

Ride to Safety

By ICICI Lombard

Impact Assessment Report | FY 2019-2020



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Disclaimer for the Impact Assessment Report

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

Executive Summary

The Ride to Safety Programme by ICICI Lombard was initiated that includes annual sensitisation workshops targeting children, making them aware of life-saving road safety rules and the need for motor insurance from a formative age. The workshops aim to instil safe habits that will stay with the children all their lives. These workshops also distribute child-specific helmets for those youngsters who ride pillion on two-wheelers.. This report maps the impact created through the interventions under Ride to Safety in the FY2019-2020.

The project performance and impacts have been analysed in the following four key areas along with area-wise impact snapshots:



Inclusiveness



Relevance



Impact Created



Service Delivery

200+ direct contact workshops across schools in 7 different cities

40,000+ children made aware of road safety and need for the children to wear helmets

33,000+ specially designed ISI-marked helmets distributed to parents and children

41%

female beneficiaries

49%

beneficiary families who disclosed their income earn less than INR 20,000/month

30%

of the beneficiary families are from marginalised groups engaged in activities with lower livelihood outcomes

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

Only **24%**

beneficiaries used helmets for the children prior to the intervention while **69%** of the trips were for meeting the educational needs to the children

65%

families report lack of awareness about road safety as the main reason for not using helmets

48%

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

98%

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

90% Of the children affirm the safe riding practices of their parents

86% parents use helmets regularly, whereas, **80%** children use helmets for each of the ride

97% parents feel that the intervention has made their child more aware of road safety, whereas,

93.6% feel improvement in their adherence to road safety measures

High appreciation amongst the schools for the programme

Effectiveness, training content and delivery receive excellent rating by all the schools

Service delivery in Chennai and Ahmedabad rated highest amongst all project locations

INR 2.75 social value generated on investment of INR 1

Background

Road transport has become an important part of life, shortening the distance and reducing the time to travel to different places, besides improving access to essential commodities and services. The convenience introduced through road transport has led to a steep rise in motorisation in the world and India is not an exception in their process.

Increased Motorisation and Increased Vulnerability of Children

Sustained economic development and expanding road network have led to a rapid increase in the number of motorized vehicles in India¹. The total number of registered motor vehicles has increased from about 0.3 million in 1951 to 230 million in 2016; recording a growth rate of about 10.7 percent, annually. However, there has been growth in road networks only at 4%, causing congestion and impact road safety². Thus, along with conveniences, it brings a lot of risk to the commuters. Road injuries are among the leading causes of death worldwide and also impede economic wellbeing and macroeconomic performance³. In the year 2019, India reported a total of 4,37,396 road accidents, resulting in the death of 1,54,732 people and injuries to another 4,39,262⁴. A heterogeneous traffic mix that includes high-speed vehicles sharing the road space with vulnerable road users as well as unsafe road infrastructure and vehicles that are in poor condition all contribute to the high fatality rates seen on India's roads. Out of the total accidents occurring due to motorised vehicles, 2 wheeler riders contribute to about 43%⁵. It is also important to note that about 9% and 30% of the total road accidents occur in close vicinity of schools/ educational institutes and residential areas, respectively⁶. Accident-related deaths are known to be the eighth leading cause of death and the first largest cause of death among children aged 5-14 and adults in the age 15-29⁷. Thus, it's crucial to focus on ensuring road safety for children, especially up to the age of 14. It's observed that children majorly suffer in road accidents due to poor road safety behaviour of parents and low usage of affordable and quality helmets. Helmet wearing rate is as low as 50% in India for drivers, and further lowers by 10-15% for the pillion riders⁸.

Road Safety Awareness Programmes in India

India is a signatory to the second global high-level Conference on Road Safety held in Brazil in 2015, referred to popularly as the Brasilia declaration, which, inter-alia, resolved to halve the deaths and injuries from accidents by 2020 and to include this target in the 2030 agenda for sustainable development by the participating countries. Improved Road Safety Awareness can contribute directly to SDG3 (Good Health and Well Being and SDG11(Sustainable Communities and Cities), whereas, also helps in reducing the economic burden on marginalised households due to loss of life of an earning member (adult) or a future productive resource for the family (young child). Thus, it also indirectly links to SDG1 (No Poverty), SDG8 (Decent Work and Economic Growth), SDG10 (Reduced Inequalities).

¹Road Transport Year Book – 2016-17. Government of India.

https://morth.nic.in/sites/default/files/Road_Transport_Year_Book_2015_16_reduce.pdf

²Road Safety in India – Status and Challenges, UNESCAP.

<https://www.unescap.org/sites/default/files/17.%20%20Road%20Safety%20in%20India%20-%20Status%20and%20Challenges.pdf>

³The Global Macro-economic Burden of Road Injuries. Lancet Planetary Health.

[https://www.thelancet.com/journals/lanplh/article/PIIS2542-5196\(19\)30170-6/fulltext](https://www.thelancet.com/journals/lanplh/article/PIIS2542-5196(19)30170-6/fulltext)

⁴Place of Occurrence - wise Road Accident Deaths during 2019

https://ncrb.gov.in/sites/default/files/ads_i_reports_previous_year/Table-1A.11_2019.pdf

⁵Mode of Transport – wise Number of Persons Died in Road Accidents during 2019 (All India)

https://ncrb.gov.in/sites/default/files/ads_i_reports_previous_year/Table-1A.3_2019.pdf

⁶Place of Occurrence - wise Road Accident Cases, Persons Injured and Died during 2019 (All India)

https://ncrb.gov.in/sites/default/files/ads_i_reports_previous_year/Table-1A.10_2019.pdf

⁷Road Accidents in India, 2018. Ministry of Road Transport and Highways, Govt. of India.

https://morth.nic.in/sites/default/files/Road_Accidednt.pdf

⁸Road Safety Status, Country Profile-India.

https://www.who.int/violence_injury_prevention/road_safety_status/2013/country_profiles/india.pdf?ua=1



The Ministry of Road Transport and Highway assumes a four-pronged approach (4Es) towards road safety, as follows;



In alignment with the same, the National Road Safety Policy integrates 'Road Traffic Safety Education and Training' in its framework. The Education aspect of Road Safety is taken care by the Ministry of Road Transport & Highways through campaigns in print and electronic media, in addition to the efforts made by the various States. The Ministry frames policies and undertakes activities for improving road safety to minimize road accidents. The important schemes formulated and managed by the Ministry include awareness programmes through print & electronic media, setting up of Institute of Driving Training & Research, National Highways Accident Relief Service Scheme (NHARSS), refresher training to heavy motor vehicle drivers in the unorganized sector, etc.

Key Activities for Road Safety Awareness by MoRTH, Govt. of India



In the year FY2016-2017, 25000 video spots and 40000 radio spots were proposed to be telecasted / broadcasted on television and radio channels. Around 20,000 video spots were planned to be telecasted / broadcasted in 3000 cinema halls. Road safety messages and material was sent to different stakeholders including 5,000 schools for creating awareness about road safety.

Road Safety Awareness: A Priority for Social Sector

While these steps raise public awareness towards road safety at a large scale, it also calls for a specific focus towards deep-dived action-oriented road safety training for school children, considering their vulnerability. Social sector projects (CSR projects, non-profit initiatives and philanthropic programmes) can play a vital role in bridging the gaps by providing immediate solutions. Through the operational presence across various parts of the country and connect with the community, social sector organisations can influence behavioural change through advocacy and education. Leverage their local network, social sector organisations can be instrumental in bringing together the public and private partners to work towards the common goal of achieving road safety for all.

Ride to Safety Programme by ICICI Lombard

The Ride to Safety Programme by ICICI Lombard was initiated that includes annual sensitisation workshops targeting children, making them aware of life-saving road safety rules and the need for motor insurance from a formative age. The workshops aim to instill safe habits that will stay with the children all their lives. These workshops also distribute child-specific helmets for those youngsters who ride pillion on two-wheelers.

Programme Impact Since 2015



Ride to Safety Programme by ICICI Lombard

The Ride to Safety Programme by ICICI Lombard was initiated that includes annual sensitisation workshops targeting children, making them aware of life-saving road safety rules and the need for motor insurance from a formative age. The workshops aim to instill safe habits that will stay with the children all their lives. These workshops also distribute child-specific helmets for those youngsters who ride pillion on two-wheelers.

