



Submitted by

Impact Practice
by CSRBOX

Impact Assessment Report

Ride to Safety Project (2023-2024)

A CSR Initiative of ICICI Lombard



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 Lombard to undertake the Impact Assessment of their Corporate Social Responsibility (CSR) project implemented in FY 2023-2024. 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 disclaimer. CSRBOX has not performed an audit and does not express an opinion or any other form of assurance. Further, comments in our report are not intended, nor should they be interpreted to be legal advice or opinion.
- This report contains an analysis by CSRBOX considering the publications available from secondary sources and inputs gathered through interactions with the leadership team of ICICI Lombard, project beneficiaries, and various knowledge partners. While the information obtained from the public domain has not been verified for authenticity, CSRBOX has taken due care to receive information from sources generally considered to be reliable.
- In preparing this report, CSRBOX has used and relied on data, material gathered through the internet, research reports, and discussions with personnel within CSRBOX as well as personnel in related industries.

With Specific to Impact Assessment, CSRBOX:

- Has neither conducted an audit or due diligence nor validated the financial statements and projections provided by ICICI Lombard.
- Wherever information was not available in the public domain, suitable assumptions were made to extrapolate values for the same;
- CSRBOX must emphasise that the realisation of the benefits/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 project design and implementation team. CSRBOX's impact assessment framework was designed and executed in alignment with these objectives and indicators.

Executive Summary

ICICI Lombard's Corporate Social Responsibility (CSR) Initiatives:

ICICI Lombard, a leading Indian general insurance company, offers diverse non-life products. Its Corporate Social Responsibility policy aims to drive socio-economic development, empowering individuals to achieve fulfilling lives. The Ride to Safety Project by ICICI Lombard was initiated in the year 2015 and includes:

- Annual sensitisation workshops targeting children and parents
- Distribution of helmets to parents and child-specific helmets for children

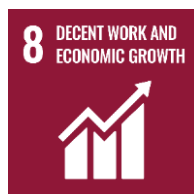
The aim of the Programme was

- To spread awareness of life-saving road safety rules and the need for motor insurance amongst parents and children
- To instil road safety habits in children during the formative years of their lives

The project adopted the following approach and structure for on-ground execution:



SDG Alignments:



Alignment with BRSR Principles:

Principle 2

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

Principle 4

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

Impact created through the programme in the year 2023-2024:

1,75,000+ beneficiaries across 540 schools

The SROI of the Ride to Safety Programme was **INR 10.08** for 1 INR invested.

Impact Highlights

1,50,000 helmets and **75,000+** families served in 2023-2024

12 cities

spread of project:
Delhi, Mumbai, Pune, Nagpur,
Ludhiana, Kolkata, Hyderabad,
Chennai, Bangalore, Patna, Agartala
and Ahmedabad

42%
girl child beneficiaries

Project targeted metro cities with higher probability to road accidents and reaches out to beneficiaries from different zones across the country

72%
families who disclosed their income earned to be less than INR 25,000/month

84%
children are using helmets post-intervention showing 77% increase from pre-intervention

47%
students benefitted from the project showcased high risk-high frequency commuter pattern with greater changes of harm

90%
children could confidently identify helmets as mandatory safety gear for pillion riders to help save them in case of an accident

89%
parents felt that the intervention has made their child more aware of road safety

100%
helmets customised in a unique color catered to the safety of children and visually amplified the message for the road safety and ICICI Lombard's contribution in the school vicinity

93%
of the children affirmed the safe riding practices of their parents

92%
of the respondents reported having positive opinion after project implementation

86%
parents use helmets regularly showing 26% increase from pre-intervention

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Chapter 1

Overview of CSR Initiatives of ICICI Lombard



Chapter 1: Overview of CSR Initiatives of ICICI Lombard

ICICI Lombard General Insurance Company Limited stands as a leading private sector general insurance provider in India, established in 2001 and headquartered in Mumbai. As a publicly traded company under the parent organisation ICICI Bank, it offers a comprehensive portfolio of non-life insurance and risk management solutions, encompassing motor, health, travel, home, and business insurance, as well as specialised products like crop insurance. Leveraging a robust multi-channel distribution network of branches, virtual offices, and online platforms, ICICI Lombard ensures widespread accessibility and efficient service delivery. The company's key strengths lie in its strong financial performance, technological innovation, and diversified product offerings, solidifying its position as a major player in the Indian general insurance market, and its focus on strong customer service.

1.1. CSR interventions of ICICI Lombard

ICICI Lombard's CSR policy¹ Focuses on driving socio-economic development in India by fostering an environment where people can achieve fulfilling lives. The company prioritises long-term community well-being through targeted interventions in key development areas, aiming to bring meaningful change to underserved populations. The key focus areas as per the CSR Policy are:



1.2. Ride to Safety Project Overview

Road safety is a critical social concern in India. It continues to be a major developmental issue, a public health concern, and a leading cause of death and injury across the world.

- According to the Ministry of Road Transport and Highways (MoRTH), in 2023, India recorded over 4.80 lakh road accidents, resulting in over 1.72 lakh deaths. This represents a 4.2% increase in accidents and a 2.6% rise in fatalities compared to 2022.
- Fatalities were more prevalent in rural areas, making up 68.4% of the total deaths compared to 31.5% in urban areas².

¹ <https://www.icicilombard.com/docs/default-source/policies-of-the-company/csr-policy.pdf>

² <https://theprint.in/india/20-lives-lost-in-road-accidents-every-hour-in-2023-half-the-victims-bike-riders-delhi-deadliest-city/2358802/>

- Among all states and UTs, Uttar Pradesh registered the maximum number of fatalities³ (23,652) followed by Tamil Nadu (18,347), Maharashtra(15,366, Madhya Pradesh(13,798) and Karnataka(12,321).

Under their CSR mission, ICICI Lombard took on the task of enhancing road safety and led programmes and programmes targeted at reducing the frequency of road accidents. In an effort to change people's behaviour, the corporation specifically targeted drivers, passengers, and pedestrians. The Ride to Safety Project, which ICICI Lombard launched in 2015, comprises yearly parent and child sensitisation sessions. The goal of the workshops is to educate children early on about the value of auto insurance and life-saving traffic safety regulations. Instilling safe habits in youngsters is the aim, and it should be a lifelong endeavour. Additionally, parents receive helmets from these courses, as well as kid-specific helmets for kids. The Ride to Safety project has made significant progress in assisting communities in developing safe behaviour on the roads.

The Ride to Safety Project outcomes were assessed for the Financial Year 2023-24. They are as follows: -

- **Increased Awareness of Road Safety Rules:** Nationwide awareness campaign leading to improved understanding of road safety regulations among two-wheeler riders.
- **Targeted Behavioural Change:** Measurable shift in road safety behaviour among families from lower-middle-class and economically weaker sections.
- **Enhanced Road Safety for Children:** Specific improvement in road safety knowledge and practices among children.
- **Parental Behavioural Change:** Observable changes in parents' road safety behaviours influenced by their children and targeted workshops.
- **Sustainable Community Impact:** Fostering a long-term, positive impact on community road safety culture.
- **Empowered Children as Agents of Change:** Children positioned as key influencers, driving behavioural change within families.

³

http://timesofindia.indiatimes.com/articleshow/114359854.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst

The project adopted the following approach and structure for on-ground execution:

Pre-training process/ Mobilisation

- "Schools were chosen by NGOs to reach: low-income families where parents use two-wheelers, have valid driving licenses, and have children 9-14."

"ICICI Lombard's road safety workshops, using audio-visuals, delivered 1-hour sessions covering: accident data, ISI helmet importance/use, rider/pedestrian rules, and traffic laws."

