



Impact Assessment Study
Ride to Safety (2021-2022)
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.
- 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 authorized 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, 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 emphasize 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.

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Abbreviation Table

Abbreviations	Full-Forms
CSR	Corporate Social Responsibility
ESG	Environment Social Governance
IJDES	International Journal of Development and Economic Sustainability
ISI mark	Indian Standards Institution mark
MoRTH	Ministry of Road Transport and Highways of India
MSMEs	Micro, Small and Medium Enterprises
NCRB	National Crime Records Bureau
SDGs	Sustainable Development Goals
SROI	Social Return on Investment
RTS	Ride to Safety

List of Figures and Tables

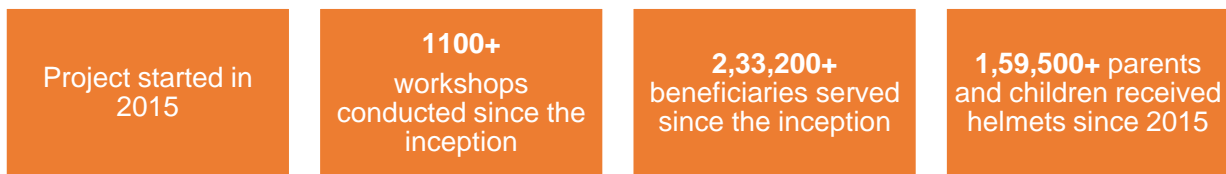
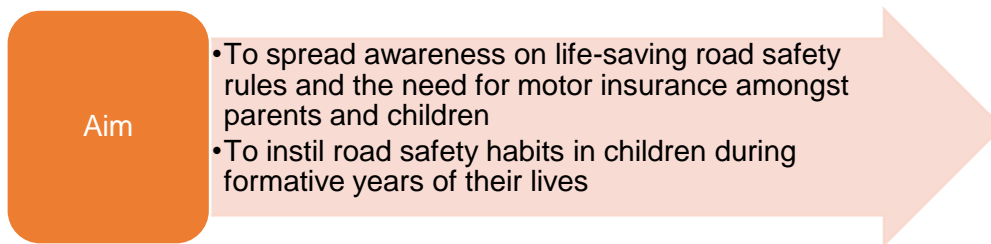
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Executive Summary

ICICI Lombard General Insurance is one of the top private general insurance companies in India offering a variety of well-diversified non-life insurance products and solutions. ICICI Lombard's CSR Policy is built on an underline objective of actively supporting the country's socioeconomic development. The company seeks to provide a conducive atmosphere which supports people in realizing their dreams of leading fulfilling lives.

The Ride to Safety Project by ICICI Lombard was initiated in 2015 and includes:

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



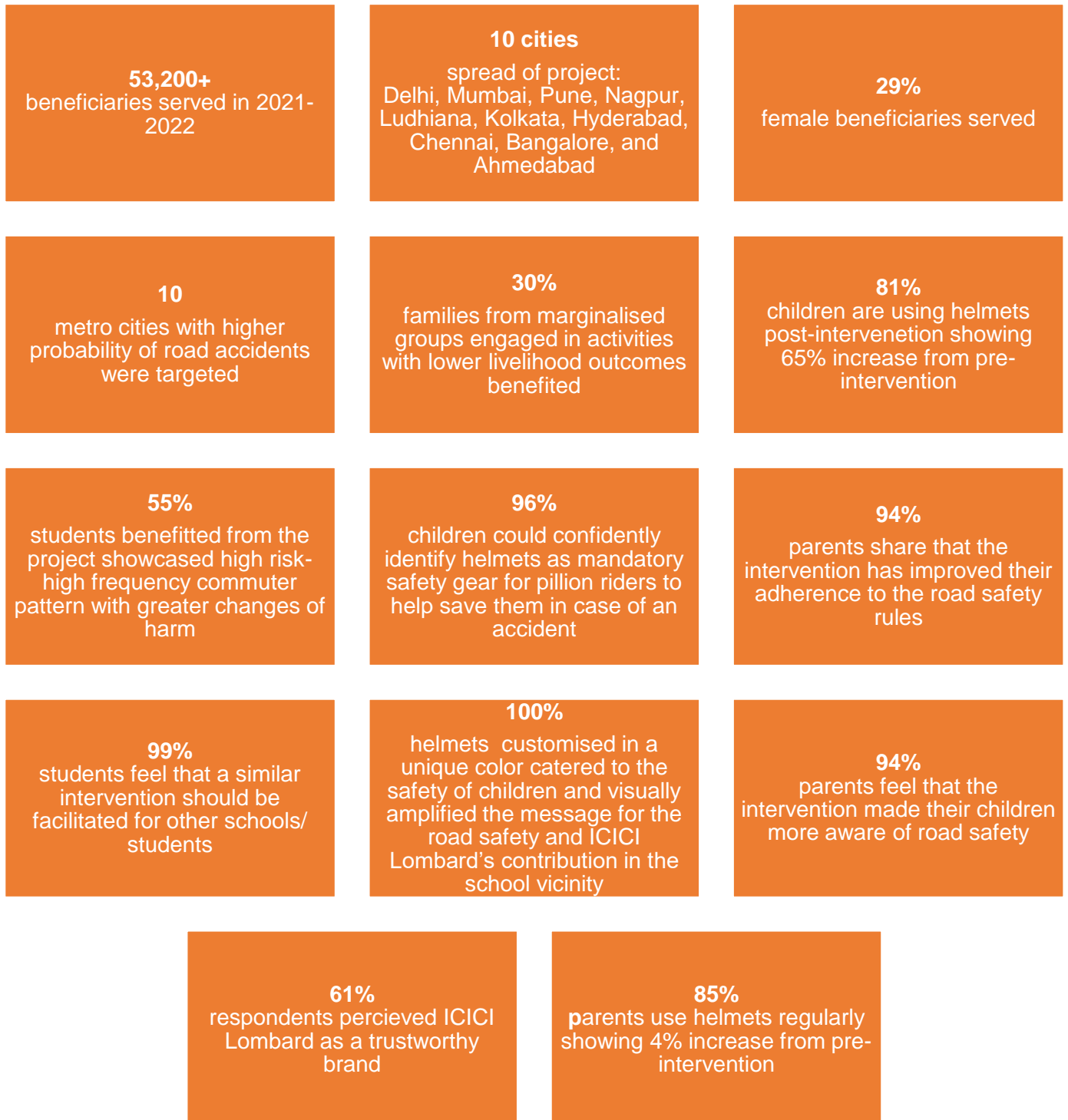
The project adopted the following approach and structure for on-ground execution:



The project is well aligned with SDGs and ESG principles.