Impact Assessment Design and Approach for Ride to Safety Initiative

Objectives

- Understanding the program approach and sharing the key programme learnings with the ecosystem
- Assess the impact of the program in acquiring in terms of
 - Behaviour change among the target group (children and parents)
 - Sensitisation among the target group for road safety and nudge to wear a helmet while riding two-wheelers
- Data driven and evidence-based recommendations to improve the programme and approach plan
- Documentation of selective case studies to document transformation in the lives of people
- Mapping the Social Return on Investment (SROI) for the programme

Pillars of the Impact Assessment

Inclusiveness: The extent to which communities equitably access the benefits of the programme

Relevance: The extent to which programme responds to the needs of the communities

Impact: Analyse the program life cycle and assess the impact of the program on various aspects of the life of the stakeholders

Experience on Delivery: The extent to which programme is geared to respond to the 'felt' needs of the communities

Methodology

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

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

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

Study Design

- Design of analysis framework and identifying key impact indicators
- Developing data collection tools and conducting pilot





Data Collection

- Tele-calling Schedule Preparation
- Training of tele-calling team
- Data Collection and Entry
- Data Monitoring on Daily Basis

Analysis and Reporting

- Data Collection and Cleaning
- Quantitative and Qualitative
- Data Analysis
- Report Making

Mapping the Theory of Change

Key activities 	Output 	Outcome 	Impact 
Pre-training Process/ Mobilisation	<ul style="list-style-type: none"> No. of families enrolled for the programme No. of schools reached across various cities 	<ul style="list-style-type: none"> Mapping the vulnerable families from EWS background who own 2ws and need awareness for road safety Mapping no. of young pillion riders in need of helmets 	Increased equitable access to road safety to those from EWS and children (pillion riders) who mostly get impacted in case of accidents
Road Safety Workshops/ Training	<ul style="list-style-type: none"> No. of workshops conducted No. of parents who attended the workshop No. of parents from these who are the direct beneficiaries (riders of 2Ws) No. of children who attended the workshop 	<ul style="list-style-type: none"> Improved understanding of the road safety norms within the target groups Propagation of road safety norms within families with child as the influencer 	<ul style="list-style-type: none"> Decrease in number of accident/fatalities over last 2 years Decrease in number of traffic tickets issued over the last 2 years Maintenance of vehicle service record Increase in maintaining proper valid documents while riding Increased awareness within community through children acting as road safety influencer
Distribution of free helmets for young pillion riders	<ul style="list-style-type: none"> No. of helmets distributed 	<ul style="list-style-type: none"> Regular usage of helmets by the rider Regular usage of helmets by the riders 	Increase in number of people who have started to wear the helmets rider+ pillion
Awareness Activities via social media and other channels	<ul style="list-style-type: none"> No. of social media posts shared No. of articles No. of events conducted 	<ul style="list-style-type: none"> No. of times the post has been shared/ re-shared 	Improved media visibility around the issue of road safety, reaching broader segment of society

Sampling Approach

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

- With 95% confidence level and 4% margin of error - 599 (Tele- interviews by a team of trained professionals)
- Virtual interview and interaction with schools (14)
- Virtual semi-structured discussions with implementing partners and trainers (15)
- Online interaction with the top management team and funding group companies' relevant focal points

Stratified sampling to ensure holistic coverage of respondents, ensuring heterogeneity in terms of location and schools covered

**Note: The fieldwork is excluded keeping in account COVID-19 restrictions.*

Execution of Data Collection

Stakeholder	Data Collection Tool		Sample Size & Distribution
	Quantitative	Qualitative	
Top management and core team of the ICICI Lombard and Ride to Safety		Open Discussion	2 Virtual
Candidates	Survey (Road Safety Assessment, impact created and Rol)	Case Studies	599 Virtual through tele-calling
Implementing partners and trainers		Semi-structured Interview	15 Virtual, 3 candidates/ partner
Schools		Semi-structured Interview	14 Virtual

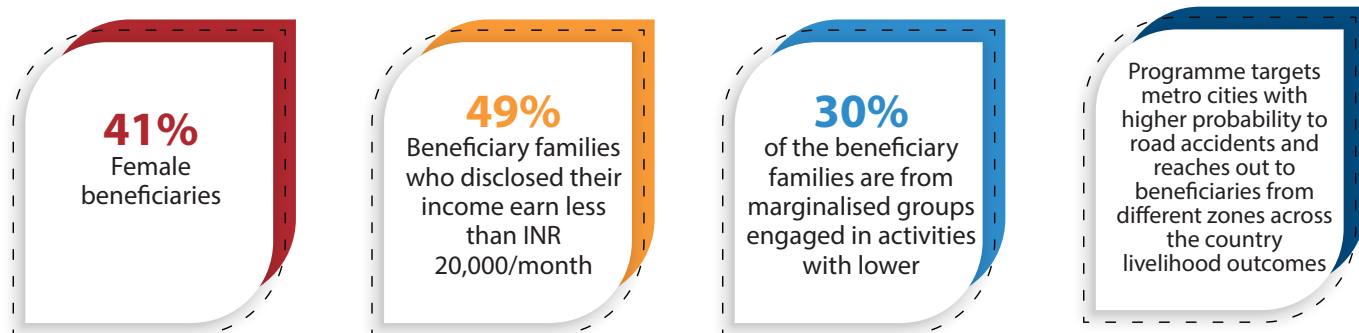
Locations	No. of Families Surveyed	No. of Schools Covered through Student Survey
Ahmedabad	91	17
Bengaluru	59	20
Chennai	56	23
Delhi	131	20
Mumbai	54	16
Nagpur	103	20
Pune	105	17

Key Insights

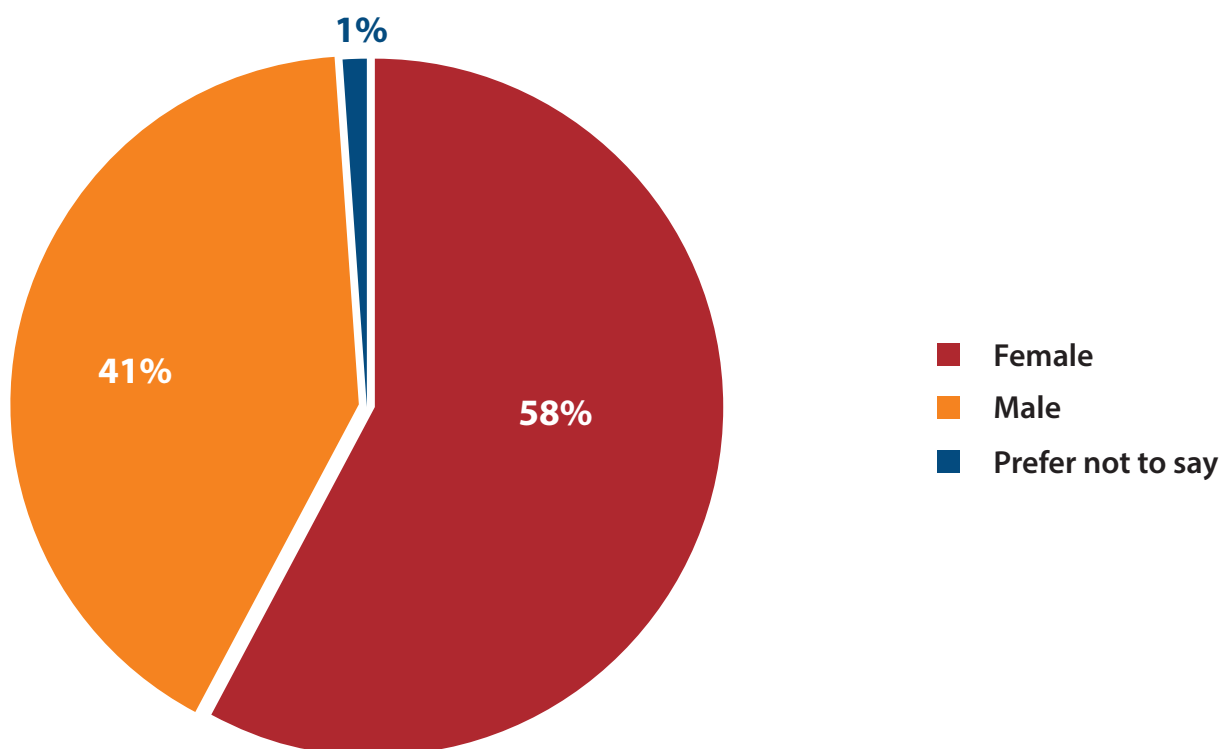
This section brings forth the detailed findings around the performance and impacts of the Ride to Safety Programme for FY2019-20. The results are derived from the responses received for the beneficiary questionnaire, insights from the interactions with other stakeholders (schools, NGOs, trainers), and the data available through secondary research.

Inclusiveness

Inclusiveness in this programme is captured considering the profile of the beneficiaries. We include gender, economic status of families, age group, source of livelihood and geographic spread of the activities. These components indicate that the programme caters to heterogeneity amongst the beneficiaries irrespective of the varying socio-economic character.

