Submitted by
Impact Practice
by CSRBOX

ICICI Foundation for Inclusive Growth

ICICI Lombard

Impact Assessment Report

# Niranjali: Drinking Water for All

## Installation of Water Purification Systems in Schools of Bihar & Maharashtra

## Disclaimer

- 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 Foundation dated February 2025 to undertake the Impact Assessment of the programme 'Niranjali' implemented in the financial year 2023-24.
- 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 the ICICI Foundation, project beneficiaries, and other key stakeholders. 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.
- Specific to the Impact Assessment of the Niranjali project under ICICI Foundation (FY 2023 - 2024), 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 regard to the Impact Assessment of Niranjali under the ICICI Foundation (FY 2023 - 24):

- 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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## Abbreviations

| | |
|---|---|
| ***UDISE+*** | Unified District Information System for Education Plus |
| ***FY*** | Financial Year |
| ***WASH*** | Water, Sanitation and Hygiene |
| ***JJM*** | Jal Jeevan Mission |
| ***SSA*** | Samagra Shiksha Abhiyan |
| ***SDG*** | Sustainable Developmental Goal |
| ***BRSR*** | Business Responsibility and Sustainability Report |
| ***NGRBC*** | National Guidelines on Responsible Business Conduct |
| ***NEP*** | National Education Policy |
| ***MIDC*** | Maharashtra Industrial Development Corporation |
| ***UV*** | Ultra-violet |
| ***TDS*** | Total Dissolved Solids |
| ***ZPPS*** | Zila Parishad Primary School |
| ***SROI*** | Social Return On Investment |

## Executive Summary

This impact assessment report evaluates the **Niranjali programme**, a preventive healthcare initiative by **ICICI Lombard**, implemented by the **ICICI Foundation** during FY 2023-24. The programme aimed to improve access to safe drinking water in schools across **Bihar and Maharashtra**, targeting the reduction of water-borne diseases and enhancing students' health, attendance, and academic performance. The assessment was conducted using a mixed-method approach, including surveys with **97 students** across **27 schools** and **56 in-depth interviews** with key stakeholders.

### Key Findings:

#### Inclusiveness

- **80% of the beneficiary schools** were in Maharashtra including many water-stressed districts while 20% beneficiary schools were from a single district i.e. Nawada of Bihar.
- **77% of the participated students** were in grades 7-9 or lower, and there was a **slight predominance of girls (52%)** indicating age- and gender-inclusive engagement across primary to higher secondary levels.

#### Relevance

- **71% of students** reported that the water purifiers were functional all the time.
- **94% of students** found the capacity of the purifiers sufficient to meet the drinking water needs of all students and teachers.
- The percentage of students falling ill due to contaminated water decreased from **40% (pre-intervention)** to **13% (post-intervention)**.
- **79% of students** reported missing school due to water-related illnesses before the intervention, but this significantly reduced post-installation of purifiers.
- **99% of students** confirmed that the water from the purifiers was clean, achieving the programme's objective of providing safe drinking water.

#### Convergence

- Supports **Jal Jeevan Mission** by providing safe drinking water in schools, aligning with its goal of ensuring water security in rural areas.
- Strengthens school infrastructure by improving access to clean water, supporting **Samagra Shiksha Abhiyan**'s focus on quality education and basic amenities.
- Reduces water-borne diseases, aiding Poshan Abhiyan's nutrition goals, and supports **NEP 2020**'s emphasis on safe, inclusive learning environments.

## Expectations

- **35% of students** reported overall health improvements, including **relief from stomach aches and diarrhoea**.
- **91% of students** who consumed water from the purifiers reported an **increase in their water intake**, leading to better hydration and health.
- **92% of students** found the purifiers **easy to access** during school hours, though some high schools reported congestion during lunch breaks.
- **90% of students** reported that the areas where the purifiers were placed were clean, and **62%** confirmed that these areas were cleaned daily.

## Service Delivery

- **56% students** were **aware** of the ICICI Lombard brand, and very few teachers had the clarity on the roles of ICICI Lombard and ICICI Foundation in the programme.
- **70% of students** rated their experience with the purifiers as **'good' or 'excellent'**, reflecting satisfaction with the programme despite some operational challenges.


Chapter 1

# Introduction and Project Background

# Introduction

## 1.1. Background and Context

Access to clean drinking water is essential for the health, cognitive development, and educational success of school-going children. Research shows that schools with safe water facilities report better attendance and academic performance[1]. However, the UDISE+ 2021-22[2] the report highlights significant gaps in infrastructure: while 98.22% of government schools in India have drinking water facilities, only 96.1% are functional, and just 47.9% have tap water connections on campus. These gaps are especially critical for children from underprivileged families who often lack basic WASH (Water, Sanitation, and Hygiene) facilities even at home.

Globally, diarrhoea is a leading cause of death among children under 5, accounting for 9% of deaths in this age group in 2021[3]. In India, diarrhoeal diseases claim approximately 1.1 lakh (110,000) child lives annually, primarily due to unsafe drinking water and poor sanitation.[4]. Children from marginalised communities are particularly vulnerable, and frequent illnesses not only disrupt their education but also place financial and emotional strain on their families.

To address this pressing issue, ICICI Lombard launched the Niranjali initiative. During the FY 2023-24, the ICICI Foundation was the implementation partner for this project. By improving access to safe drinking water, the initiative aims to enhance the health, attendance, and educational outcomes of students, breaking barriers to equitable learning opportunities.

## 1.2. Niranjali

Niranjali, a preventive healthcare initiative by ICICI Lombard, was launched in FY 2017-18 with the installation of water purifiers in schools. Initially, the programme also included dedicated sessions to raise awareness about the necessity and benefits of clean drinking water. Earlier, ICICI Lombard partnered with Eureka Forbes and Kent to supply the water

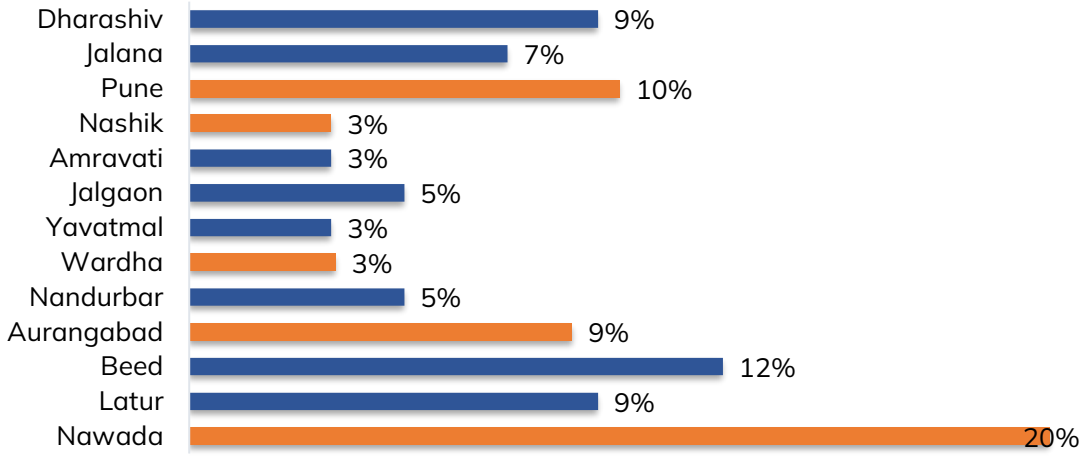



*Figure 1: Programme coverage in FY 2023-24*

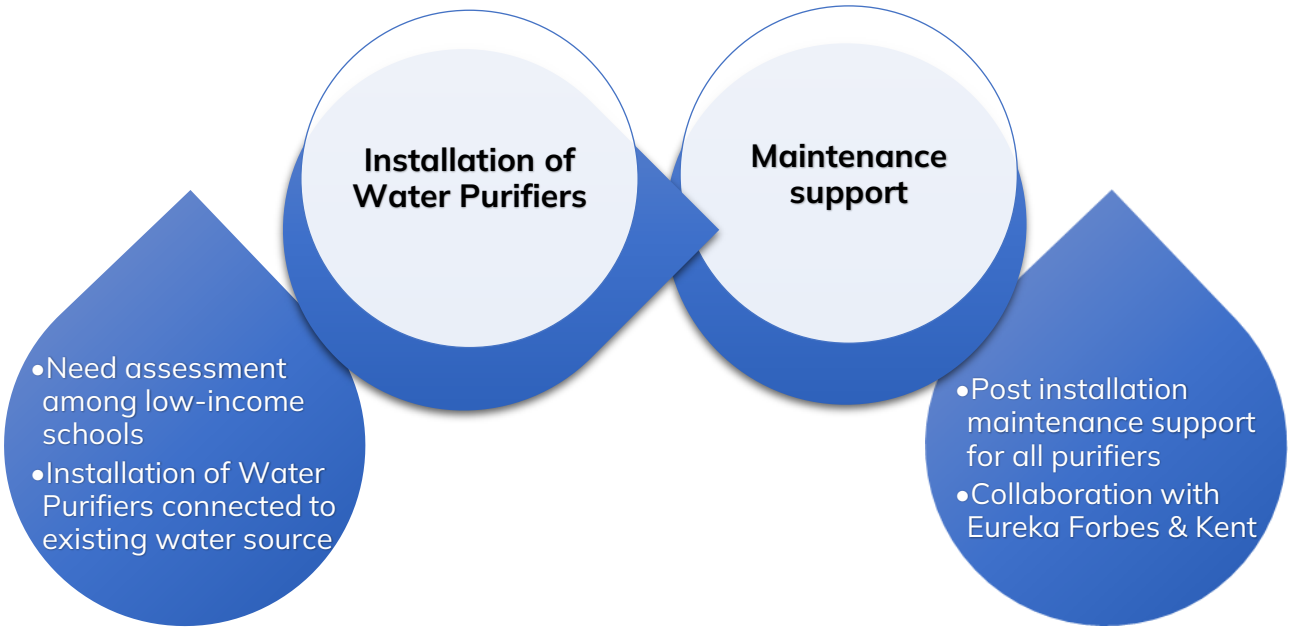
[1] Impact of drinking water quality on educational outcomes
[2] UDISE+ 2021-22 report
[3] UNICEF report on diarrhoea
[4] Down-to-Earth magazine article

purifiers, ensuring their proper maintenance through an annual maintenance contract. The initiative started with the installation of 5 water purifiers in schools across Mumbai. Over time, it has expanded significantly and now operates in Mumbai, Pune, Delhi, Agartala, and Patna.

