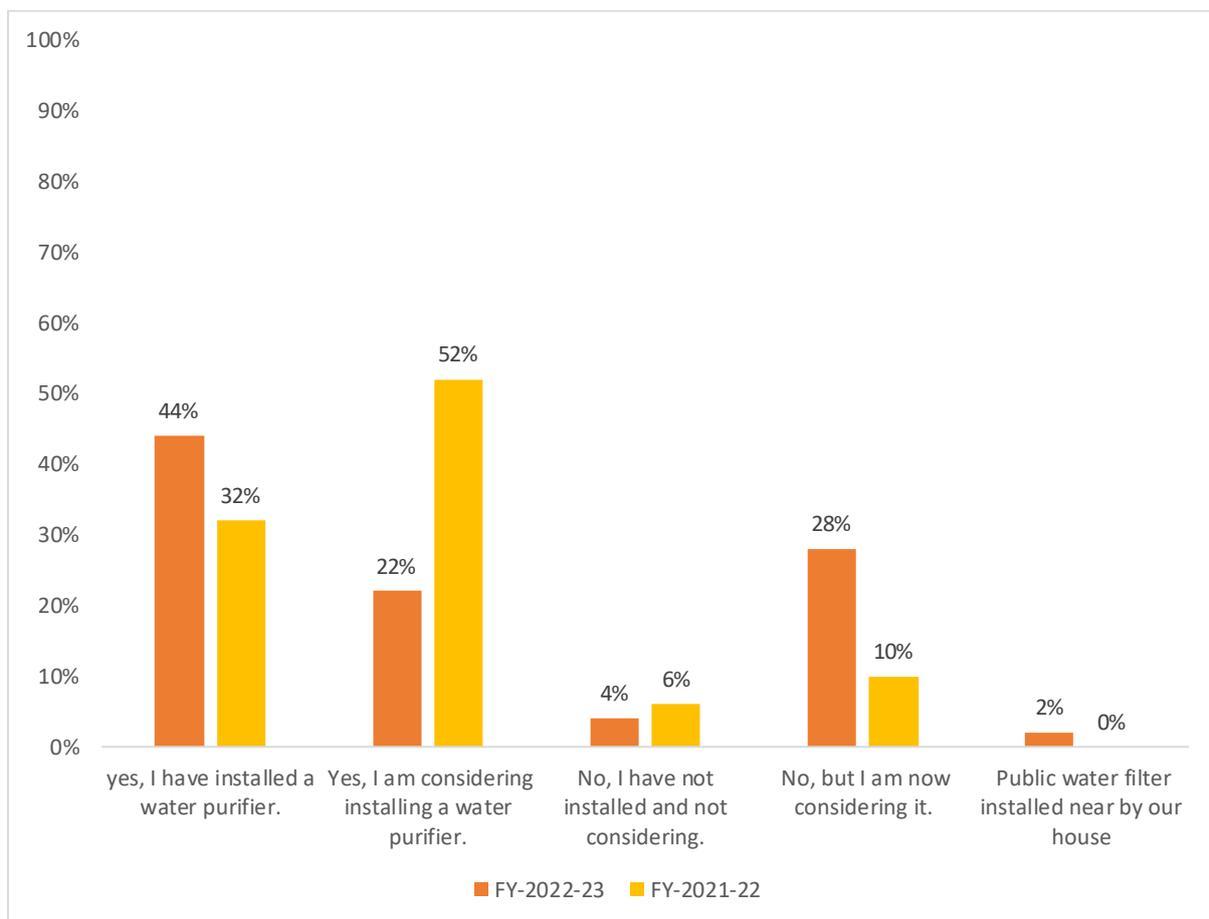
- Over 56% of the parents strongly agreed, and 44% of the parents agreed for the well-being of children after the installation of water purifiers in school.
- **Over 98% of parents reported witnessing significant improvements in their children's health, while there was a 94% reduction in students falling ill due to waterborne diseases.**
- Around 42% of the parents have installed a water purifier at home compared to last year's 22%. **A significant 20% households of Children are now having water purifiers.**