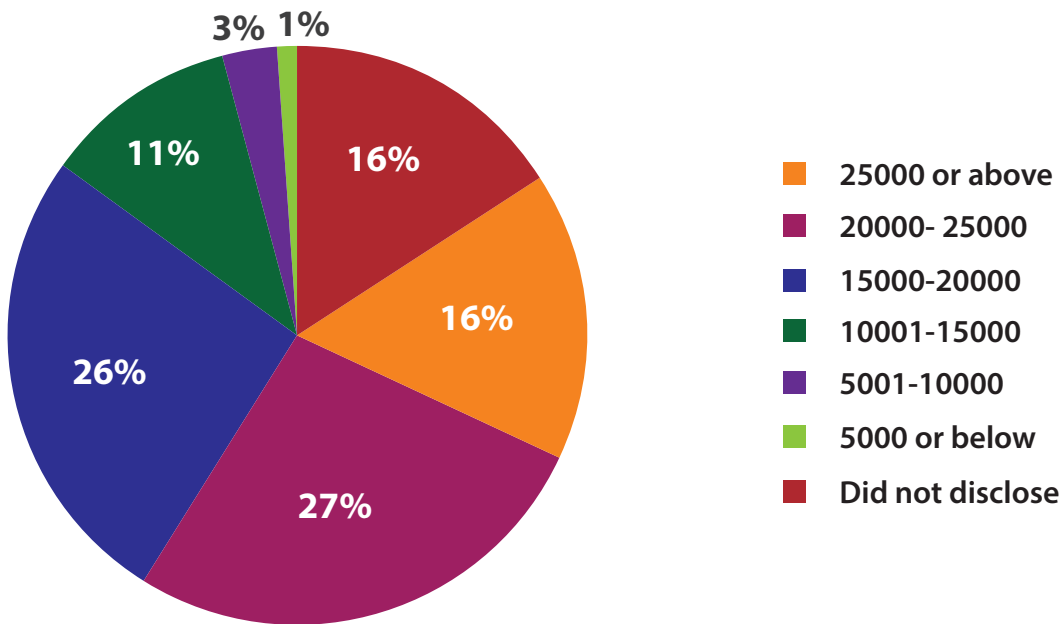


Gender of the Beneficiaries: Our study suggests that the programme receives a substantial share of female beneficiary representation at 41% of the total cohort for the year.

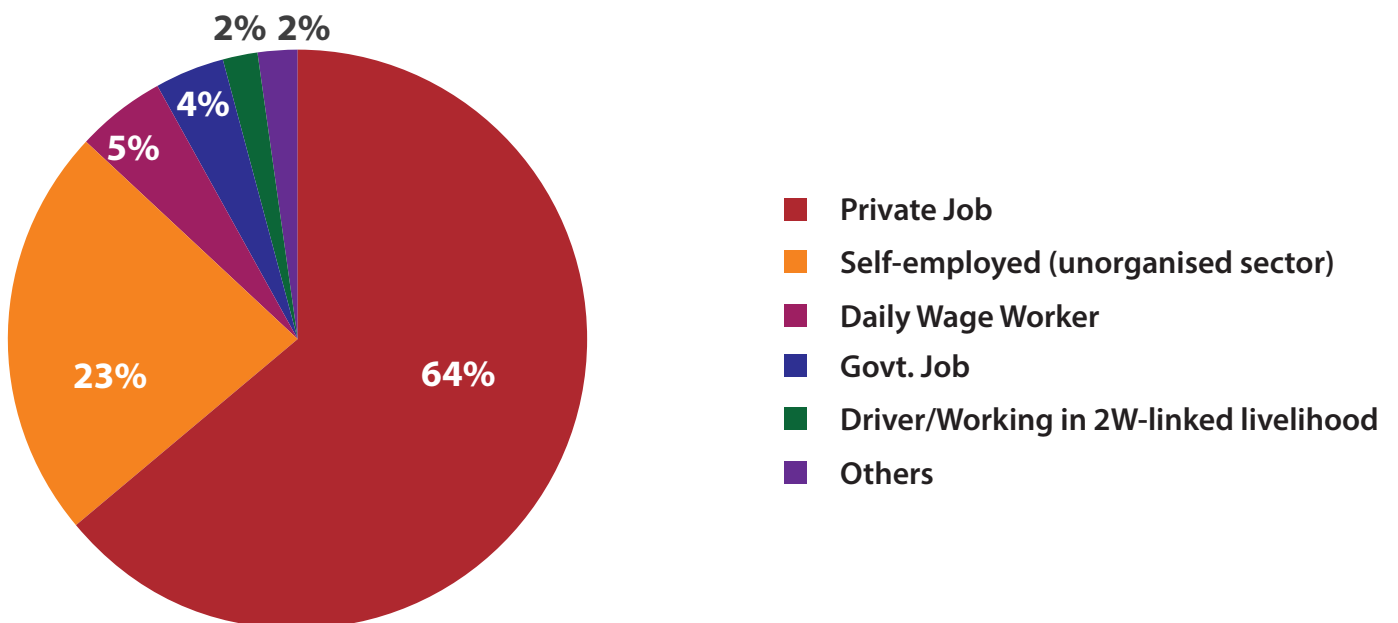


Socio-economic Background: The socio-economic background is a crucial indicator considering that the communities have lower purchasing power for road safety gear and our study indicates that the programme has been majorly catering to socio-economically marginalised communities, wherein, about 49% of families earn less than INR 20,000/ month and about 30% are engaged in livelihood activities with lower income outcomes and higher vulnerability to market fluctuations.

Monthly Household Income of Beneficiary Families (in INR)

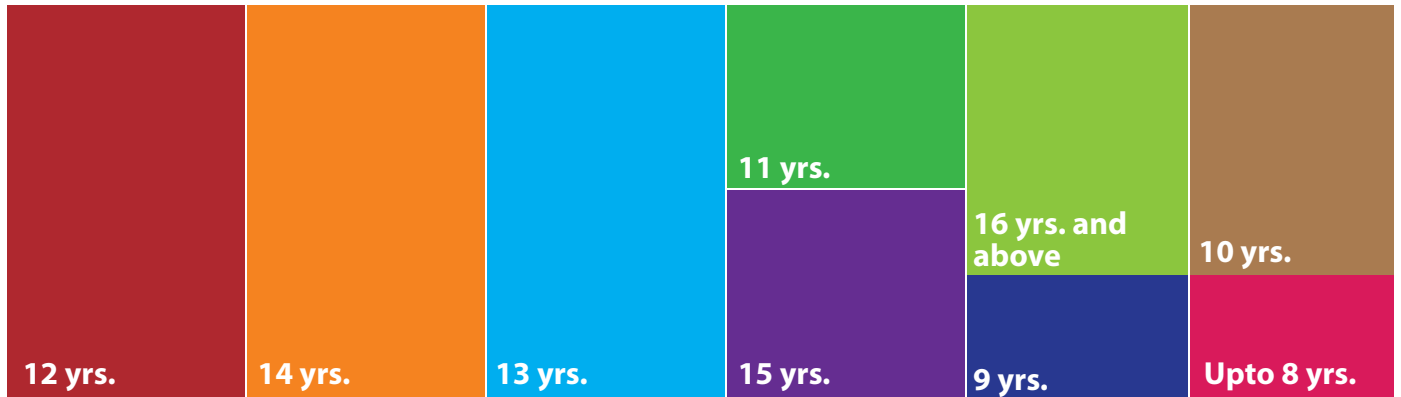


Source of Income of Beneficiary Families



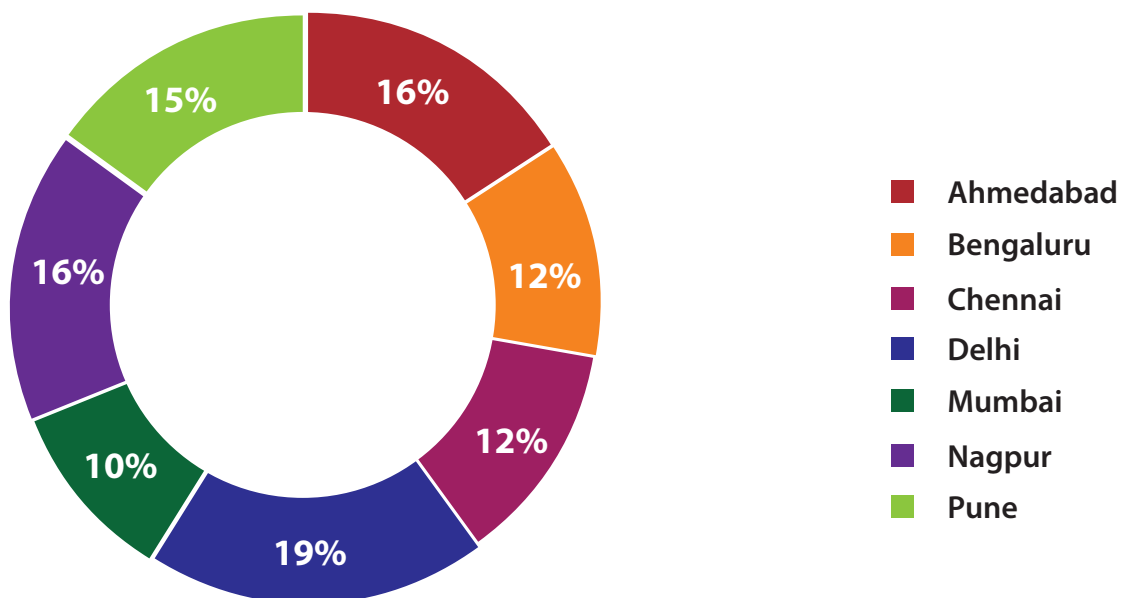
Age-group of Beneficiary Children: The programme caters to a diverse age group of students ranging between 8yr. to 16yr. Teenage is the most impressionable age to build awareness and influence behavioural change, and the programme targets about 76% of beneficiaries from this age group.