Impact Highlights





Overview of CSR Initiatives of ICICI Lombard



Chapter 1: Overview of CSR Initiatives of ICICI Lombard

ICICI Lombard General Insurance is one of the top private general insurance companies in India. The company offers a variety of comprehensive and well-diversified non-life insurance products and risk management solutions. Through the offered services, ICICI Lombard secures its clients and their families from insurance-related risks. It offers a robust, varied, and seamless distribution network that serves the demands of its corporate, MSMEs, government, and individual clients.

1.1. CSR interventions of ICICI Lombard

ICICI Lombard's CSR Policy is built on an underline objective of actively supporting the nation's socioeconomic development. The company seeks to provide a conducive atmosphere which supports people in realizing their dreams of leading fulfilling lives. Its goal is to identify important development areas that will benefit the community in the long run and contribute to its well-being. Listed below are the main thematic areas of the company's CSR interventions which are designed to bring quality change in underserved communities:



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.

- During 2021, India reported a total of 4,12,432 road accidents, claiming 1,53,972 lives and injuring 3,84,448 people
- When compared to 2020, the average number of road accidents noticeably increased by 12.6% in 2021
- Similarly, the number of road traffic deaths and injuries increased by 16.9% and 10.39%, respectively in 2021
- These figures equate to 1130 accidents and 422 deaths per day, or 47 accidents and 18 deaths per hour in India ¹

In 2021, 2-wheelers have accounted for maximum deaths contributing 44.5% of total road accidental deaths in India.

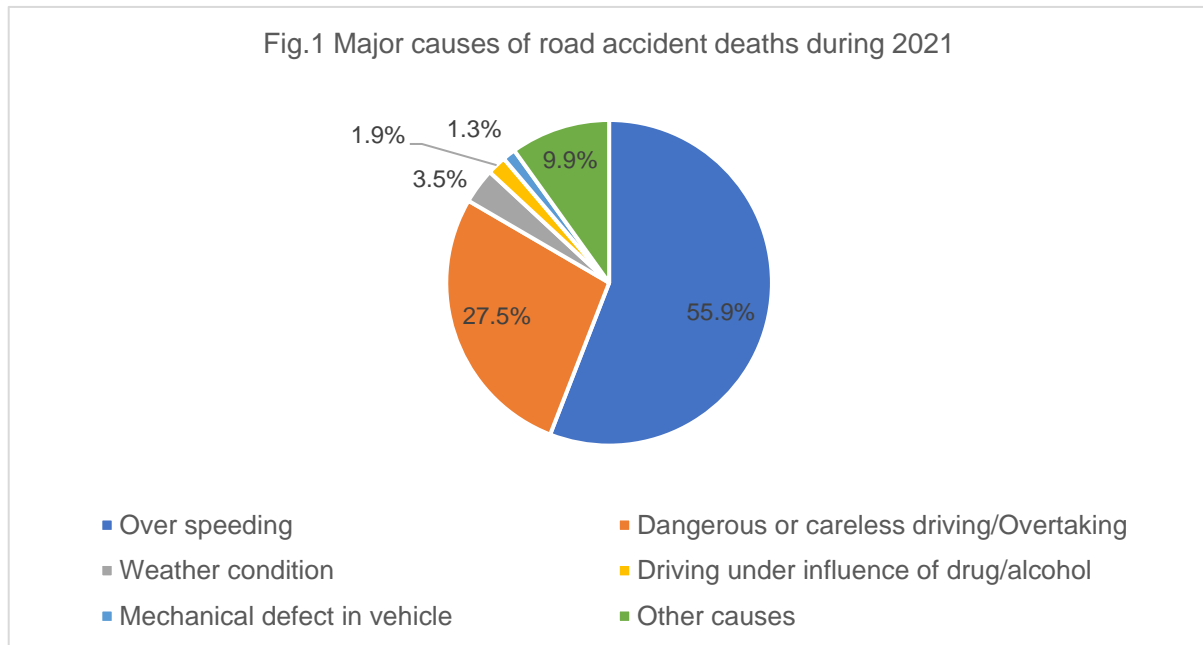
[NCRB Report, 2021](#)

¹ https://morth.nic.in/sites/default/files/RA_2021_Compressed.pdf

As per NCRB Report 2021, the major causes of road accident deaths were:

- Over speeding
- Dangerous or careless driving or overtaking

Both above significant causes indicate towards lack of positive behavioural culture amongst frequent drivers. Additionally, two-wheelers are 30 times more prone to accidents than cars, on a per km travelled basis, and riders suffer a high rate of death and disability ([World Bank,2021](#))².



Source: NCRB Report, 2021

Assuming the responsibility for improving road safety, ICICI Lombard designed road safety projects and drive initiatives aimed at lowering the incidence rates of road accidents under their CSR mandate. The company targeted various segments, including drivers, passengers, and pedestrians, to influence their behaviour.