Distribution of free helmets to young pillion riders and parents



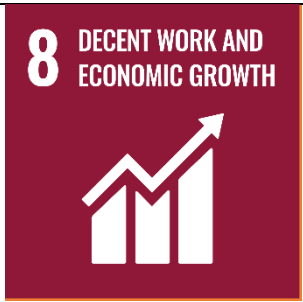

Awareness activities via social media and other channels

1.3. Alignment with CSR Compliance Framework

In the table below, the sub-section of Schedule VII, Companies Act (2013) is mentioned, which is in complete alignment with the RTS project:

Sections of Schedule VII		Alignment
Section 135 (ii)	Promoting education , including special education and employment enhancing vocation skills , especially among children , women, elderly, and the differently abled and livelihood enhancement projects	Educating children and parents on road safety, providing access to helmets and driver training to the masses

1.4. Alignment with Sustainable Development Goals

Sustainable Development Goals	Main Indicator	Sub-Indicator	Alignment with the Ride to Safety Programme
 <p>3 GOOD HEALTH AND WELL-BEING</p>	Target 3.6: Halve global deaths and injuries from road traffic accidents.	3.6.1: Death rate due to road traffic injuries.	Helmets reduce fatal and non-fatal head injuries in case of accidents.
 <p>4 QUALITY EDUCATION</p>	Target 4. A: Build and upgrade education facilities that are safe and inclusive.	4.A.1: Proportion of schools with access to adapted infrastructure	Ensuring safety during commuting contributes to a safe learning environment
 <p>8 DECENT WORK AND ECONOMIC GROWTH</p>	Target 8.8: Protect labour rights and promote safe and secure working environments.	8.8.1: Occupational injuries	Reduction in accident-related injuries involving parents commuting to work
 <p>11 SUSTAINABLE CITIES AND COMMUNITIES</p>	Target 11.2: Provide safe, affordable, accessible, and sustainable transport systems.	11.2.1: Access to safe transport systems	Increased helmet use promotes safety in daily travel

1.5 Alignment with BRSR Principles

Particularly, with respect to the **Business Responsibility & Sustainability Reporting Format (BRSR)** shared by the Securities & Exchange Board of India (SEBI), the Ride To Safety Project can be covered under the following principles –

Principle 2

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

Principle 4

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

1.6 Alignment with National and International Priorities

The Ride to Safety Project is in direct alignment with the following government initiatives:

National Road Safety Policy

- Ride To Safety initiative played a crucial role in ensuring that individuals were trained in road safety, educated about safe driving practices and informed about the importance of road safety.

National Road Safety week

- The National Road Safety Week in 2023 was observed from January 11th to 17th, with the theme "Sadak Suraksha Jeevan Raksha" (Road Safety, Life Preservation), aiming to raise awareness about road safety and reduce accidents.

Global Road Safety Facility

- Established in 2006, the Global Road Safety Facility (GRSF) is a global multi-donor fund managed by the World Bank. Its mission is to help governments develop road safety management capacity and scale up road safety delivery in low- and middle-income countries.

Chapter 2

Impact Assessment Design and Approach



Chapter 2: Impact Assessment Design and Approach

2.1. Study Objectives

The following are the main objectives of the study:



2.2. Methodology

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

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

Secondary Sources of Data: ICICI Lombard's internal data on the targets, timelines, and activities vis-à-vis the actuals are considered secondary data. The use of secondary data from other road safety organisations, multilateral agencies, research papers, and global think tanks was integral to the benchmarking study and impact assessment framework.

Mapping the Theory of Change

Key Activities	Output Indicators	Outcome Indicators	Impact
Pretraining Process/ Mobilisation	1,50,000+ Beneficiaries enrolled for the project	Enhanced preparedness and mobilisation for effective road safety interventions.	Vigilant citizens (parents and children) who follow road safety practices

	500+ schools reached across 12 cities	<p>Increased participation and engagement of beneficiaries in the project.</p> <p>Wider reach and impact of road safety awareness across schools in multiple cities.</p>	
Road Safety Workshops/ Training	<p>Awareness workshops conducted across schools</p> <p>53,000+ Parents who attended the workshop</p> <p>75,000+ parents are direct beneficiaries (i.e., riders of two-wheelers)</p> <p>53,000+ children who attended the workshop</p>	<p>Improved awareness and understanding of road safety among students and parents.</p> <p>Greater parental involvement in adopting safe two-wheeler practices.</p> <p>Strengthened commitment to helmet usage among children and their parents.</p>	
Distribution of free helmets to parents and young pillion riders	1,50,000 + helmets Distributed	<p>Increased adoption of helmets by both riders and young pillion passengers.</p> <p>Enhanced safety and protection for vulnerable two-wheeler users.</p> <p>Reduction in unsafe riding practices among targeted families.</p>	

2.3. Sampling Approach

A stratified sampling approach was used to ensure a representative sample set for the impact study. The population frame was determined based on the number of beneficiaries and divided proportionally across geographic classifications.

- With a 95% confidence level and 4% margin of error
- Virtual interviews and interactions with schools
- Virtual semi-structured discussions with implementing partners and trainers

Online interaction with the top management team and funding group companies' relevant focal points

Geographical sampling ensured holistic coverage of respondents, ensuring heterogeneity in terms of location and schools covered.

Execution of Data Collection

Stakeholder	Data Collection Tool		Sample Size & Distribution
	Quantitative	Qualitative	
Top management and the core team of the ICICI Lombard and Ride to Safety Project	-	In-Depth Interview	
Parents and Children	Survey	Case Studies	500 Families Virtual through tele-calling and On-field in schools
Implementing partners and trainers	-	Semi-structured Group Discussion	2 candidates from each partner agency
Schools	Survey	Case studies	2 On-field Interactions

Actual Sample Coverage in 12 Cities

Locations	No. of Families Surveyed	No. of Schools Covered through Student Survey
Agartala	9	7
Ahmedabad	27	3
Bangalore	46	5
Chennai	47	9
Delhi	59	13
Hyderabad	40	5
Kolkata	14	6
Ludhiana	40	23
Mumbai	81	13
Nagpur	38	16

Patna	40	31
Pune	59	11
Total	500	142

2.4. Assessment Approach and Evaluation Frameworks

The IRECS (Inclusiveness, Relevance, Effectiveness, Convergence, Service Delivery) Framework was used to evaluate the impact created by the project. The findings of the study were aligned with the following components of the framework:

Inclusiveness	Relevance	Effectiveness	Convergence	Service Delivery
<ul style="list-style-type: none"> •The extent to which communities equitably access the benefits of the project 	<ul style="list-style-type: none"> •The extent to which project responds to the needs of the communities 	<ul style="list-style-type: none"> •Analyse the project life cycle and assess the impact of the project on various aspects of the life of the stakeholders 	<ul style="list-style-type: none"> •Extent to which degree of convergence with government/ other partners; the degree of stakeholder buy-in achieved 	<ul style="list-style-type: none"> •The extent to which cost-efficient and time-efficient methods and processes were used to achieve results/ outcome and impacts

2.5. Challenges Faced in Conducting the Assessment

- Logistical difficulties arose in coordinating survey participation from both parents and children simultaneously, attributable to the variance in parental work schedules and school timetables.
- Difficulties in establishing contact with respondents(**11%**) were experienced as a result of invalid or non-operational telephone numbers listed in the provided data.

Chapter 3

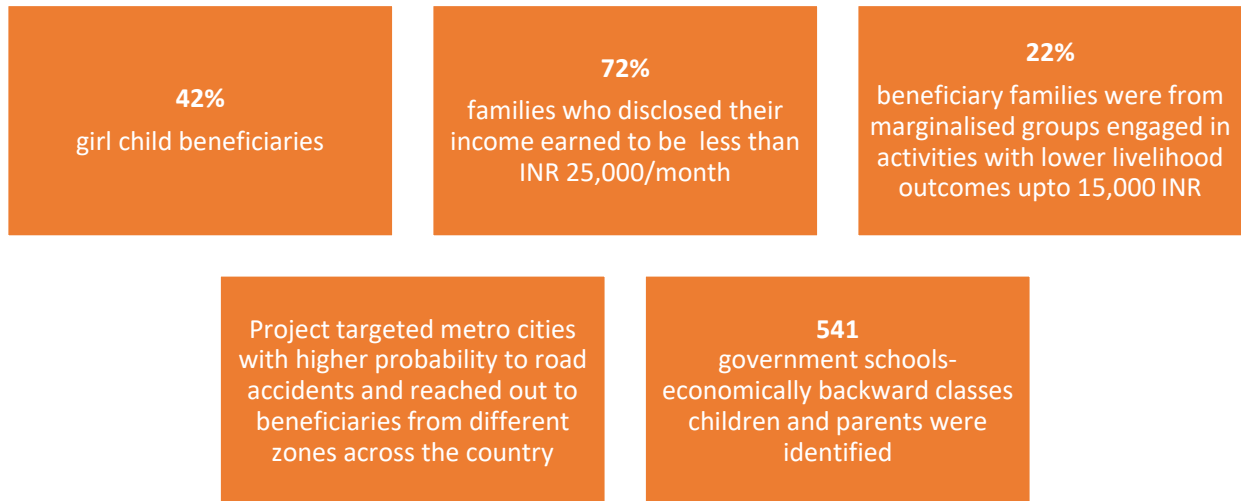
Impact Findings



Chapter 3: Impact Findings

3.1. Inclusiveness

The profile of the families served was used to determine inclusiveness in this project. Gender, family economic status, age group, source of livelihood, and geographic spread of activities were all considered. These components demonstrate that the project catered to heterogeneity among beneficiaries, regardless of socioeconomic status.