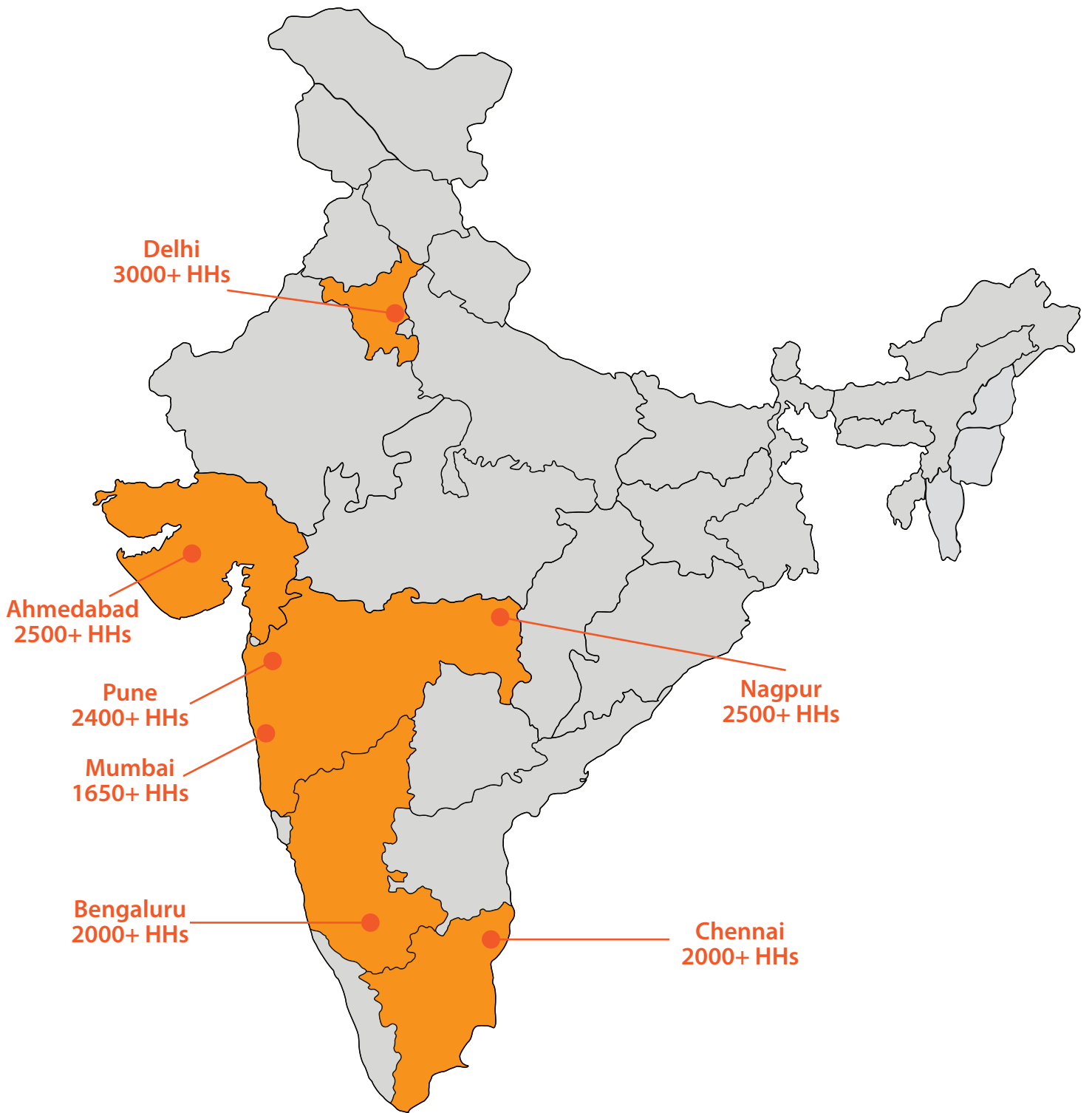
Age Group of Beneficiaries (Children)



Geographic Spread : The programme has a wide geographic spread across all zones. The programme targets to reach out to the marginalised communities in such metro cities across India.

Geographic Spread





Relevance

We mapped the relevance of the programme by understanding the fulfilment of the expectations or needs of the beneficiaries. The programme is largely able to provide satisfaction to them concerning the road safety training and helmet distribution. Further, the intervention is highly relevant considering that it effectively address risk reduction for the children and their families. This is even more important because only 24% of the beneficiary families used helmets for the children before the intervention, and about 10% of families didn't use a helmet for the driver as well as pillion rider.

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

24%

beneficiaries used helmets for the children prior to the intervention, while 69% of the trips were for meeting the educational needs of the children

10%

families didn't use helmet for the driver as well as pillion rider

65%

families report lack of awareness about road safety as the main reason for not using helmets

10%

families report that helmets were expensive and couldn't afford to purchase a good quality helmet

Response to the needs of the beneficiary families

99%

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

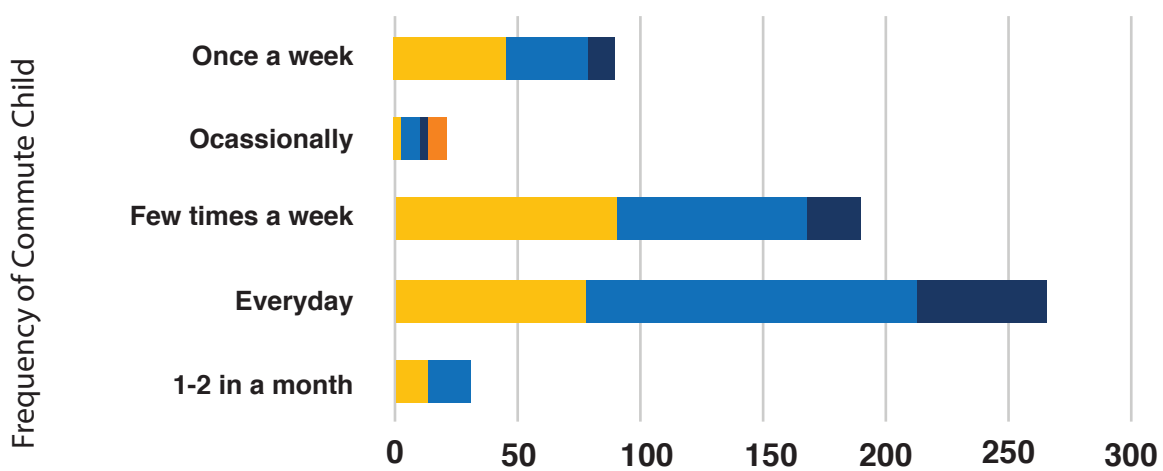
48%

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

46%

families have more than 2 children in the family and are extended beneficiaries of the programme

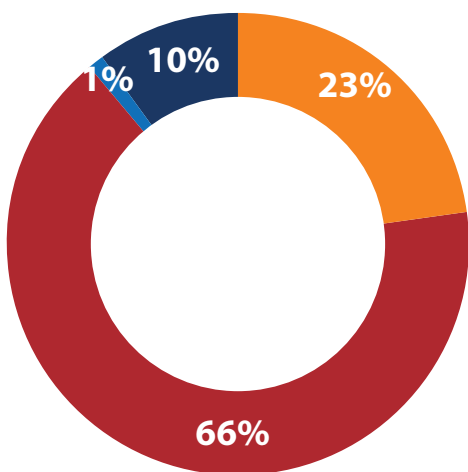
Commuter Patterns and Risk



Nature of Commuter Routes

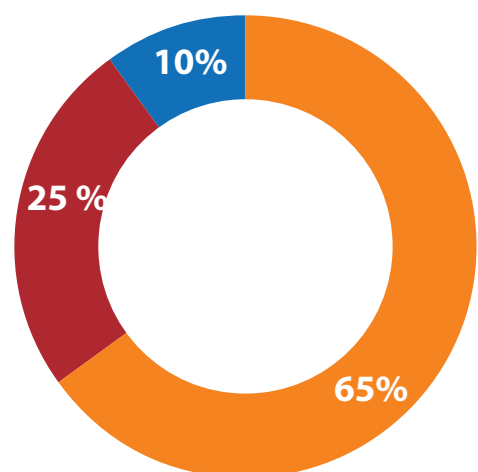
- City bylanes or roads with few vehicles
- City center with heavy traffic
- Highway/Expressway with higher speed limits and heavy traffic
- Other Routes

Helmet Usage by Beneficiaries (pre-intervention)



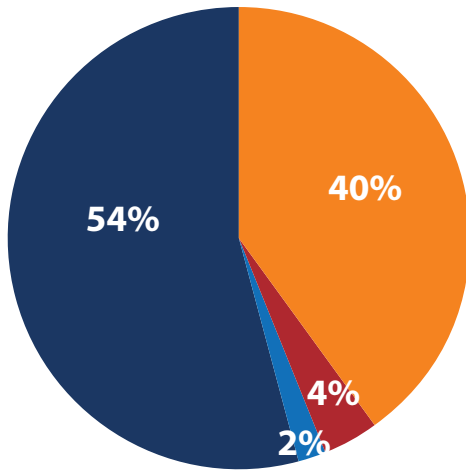
- Didn't use helmets
- Used for parent and child both
- Used only for parent
- Used only for child