*Figure 21: Parents acceptance to the well-being of children post water filter installation (n=50)*



**Figure 22: Reduction in water borne disease as per parents' observation (n=50)**

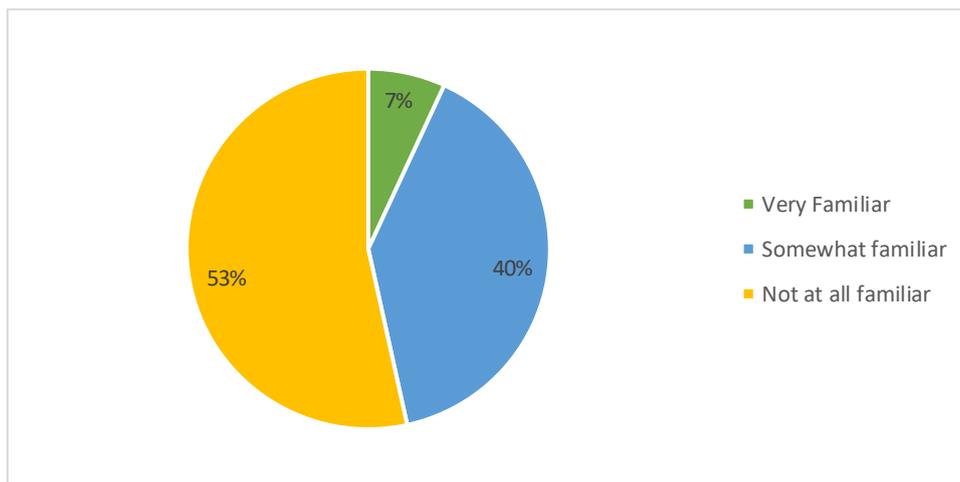


**Figure 23: Cascading effects of installing water purifiers at home**

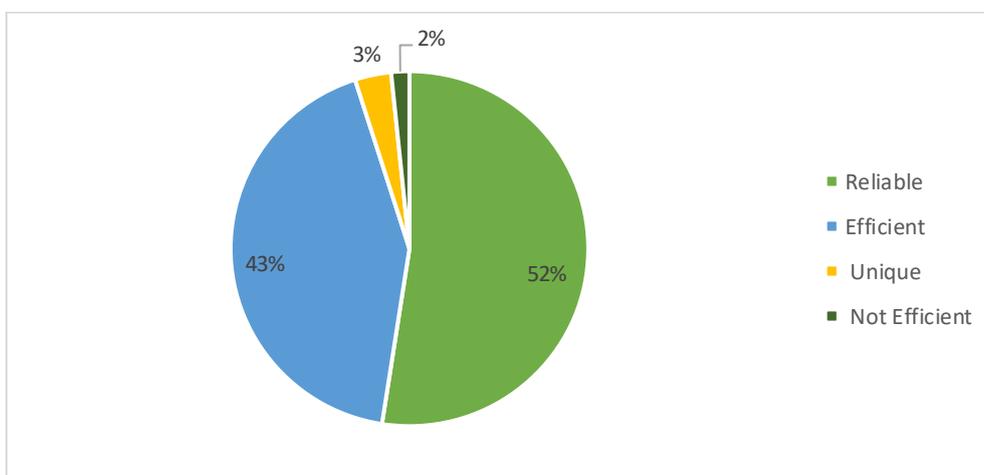
## Brand Equity

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

- Around 40% of the students mentioned they are familiar with the brand ICICI Lombard.
- Around 52% mentioned they are reliable with the brand after implementation with the brand.