In FY 2023-24, the ICICI Foundation installed a total of 1,010 water purifiers (Eureka Forbes, Model: AG600) across the districts of Bihar and Maharashtra, thereby expanding its reach. It also has signed an Annual Maintenance Contract (AMC) valid for two years from the date of installation for all the water purifiers installed as part of the programme. Additionally, the implementation team also visits the beneficiary schools every 6 months for monitoring the implementation of the programme for the same period.

ICICI Lombard's CSR objective is to proactively support meaningful socio-economic development. It works towards creating an enabling environment that helps citizens realise their aspirations for a meaningful life by identifying critical development areas that enhance community well-being and provide long-term benefits. Similarly, ICICI Foundation's mission is to promote inclusive growth in India through focused initiatives in identified areas, including primary healthcare, elementary education, skill development, sustainable livelihood, financial inclusion, and rural development. In pursuance of these ideals, the Niranjali programme strives to improve the overall health of the students in low-income rural schools by reducing instances of water-borne diseases and improved cognition and academic performance through proper hydration.

### 1.2.1 Programme Components




## 1.3. Programme's Alignment with National Priorities

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 alignment of the intervention with the activities approved by the Act.

### 1.3.1. Programme's Alignment with CSR Policy

| *S. No.* | 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 | Completely |

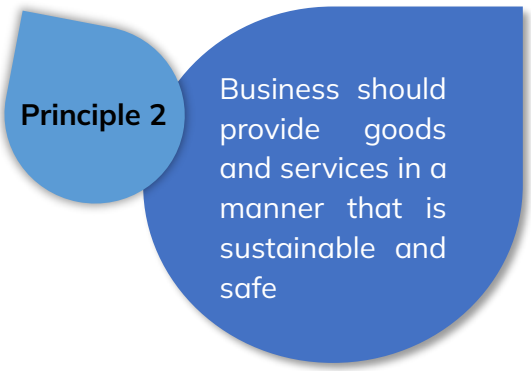
### 1.3.2. Programme's Alignment with Sustainable Development Goals

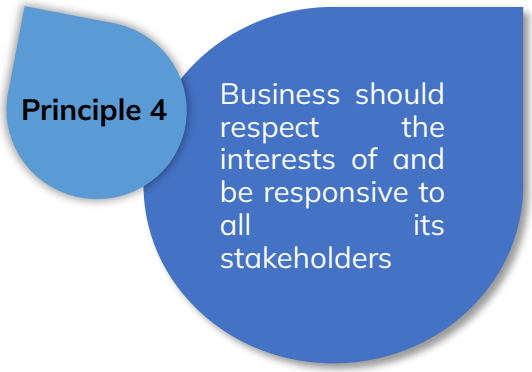
| *SDG* | SDG Target | Alignment |
|---|---|---|
|  | **3.9** By 2030, substantially reduce the number of deaths and illnesses from hazardous chemicals and air, water, and soil pollution and contamination. | The programme aims to prevent illnesses and fatalities, particularly among children, resulting from diseases transmitted through contaminated water sources. |
|  | **4.a** Build and upgrade education facilities that are child, disability, and gender sensitive and provide safe, non-violent, inclusive, and effective learning environments for all. | The programme focuses on enhancing the quality of drinking water within schools, thereby improving access to Quality Education. Addressing basic needs leads to creation of a conducive learning environment. |
|  | **6.1** By 2030, achieve universal and equitable access to safe and affordable drinking water for all.<br>**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 ensures access to clean drinking water for all. It aims to address the critical issue of water quality within schools, thereby promoting the health and well-being of students and staff. Creating a conducive learning environment also improves overall educational outcomes. |

### 1.3.3. Programme's alignment with ESG Reporting Framework

Under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Business Responsibility and Sustainability Report (BRSR) framework is aligned with the National Guidelines on Responsible Business Conduct (NGRBC), which consists of 9

Principles guiding responsible business practices in India. The programme aligns with the following Principles:




### 1.3.4. Programme's Alignment with National Policies/Schemes

| *National Policy/Scheme* | Policy/Scheme Overview | Alignment |
|---|---|---|
| *Jal Jeevan Mission* | JJM aims to provide functional household tap connections to all rural households, schools, and Anganwadi centres. It emphasises access to safe and adequate drinking water. | Niranjali installs drinking water facilities in schools, directly supporting JJM's goal of safe water accessibility in educational institutions. |
| *Samagra Shiksha Abhiyan* | SSA is an integrated scheme to ensure quality education and necessary school infrastructure across all levels of schooling. One key component is ensuring access to basic school facilities, including safe drinking water. | Niranjali strengthens drinking water facilities in schools, supporting SSA's objective of ensuring basic amenities for students. |
| *Poshan Abhiyan* | Led by NITI Aayog and the Ministry of Women & Child Development, it aims to reduce malnutrition, stunting, anaemia, and low birth weight. It recognises safe drinking water as essential for nutrient absorption, digestion, and child development. | • Niranjali provides clean water in schools, reducing diarrhoea and intestinal infections that hinder nutrient absorption and contribute to malnutrition.<br>• Proper hydration improves concentration and cognitive function, aligning with Poshan Abhiyaan's goal of holistic child development. |
| | Adequate and safe infrastructure and clean | The Programme enhances school infrastructure and |

| | | |
|---|---|---|
| *National Education Policy, 2020*  | 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. | student well-being through safe drinking water access, which supports better health, reduces dropout rates, improves learning outcomes, and a conducive learning environment, in line with NEP's focus on WASH facilities, holistic education, and equitable access to quality schooling. |

Chapter 2

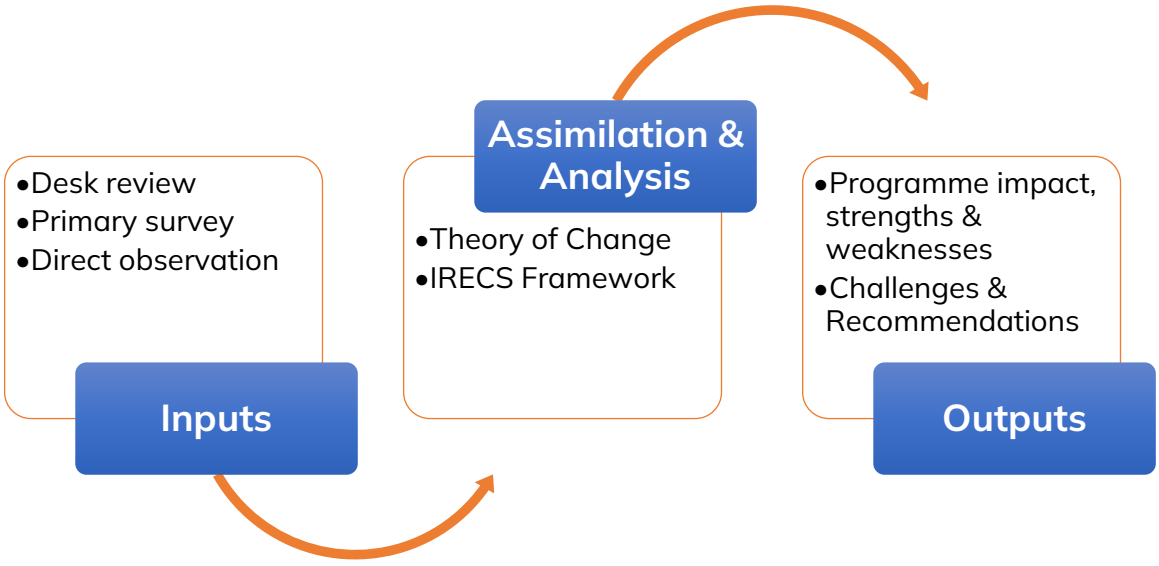
# Impact Assessment Strategy and Approach

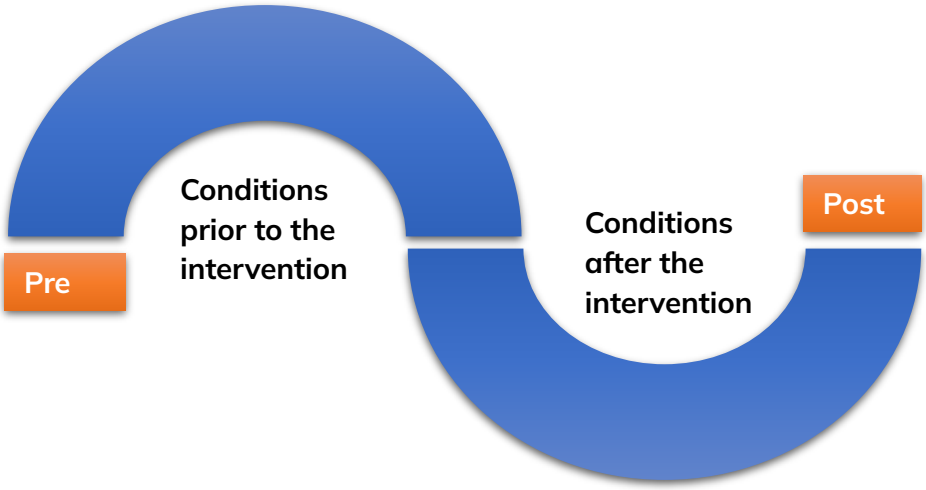
## Impact Assessment Strategy and Approach

### 2.1. Objectives of the Study

- Evaluate the programme's effectiveness in improving access to safe drinking water in schools
- Measure the sustainability of outcomes, including long-term functionality of installed water purifiers
- Examine continued adoption of safe drinking water practices among students and school staff.
- Gauge the intervention's impact on reducing waterborne diseases among students.
- Evaluate programme reach and inclusiveness.
- Identify challenges and learnings for scaling up and ensuring long-term sustainability.
- To assess the Social Return on Investment (SROI) for this project (FY 2023-34).

Given the objectives of the study and the key areas of enquiry, the evaluation design focuses on learning as the prime objective. This section showcases the approach towards developing and executing a robust, dynamic, and result-oriented evaluation framework.