Challenges in Low Helmet Usage (pre-intervention)



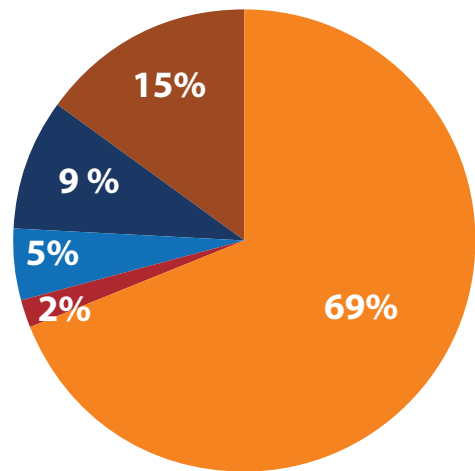
- Didn't know about its importance in road safety
- Didn't require one before due to short distance commute
- Helmets are too expensive

No. of Children in Immediate Family of the Beneficiary



- 2-4
- 5-8
- Above 8
- Less than 2

Purpose of Most Frequent Commute with the Child



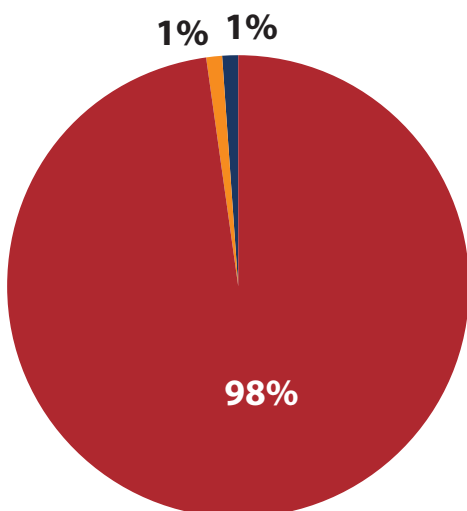
- Others
- Recreation
- Visiting Family/Relatives
- Purchasing Daily Essentials
- School/Tutions

Impact Created

The programme has reached out to 33,000 beneficiaries in FY2019, out of which about 98% have benefited from the training, whereas, 100% of candidates have received the helmets.

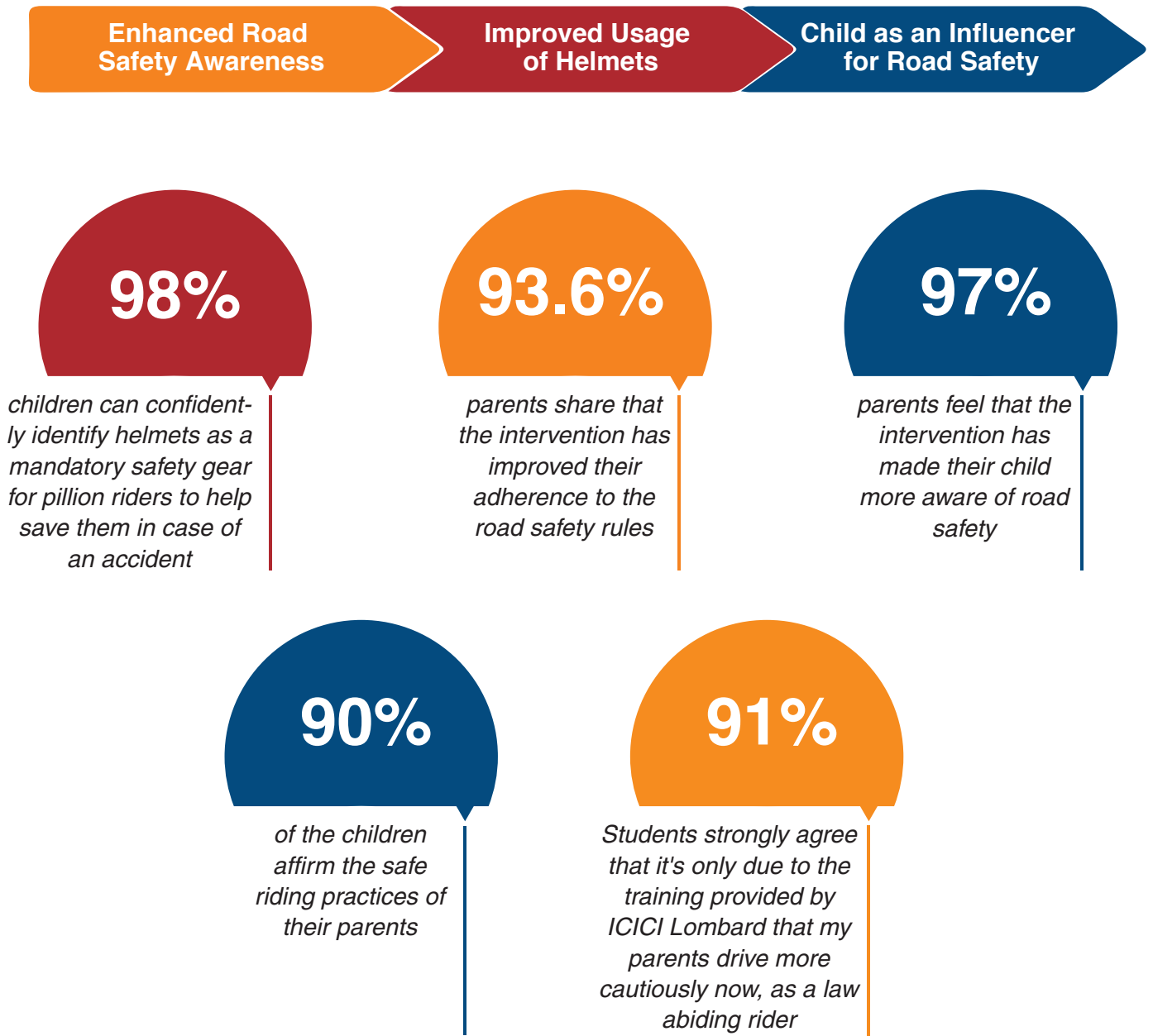
<p>200+ <i>direct contact workshops across schools in 7 different cities</i></p>	<p>40,000+ <i>children made aware of road safety and need for the children to wear helmets</i></p>	<p>33,000+ <i>specially designed ISI-marked helmets distributed to parents and children</i></p>
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Training Attendance Status



- Y- the child has attended
- Y- only i have attended
- None of us
- Workshop was conducted online

The impact mapping is considered across 3 key areas – (1) Enhance Road Safety, (2) Improved Usage of Helmets, (3) Child as an Influencer for Road Safety



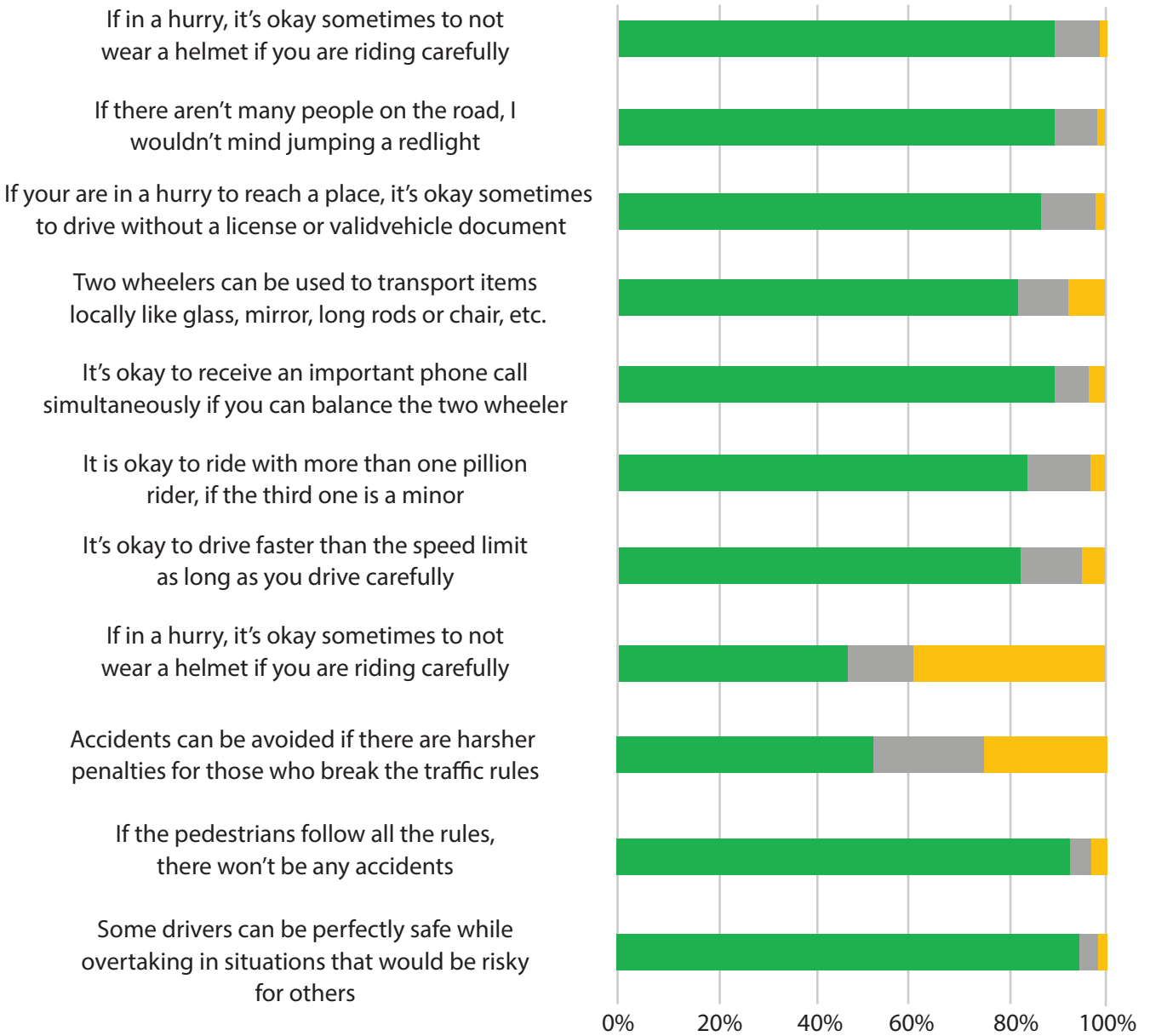
Enhanced Road Safety Awareness: We observe that the program has enhanced the road safety of children and their families through improved awareness about the rules and safe riding behavior. We try to map this by gauging the child's as well as parents' perception about their parents riding behavior through certain situational questions and assessments. Parents showcase very high road safety behaviour (90% above) in situations that entail drinking & regular usage of helmets, overjumping traffic lights, and rash overtaking. However, there are also a substantial number of responses that suggest that the accidents can be reduced with harsher penalties and with more responsible behaviour of pedestrians. About 90% of children perceive their parent's riding behaviour as very safe. Safety is consistently ensured by parents across various parameters of speeding, following traffic lights, regular use of helmets, speed limits, etc