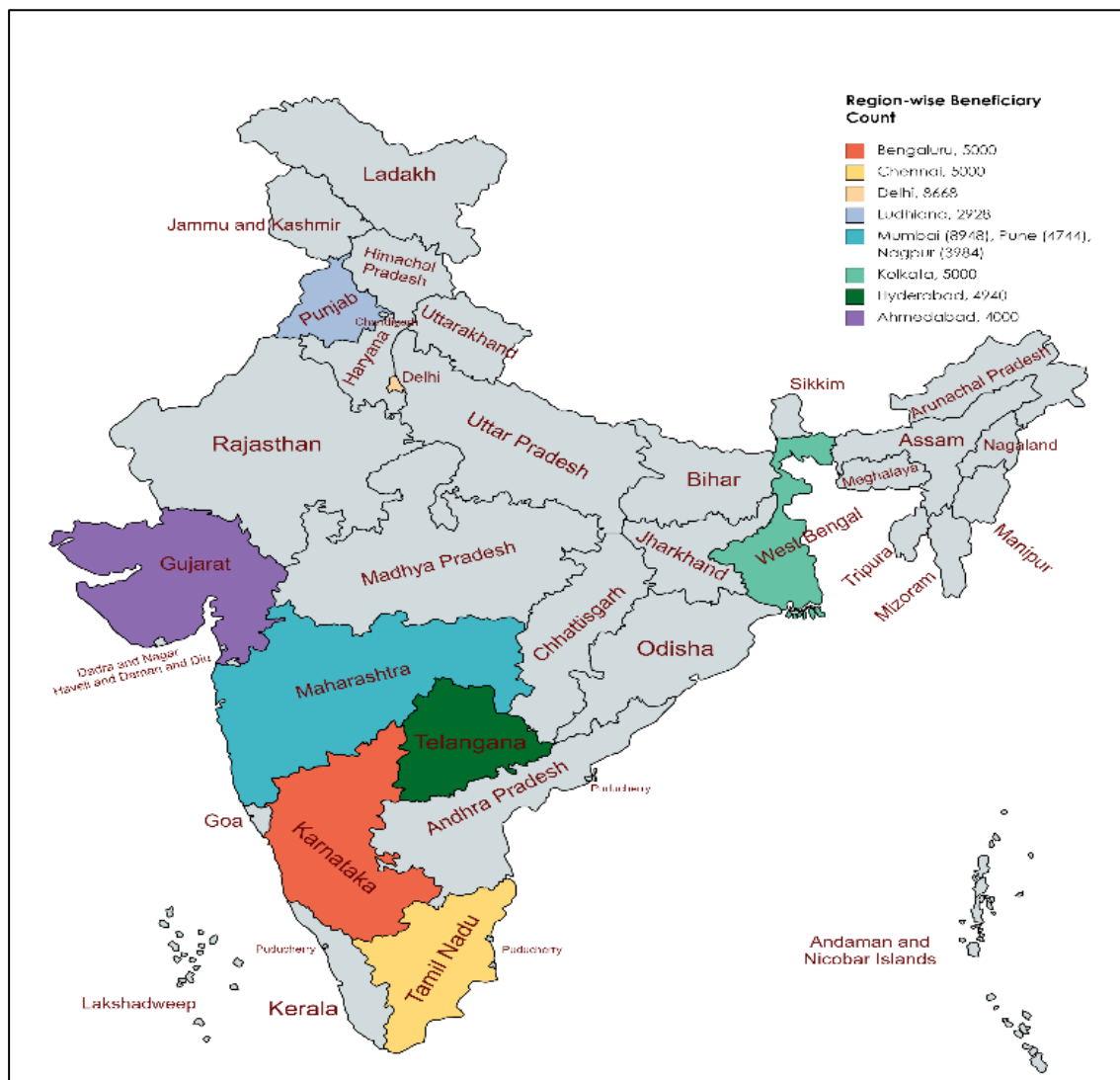
In 2015, ICICI Lombard initiated the Ride to Safety Project, which includes annual sensitization workshops for children and parents. The workshops aim to make them aware of life-saving road safety rules and the importance of motor insurance from a young age. The goal is to instil safe habits that will stay with children throughout their lives. These workshops also distribute helmets to parents and child-specific helmets for children.

² <https://blogs.worldbank.org/endpovertyinsouthasia/making-roads-safer-indias-popular-two-wheelers#:~:text=whammy%20for%20users,-,Two%2Dwheelers%20are%2030%20times%20more%20prone%20to%20accidents%20than,rate%20of%20death%20and%20disability.>

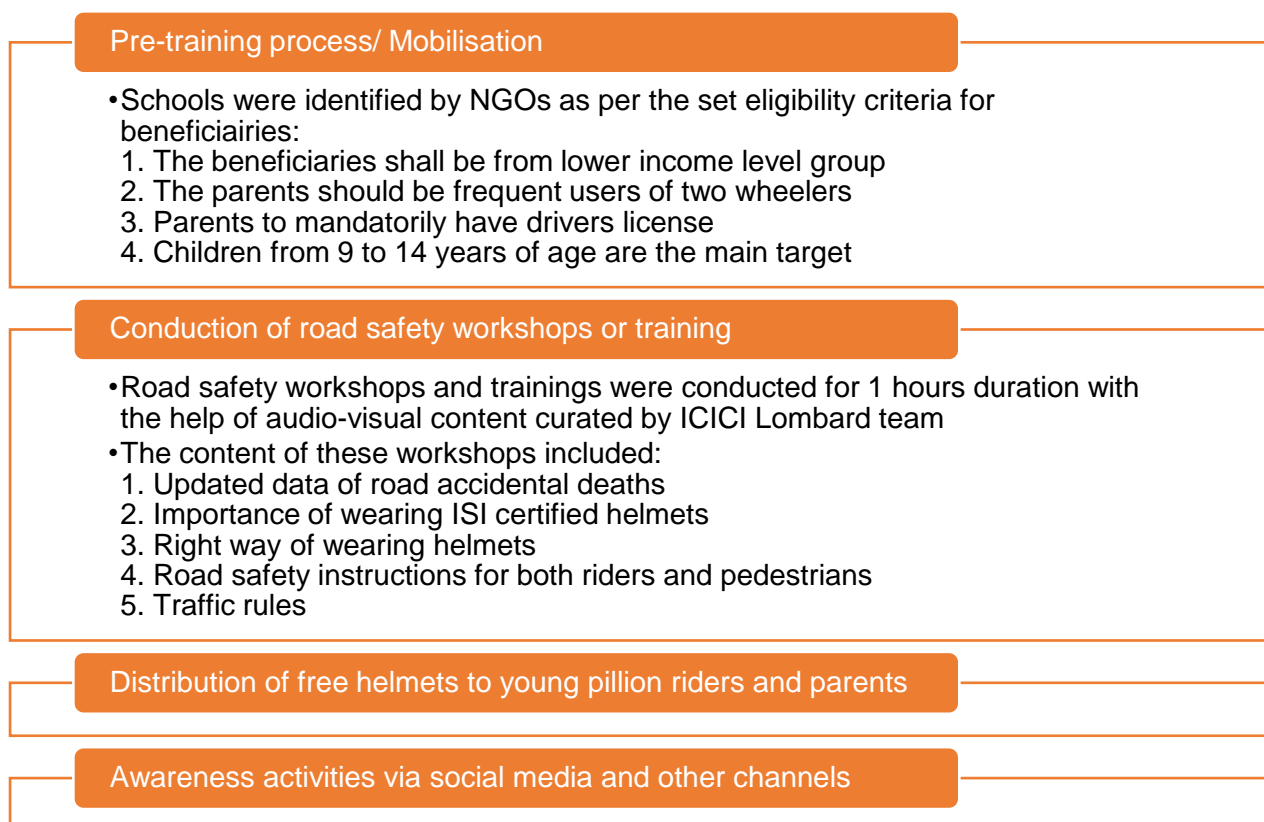
So far, the RTS project has come a long way in helping communities build a safe-road behaviour:



In 2021-2022, the project was implemented in 10 cities across 8 states.