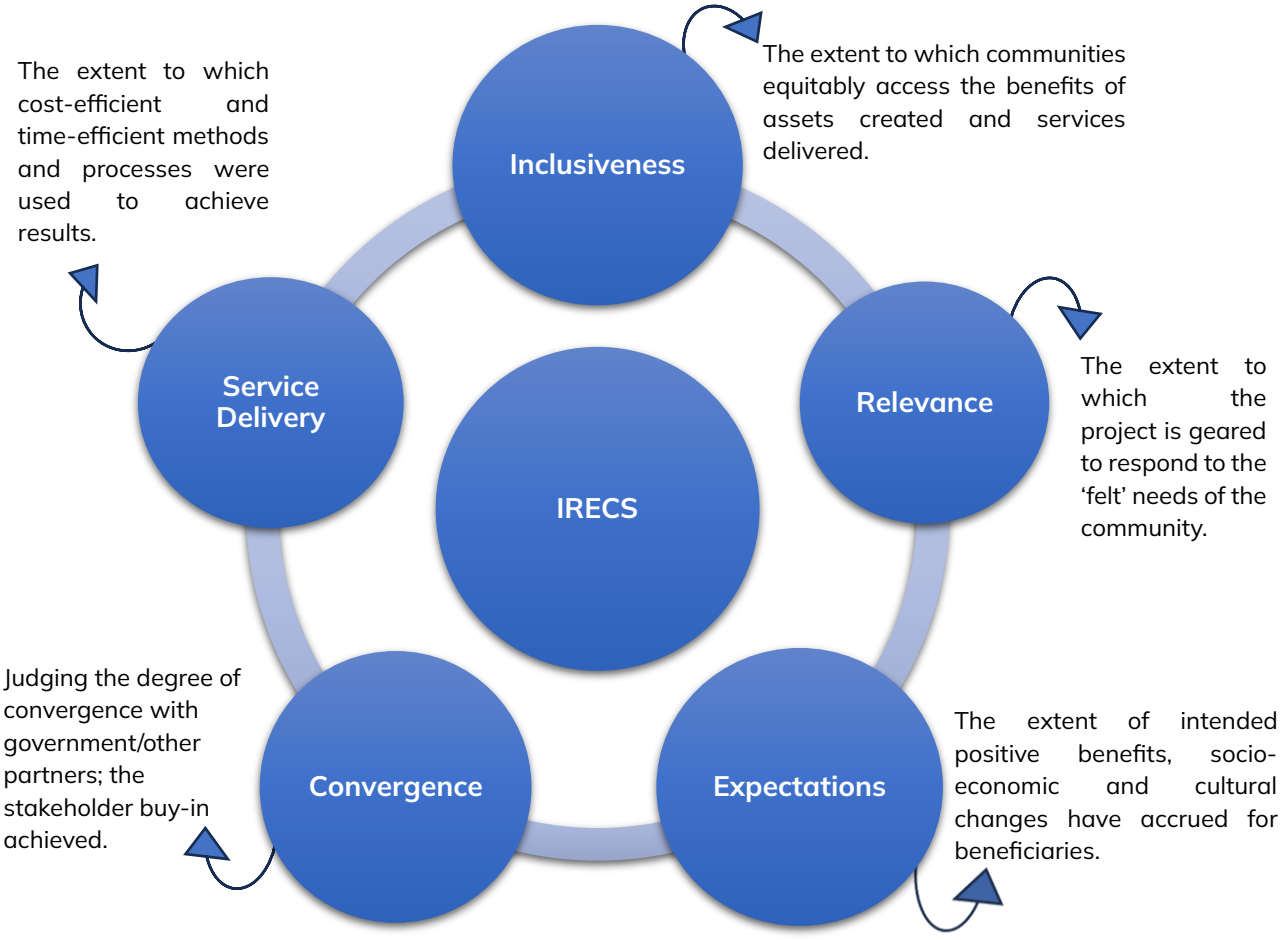





To assess the impact, the study adopted a pre-post project evaluation approach. This method relied on the respondents' ability to recall and report their experiences. Under this approach, beneficiaries were queried about their circumstances before and after the project's intervention. The differences observed helped gauge the extent to which the project had contributed to improving the beneficiaries' intended conditions.

## 2.2. Assessment Approach and Evaluation Framework

The evaluation used the IRECS Framework to determine the Inclusiveness, Relevance, Expectations, Convergence and Service Delivery of the project. Using these criteria, the



evaluation assessed the client's contribution to results while considering multiple factors that affected overall outcomes.

### 2.3. Sampling Approach

The sampling approach adopted for the study was aligned with the mixed-method approach to data collection. The key stakeholders were chosen and sampled for the study in the following manner:

#### 2.3.1. Quantitative Sampling

The school students (primary stakeholders) were part of the quantitative survey. For the calculation of sample size, a 95 per cent confidence level was considered along with a margin of error of 10 per cent. The sampling methodology adopted was stratified random sampling, ensuring every individual has an equal chance of being included from each stratum – geographical location (districts) being the only stratum. The schools were sampled randomly in numbers proportional to the total number of beneficiary schools in each district.

*Table 1: Distribution of quantitative sample (students) across locations*

| District | Universe - Total No. of Schools | Sample No. of Schools | Sample No. of Students* (from each district) |
|---|---|---|---|
| Nawada | 200 | 8 | 29 |
| Pune | 100 | 6 | 22 |
| Aurangabad | 89 | 6 | 21 |
| Wardha | 34 | 4 | 14 |
| Nashik | 33 | 3 | 11 |
| **Total** | **456** | **27** | **97** |

**The total number of students within each district was randomly and proportionately distributed across the chosen number of schools.*

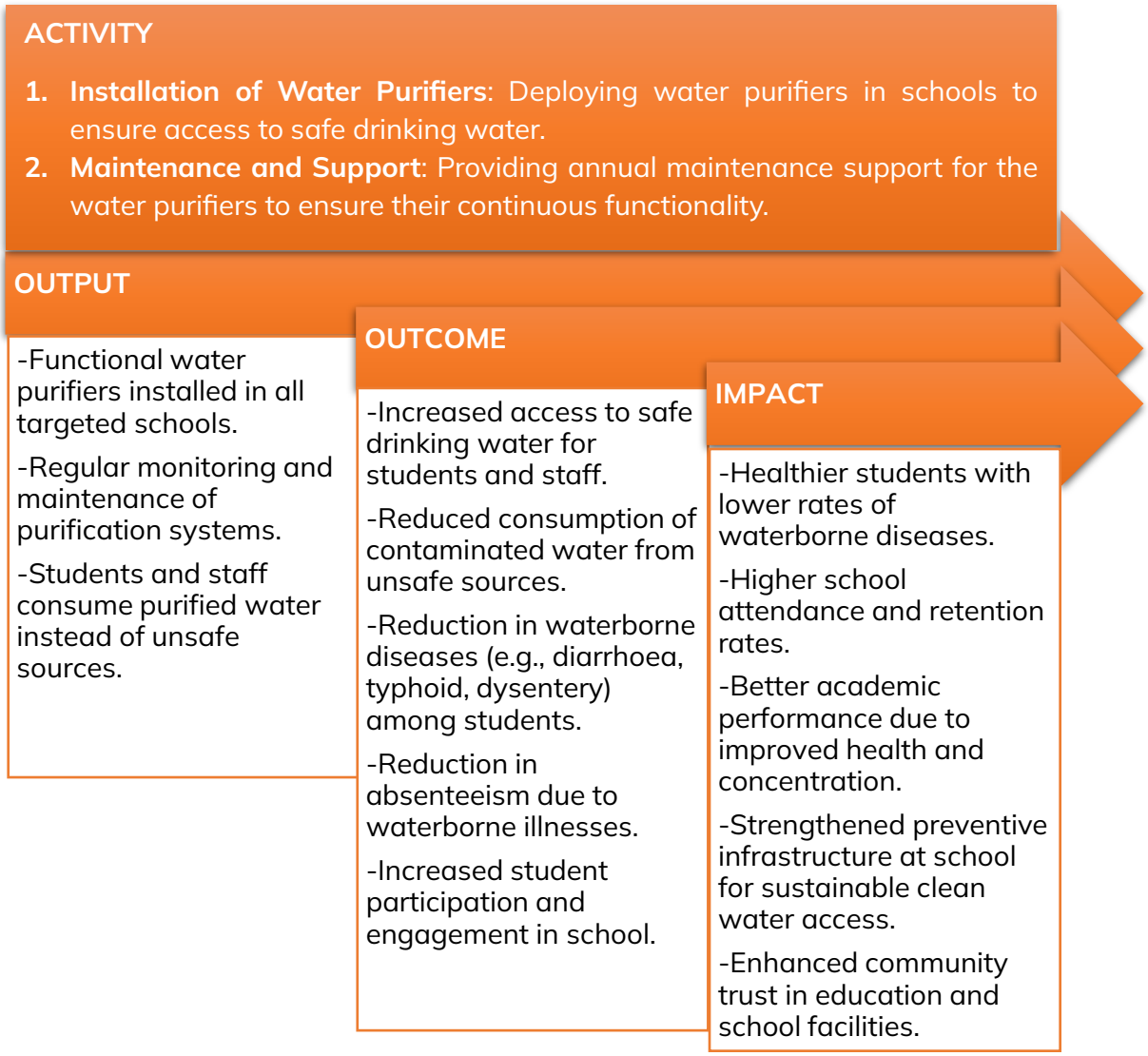
#### 2.3.2. Qualitative Sampling

The sampling plan for qualitative surveys, that is, in-depth interview (IDI) and Key Informant Interview (KII) includes the key stakeholders who were directly involved in the implementation of the project.

*Table 2: Distribution of qualitative sample for qualitative interviews*

| Qualitative Data Collection | | |
|---|---|---|
| **Stakeholder** | **Method of data collection** | **No. of Interactions** |
| Parents/SMC members | In-Depth Interview (IDI) | 27 (1 in each school) |
| Teachers | In-Depth Interview (IDI) | 27 (1 in each school) |
| ICICI Lombard CSR team | Key Informant Interview (KII) | 2 |
| ICICI Foundation team (Implementing Partner) | Key Informant Interview (KII) | 2 |
| **TOTAL** | | **58** |

## 2.4. Theory of Change




## 2.5. Ethical Considerations

- As part of qualitative data collection, team members adhered to ethical protocols by informing participants of the purpose of the study and ensuring informed consent from the participants.
- The IDIs were conducted in an environment that ensured the privacy of respondents.
- The respondents were assured about the confidentiality of their personal information and the usage of data for research purposes only.

## 2.6. Challenges faced during data collection

- Some parents were unaware of the water purifier installations in their child's school, making it difficult for them to answer programme-related questions, unlike the teachers.
- Most Principals of the sample schools were occupied, making it challenging to reach them for virtual interviews and to conduct surveys with their students.