Gender Profile: The study suggests that the sample covered during the on-field and virtual surveys received a substantial share of female beneficiary representation from women at **18%** and girls at **47%**.

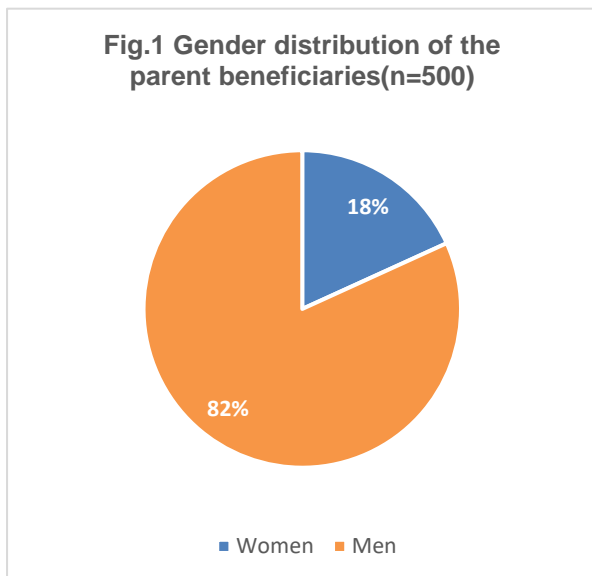


Figure 1: Gender Distribution of Parents

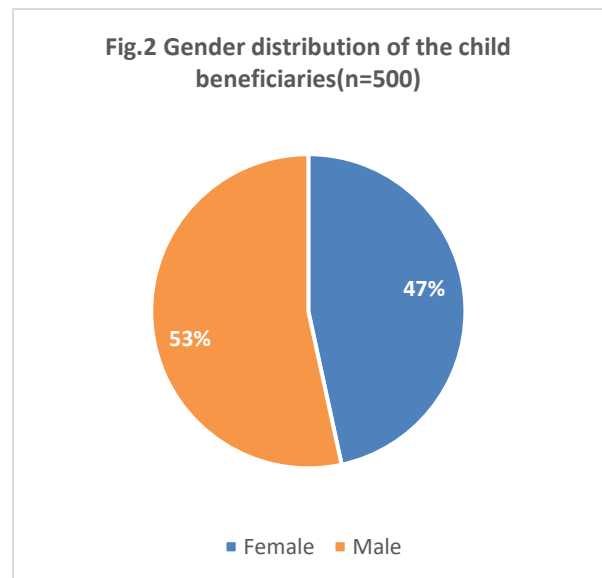


Figure 2: Gender Distribution of Children

Socio-economic Background:

The socioeconomic background is an important indicator because the communities had lower purchasing power for road safety equipment, and the study showed that the project had primarily served socioeconomically marginalised communities, where **65% of families** earn less than INR 25,000 per month and **11%** were engaged in livelihood activities with income of less than INR 10,000 per month and higher vulnerability to market fluctuations.

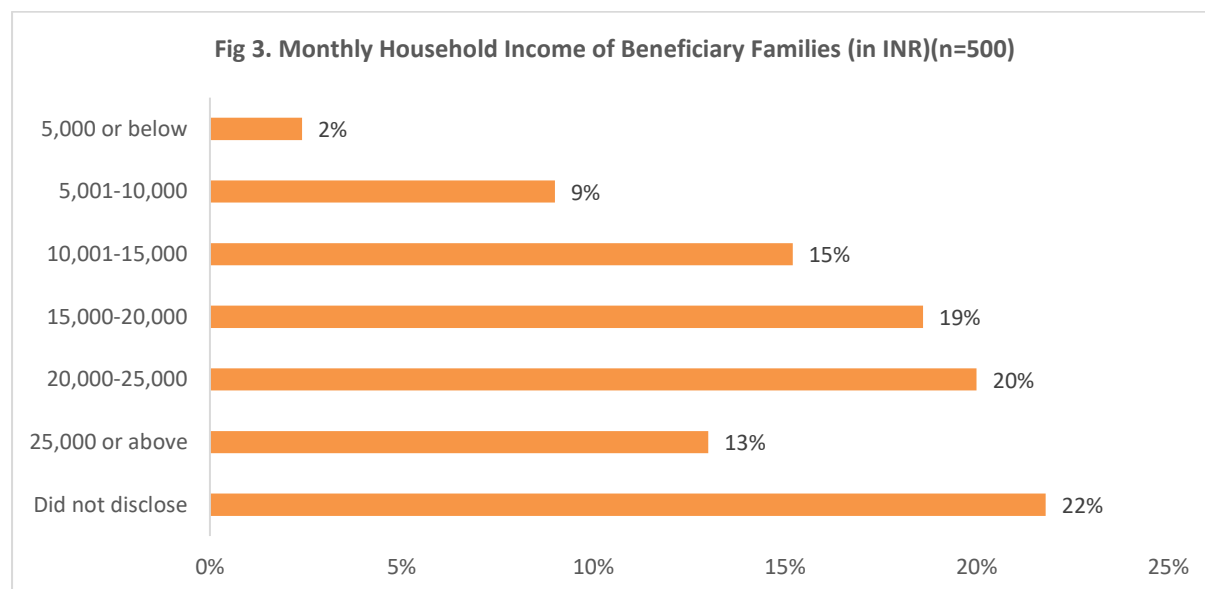


Figure 3: Monthly Household Income

"The programme caters to families belonging to the economically weaker sections of the society, where there is no possibility of parents and children having ISI certified helmets."

- Mr. Pravesh Kumar, Teacher, West Patel Nagar School, New Delhi

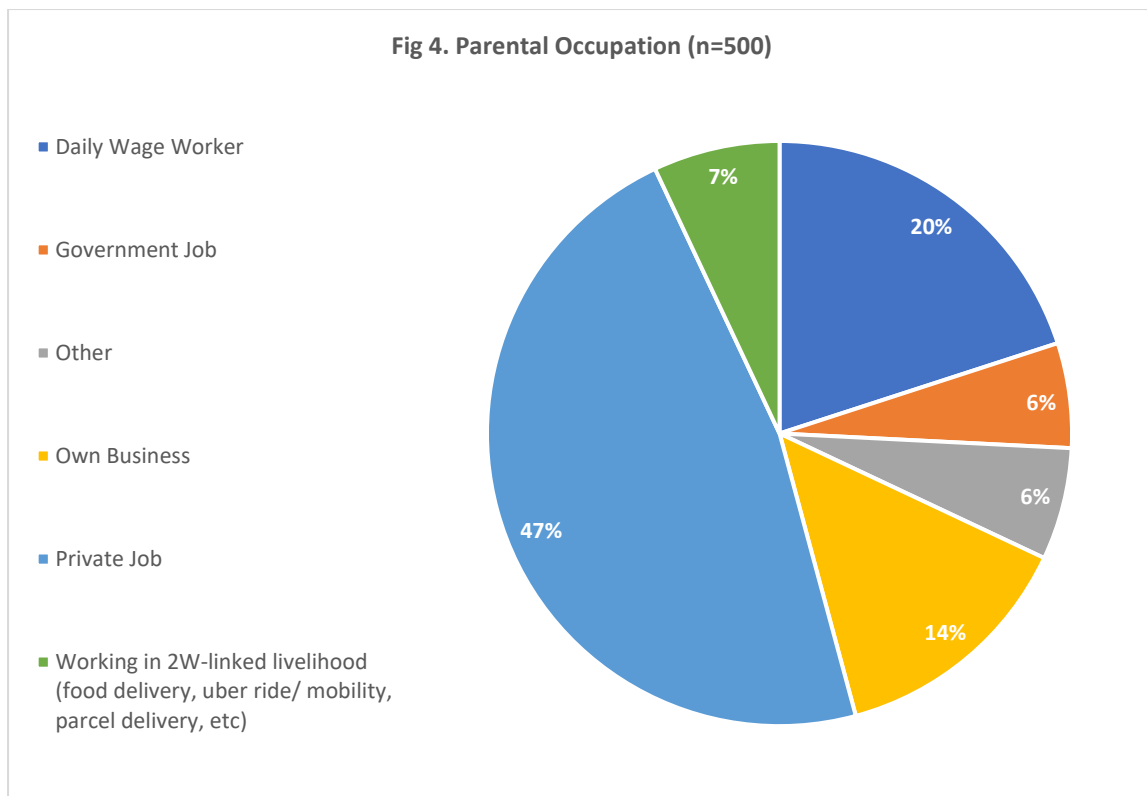


Figure 4: Parental Occupation

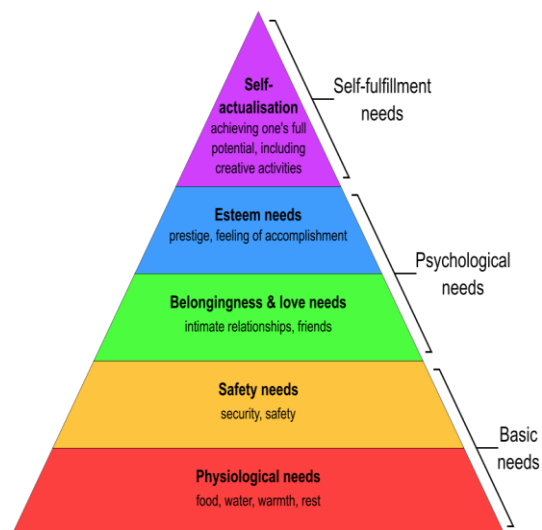


Figure 5: Maslow's Hierarchy of Needs

Equating the monthly income of the beneficiaries with **Maslow's hierarchy of needs**⁴ presents that for the project beneficiaries, the primary motive was to achieve basic physiological needs.