91%
children perceive their
parent's riding
behaviour as safe

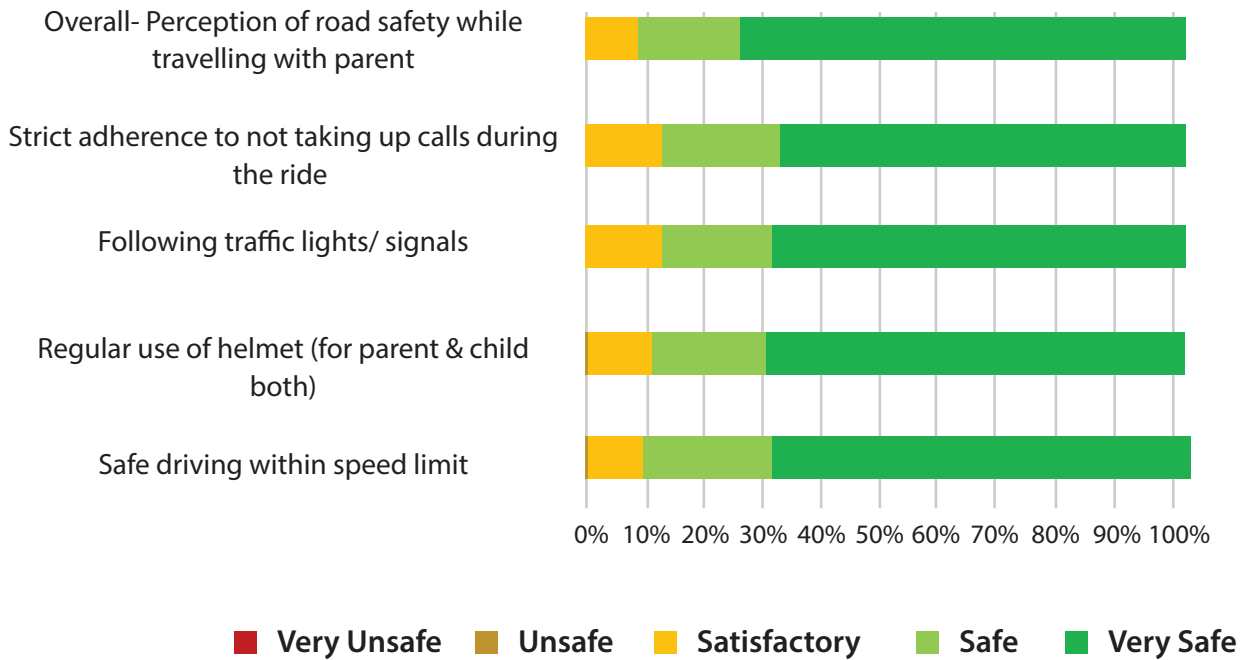
90%
parents choose not to -
overspeed, overjump
traffic lights and
attend phone calls
while riding

90%
parents showcase
tendency to regularly
use helmets for them-
selves as well as pillion
riders despite

Road Safety Behaviour of Parents



Child's Perception about Parent's Riding Behaviour



Improved Helmet Usage: One of the key objectives of this programme is to encourage families towards regular usage of helmets for parents and children. Usage of helmets by parents and children has improved from 57% (in pre-intervention) to 99% (in post-intervention).

99%

beneficiaries now use helmets

86%

parents use helmets regularly

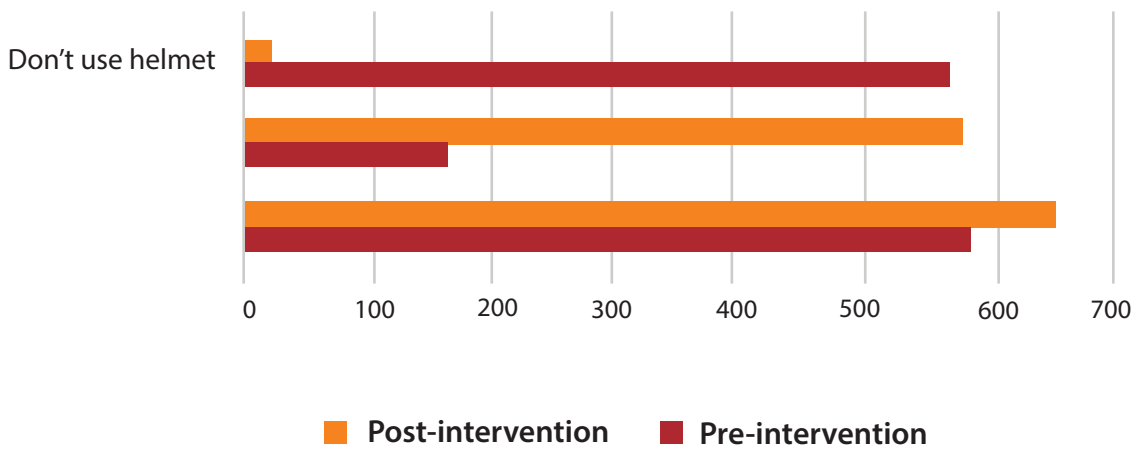
80%

children use helmets for each of the ride

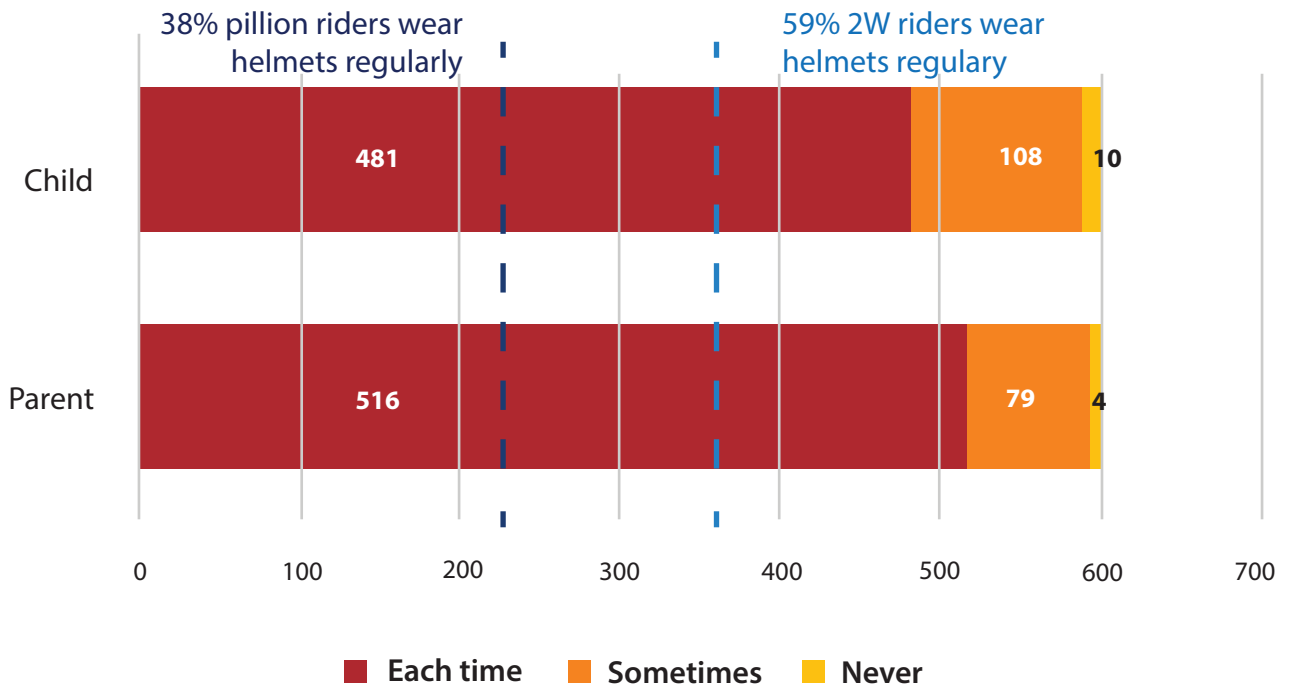
Helmet Usage Matrix

	Pre-intervention	Post-intervention	Change (%)
Pre-intervention	533	595	11.6%
Children using helmets	147	526	257%
Individuals not using helmets	518	14	-

Improved Helmet Usage



Helmet Usage Frequency⁹



⁹As per Helmet Survey Findings by ICICI Lombard for FY2020.