- Despite consenting to participate in the study, some teachers and the majority of parents exhibited a general lack of interest in responding to the questions.

Chapter 3

# Findings of Impact Assessment

## Impact Findings

This chapter presents the inferences from the survey conducted with 97 students across the 27 schools and 56 in-depth interviews conducted with other key stakeholders under the programme.

### 3.1. Inclusiveness

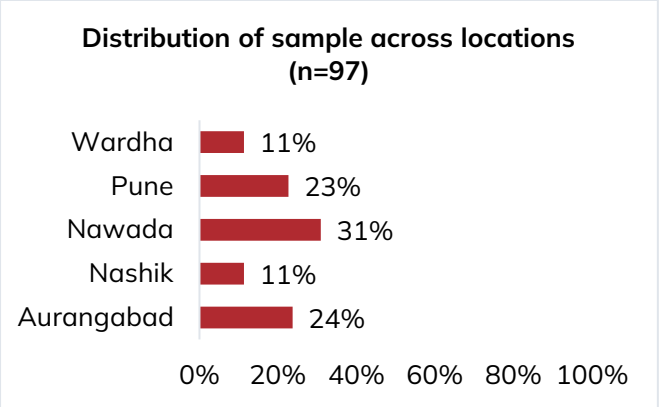



*Figure 4: Students who participated across districts*

The students who participated in the Impact Assessment study were from the locations illustrated in Figure 2. As reflected in the sample distribution, the highest number of schools (20%) benefiting from the programme in a single district were located in Nawada, Bihar, followed closely by Pune (10%) and Aurangabad (9%). At the state level, however, schools in Maharashtra accounted for the largest share of beneficiaries (80%), with coverage across 12 districts. This extensive coverage in Maharashtra is particularly advantageous, given that many of these districts are situated in water-stressed regions within the state.

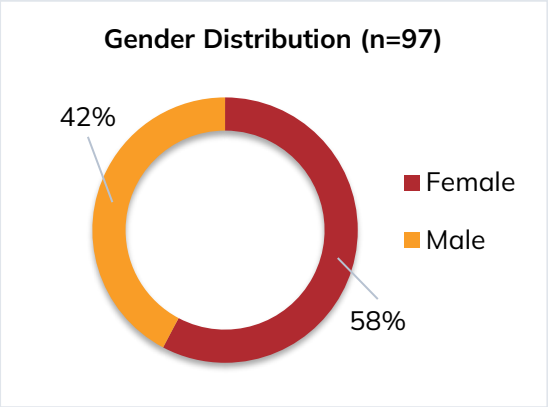



*Figure 3: Distribution of students according to their gender*

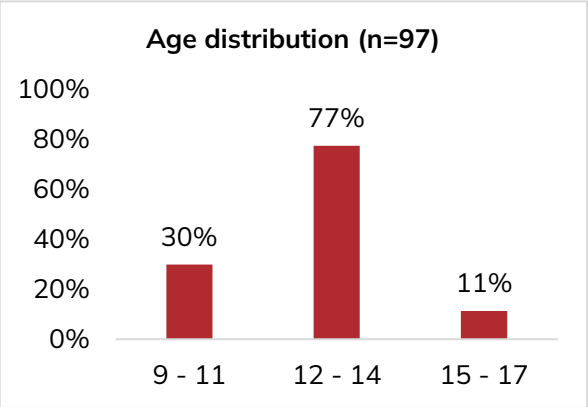



*Figure 2: Distribution of students according to their age (in years)*

The gender distribution of participants in the study shows a slight predominance of female students. While 78% of the students were between the ages of 12 and 14 years, the overall age range of the sample indicates that the beneficiary schools spanned primary to higher secondary levels. Additionally, 77% of the students were in grades 7 through 9 or lower, with fewer higher-grade students represented, largely due to their unavailability during the study period as they were occupied with board exams.

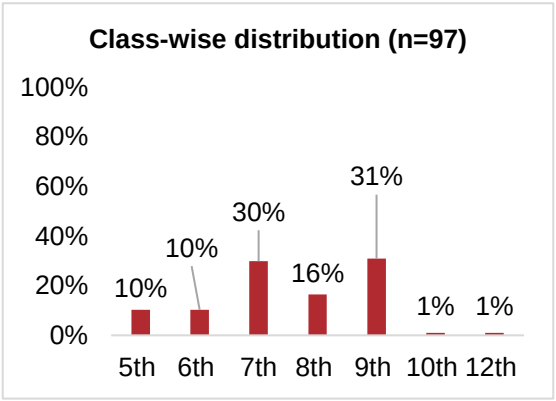



*Figure 5: Distribution of students according to their grades/classes*

## 3.2. Relevance

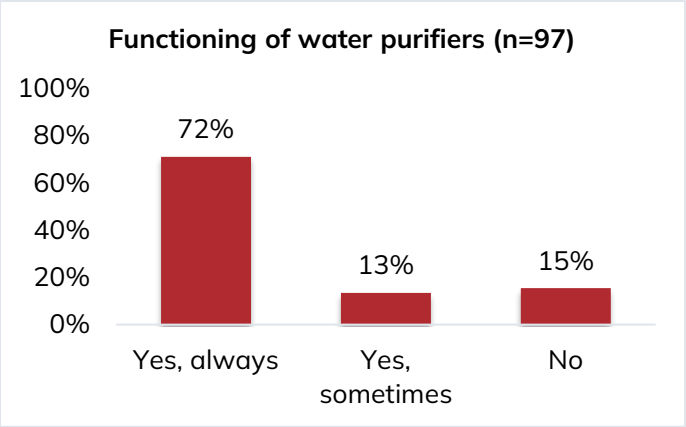



*Figure 6: Students' reporting of functionality of installed water purifiers*

100% of the students reported that the ICICI Niranjali water purifier is installed in their schools. However, **only 71% of students across the sampled schools stated that these purifiers are fully functional at all times**. **Qualitative interactions** with teachers aligned with the above-mentioned finding, that some of the purifiers were either non-functional or not operating properly.

The students were also asked whether the water from the purifiers was sufficient to meet the drinking water needs of all students and teachers in their schools. Encouragingly, the majority (94%) of students reported that the purifier's capacity was adequate. The AG600 water purifier model from Eureka Forbes, installed in all 1,010 schools, has a flow rate of 600 litres per hour. It is equipped with two faucets, allowing two people to fetch water simultaneously, ensuring convenience and efficiency. However, there were a few schools where the teachers expressed that they required more units of the purifier to meet the drinking-water needs of all the students.

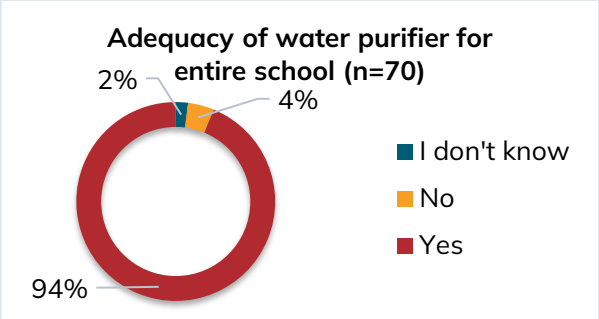



*Figure 7: Adequacy of water purifier to meet the drinking-water needs of the entire school*

> *"Previously, we used to purchase water, and there were frequent issues with its quality. The installation of the water purifier has addressed our drinking water needs effectively. Now, all of us—students, teachers, and myself—consume this water regularly."*
>
> Principal, Sandipan Vidyalay

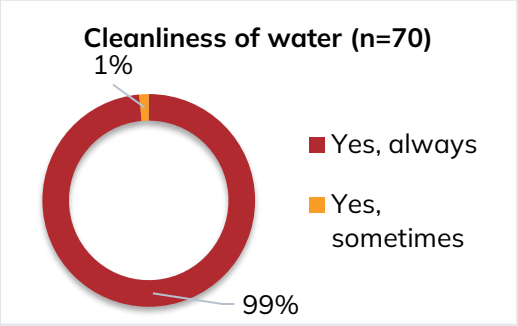



*Figure 8: Students' perception of the cleanliness of purified water*

Out of the students who reported that the purifier is functional at all times, 99% confirmed that the water is clean, **indicating that the project is well on its way to achieving the desired objective of providing access to safe drinking water in schools.** This is especially true for schools where students previously relied solely on handpumps or tap water connected to borewells. The districts selected for the programme, in both Bihar and Maharashtra, are predominantly water-stressed, making access to clean water a persistent challenge. This is particularly true for Maharashtra, where most schools chosen fall in the

districts located in the rain-shadow region of the Western Ghats as well as parts of the Marathwada region known for water scarcity, particularly noteworthy due to the effects of climate change that is rapidly changing the rainfall pattern in Maharashtra[5].

*"Our school receives an adequate water supply from both the Gram Panchayat and our borewell. However, a single water purifier is insufficient to cater to the needs of our 500 students."*

- Principal, ZPPS Khalumbre

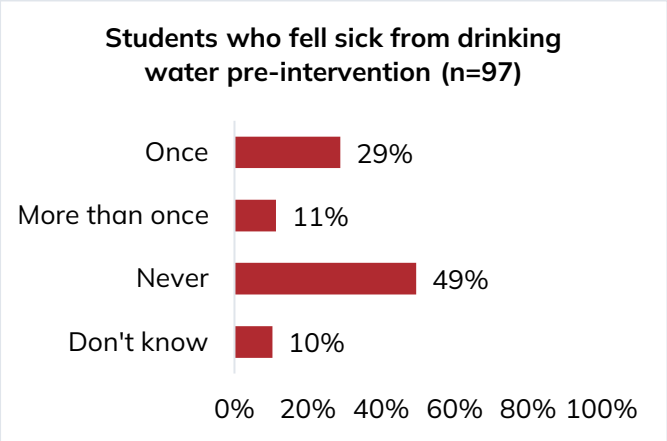



*Figure 9: Prevalence of drinking-water related illnesses before the installation of purifiers*

**40% of the students reported falling ill from drinking untreated water, which they had access to previously. Qualitative discussions** with teachers and students revealed that many had experienced varying degrees of health issues related to consuming untreated water, ranging from stomach aches to diarrheal diseases. Teachers highlighted that these health problems were often exacerbated during the monsoon season, when water pollution increases, leading to higher incidences of waterborne diseases among students.