⁴ <https://www.simplypsychology.org/maslow.html>

The parental occupation chart suggests that **20%** of the beneficiaries were daily-wage workers. Accounting for these facts, the Ride to Safety project supported the beneficiaries to move a level above in the hierarchy of needs by catering to their safety needs.

Geographic Spread: The project had a wide geographic spread across all zones. The project targeted to reach out to the marginalised communities in 12 metro cities across India. The graph presented reflects the respondent distribution for the survey by geography and should not be interpreted as a representation of the beneficiaries spread across the respective cities.

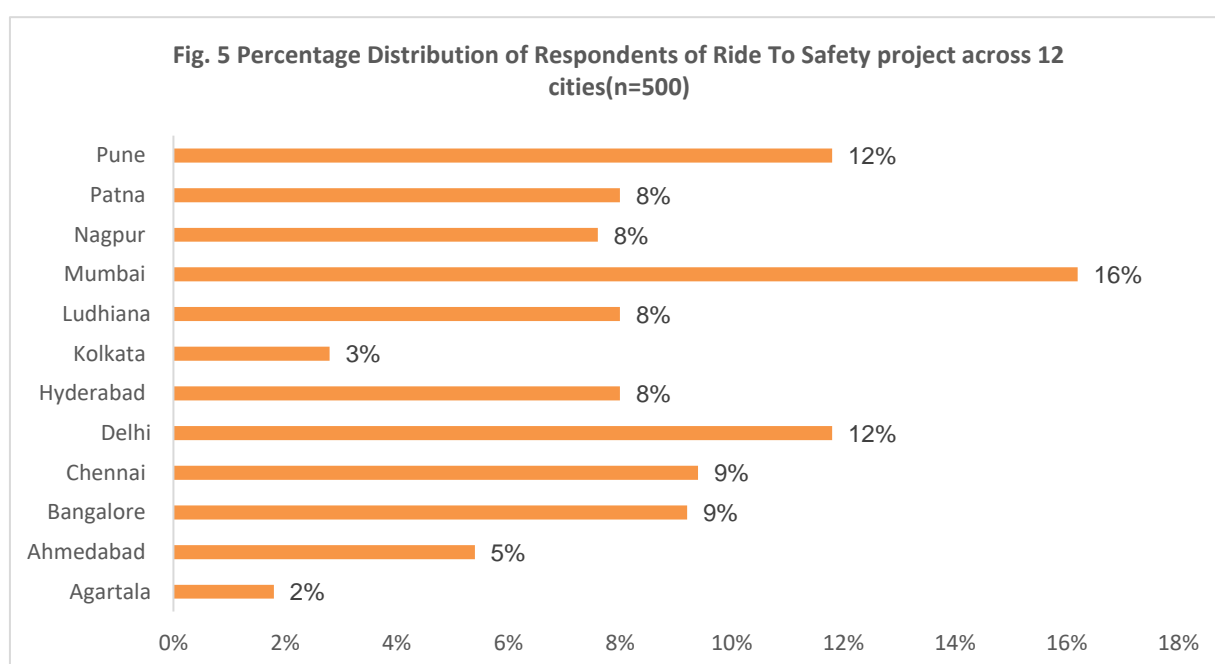


Figure 5: Percentage Distribution of Respondents

3.2. Relevance

The study determined the project's relevance by evaluating the fulfilment of the beneficiaries' expectations and needs. The project largely succeeded in meeting the beneficiaries' needs regarding road safety training and helmet distribution. Furthermore, the intervention was extremely relevant because it effectively addressed risk reduction for children and their families. This is especially significant given that before the intervention, only **12%** of beneficiary families used helmets **for their children**, and approximately **10%** of families did **not use a helmet** for both the driver and the pillion rider.

Road Safety Awareness and Helmet Usage Status (Pre-intervention)

Only **12%** beneficiaries used helmets for the children prior to the intervention, while **76%** of the commute were for meeting the educational needs of the children

10%
families did not use helmet for the driver as well as pillion rider

43%
families report purchase of quality helmets is expensive as the main reason for not using helmets

Respond to the needs of the beneficiary families.

97%
of students feel that a similar intervention should be facilitated for other schools/ students

47%
of students who have benefitted from the project showcase high risk-high frequency commuter pattern, thus with higher probability towards experiencing accidents

46%
of families have more than 2 children in the family and are extended beneficiaries of the project

Findings revealed that the most frequently used route by beneficiaries was heavy traffic areas with **47%**, necessitating immediate attention to improve road safety measures along these routes. The prevalence of beneficiaries using heavy traffic areas reinforces the importance of the road safety programme's focus on mitigating hazardous road behaviours to reduce risk."

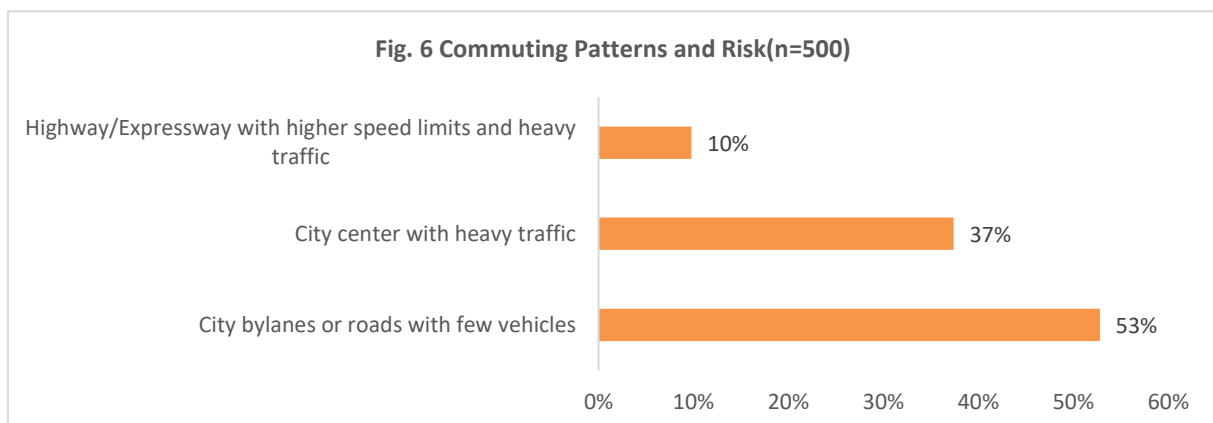


Figure 6: Commuting Patterns and Risk

Heavy traffic areas being most prone to accidents, the project contributed to safeguarding the beneficiaries through awareness and providing helmets. These beneficiaries are now travelling in accident-prone areas with a better understanding of traffic rules, thereby reducing the rate of accidents and road fatalities.