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



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 United Nations Sustainable Development Goals

The 2030 Agenda for Sustainable Development, adopted by all United Nations Member States in 2015, provides a shared blueprint for peace and prosperity for people and the planet, now and into the future.

The **Ride to Safety Project** implemented by ICICI Lombard broadly catered to the safety needs of inconomically weaker section of the society- the parents and children as pillion riders. The project secured the urban communities, prone to road accidents and injury with distribution of quality helmets and awareness sessions.

Listed below are the SDGs aligned in order of priority with the Ride to Safety Project:

Sustainable Development Goals	Project specific targets
 <p>3 GOOD HEALTH AND WELL-BEING</p>	<ul style="list-style-type: none"> • By 2020, halve the number of global deaths and injuries from road traffic accidents • Strengthen the capacity of all countries, in particular developing countries, for early warning, risk reduction and management of national and global health risks
 <p>8 DECENT WORK AND ECONOMIC GROWTH</p>	<ul style="list-style-type: none"> • Achieve higher levels of economic productivity through diversification, technological upgrading, and innovation, including through a focus on high-value-added and labour-intensive sectors
 <p>1 NO POVERTY</p>	<ul style="list-style-type: none"> • Ensure significant mobilization of resources from a variety of sources, including through enhanced development cooperation, in order to provide adequate and predictable means for developing countries, in particular least developed countries, to implement programmes and policies to end poverty in all its dimensions • By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters • By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance

	<ul style="list-style-type: none"> • By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or another status
	<ul style="list-style-type: none"> • By 2030, provide access to safe, affordable, accessible and sustainable transport systems for all, improving road safety, notably by expanding public transport, with special attention to the needs of those in vulnerable situations, women, children, persons with disabilities and older persons

1.5. Alignment with Environment, Social and Governance (ESG) Principles

ICICI Lombard's CSR Project- Ride to Safety Project is also aligned with the Environment Section of the ESG Sustainability Report of the corporate.

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

<p>Principle 2: Businesses should provide goods and services in a manner that is sustainable and safe</p>	<p>Principle 4: Businesses should respect the interests of and be responsive to all its stakeholders</p>
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1.6 Alignment with National and International Priorities

The RTS Project is in direct alignment with the following government initiatives:

National Road Safety Policy

- RTS project played a crucial role in spreading road traffic safety education and training and enforcing safety laws

Sadak Suraksha – Jeevan Raksha

- Under Sadak Suraksha initiative- campaigns are undertaken to increase awareness on road safety and importance of using ISI certified helmets

International Commitment: Ministry of Road Transport and Highways participated in a conference in Sweden in 2020

- It was the Third High Level Global Conference on Road Safety for Achieving Awareness Activities via social media and other channels
- India became a signatory of Brasilia Declaration at the 2nd High Level Global Conference on Traffic Safety in 2015



Impact Assessment Design and Approach



Chapter 2: Impact Assessment Design and Approach

2.1. Study Objectives

- Understanding the project approach and sharing the key project learnings with the ecosystem
- Assess the impact of the project in acquiring in terms of
 - Behaviour changes 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 project 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 project.

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 study was 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. Secondary data from other road safety organizations, multilateral agencies, research papers, and global think tanks were used for the benchmarking study and impact assessment framework.

Mapping the Theory of Change

Implementation of the project		Effect of the project	
Key Activities	Output Indicators	Outcome Indicators	Impact Indicators
Pre-training Process/ Mobilisation	53,200+ beneficiaries enrolled for the project 273 schools reached across 10 cities	Mapping the vulnerable families from EWS backgrounds who own 2 wheeler 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 backgrounds and children (pillion riders) who mostly get impacted in case of accidents

Road Safety Workshops/ Training	<p>Awareness workshops conducted across 273 schools</p> <p>26,460+ parents who attended the workshop</p> <p>26,460+ parents who are direct beneficiaries (i.e., riders of two-wheelers)</p> <p>26,740+ children who attended the workshop</p>	<p>Improved understanding of the road safety norms within the target groups</p> <p>Propagation of road safety norms within families with children as the influencers</p>	<p>Decrease in the number of accidents/fatalities over the last 2 years</p> <p>Decrease in the number of traffic tickets issued over the last 2 years</p> <p>Maintenance of vehicle service record</p> <p>Increase in maintaining proper valid documents while riding</p> <p>Increased awareness within the community through children acting as road safety influencers</p>
Distribution of free helmets to parents and young pillion riders	53,212 helmets distributed	<p>Regular usage of helmets by the rider</p> <p>Regular usage of helmets by the riders</p>	Increase in the number of 2 wheeler riders and pillion riders who have started to wear the helmets
Awareness Activities via social media and other channels	Mass-awareness spread through social media platforms (instagram and youtube)	Ripple effect in mass awareness through re-sharing of awareness posts by the beneficiaries	Improved media visibility around the issue of road safety, reaching a broader segment of society

2.3. Sampling Approach

A stratified sampling approach was used to ensure a representative sample set for the impact study. The proportion frame was considered to divide sample size in the same ratio 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 (15)
- Online interaction with the top management team and funding group companies' relevant focal points

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

Stakeholder	Data Collection Tool		Sample Size & Distribution
	Quantitative	Qualitative	
Project Lead of Ride to Safety Project	-	Open Discussion	1 Virtual Interview
Parents and Children	Survey	Open Discussion	587 Families Virtual through tele-calling
Implementing partners and trainers	-	Semi-structured Group Discussion	15 Virtual, 2-3 candidates from each partner agency
School Teachers	Survey	Open Discussion	20 Virtual through tele-calling

Locations	No. of Families Surveyed	No. of Schools Covered through Student Survey
Ahmedabad	47	13
Bengaluru	55	20
Chennai	55	20
Delhi	102	30
Mumbai	70	32
Nagpur	49	18
Pune	56	27
Ludhiana	35	12
Kolkata	59	26
Hyderabad	59	36
Total	587	234