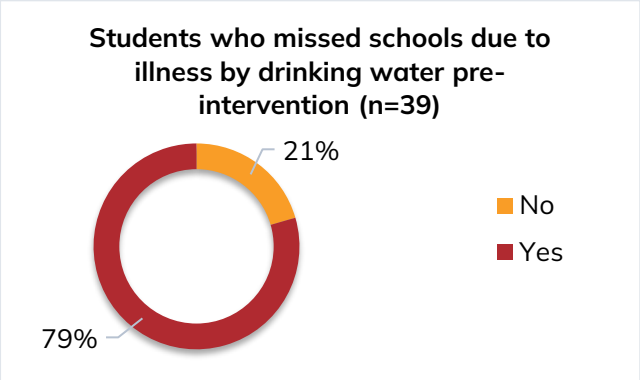



*Figure 11: Percentage of students who missed attending school due to drinking-water related illnesses*

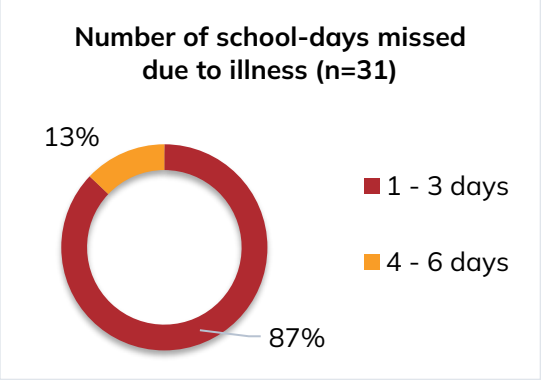



*Figure 10: Total number of school-days missed by students due to drinking-water related illnesses*

The students were also asked if they had missed school due to such illnesses. A majority (79%) of the students confirmed that they remained absent from school for this reason. Among these students, 87% reported missing 1 to 3 days of school in the six months before intervention.

*"I previously suffered from kidney stones and dysentery because of the lack of clean water. Thanks to the continuous access to safe drinking water, I am doing much better now."*

- Principal, Shri. Chatrapati Shivaji Maharaj High School

Furthermore, a comparison of data before and after the installation of water purifiers shows a significant reduction in the number of students who self-reported falling ill due to consuming water available at school. **Specifically, before the intervention, 40% of students reported falling ill, whereas after the installation of water purifiers, this figure dropped to only 13%.** This 13% primarily includes students from schools where the purifiers were temporarily non-operational due to construction activities or other disruptions that affected electrical connections, leading to the purifiers being disconnected and stored in safer locations. Additionally, some schools reported purifiers awaiting repair and maintenance services, contributing to this percentage.

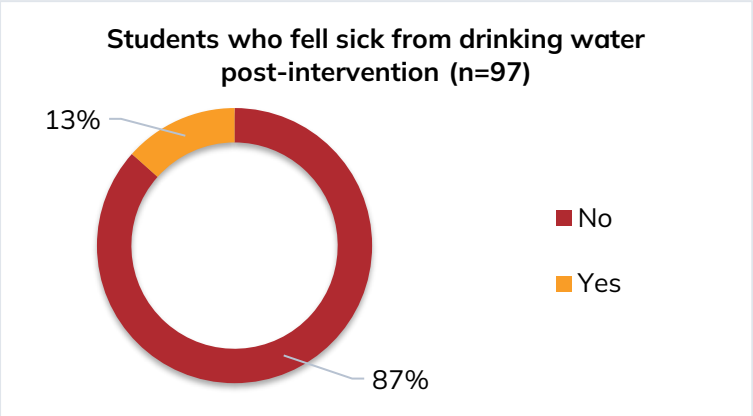



*Figure 12: Percentage of students who fell sick from drinking water after installation of purifiers*

**Qualitative discussions** with teachers revealed that in some schools with functional purifiers, **maintenance support has been insufficient.** They emphasised that prompt repairs and restoring the machines to full functionality would be highly beneficial, as both students and teachers had come to rely on the purifiers for their daily drinking water needs.

*"The water purifier ceased functioning within a month of its installation. After a delay of five months, it was repaired and made operational again 2 weeks ago. The maintenance support requires significant improvement to ensure consistent functionality."*

- Principal, Shrikrushan High School

### 3.3. Expectations

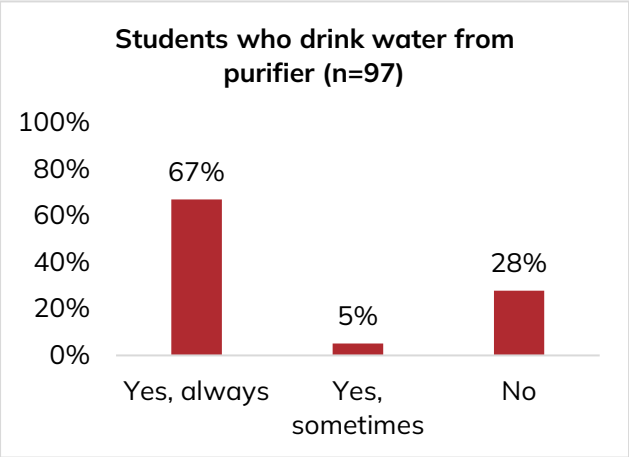



*Figure 13: Percentage of students who consume water from the purifiers*

The students were also asked about their current preference for consuming water from the purifiers. It was concerning to find that 28% of students either do not consume water from the purifiers or only do so occasionally (5%). This leads them to revert to alternative sources of water, which they consume directly without treatment or filtration. The primary reasons for low or no consumption of water from the purifiers among these 33% of students are explored in greater detail as we proceed further through the report.

Most students who do not consume water from the purifiers cited multiple reasons, including bringing water from home (24%) and drinking from other untreated sources at school (21%). **Qualitative interactions** with the parents reveal that students who do not have access to the purified water due to temporary dysfunction of the machines often resort to carrying water bottles from home. This exposes them to the risk of dehydration or absenteeism as they leave school in the middle of the day to fetch water from home and may or may not return. Once their bottled water is exhausted, they either go the entire day without drinking water until they return home in the evening or consume untreated water. This practice leads to additional challenges, such as physical strain and fatigue from carrying heavy water bottles over long distances, particularly in rural and remote areas where children walk significant distances to reach school. This physical burden can negatively impact their ability to focus on academics. Moreover, when they avoid drinking water at school after running out of the water they brought from home, they face the risk of dehydration and associated health complications.

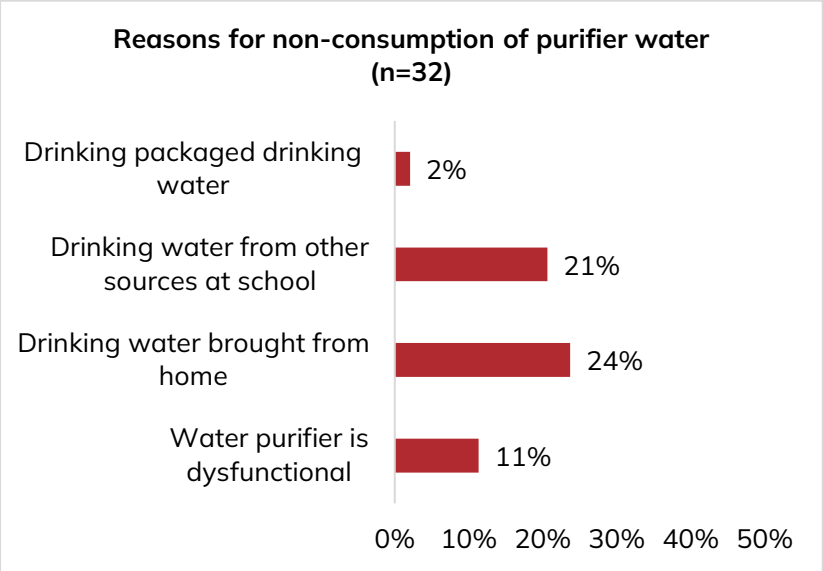



*Figure 14: Student-reported reasons for non-consumption of water from purifiers*

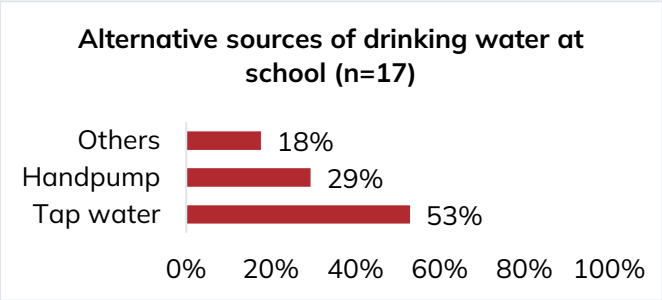



*Figure 15: Sources of drinking-water available at the school other than the purifier*

Most students who consume water from sources other than the purifiers rely on tap water or handpumps. In both cases, the source is the same—groundwater pumped through borewells and stored in tanks.

However, students who reported using "other" sources receive clean drinking water supplied by the Maharashtra Industrial Development Corporation (MIDC). This was particularly the case with ZPPS Ranubaimala, located in the Pune district of Maharashtra, which falls within the geographical extent of MIDC Chakan of Pune, as confirmed through **qualitative discussions** with the Principal. This supply has effectively eliminated the need for a purifier in these instances, as the water provided is already safe for consumption.

*"We receive clean MIDC water, which everyone consumes. The purifier isn't functional currently, but since we don't need it, we haven't requested repairs or received a service visit."*
- Principal, ZPPS Ranubaimala

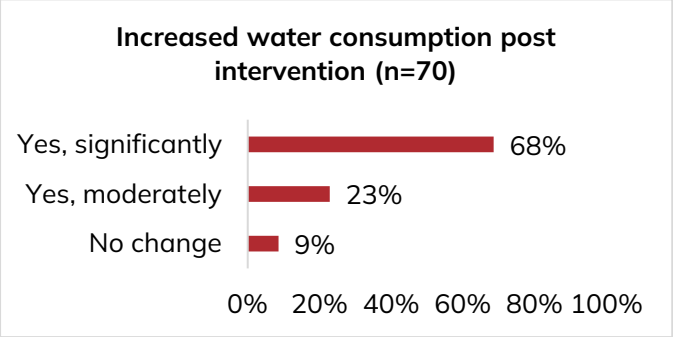



*Figure 16: Students' perception of increase in their water consumption after the installation of water purifiers*

Of the total number of students who consumed water from the purifier, 91% reported increased water consumption. This proves highly beneficial, particularly for young students and improves child health and development, including nutrient absorption and digestion, thereby reducing dehydration-related fatigue, headaches, or impaired cognitive functioning.[6].