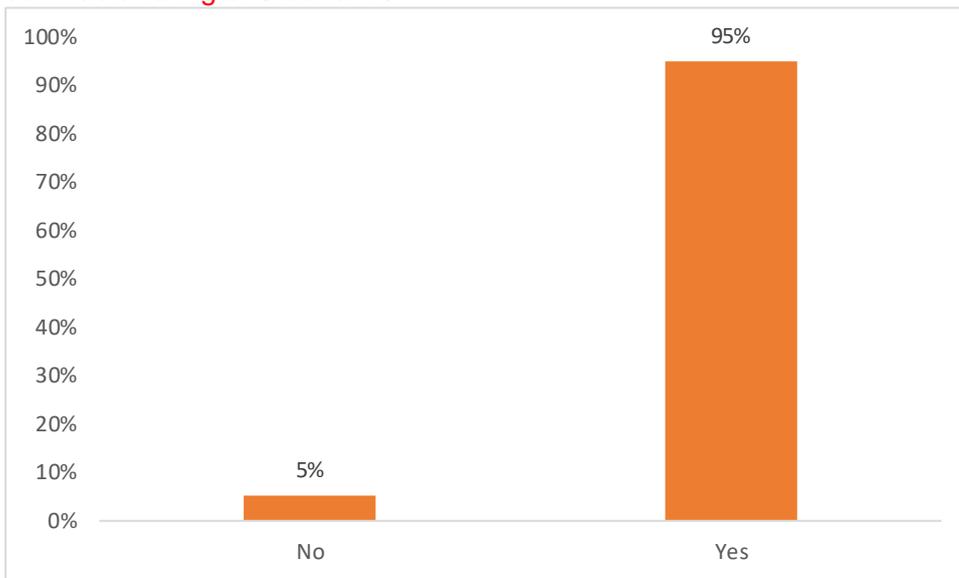


**Figure 24: Familiarity with the ICICI Lombard.**

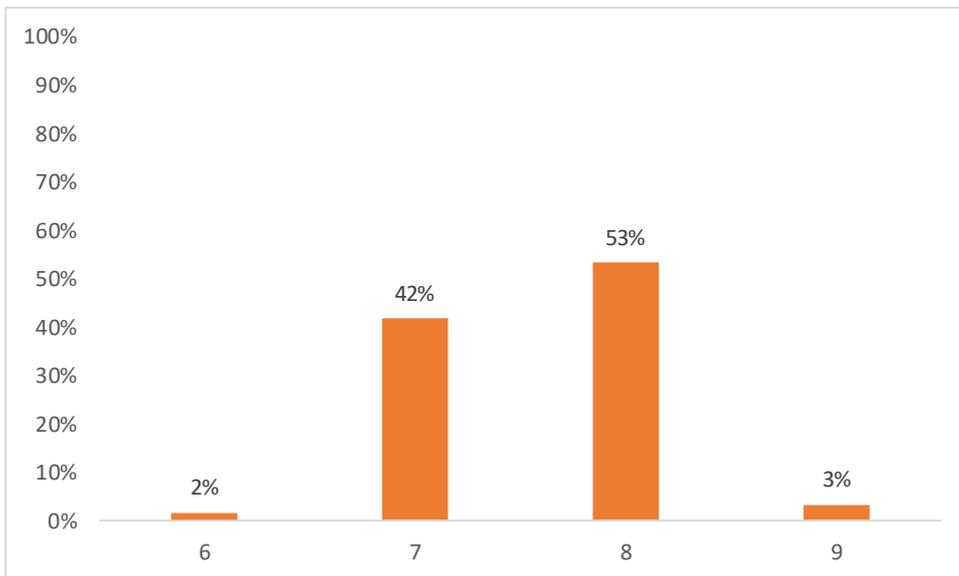


**Figure 25: Perception towards ICICI Lombard after project implementation.**

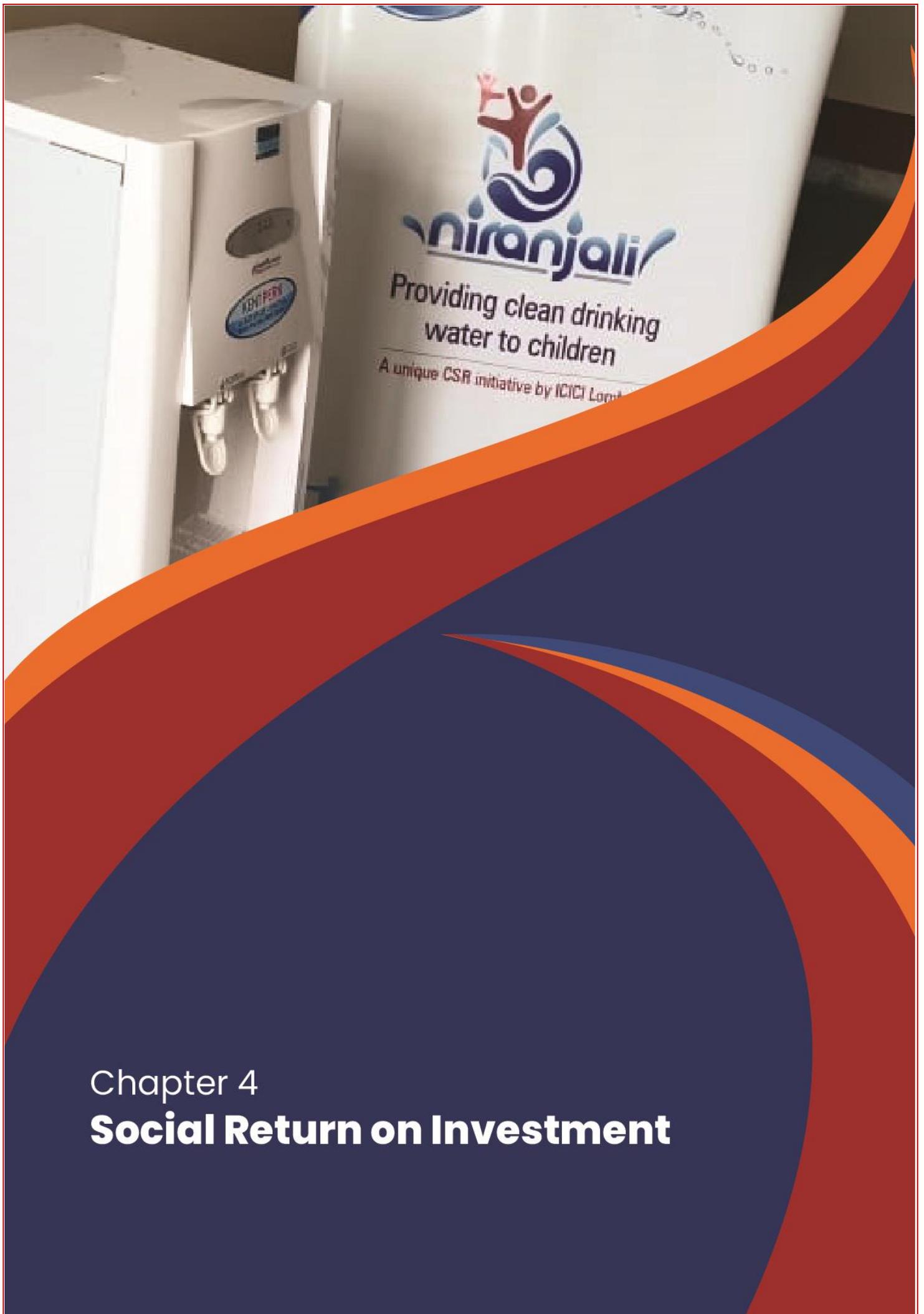
- Around 95% of beneficiaries are willing to associate with ICICI Lombard in the near Future.
- A sizable proportion, roughly 53%, of the student body bestowed upon the subject an admirable rating of 8 out of 10



**Figure 26: Willingness to associate with the ICICI Lombard.**



**Figure 27: Ratings given by the beneficiaries for ICICI Lombard.**



Chapter 4

## **Social Return on Investment**

## Chapter 4: Social Return on Investment

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

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

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

<b>Indicators</b>	<b>Rationale</b>	<b>Proxy Estimation</b>	<b>Source</b>
Savings on health care treatments & consultations	The cost of medical treatment and doctor consultation is reduced due to reduced chances of potential illness due to unsafe drinking water	The average estimated cost of consultation and generic medicines in the concerned regions for the students who mentioned to have been falling ill prior to the intervention	Primary Research
Savings on purchase of mineral water	Due to the lack of safe and potable drinking water on school premises, students end up buying mineral water bottles	The average amount spent on buying mineral water bottles while coming to school	Primary Research
Deadweight 1 – The students who have yet to drink water from other sources than the water purifier during school hours	Drinking water from other sources than the water purifier can still be a reason for falling ill	The average cost of medical expenses incurred due to falling ill after drinking water from the school	Secondary study
Deadweight 2 – The students who are spending on packed drinking water.	Students drinking packed drinking water resulting in financial burden on the parents.	The average cost of a water bottle as sold by shops near schools.	Secondary study