2.4. Assessment Approach and Evaluation Frameworks

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

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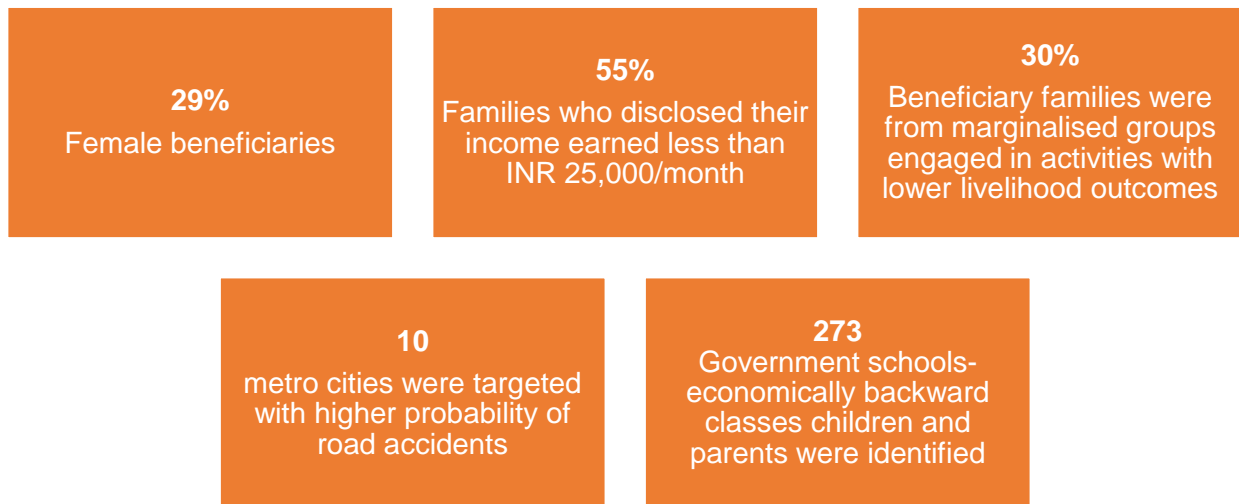
Impact Findings



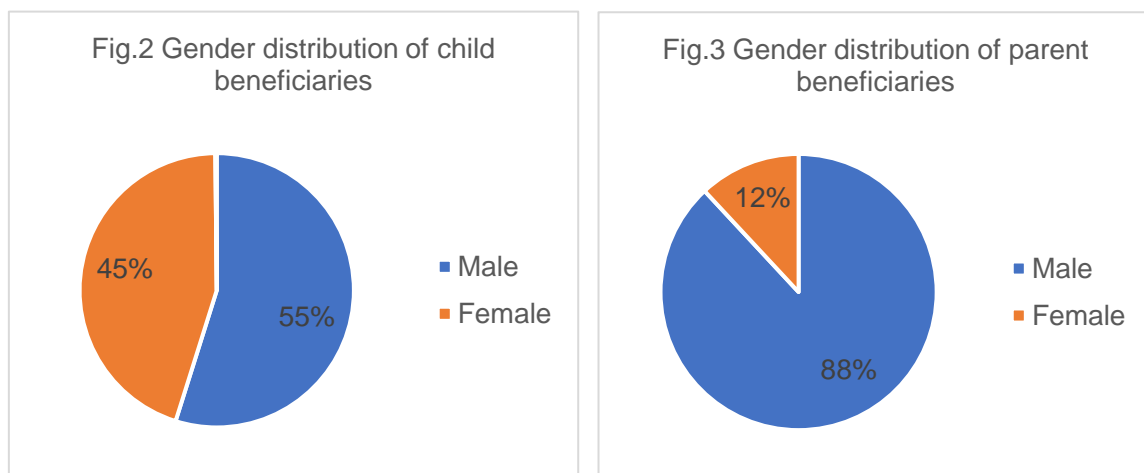
Chapter 3: Impact Findings

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.

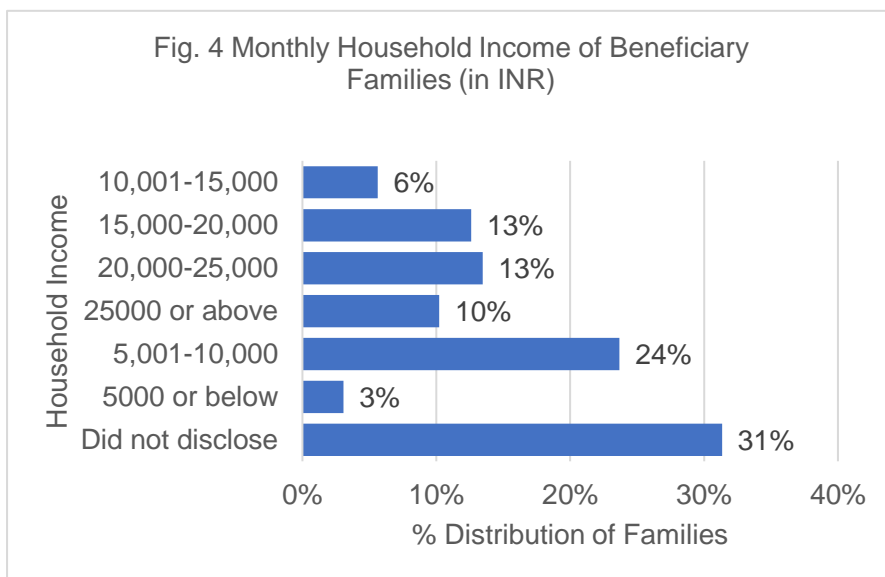


Gender Profile: The study suggests that the project received a substantial share of female beneficiary representation at **29%** of the total cohort for the year.



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 approximately **55% of families** earn less than INR 25,000 per month and approximately 30% were engaged in livelihood activities with lower income outcomes and higher vulnerability to market fluctuations.



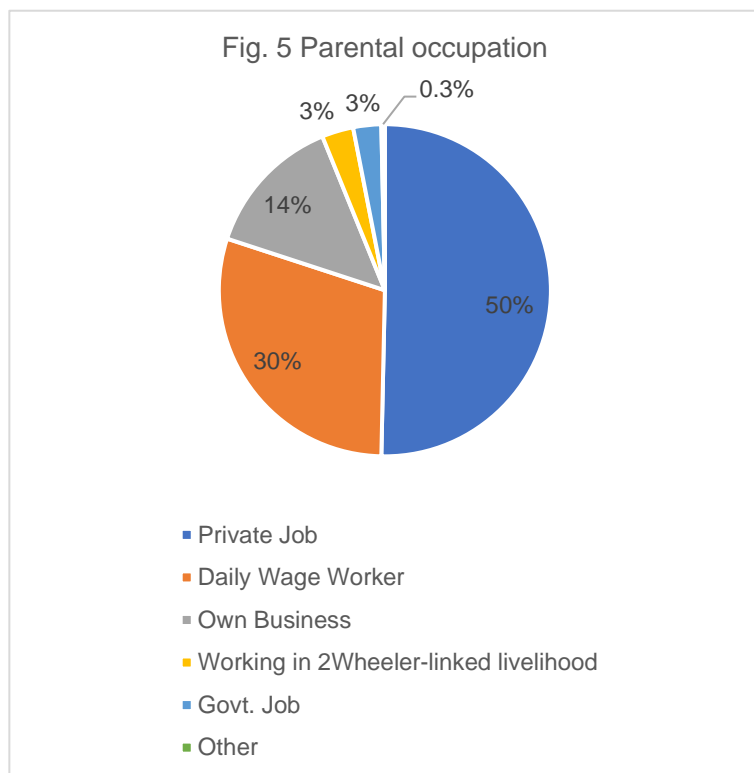
“The criteria of selection of beneficiaries for this project aimed specifically to provide awareness and helmet to those for whom an equipment like Helmet is a luxury.”