Students were asked about their perception of improvement in the quality of drinking water since the installation of purifiers. **Qualitative discussions** with teachers confirm that there has been a noticeable improvement in water quality across schools, albeit to varying degrees.

82% of students rated the current water quality as "good" or "very

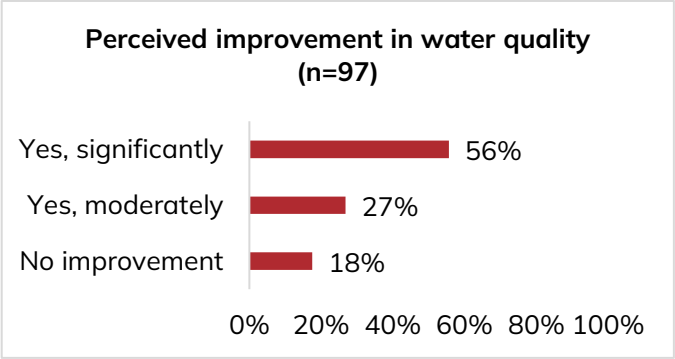



*Figure 17: Improvement in water quality as perceived by students*

[6] Role of water quality in early child nutrition

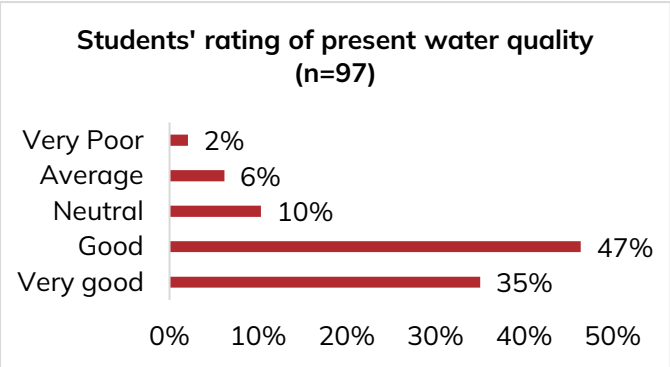



*Figure 18: Students' perception of improvement in water quality*

good," expressing their satisfaction with the water provided through the installation of these purifiers.

When asked about the ease of accessing water from the purifiers, which are typically located near water sources and electrical connections, **92% of students agreed that the purifiers are easily accessible during school hours.** However, students who reported moderate or difficult access primarily belong to high schools with larger student populations, where fetching water becomes challenging, especially during lunch breaks. While the two faucets and the 600 l/h flow rate are convenient, there are instances, particularly during peak usage times, when the filtration process takes longer due to high demand. This forces students to wait until the machine's storage tank is refilled with filtered water.

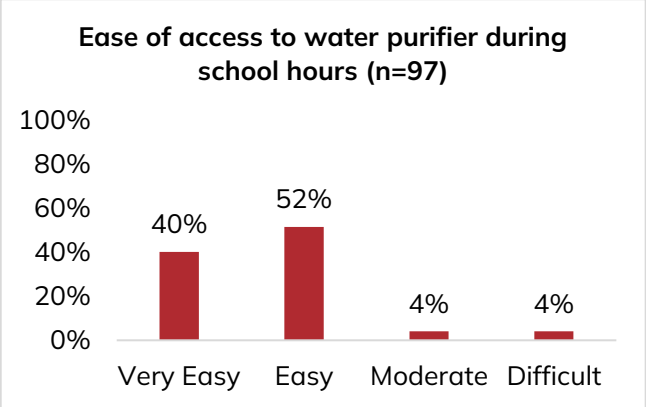



*Figure 19: Students' perception of the ease of access to water from the purifier during school hours*

**Qualitative discussions** with the implementation team revealed that schools were selected as beneficiaries for this programme based on several criteria, including the total dissolved solids (TDS) levels of their existing drinking water sources, the school's student population, the need for purified drinking water, and the capacity to maintain the installed facilities. However, some teachers reported that a single water purifier was insufficient to meet the needs of larger schools, particularly middle and high schools with higher student numbers. This highlights a potential gap in addressing the water consumption demands of schools with larger enrollments.

*"The number of students is very high, and there is only one machine. Especially during lunchtime, all 523 students go for water at the same time, but since there is only one machine, many students, due to the crowd, end up drinking water from the well."*

- Principal, MS Aanti

*"Drinking water is now available right next to the classroom, so my daughter no longer has to walk to the hand pump. Previously, if the hand pump was broken, she had to go home to drink water."*

- Parent, Upgraded High School Patwasarai

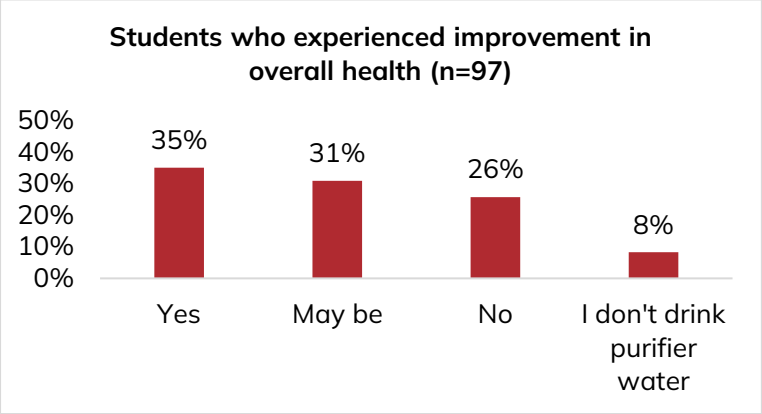



*Figure 20: Students' perception of improvement in their overall health due to consumption of purified water*

35% of students reported an overall improvement in their health. Notably, more than 87% of students who had previously reported falling ill due to consuming untreated drinking water at school feel they have benefited from the installation of water purifiers. This demonstrates the significant impact of the Niranjali programme in reducing the percentage of students facing health-related challenges caused by drinking water prior to the intervention.

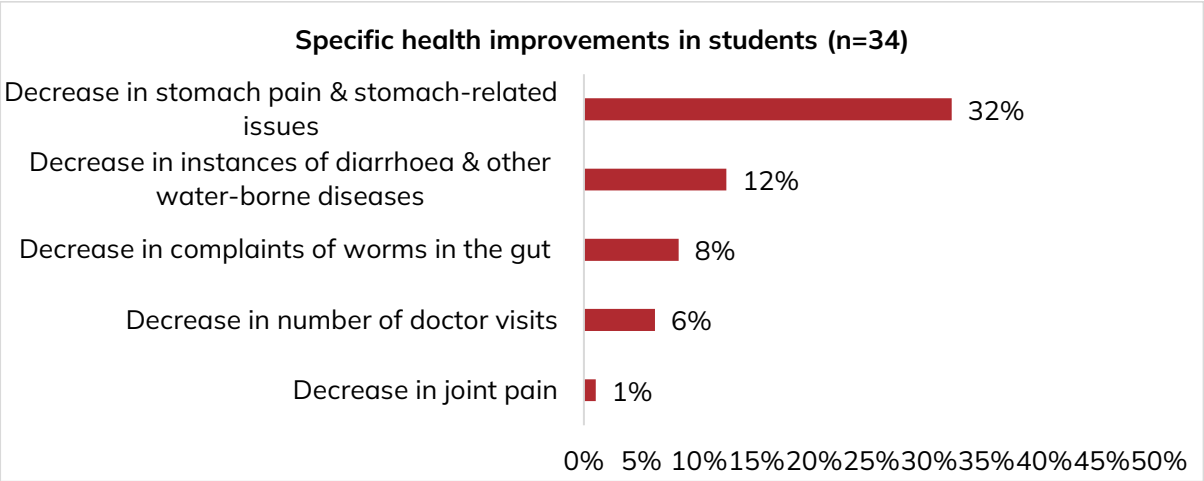



*Figure 21: Students' perception of specific health improvements due to consumption of purified water*

When identifying the specific health improvements reported by the 35% of students who benefited from the project intervention, the majority (32%) expressed relief from stomach

aches and stomach-related illnesses. They also reported a combination of other benefits, including a reduction in diarrhoea and other waterborne diseases. Globally, diarrhoea claims the lives of approximately 4 lakh children under the age of 5 and an additional 5 lakh children aged 5 to 9 annually. The World Health Organisation (WHO) emphasises that access to safe drinking water, along with adequate sanitation and hygiene, is the primary recommendation to prevent this deadly disease. This underscores the critical importance of initiatives like the Niranjali programme in safeguarding children's health.[7].

*"Due to contaminated water, my son had frequent stomach issues, colds, and fevers, which caused him to miss school often. Since the purifier arrived, these problems have reduced significantly, and there's a noticeable improvement in his studies—he's now performing much better."*

- Parent, KGBV Kashichak

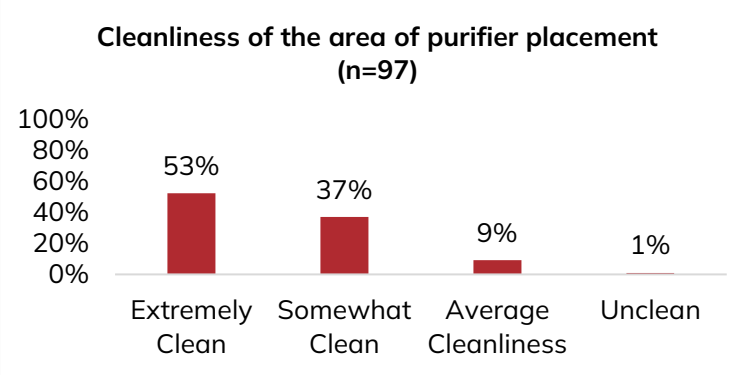



*Figure 22: Students' perception of the cleanliness at the area where purifier is placed*

Students were asked about the cleanliness of the areas where the purifiers are installed in their schools, as unhygienic handling of drinking water can lead to contamination and disease transmission. One of the primary causes of diarrhoea is the contamination of drinking water with human faeces, which harbours a variety of pathogenic bacteria, viruses, and parasites. Therefore, maintaining hygiene is critical, and the placement of purifiers in clean, hygienic locations is essential to achieving this objective.