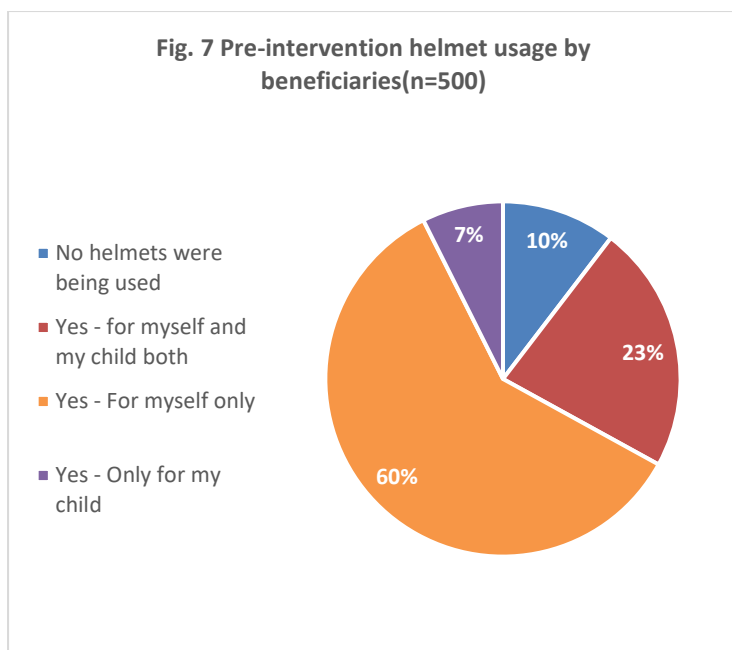


Figure 7: Pre-intervention helmet usage

Challenges leading to low helmet usage prior to the intervention

High cost of helmets(43%)

Not required for short distance commute(31%)

Unaware of importance of helmets(26%)

With the project providing free-of-cost ISI-certified helmets, not only did the parents and children who attended the workshop benefit, but also the extended family members of the beneficiary group received the benefits of the project.

Before participating in the road safety awareness programme, I had limited knowledge about traffic rules and the importance of wearing a helmet. The session was very helpful, and I learned how to stay safe on the road. Now, I always wear a helmet while riding a bike and follow all traffic rules.

Thank you, ICICI Lombard, for the informative session and the helmet.

- Mr. Kalpesh Panchal, 9th grade student at Navsarjan School, Ranip Ahmedabad

3.3. Effectiveness

The project reached out to 1,50,000+ beneficiaries in FY 2023-24, out of which about **100%** have benefitted from the training, whereas **90%** of candidates have received the helmets.

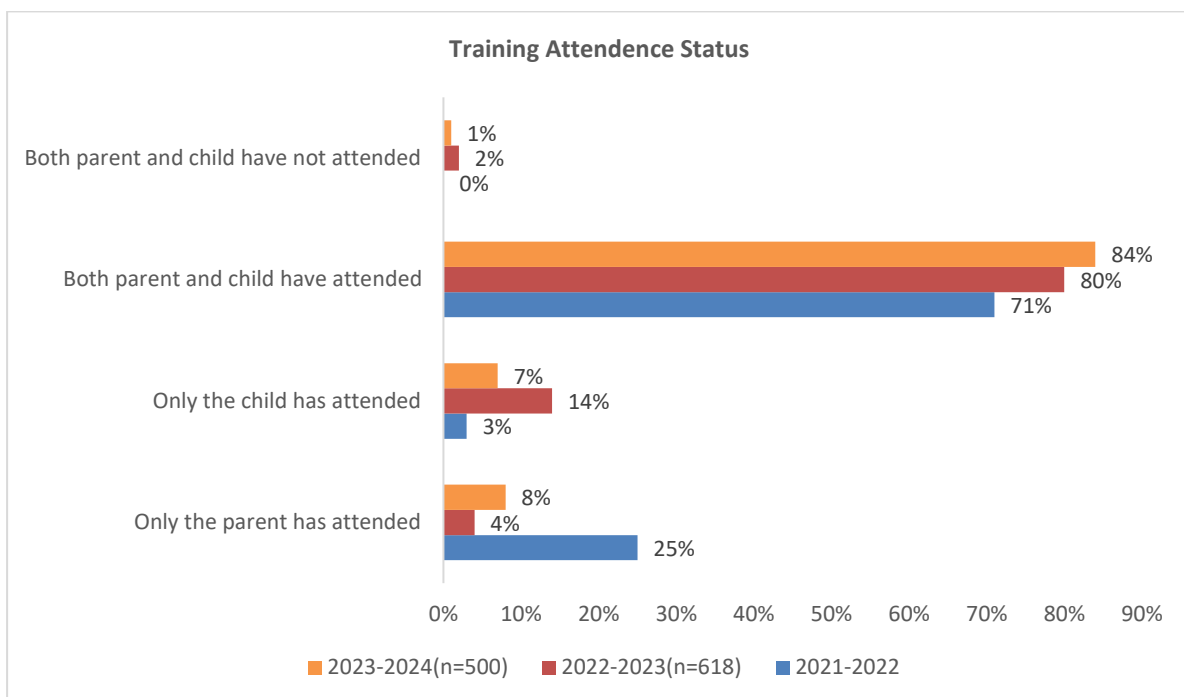
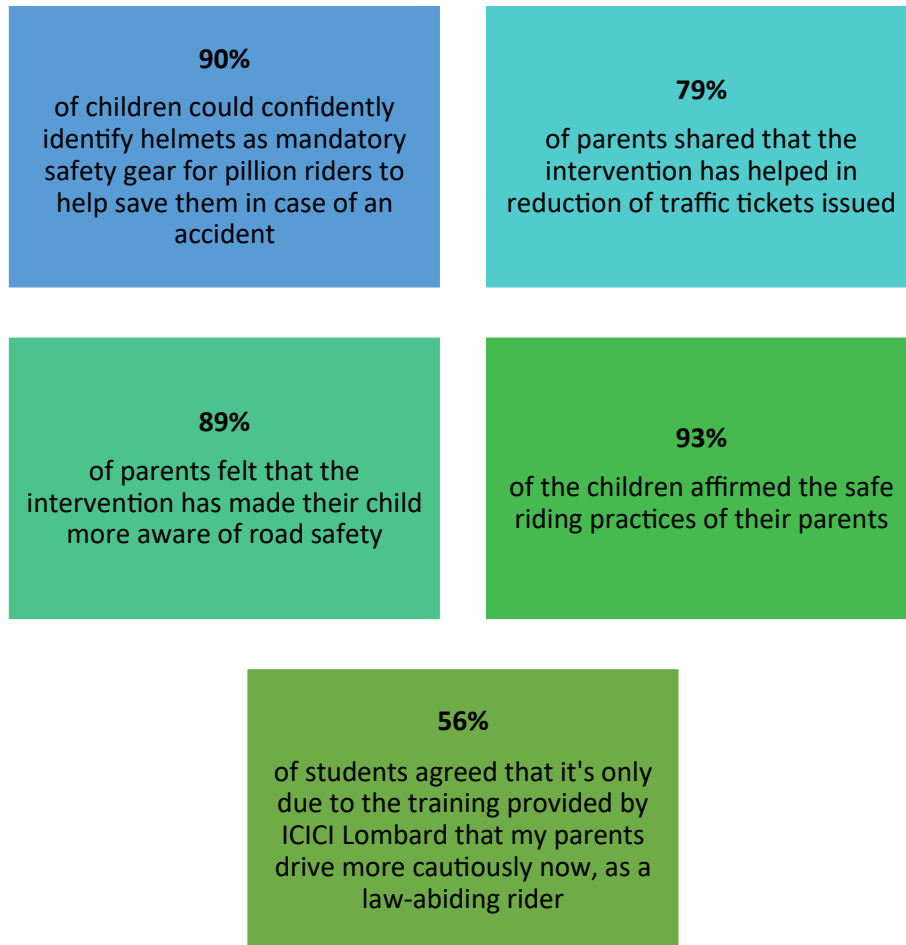


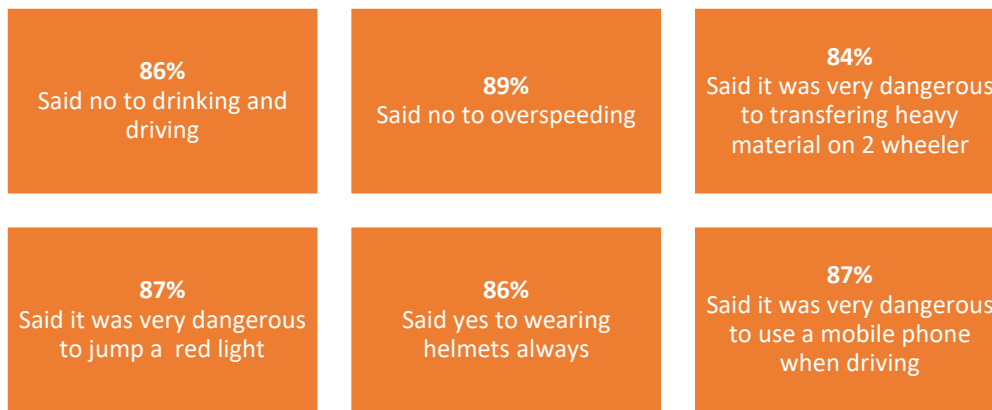
Figure 8: Training Attendance Status

The proportion of parents and children attending training increased from **71%** in 2021 to **80%** in 2022 and **84%** in 2023, as per survey data. This demonstrates a consistent and encouraging rise in workshop participation, **suggesting growing engagement and a potentially expanding impact of the project's road safety initiatives.**"

Impact mapping is considered across 4 key areas:



Enhanced Road Safety Awareness: Through increased knowledge of the regulations and safe riding practices, the study suggests that the project improved the road safety of children and their families. With a series of situational questions and assessments, the study strived to map out not only how the parents perceived their riding behaviour but also how children perceived it. The finding indicates the following percentage of parents showing high resistance towards unsafe riding behaviours:



Around **88%** of parents affirmed that accidents can be avoided by enforcing tougher punishments and encouraging pedestrians to act more responsibly. **93%** of children shared that they feel safe when their parents ride the bike. **40%** of parents also mentioned that they wouldn't drive their two-wheeler with more than one pillion rider, even if the third person is a minor.