-Naveen Gupta, Teacher (Delhi)



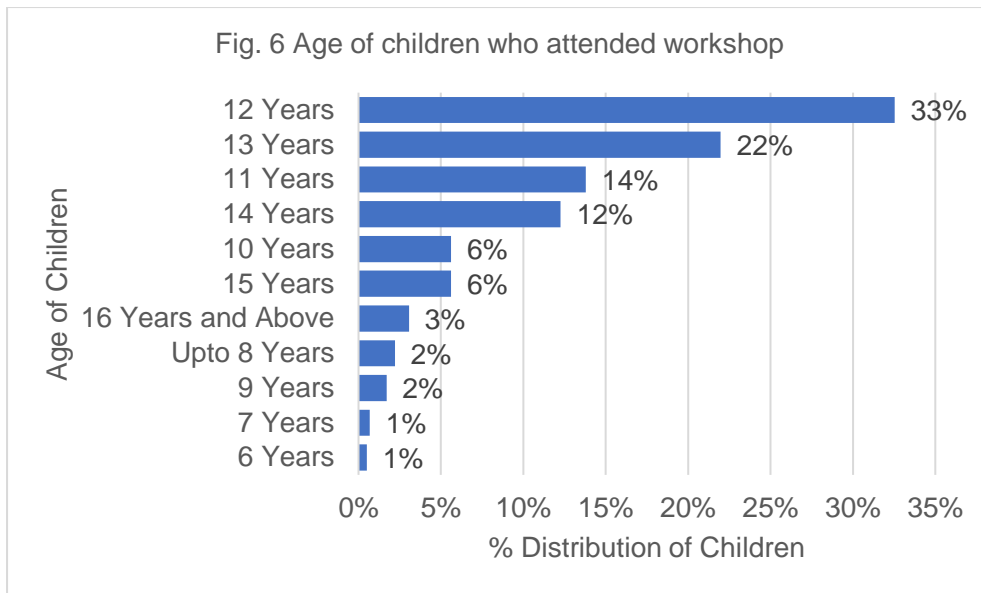
Source: IJDES, 2017

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

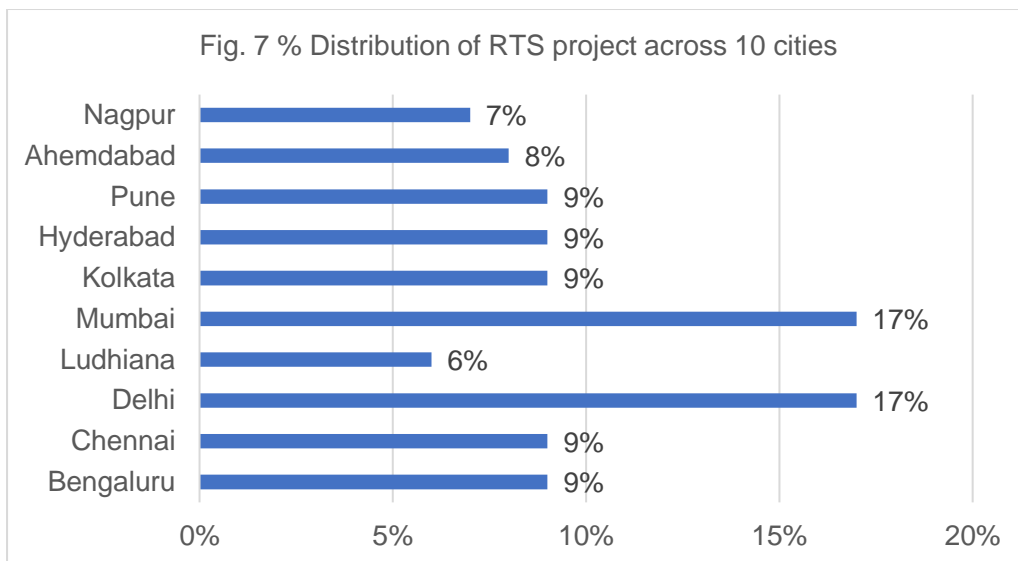


The parental occupation chart suggests that 30% of the beneficiaries were daily-wage workers. Accounting for these facts, it can be established the RTS project supported the beneficiaries to move a level above in the hierarchy of needs by catering to their safety needs.

Age-group of Children: The project catered 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 project targets about **95%** of beneficiaries from this age group.



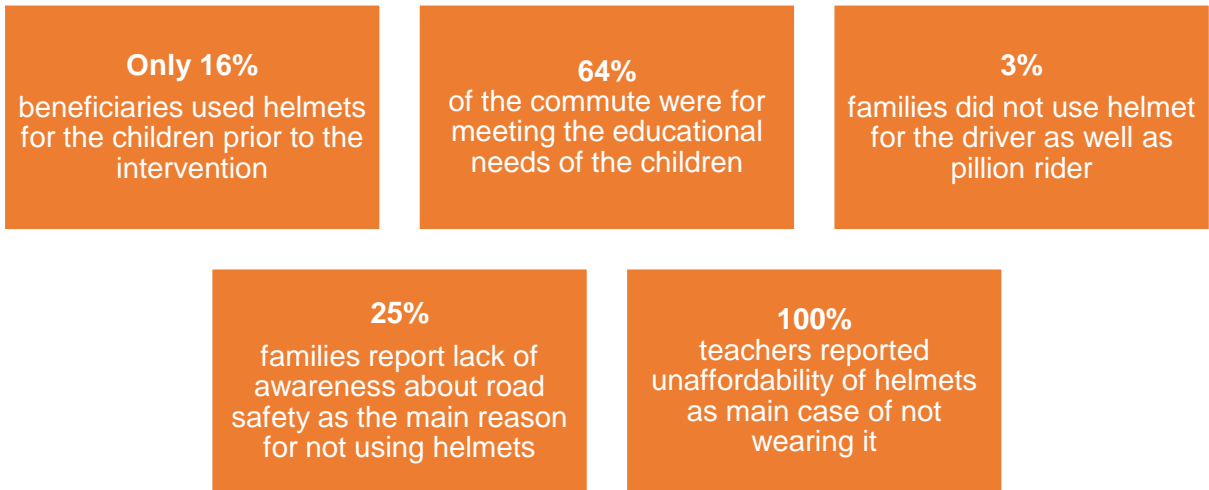
Geographic Spread: The project had a wide geographic spread across all zones. The project targeted to reach out to the marginalised communities in such metro cities across India.