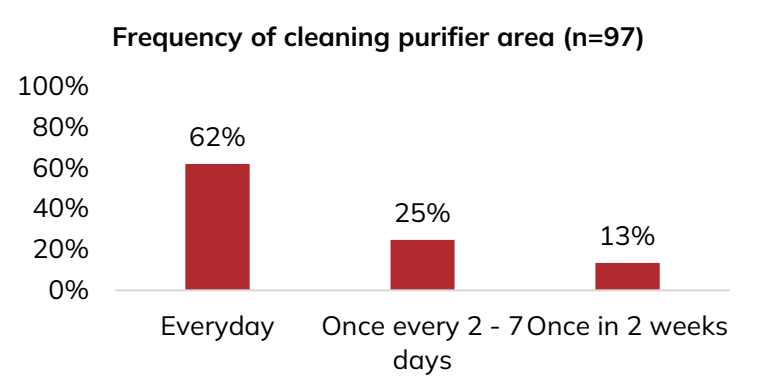



*Figure 23: Frequency of cleaning the area where water purifier is placed*

**Qualitative interactions:** Most teachers reported the water purifiers are placed either inside classrooms or in common areas accessible to all students. This implies that these areas are cleaned regularly, as the school premises are maintained consistently. Supporting this observation, **90% of students also agreed that the areas where the purifiers are located are kept clean.**

[7] WHO: Prevention and treatment of Diarrhoeal disease

To further validate this finding, students were also asked about the frequency of cleaning in the areas where the water purifiers are located. The majority of students (62%) reported that these areas, along with the school premises, are cleaned daily. However, this does not necessarily guarantee that the water purifiers themselves are cleaned regularly.

> *"I understood how purified water is safe for consumption. I have requested my parents to get a purifier for ourselves. Even though we can't afford it today, we will get one for our home in the future."*
>
> - Student, Sri Sant. Dnyaneshwar Madhyamik Vidyalaya

## 3.4. Service Delivery

This section covers the brand visibility of ICICI Lombard through the implementation of its CSR initiative, Niranjali, and also the efficiency of service delivery by ICICI Foundation.

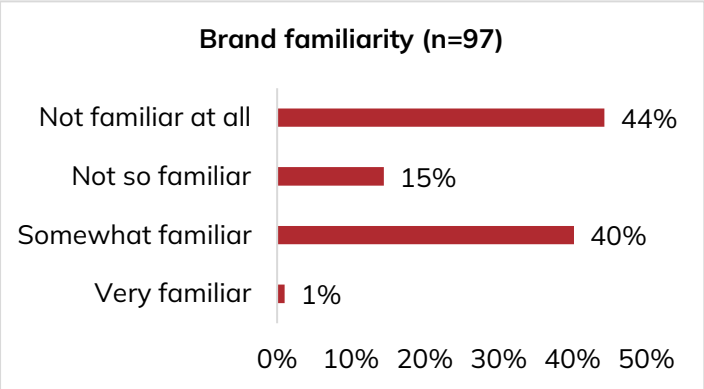



*Figure 24: Students' familiarity of the brand*

The study also sought to assess students' familiarity with the brand associated with the water purifiers. It was found that **more than half of the students were unaware of the brand name.** Qualitative interactions revealed that **even teachers had limited knowledge about the organisation responsible for funding or implementing the programme.** While they understood that the initiative was associated with "ICICI," they lacked detailed information about the specific entities involved.

> *"I learnt about ICICI Lombard from the brand logo on the purifier; I have not heard of it before the purifier was installed in our school."*
>
> - Student, Kesarabai High School

Students were also asked about their awareness (to any degree) of the brand before the implementation of the programme, and the majority (76%) reported that they were not aware of it pre-intervention.

Following this, when asked about their source of knowledge regarding the brand before or after the intervention, the students reported a combination of sources through which they learnt about it. Most students (43%) reporting that they have never heard/seen the brand necessitates means to improve brand visibility, for example, through sessions, campaigns and posters.

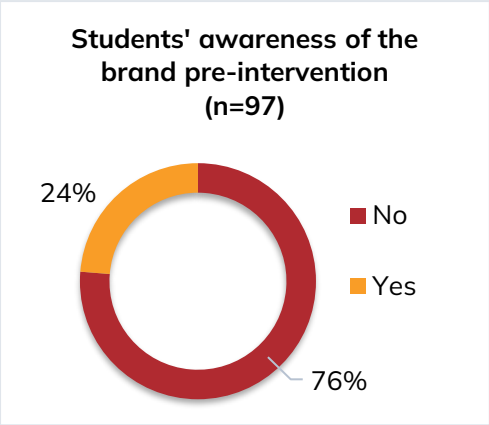



*Figure 26: Students' awareness of the brand before the implementation of the programme*

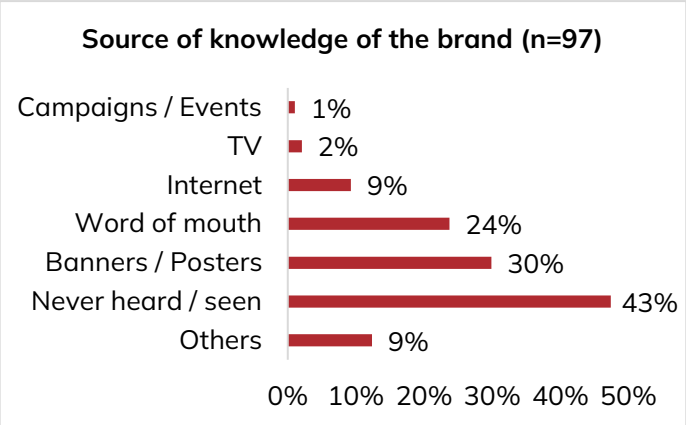



*Figure 25: Students' source of knowledge about the brand*

Students were also asked if they knew the core business associated with the brand name they identified. Although they had been exposed to the name, the majority of students (91%) had no idea about the business. However, the teachers were familiar with the name 'ICICI,' though most were unaware of its Corporate Social Responsibility (CSR) initiatives or the involvement of different agencies to implement the programme.

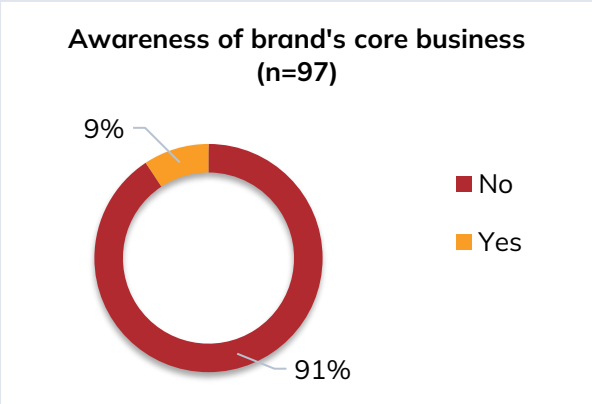



*Figure 28: Students' awareness of the brand's core business*

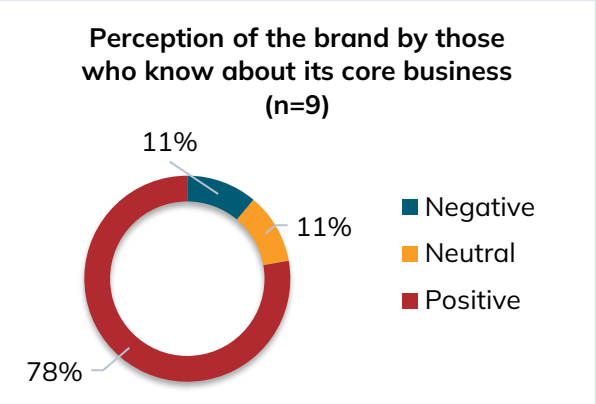



*Figure 27: Perception of the brand by students who know the brand's core business*

The 9% students who reported knowing the core business of the brand were asked about their perception of it, indirectly assessing the trustworthiness associated with the brand name. Most students (78%) viewed it positively, expressing satisfaction with the services received.

Furthermore, to gauge the overall perception of the students towards the brand, shaped by their experiences with the water purifiers, the students were asked to rate their experiences.

**70% of students rated their experience as 'good' or 'excellent,'** primarily because their drinking water needs were effectively met by the purifiers. The remaining students based their ratings on current challenges, such as the purifiers being insufficient for all students which hindered regular consumption.

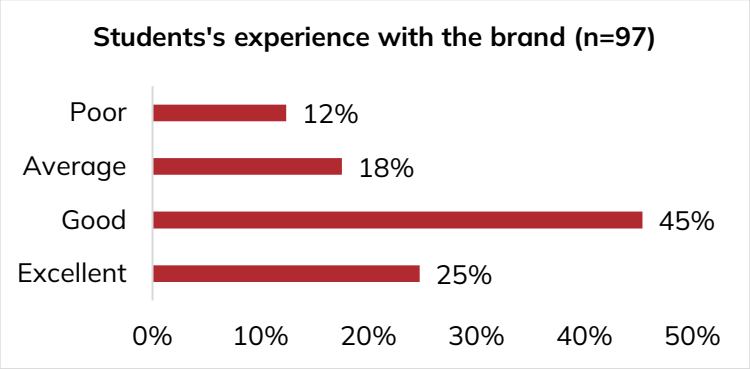



*Figure 29:Students' experience with the brand with regards to the water purifier in their schools*

*"Thanks to the availability of clean drinking water, attendance has improved, absenteeism has reduced, and students have become physically stronger. Now, they actively participate in all sports activities."*

- Principal, ZP School Chinchodi Br

Chapter 4

# Social Return on Investments

## Social Return on Investment (SROI)

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 Foundation, 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 4.97/- social value generated from the programme on every investment of INR 1***

| Indicators | Rationale | Proxy Estimation | Source |
|---|---|---|---|
| Savings on healthcare treatments and consultation expenses | Reduced expenditure on healthcare treatments and consultations, owing to a lower incidence of illnesses caused by unsafe drinking water | The average out-of-pocket expenditure on doctor consultations and generic medicines in the concerned locations pertaining to students who reported falling ill due to consumption of water from the school prior to the intervention | Primary research |
| Savings on purchase of mineral water | Owing to the absence of safe and potable drinking water on school premises, some students resort to purchasing bottled mineral water | The average expenditure incurred on purchasing bottled mineral water by students on their way to school. | Primary research |
| Savings on purchase of a water purifier | Installation of water purifier as part of the programme | The cost of a single unit of a water purifier capable of meeting the drinking water needs of a student population of 300. | Primary research |
| **Deadweight 1** Students who consume water brought from home | Reduced water-borne illnesses owing to consumption of safe drinking water brought from home | The reduction in average medical expenses resulting from a decreased prevalence of water-borne diseases due to the consumption of safe drinking water | Primary research |