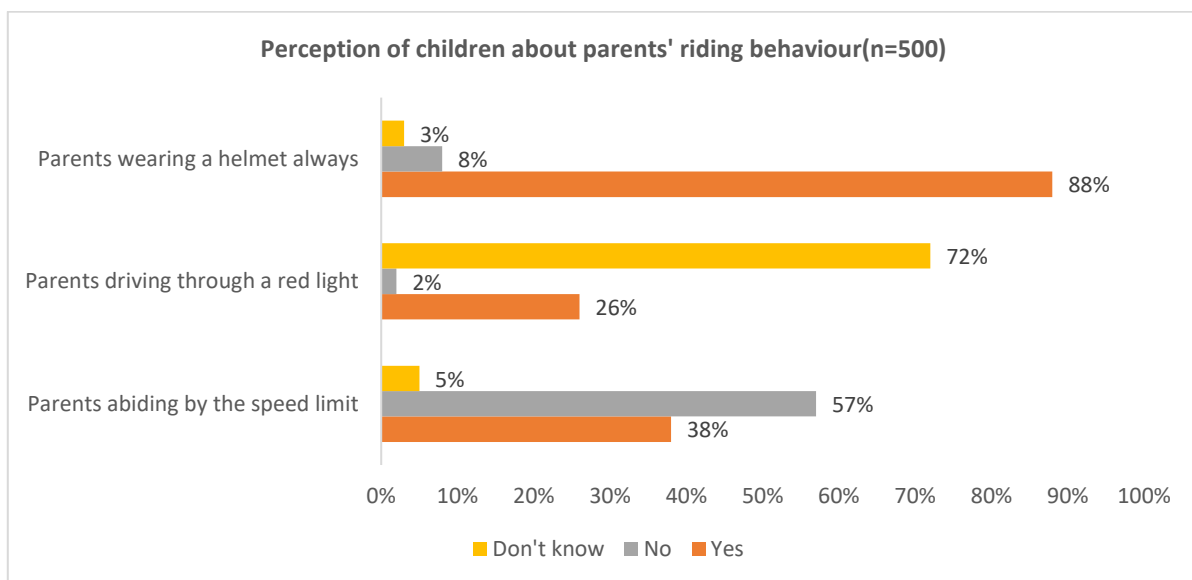


Figure 9: Perception of Children about Parents' riding behaviour

Data collected from interactions with children indicated a heightened awareness of personal safety measures. Educational commutes, typically accompanied by parents, constituted the primary mode of travel. Children identified traffic-related impediments during school transits, specifically citing instances of reckless and time-pressured driving amongst other road users.

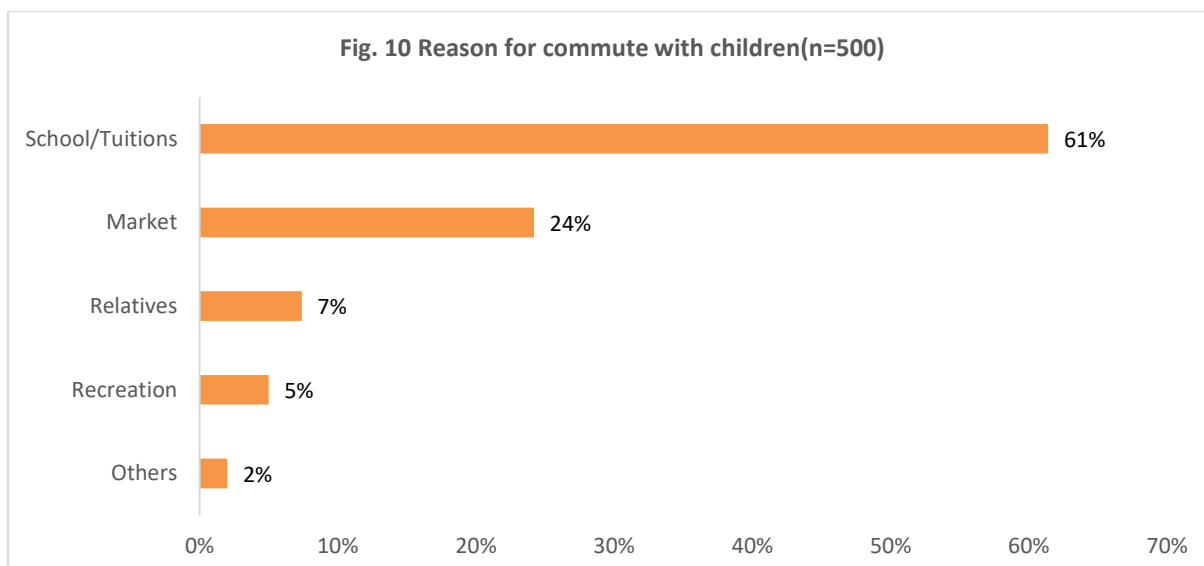


Figure 10: Reason for Commuting with Children

The most frequent commute by the parents with the child was mostly to drop them at school/tuitions (**61%**). Other reasons included visiting the market (**24%**), visiting relatives (**7%**), etc.

Improved Helmet Usage: One of the key objectives of this project was to encourage families towards regular usage of helmets for parents and children. The usage of helmets by parents and children improved considerably from **60%** (in pre-intervention) to **86%** (in post-intervention) for parents and from **7%** (in pre-intervention) to **84%** (in post-intervention) for children.



Helmet Usage Matrix

	Pre-intervention	Post-intervention	Change in percentage points (%)
Parents using helmets	60%	86%	26% ↑
Children using helmets	7%	84%	77% ↑