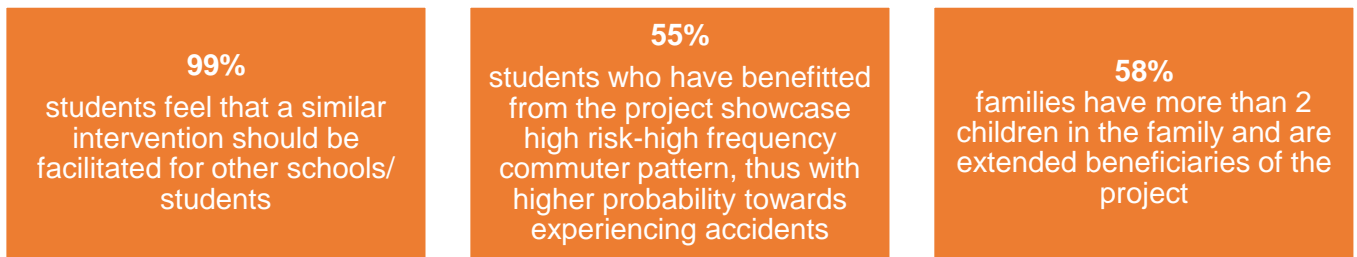
3.2. Relevance

The study determined the project's relevance by evaluating the fulfilment of beneficiaries' expectations and needs. The project was largely capable of satisfying the beneficiaries in terms of 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 **16%** of beneficiary families used helmets **for their children**, and approximately **3%** of families did **not use a helmet** for both the driver and a pillion rider.

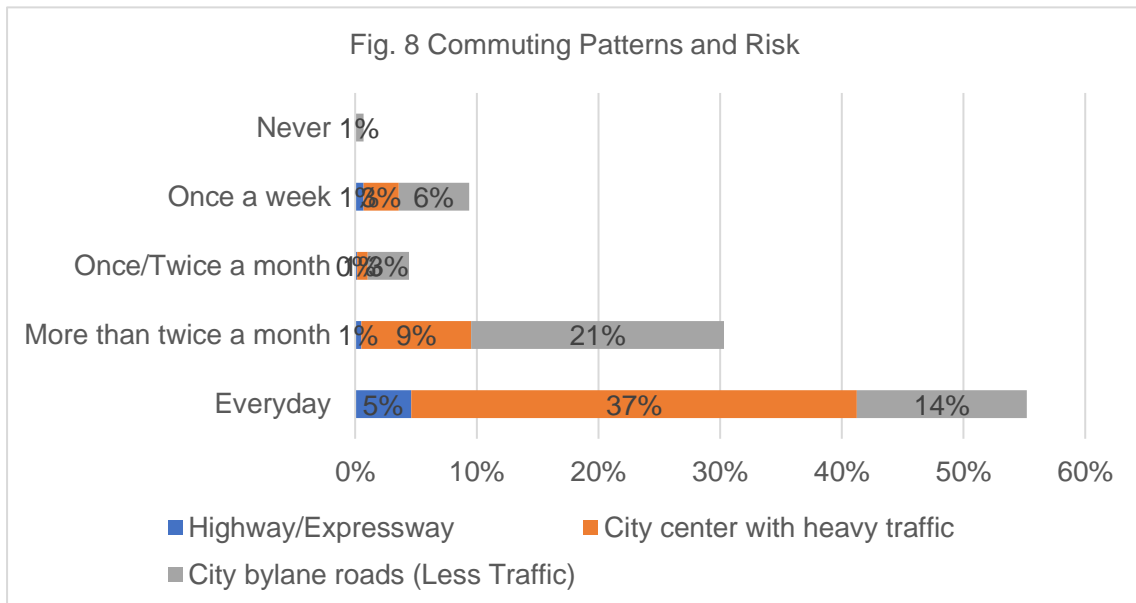
Road Safety Awareness and Helmet Usage Status (Pre-intervention)



Response to the needs of the beneficiary families

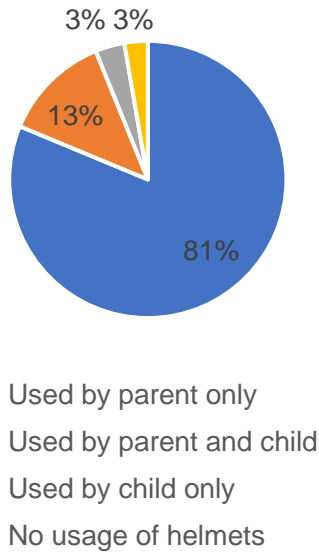


Findings revealed that the most frequently used route by beneficiaries was heavy traffic areas.



Heavy traffic areas being most prone to accidents, the project contributed to safeguarding the beneficiaries through awareness and 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 accidental deaths.

Fig. 9 Pre-intervention helmet usage by beneficiaries



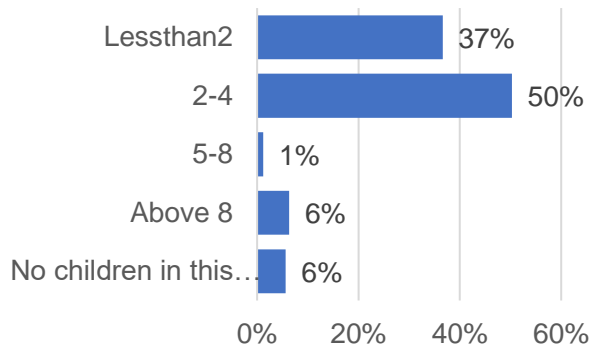
Challenges leading to low helmet usage prior to the intervention

- High cost of helmets
- Unaware of importance of helmets
- Unavailability of child-sized helmets in market

With the project providing free-of-cost ISI-certified helmets, not only the parents and children who

attended the workshop got benefitted but also the extended family members of the beneficiary group received the benefits of the project.