### 4.1 SROI Calculation

| Social Return on Investment | | | |
|---|---|---|---|
| **Year** | FY 2022-23 | FY 2023-24 | FY 2024-25 |
| **Inflation Rate in India**[8] | 6.7% | 5.4% | 4.4% |
| **Discounted Rate Considered** | 5.5% | | |
| **Total Input Cost** | ₹47,789,023.00 | | |
| **Total Net Impact** | ₹250,782,496.21 | | |
| **Net Present Value (NPV)** | ₹237,708,527.21 | | |
| **SROI** | **4.97** | | |

[8] International Monetary Fund


Chapter 5

# Recommendations and Way Forward

## Recommendations and Way Forward

| Current Scenario | Recommendation |
|---|---|
| **Non-functional or Poorly Functioning Water Purifiers**<br>• 71% of students reported that the water purifiers are functional all the time, but qualitative interactions revealed that some purifiers are non-functional or not functioning properly.<br>• The current reach of WhatsApp groups for maintenance support is not effective as some teachers were not aware of such an arrangement.<br>• Some schools have not had maintenance visits in more than 6 months, the periodicity which was mentioned by the implementation team during qualitative interactions. | • Strengthen the annual maintenance contract (AMC) to ensure timely repairs and servicing of water purifiers. Implement a more responsive maintenance system with a dedicated helpline for schools to report issues.<br>• Conduct periodic quality checks to ensure the purifiers are functioning optimally and delivering safe drinking water. |
| **Inadequate Water Purifier Capacity for Larger Schools**<br>• Some schools, particularly middle and high schools with higher student numbers, reported that one water purifier is insufficient to meet the drinking water needs of all students and staff. | • The idea to install additional water purifiers in schools with larger student populations to ensure adequate water supply for all can be explored. The same can be clubbed with the need assessment process and based on school size and student strength, the number can be determined.<br>• Alternatively, the option to install water purifiers of a larger capacity and lower filtration time for larger schools can also be explored. |
| **Health Issues Due to Untreated Water Consumption**<br>• 40% of students reported falling ill from drinking untreated water before the intervention. Although the number was reduced to 13% post-intervention, some students still face health risks due to non-functional purifiers or reverting to untreated water sources. | • Include conducting health and hygiene awareness sessions in schools to educate students about the importance of drinking safe water and the risks of consuming untreated water. Enhanced awareness will enable students to choose the option of safe drinking water. |
| **Limited Access to Purifiers During Peak Times**<br>• Teachers and students in larger schools reported difficulty accessing the purifiers during peak times, such as lunch breaks, due to the high volume of students trying to fetch water simultaneously. | • Install additional faucets or water-dispensing points to reduce congestion during peak times.<br>• This can also be arranged by connecting the same purifier to the existing tap water outlets and saving expenses in purchasing higher-capacity purifiers wherever the school strength is not high enough for 2 units. |

| | |
|---|---|
| **Lack of Parental Awareness**<br>• Some parents were unaware of the water purifier installations in their child's school, making it difficult for them to answer programme-related questions. | • The schools can be advised to update the SMC members or parents about the intervention. And thus, create awareness on the project and its related benefits. This will also increase the reputation of the school in the local area.<br>• Conducting school-wide awareness sessions with the participation of students, teachers and SMC members will improve the community's awareness about safe drinking water. |
| **Inadequate Maintenance Support**<br>• Some schools reported inadequate maintenance support, with delays in repairing non-functional purifiers and unresponsive implementation team on WhatsApp groups.<br>• Some teachers were unaware of the WhatsApp group or the 2-year free AMC support that each installed water purifier has, along with the biannual maintenance visit from the implementation team. | • Establish a dedicated maintenance helpline or strengthen the operation of WhatsApp groups to ensure quick response times for repairs and servicing.<br>• Implement a feedback mechanism for schools to report maintenance issues and track resolution timelines. |
| **Lack of Awareness and Brand Visibility**<br>• More than half of the students were not familiar with the ICICI Lombard brand, and many teachers were unaware of the specific roles of ICICI Lombard and the ICICI Foundation in the programme.<br>• The water purifiers installed in schools of Narhat block, Bihar, did not have ICICI brand logos or the Niranjali logo on the water purifier. | • While conducting awareness campaigns in schools about health & hygiene with regards to safe water practices, introduce them to the Niranjali programme and the role of ICICI Lombard and ICICI Foundation.<br>• Ensure that the water purifiers have clear branding and logos, along with informational plaques explaining the programme and its benefits. |

Chapter 6

# Impact Stories

## Impact Stories

### 6.1. Ensuring Safe Drinking Water for Students at ZPS Nagadwadi, Pune

For a long time, students and teachers at ZPS Nagadwadi struggled with access to clean drinking water. The school's borewell water contained high Total Dissolved Solids (TDS) levels, leading to frequent stomach-related issues, especially during the rainy season. Many students depended on home-brought water, but once their bottles were empty, they faced difficulties, impacting their health and concentration.

The ICICI Foundation intervened a year ago by installing a water purifier under the Niranjali Programme. The school management, along with parents and gram panchayat members, was actively involved in the planning process to determine the installation site and filtration needs. Additionally, the teachers and other stakeholders were educated on the significance of safe drinking water.

The impact of this intervention has been substantial. Students and teachers now have reliable access to safe drinking water, reducing their dependence on school's untreated water sources or home-brought bottles. Health-related absences have decreased, as instances of diarrhoea and stomach pain have significantly declined. Additionally, the installation of solar panels by the ICICI Foundation has ensured an uninterrupted power supply, allowing the purifier to function efficiently at all times.

The school diligently maintains the purifier and keeps records of cleaning schedules and service visits. However, a gap in communication regarding free maintenance support resulted in the school bearing unnecessary repair costs. The Principal suggests better coordination, including being added to the official WhatsApp group for maintenance support, which the school is currently not a part of.

Despite the improvements, one major challenge persists: the purifier's capacity is inadequate for the school's 350 students, particularly during peak hours. Teachers recommend installing an additional unit to ensure all students can access clean water without delays.

Both teachers and parents appreciate this initiative but believe that continued awareness sessions are essential to reinforce good hygiene practices among students and their families. They emphasise that such programmes are crucial in fostering a healthier and more effective learning environment. The ICICI Foundation's efforts have made a meaningful difference, but further engagement (installing purifier units as per necessity and regular maintenance support) can help enhance the long-term impact, ensuring all students at ZPPS Nagadwadi benefit from a sustainable and safe drinking water solution.

## 6.2. Transforming Drinking Water Access at Valmiki High School, Nawada

At Valmiki High School in Nawada, access to clean drinking water was a persistent challenge for students and teachers. The borewell water, drawn from a shallow depth due to the hilly and rocky terrain, contained high levels of fluoride and other contaminants, leading to frequent health issues among students. Many suffered from stomach ailments and water-related illnesses, resulting in increased absenteeism.

The installation of two water purifiers by the ICICI Foundation a year ago marked a turning point. Teachers, students, and school management were actively involved in the planning and implementation of the project, ensuring the purifiers were placed strategically for easy access. Additionally, awareness sessions helped students and staff understand the importance of consuming clean water.

The impact has been significant. Students and teachers now have uninterrupted access to safe drinking water, leading to a noticeable reduction in waterborne illnesses. Attendance has improved, and students are more focused in class. The school has adopted a smart distribution system—filling jars from the purifiers and making water readily available to all—ensuring hygiene and efficiency. Regular cleaning every day maintains the facility's sanitation standards.

The maintenance support from the service provider has been excellent. However, while the purifiers effectively remove harmful microbes, fluoride remains a concern. Teachers suggest upgrading to a more advanced system that can address this issue and further enhance students' health. Additionally, a purifier with hot and cold-water dispensing capabilities would be beneficial during extreme weather conditions.

Despite this, the initiative has already transformed the school environment. Students no longer have to rely on contaminated water, and their overall well-being has improved. The ICICI Foundation's efforts are highly appreciated, and continued enhancements in infrastructure will further strengthen the impact of this vital intervention.

### 6.3. A Mother's Perspective – Clean Water Changing Lives at MS AANTI, Nawada

Before the water purifier was installed, my child and other students had to rely on the school's hand pump for drinking water. During the summer months, the hand pump would often dry up or stop working, leaving the children with no choice but to return home to drink water. This meant missing classes and falling behind in their studies. My child would often come home complaining of stomach aches, and I would have to take them to the village doctor, spending at least ₹100 each time. It was a constant worry for me, both for my child's health and their education.

But things changed when the water purifier was installed at the school. My child came home one day and told me about the new machine. They said it provided clean water, and they no longer had to worry about the hand pump drying up. I was relieved to hear this, but I didn't realise just how much of an impact it would have on our lives.

Since the installation of the purifier, my child's health has improved significantly. Earlier, they would often suffer from stomach aches and miss school for 2-3 days every month. Now, those stomach-aches are a thing of the past. My child attends school regularly, and I no longer have to spend money on doctor visits. This has been a huge relief for our family.

The purifier has also made a big difference in my child's studies. Before, they would often miss classes because they had to go home to drink water or because they were unwell. Now, they can focus on their studies without interruptions. They drink water from the purifier and even fill a bottle to keep in class so they don't have to leave their studies frequently. I can see how this has helped them stay more engaged and perform better in school.

One of the most surprising changes has been in my child's awareness of safe water practices. They now understand the importance of drinking clean water and have even started bringing filtered water home in a bottle. One day, they said to me, "Mummy, let's install this machine at home too." I wish we could, but right now, we don't have the money for it. However, when we can afford it, we plan to install a smaller water filter at home so that everyone in our family can drink clean water.

The Niranjali programme has not only helped my child but has also benefited many other students at the school. I have tasted the water from the purifier myself, and it feels good to drink. It's clean, safe, and refreshing. I am grateful to ICICI Lombard for this initiative. Before this, I didn't even know that such machines existed or that unsafe water could cause so many illnesses. Now, I understand its importance, and I am glad that my child and others at the school are drinking safe water every day.

This project has been a blessing for our school and our community. It has improved the health of our children, helped them stay in school, and even inspired us to think about adopting safe water practices at home. I hope more schools like ours can benefit from such initiatives in the future.

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