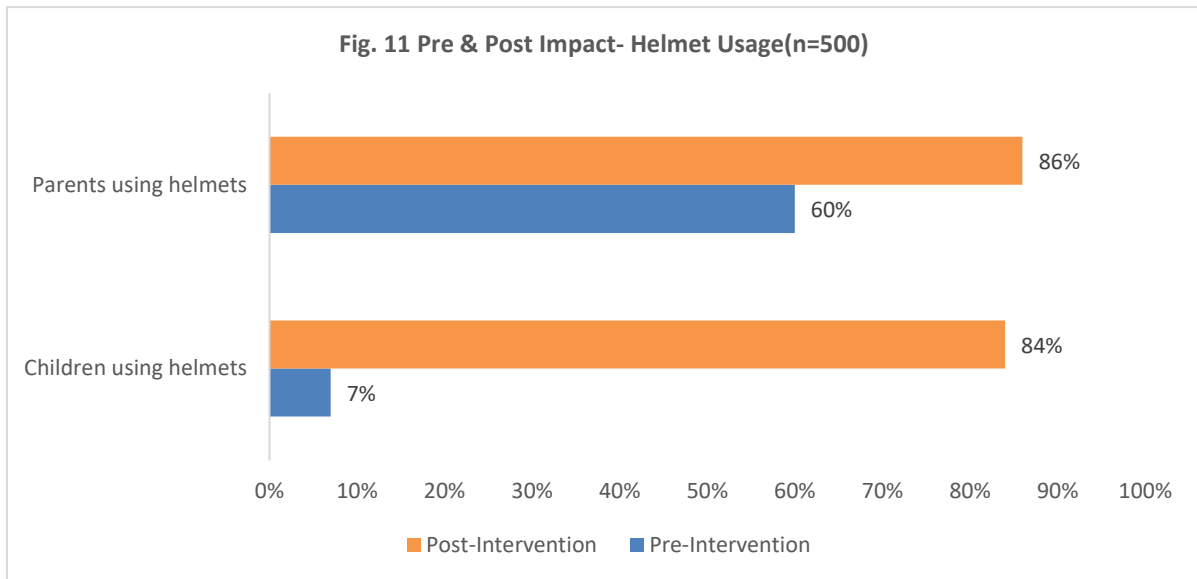


Figure 11: Pre & Post Impact - Helmet Usage

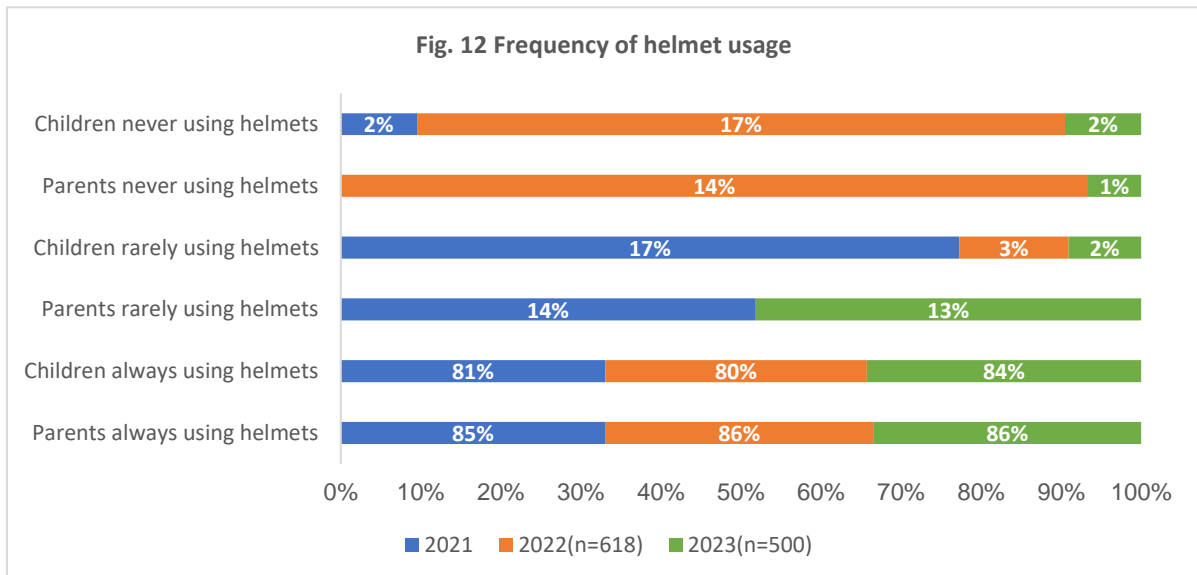


Figure 12: Frequency of Helmet Usage

Child as an influencer of Road Safety: This project aimed to empower children as road safety advocates, leveraging their receptiveness to forming safe habits. Observations indicated a growing number of children committed to disseminating road safety messages beyond their immediate families, actively educating cousins, acquaintances, and relatives. Notably, the proportion of children expressing their intent to act as road safety influencers was reported to be **92%** in 2023.

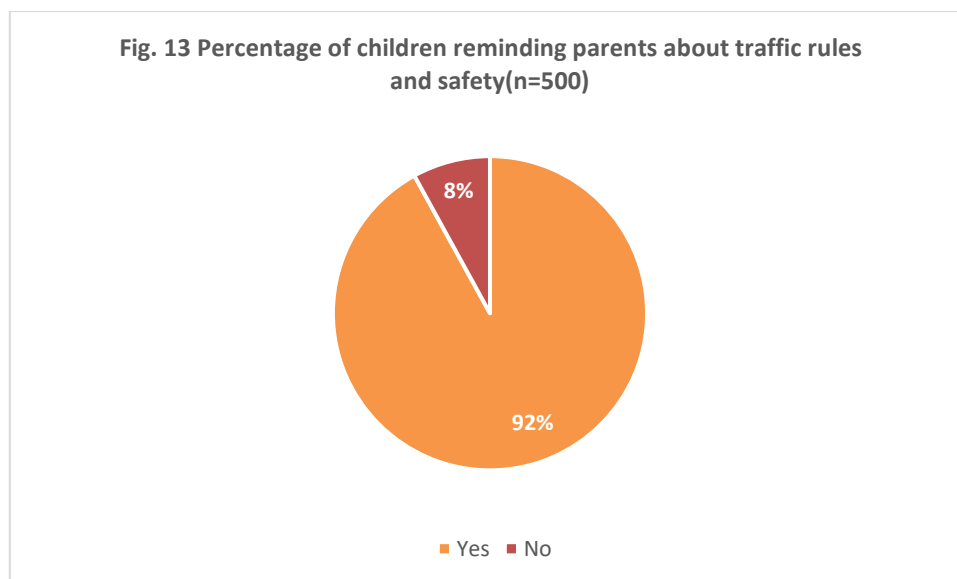
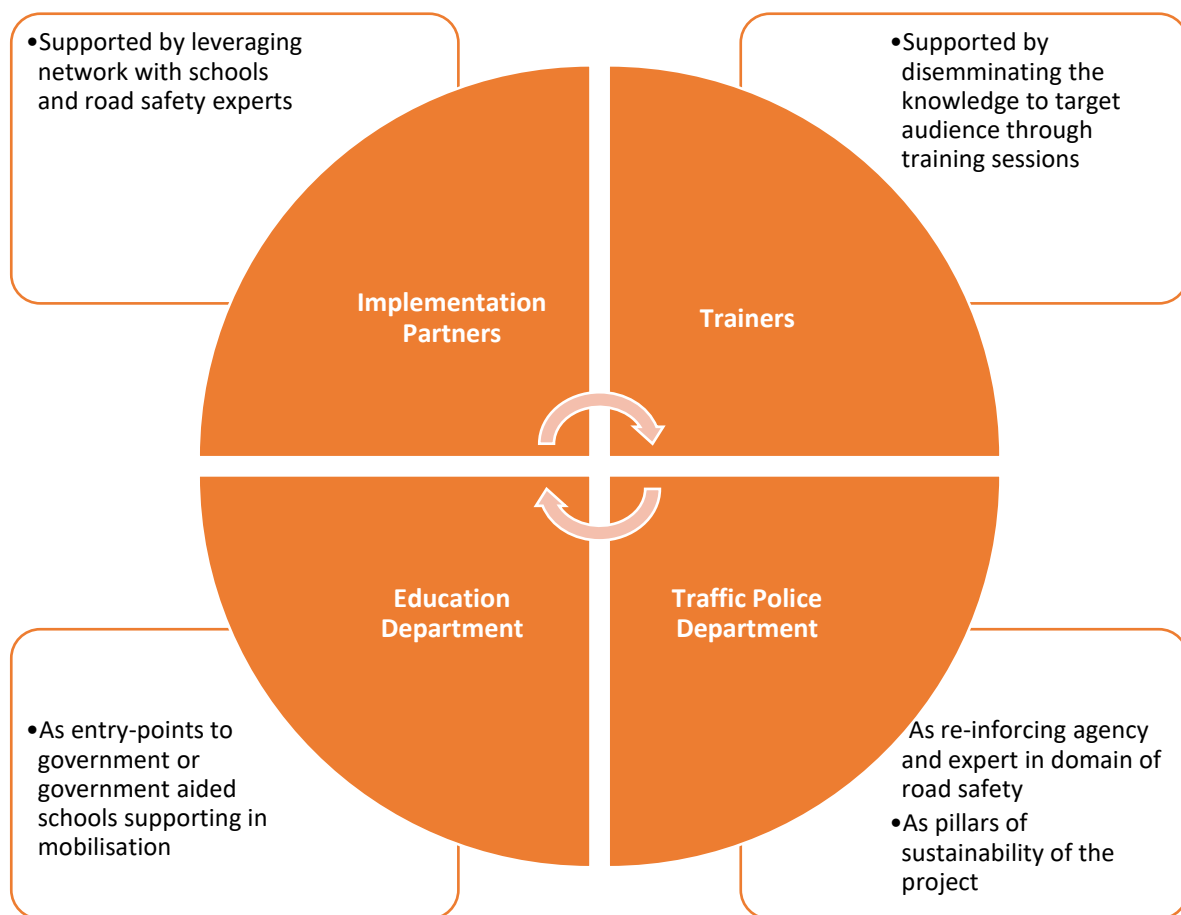


Figure 13: Percentage of Children reminding parents about traffic safety

The study revealed that **92%** of children actively reminded their parents about traffic laws and safe driving practices regularly, demonstrating the significant role children play as agents of change in promoting safer road behaviours within families.