Child as an Influencer for Road Safety:

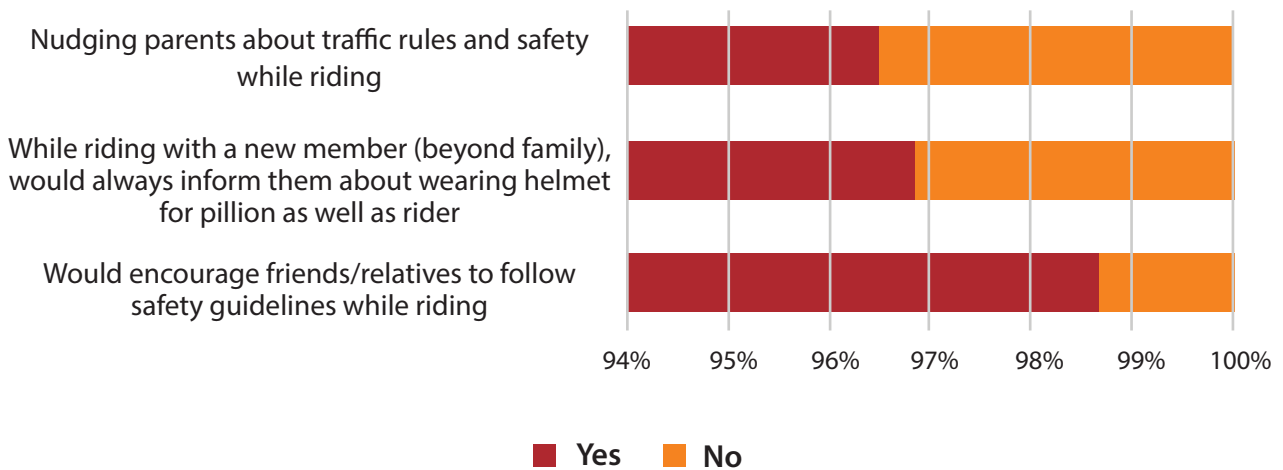
94%

parents feel that the child has a substantial role in bringing about a positive change in their family's road safety behaviour

97%

children exhibit tendency to influence members beyond their family for road safety awareness

Child's Contribution in Spreading Road Safety Awareness Beyond Family*



*Note: The axis begins at 94%

Service Delivery:

We assess the service delivery across the entire value chain of the programme. The 6 different stages in the value chain are as follows:

Service Delivery Assessment by School Authorities

Locations	Responding to the needs of the beneficiaries	Providing Equitable Access to Road Safety to the Underprivileged	Training - Content & Delivery	Quality of Helmets	Post Training Follow up/ Counselling Support	Effectiveness
Ahmedabad	Excellent	Excellent	Excellent	Excellent	Good	Excellent
Bangalore	Good	Satisfactory	Good	Satisfactory	Satisfactory	Satisfactory
Chennai	Good	Excellent	Excellent	Excellent	Excellent	Excellent
Delhi	Good	Good	Excellent	Excellent	Good	Excellent
Mumbai	Good	Good	Excellent	Excellent	Good	Excellent
Nagpur	Excellent	Good	Excellent	Good	Good	Good
Pune	Excellent	Good	Excellent	Good	Good	Excellent
Overall	Good	Good	Excellent	Good	Good	Excellent



Very much appreciated the concept of traffic awareness program as traffic awareness is the most important thing and wearing helmets can save life. School has established committee to monitor which parent who is dropping their children and child is wearing helmet or not. Really happy and satisfied with the event

Dr. R. Rajalakshmi, Guntur Subbiah Pillai T Nagar Girls Higher Secondary School, Chennai



Overwhelming response from the parents and children. It is so good to see that parent and children are actually using those good quality helmets. Created a massive awareness among children even who didn't get helmets.

Ms. Renu Rawat, VSSKV Kalkaji, Delhi



The training content is superb. Now the parents are aware that the helmets are not for avoiding fine by traffic police but for their own safety. Children take a lot of interest now and act as a demonstrator for general public to wear helmets

Mr. Sanjay S. Bombatkar, Ninad English High School, Nagpur



Management is very much happy with the scale of the program and they would love to be a part of another program

Mr. Sharad Pawar, Bengali Education Society High School, Mumbai

Contribution to ICICI Lombard's Brand Value

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

99%

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

Students strongly agree that it's only due to the training provided by ICICI Lombard that my parents drive more cautiously now, as a law abiding rider

Enhanced visibility for ICICI Lombard through intense community outreach undertaken as part of the mobilisation activity.

The customised helmets in a unique color not only cater to the safety of children, but also visually amplify the message for road safety and ICICI Lombard's contribution in the school vicinity.

All schools and nonprofit partners appraised the contribution of the programme and the ICICI group to the society the initiative.

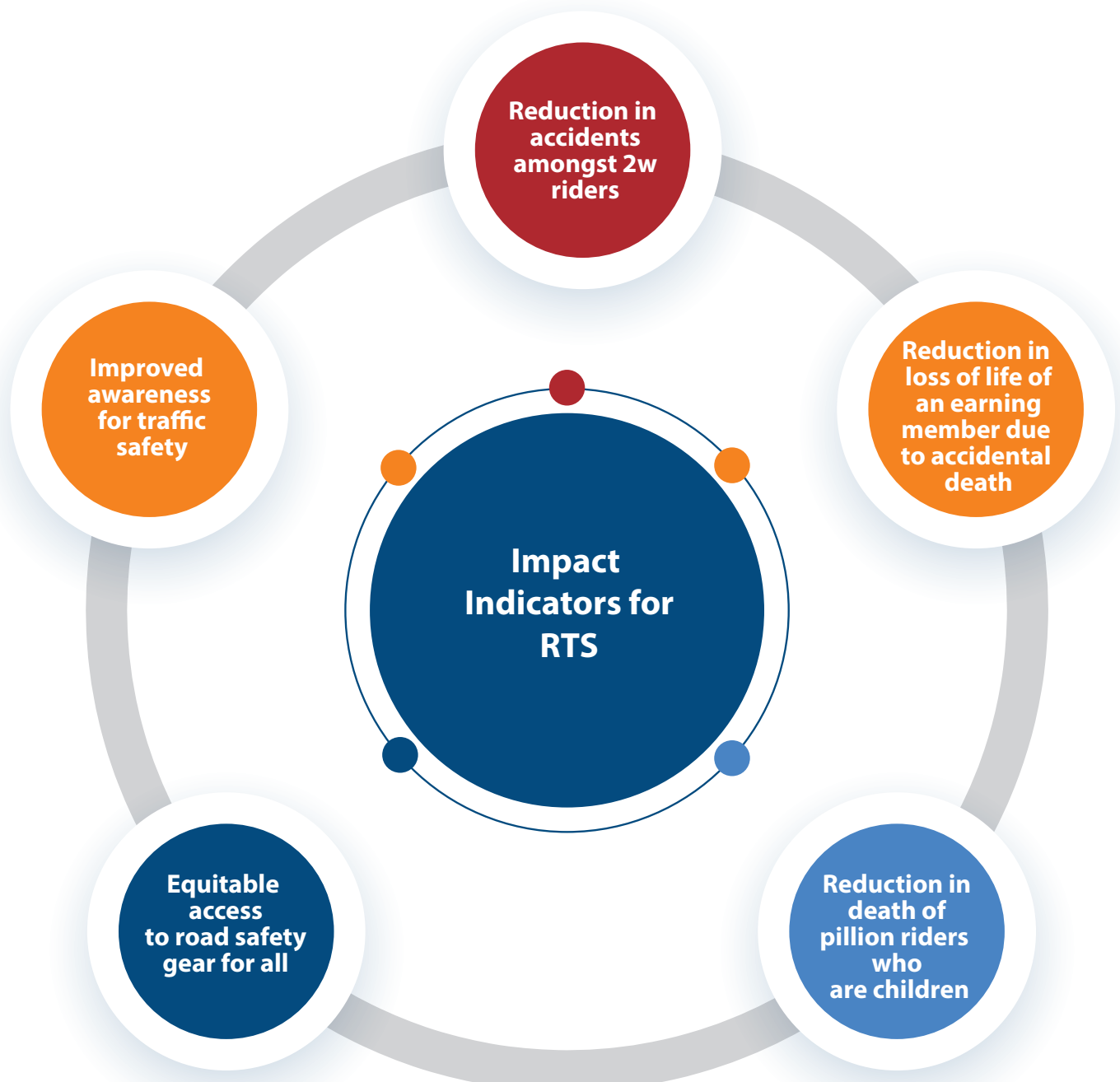
33000+ families (in one year) and **150+** schools highly satisfied with the whole initiative and believe in it

Overall better road safety and improved usage of helmets amongst children as well as adults from marginalised families reverberates the brand recognition and premium value attached to the brand

Social Return on the Investment (SROI) of Ride to Safety Programme

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 to the social and environmental benefit that has been created by the initiative. It takes standard financial measures of economic return a step further by capturing social as well as financial value. Here we have computed the value based on actual outcomes of the programme. The data has been sourced from the primary survey and secondary references.