## SROI Calculation

Social Return on Investment		
Year	FY 2022-2023	FY 2023-2024
Inflation Rate in India (IMF, 2023)	6.7%	5.4%
Discounted Considered	Rate 6%	
Total Input Cost	INR 7,81,00,000	
Total Net Impact	INR 37,24,20,745	
Net Present Value (NPV)	INR 35,11,74,677	
<b>SROI</b>	<b>4.77</b>	



## Chapter 5

# Recommendations & Way Forward

## Chapter 5: Way Forward and Recommendations

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

### Ensuring water purifier efficiency and longevity.

Regularly checking water purifiers helps them work well. When service engineers monitor them often, they can fix any problems quickly. This makes sure the purifiers keep filtering water effectively. Also, getting the purifiers serviced properly by the company that made them helps them last longer. This means schools can continue to have clean drinking water for a long time.

### Increase number of water purifiers

Increase the number of water purifiers according to the school's capacity and position each filter appropriately. Assign a specific location for each filter based on the number required. This ensures adequate access to clean drinking water throughout the school premises.

### Conduct Awareness sessions

Having regular sessions about safe water will help students. They can also teach their families and neighbors. Using simple videos or presentations during these sessions to explain why we should drink clean water can make it easier to understand.

### After installation support

Many teachers have requested that water filter cylinders be changed annually. This regular maintenance ensures the continued effectiveness of the water filtration system, providing clean and safe drinking water for students and staff.

### Brand logo on water purifiers

The lack of a brand logo on the water purifiers meant that people were not fully aware that the program was a Corporate Social Responsibility (CSR) initiative by ICICI Lombard. By incorporating the brand logo onto the purifiers, we can enhance visibility and promote better outreach for the initiative.

## Recycling waste water

The considerable volume of wastewater generated by water purifiers can serve beneficial purposes like gardening or replenishing groundwater. Establishing systems to repurpose this wastewater ensures its valuable potential is not lost.



# Impact Stories

## Impact stories

### **Reduction in water borne diseases**

*We've seen a remarkable transformation since ICICI Lombard installed water filters at our school. Thanks to their assistance, our students now have easy access to clean, safe drinking water. The impact has been tangible – children are using the water filters regularly, leading to a noticeable decrease in waterborne illnesses and stomach-related issues. We're truly grateful for this initiative, and we hope for ongoing support, including assistance after installation. This collaboration has not only improved the health and well-being of our students but has also created a safer and more conducive learning environment here.."* - Rakesh Kumar, Headmaster, at SOSE, sector 17, Delhi

### **Relief from Cross-Contamination Worries**

*It was a concern for us as parents when we realized that while we had a water filter at home, our children's school didn't provide such facilities. This raised worries about the potential for cross-contamination and the quality of water available to our children. However, since measures were taken to address this issue, including ensuring access to filtered water at school, we've observed a significant decrease in the occurrence of waterborne diseases among students. This positive change has brought us immense relief and peace of mind, knowing that our children are now drinking clean and safe water while at school. Savitha Goyal - Parent from Delhi*



*Image 4: Students using water purifiers at schools in Mumbai region.*

### Testimonials:

"Thanks to clean water at school, I'm feeling fantastic! No more sick days to fret about—just pure hydration power. It's incredible how something as simple as clean water can make such a big difference!" Student from Mumbai.

"Remember when our kids had to lug water from home? Now, with water purifier at school, they sip clean and fresh water all day long. Here's to simple solutions making life easier for our little champs!"- Parent from Mumbai.

"Say goodbye to unpleasant water! With our purification system, enjoy crystal-clear sips that taste refreshing. Here's to clean hydration!"- student from Mumbai



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