3.4. Convergence

The project successfully involved key stakeholders working in the domain of road safety at the ground level to amplify the project's impact. The key stakeholders involved in the project supported in contribution to the mobilisation, reach, execution, and sustainability of the project.



3.5. Service Delivery

We assessed the service delivery of the project across the entire value chain of the project. The different stages in the value chain are as follows:

Table 1. Service Delivery Assessment by Respondents

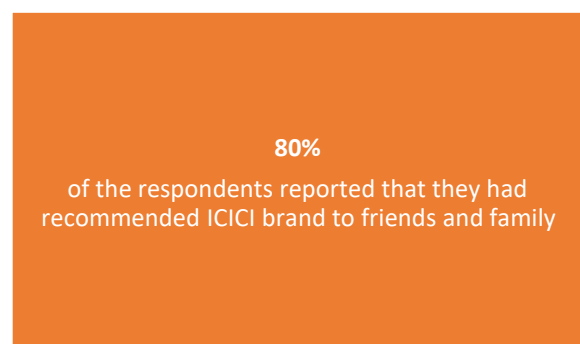
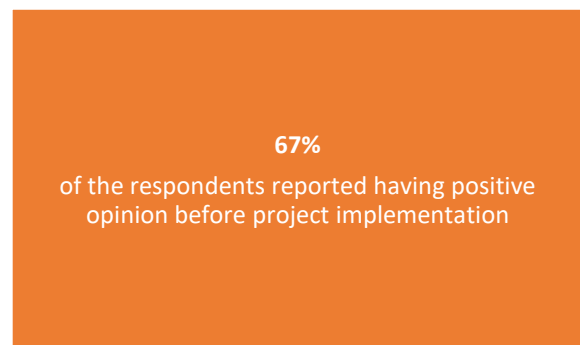
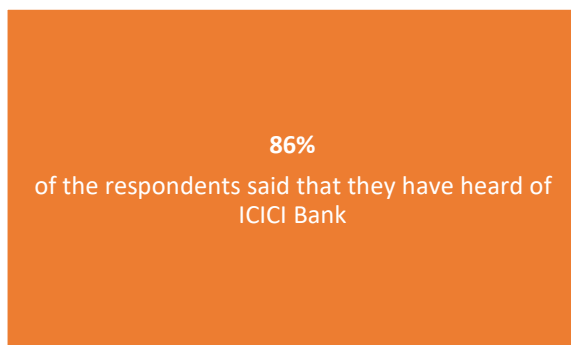
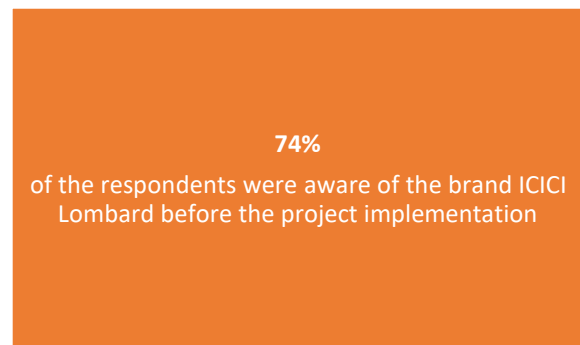
Cities	Training - Content & Delivery	Quality of Helmets	Post Training Follow-up/ Counselling Support
Agartala	Good	Good	Good
Ahmedabad	Excellent	Excellent	Excellent
Bangalore	Excellent	Excellent	Excellent
Chennai	Excellent	Excellent	Excellent
Delhi	Good	Good	Good
Hyderabad	Excellent	Excellent	Excellent
Kolkata	Excellent	Excellent	Excellent

Ludhiana	Good	Very Good	Very Good
Mumbai	Very Good	Excellent	Excellent
Nagpur	Good	Very Good	Good
Patna	Good	Very Good	Very Good
Pune	Excellent	Excellent	Excellent

3.6. Brand Equity

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

As per the findings, ICICI Lombard was popularly known for its banking activities amongst the beneficiary group.



Chapter 4

Social Return on Investment (SROI)



Chapter 4: Social Return on the Investment (SROI) of the Ride to Safety Project

Social Return on Investment (SROI) is a process and a method that quantifies the value of the social impact of projects, programmes, and policies. This helps funders to know the monetary value of the social and environmental benefits that the initiative has created. It takes standard financial measures of economic return a step further by capturing social and financial value. Here, we have computed the value based on the actual outcomes of the Ride to Safety project. The data has been sourced from the quantitative survey and other secondary references.

"The Social Return on Investment (SROI) analysis of the Ride to Safety Programme demonstrates an increase in social value compared to the previous year. This improvement is attributed to a higher volume of helmet distributions to beneficiaries. Furthermore, the current analysis incorporates a refined lifespan calculation, utilizing average inflation rates for the projected three-year lifespan of the helmets (FY 2024-2027). While this refined methodology resulted in an increased total input cost, it ultimately yielded a higher overall SROI, reflecting enhanced program effectiveness."

INR 10.08 social value generated on investment of INR 1⁵

Indicator	Rationale	Proxy Estimation	Source
Reduction in accidents amongst 2w riders	The reduced accidents would help in saving the amount spent on medical expenses.	The average out-of-pocket expense of EWS HHs in India for accidents	Quantitative Survey
Reduction in loss of life of an earning member due to accidental death	The saved life of an earning member would help the family with income for the remaining active working years for the parent.	The average salary of riders who are also earning members	Quantitative Survey
Equitable access to road safety gear for all	Reduced expense on helmet purchase	The average cost of helmets if purchased by the candidates on their own	Quantitative Survey

Displacement – The cost of the negative impact of the project is considered to be zero⁵

SROI Calculation

Social Return on Investment			
Year	FY 2024-2025	FY 2025-2026	FY 2026-2027
Inflation Rate in India	4.50%	4.10%	4%
Discounted Considered	Rate	4.20%	
Total Input Cost	15,00,00,000		
Total Net Impact	1,57,53,00,000		
Net Present Value (NPV)	₹ 1,51,18,04,222.65		
SROI	10.08		

Chapter 5

Recommendations and Way Forward



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Chapter 5: Recommendations and the Way Forward

This section covers the recommendations and the way forward for the Ride To Safety Programme: -

Programme Design

The content and execution plan of the programme was well appreciated by the beneficiary group. However, based on the responses from the survey, listed below are a few recommendations:

Helmet distribution to be limited to the parent who drives the two wheeler and present a valid driving license. Attendance of the programme by the spouse should not qualify for helmet distribution.

Refresher Workshops to be conducted after a span of 6 months to ensure retention, adherence to rules, and to update parents and children on the latest laws, in case of amendments.

Activities/Programmes can be conducted during the National Road Safety Week to promote road safety

Random Followup in schools by the NGO Partners for checking adherence to rules.

Programme Delivery

Young teachers/PT teachers can be selected as nodal officers to address helmet related grievances of parents.

Assuring project sustainability, the project structure can include a refresher training firstly for the implementation partners on a regular basis.

Chapter 6

Impact Stories



Chapter 6: Impact Stories

"Helmets of Hope: Bridging the Safety Gap in Bengaluru"

"Mrs. Sumaiya Begum, Headmistress of the Government Urdu & English Higher Primary School in Bengaluru, conveyed her profound appreciation for the helmet distribution initiative. She underscored the critical need for such programmes, particularly in areas serving economically disadvantaged families where access to essential safety equipment, like high-quality helmets, is often prohibitive. The school's selection, at the recommendation of the Traffic Commissioner, reflects the acute prevalence of road accidents in the vicinity. Mrs. Begum further noted a significant and positive shift in road safety awareness among both parents and students following the educational sessions associated with the programme, highlighting its timely and impactful intervention."

Innocence Drives Change: Child's Fear Leads to Father's Road Safety Pledge

During an assessment interview following a road safety awareness programme, a young participant, Ms. Uzma, poignantly expressed her fear of her father's rash driving, stating, "My father drives rashly, and I feel scared whenever he drives fast," directly to him and in front of other parents. This candid expression, delivered with childlike innocence, profoundly moved the attending parents, who had initially displayed impatience, and visibly affected her father. He acknowledged the pain behind her words and committed to changing his driving habits, stating he would leave earlier to avoid reckless riding. This incident highlights the programme's effectiveness in fostering emotional engagement and open communication, demonstrating how a child's voice can serve as a powerful catalyst for behavioural change and underscore the importance of incorporating children's perspectives in road safety initiatives. The shared emotional response from the parents also emphasised the potential for community-driven awareness to foster positive change, showing the programme's capacity to create a safe space for impactful emotional connection and behavioural transformation.



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