INR 2.75 social value generated on investment of INR 1



Indicator	Rationale	Proxy Estimation	Attribution by Project
Reduction in accidents amongst 2w riders	The reduced accidents would help in saving the amount spent on medical expense	Average out of pocket expense of EWS HHs in India for accidents ¹¹	National average of 2W riders facing accidents ¹²
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 remaining active working years for the parent Timeline: 25 years	Average salary of riders who are also earning members (Primary data)	Percentage of 2W riders from cohort who are engaged in livelihood generating activities (primary data) Percentage of 2W riders dying in accidental cases ¹³
Reduction in death of pillion riders who are children	The child (age - 9 to 14yrs now) will be engaged in some or the other economic activity after age of 18, contributing for additional income for family	Average economic burden of loss of life of a child for a family	Percentage of child lives lost due to 2W accidents every year ¹⁴
Equitable access to road safety gear for all	Reduced expense on helmet purchase	Average cost of helmets if purchased by the candidates on their own	We assume that the participants wouldn't have purchased a helmet of such high quality through out-of-pocket expense, thus 100% attribution for the project
Improved awareness for traffic safety	Saved cost of training and social awareness for the family	Minimum cost of a paid programme of traffic awareness if the candidates had to enrol individually (interaction with implementing agencies and schools)	We assume that the participants wouldn't have access to a training of such quality and also including school children for free

¹¹Prinja S, Jagnoor J, Sharma D, Aggarwal S, Katoch S, Lakshmi PVM, et al. (2019) Out-of-pocket expenditure and catastrophic health expenditure for hospitalization due to injuries in public sector hospitals in North India. *PLoS ONE* 14(11): e0224721. <https://doi.org/10.1371/journal.pone.0224721>

¹²ICE 360 Survey
<https://www.livemint.com/Politics/Yd2EAFIupVHDx0EbUdecO/One-in-three-households-in-India-owns-a-twowheeler.html>

¹³Place of Occurrence - wise Road Accident Deaths during 2019
https://ncrb.gov.in/sites/default/files/ads_i_reports_previous_year/Table-1A.11_2019.pdf

¹⁴Place of Occurrence - wise Road Accident Deaths during 2019
https://ncrb.gov.in/sites/default/files/ads_i_reports_previous_year/Table-1A.11_2019.pdf

Way Forward and Recommendations

In FY2019-20 the programme has reached new heights with amplification across the country, reaching 40,000+ parents and children from 200+ schools. It also catered to improved helmet usage through the distribution of specially designed 33,000+ ISI-marked helmets to children and parents. About 99% of students feel that a similar intervention should be facilitated for other schools/ students, whereas, 90% of them affirm the safe riding practices of their parents. This not only demonstrates the strong appreciation for the programme within the community, but also the remarkable contribution it has towards saving the lives of these beneficiaries through improved road safety.

Mobilisation and Eligibility Criteria

- The programme currently outlines beneficiary selection based on the socio-economic status of the family, vehicle ownership, and age group of children. However, the process for identification and validation of the candidates varies from location to location. While the school teachers support the identification and validation process across all locations, setting out clear guidelines for income range would help. To strengthen the validation process, it would be helpful to include the provision of a vehicle RC Book along with a Driving License for the beneficiary family.
- Interactions with the Schools and NGOs suggest that opening the programme to lower classes is crucial to ensure complete coverage of the students who generally suffer in road accidents.
- We also map variations in the school selection process across locations. While the process is largely dependent on cooperation from the respective State Education Departments, it needs regulatory monitoring to ensure the desired public vs. private ratio and geographic focus to reach the marginalised communities.
- Pre-intervention and post-intervention assessments can be conducted for the candidates to map immediate responses and impact. While agencies in Mumbai and Bangalore are already practicing this, the inclusion of the assessment would help in course correction and quality assurance for the programme.

Training and Delivery

- Interactions with stakeholders reinforce that the training programme is well-rounded in terms of content and delivery.
- While the training is successful in gaining immediate momentum towards road safety action in the school vicinity, it's a challenge for the schools to continue with the engagement. Thus, in addition to training for the students and parents, the programme can include training for teachers to continue engagement around road safety in schools through traffic committees, regular monitoring for the usage of helmets, road safety drills, etc
- The programme can also include the installation of dummy road safety elements in the school premise to help the children revive the safe riding behavioural guidelines through visual impact and interactive games.
- There is scope to involve other stakeholders such as Government Agencies, local traffic police, and media to trigger a multiplier effect.
- Experience sharing by past beneficiaries of the programme who have successfully turned into road safety ambassadors in the school/ community to inspire the new cohort. This can be coupled with a scholarship to a few meritorious students to encourage them to the initiative in this direction.
- The quality and design of helmets are highly appreciated by all the stakeholders. However, some children have mentioned size misfit. To resolve this issue, the programme can 2 size variants or provide a replacement.

Post Training Support

- Follow-up workshops/ consultations can be provided to further help beneficiary families towards vehicle maintenance, insurance, documentation, and calibrate the degree of change achieved in the given time frame.

Overall the programme has been able to maintain the quality across various process parameters and while creating impact at scale. Few modifications in the process at the value-chain level and focusing more on ensuring consistency and year-round engagement with students will help take the programme to another level.

Impact Stories

“ We are more cautious ”

S. Arunkumar, Chennai

Arunkumar hails from Chennai and is a 12th standard student studying in Govt. Higher Secondary School, Nandanam. His father, being in private service, has to travel to work each day. Before attending the workshop on Road Training and Safety, Arunkumar and his family were not very well acquainted with the traffic rules. They do travelled on two-wheelers but following the traffic rules was never a priority. His father says that he is really happy to see his son following the traffic rules and being so cautious while riding a vehicle.

Arunkumar is grateful for the workshop conducted by ICICI Lombard through which he got to understand the road safety measures and got the spark to implement these in his life as well.



“Creating awareness in society”

T. Mugilan, Bangalore

The society around 16-year-old Mugilan is not much aware about the traffic safety guidelines. He comes from a middle-class background and his father is the only earning member in his family. He says that the road safety training has not only created awareness but has also helped them internalise the importance of road safety. Mugilan not only reminds his parents to wear helmets while going on a ride on a 2-wheeler but also ensures that they are keeping all the vehicle documents with them and are riding within the speed limit only. He also creates awareness in his society by telling other people and his relatives about the importance of following road safety measures.



*“ Safety is our
priority now ”*
Tanmay Choudhari,
Nagpur

A resident of Nagpur, Tanmay studies in 11th standard and finds it cool to wear the helmet. He attributes this behaviour to the road safety training that was conducted by ICICI Lombard. Earlier there was a hesitation in wearing helmets but now finds it very useful as he is aware of the benefits of wearing a helmet. Safety was not his priority earlier but now he is well aware of the importance of road safety and following the guidelines. He believes that such initiatives should be conducted in every school so that children like himself from a young age are aware of traffic rules and road safety protocol which might help avoid mis-happenings.



“ Free helmets are helping those who can't afford them ”

*Chitransh Kishore Soni,
Mumbai*

Chitransh hails from Mumbai and his parents drive 2-wheelers frequently. Usually his parents do not wear a helmet while riding. However, post the workshop on road training and safety, Chitransh makes sure that his parents are wearing a helmet whenever they are going out for a ride. He feels the helmet is very airy, comfortable to wear and of perfect size. By giving helmets for free, it is a great help to people who can't afford it. In his experience, the workshop provides a very comprehensive understanding of road safety and rules and such training sessions must be regularly conducted in schools.




“ It is important to abide by the road safety rules and regulations ”

*Bhavsar Rudra J.,
Ahmedabad*

Bhavsar joined the workshop on Road Safety and understood the importance of abiding by the rules while driving a 2-wheeler and general road safety protocols as well. The workshop was an eye-opening experience for him and his family leaving a deep impression on their minds as to how following the road safety rules can save lives and improve the risk of accidents.

He feels good while wearing the helmet provided by ICICI Lombard as it is very soft and comfortable. He also reminds his father to wear a helmet every time he goes out for a ride.





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