Fig. 10 No. of children in immediate family



“Post training, we as teachers interacted with the children on use of helmets received and traffic safety. We got to know that these children are now disseminating the information received to their relatives and neighbours as well.”

-Florence, Mission High School Teacher Hyderabad

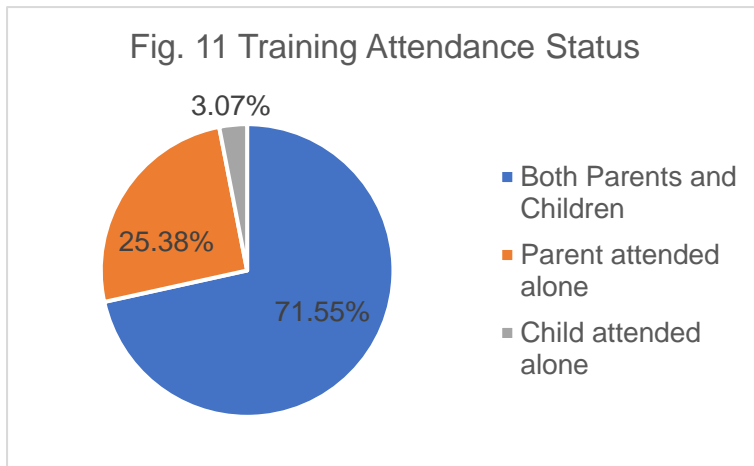
3.3. Effectiveness

The project reached out to 53,200 beneficiaries in FY2021, out of which about **100%** have benefitted from the training, whereas **96%** of candidates have received the helmets.

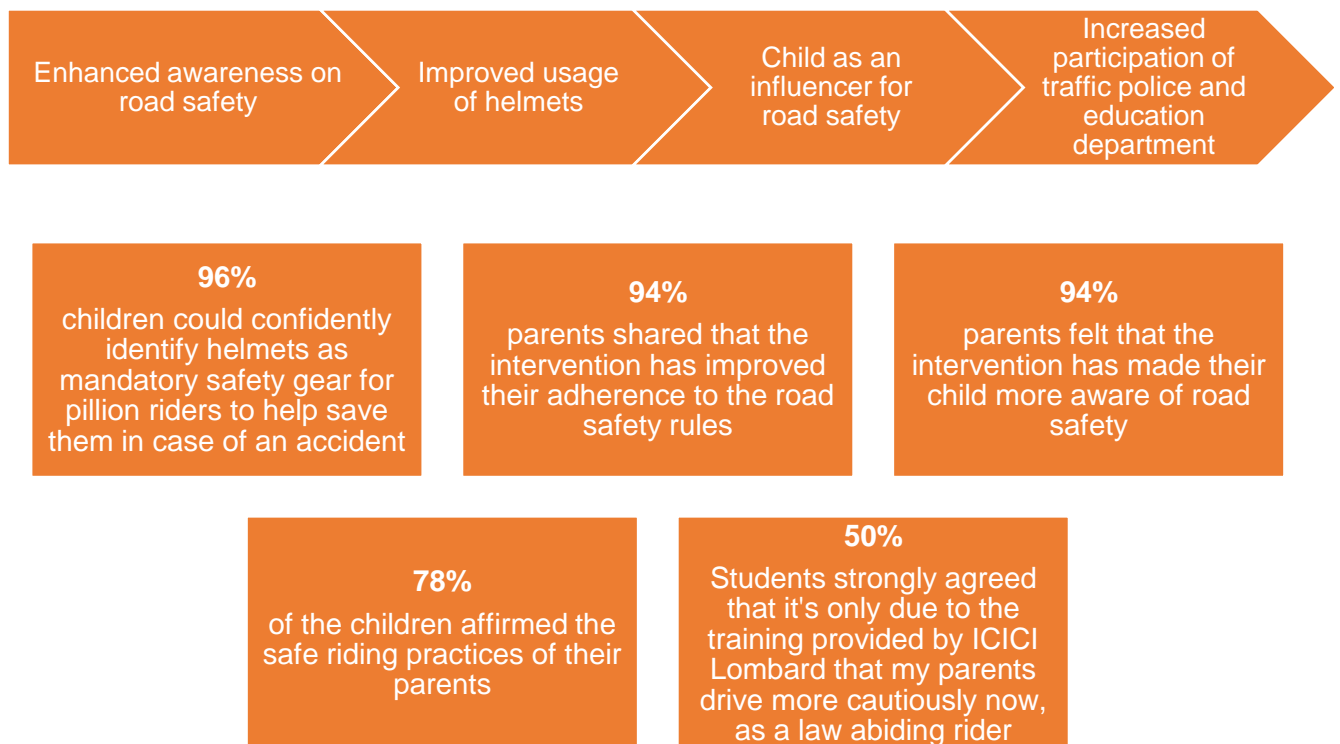
270+
workshops across schools
in 10 different cities

26,700+
children made aware of
road safety and the need
for the children to wear
helmets

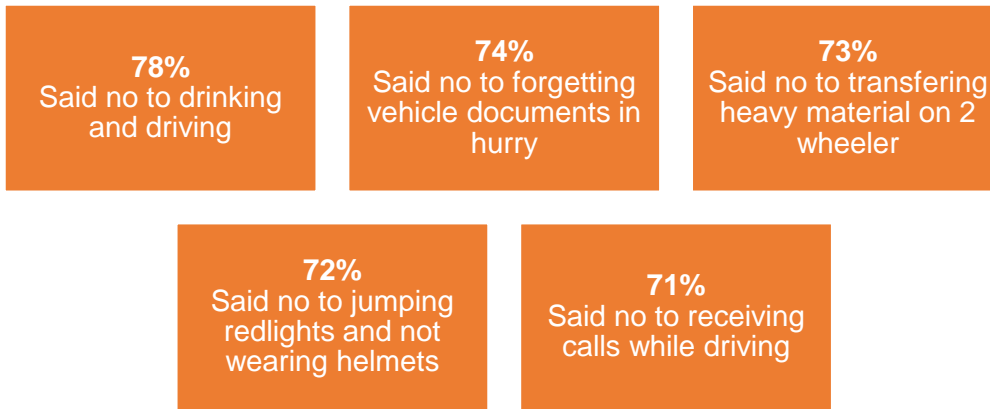
53,200+
beneficiaries were
provided with helmets



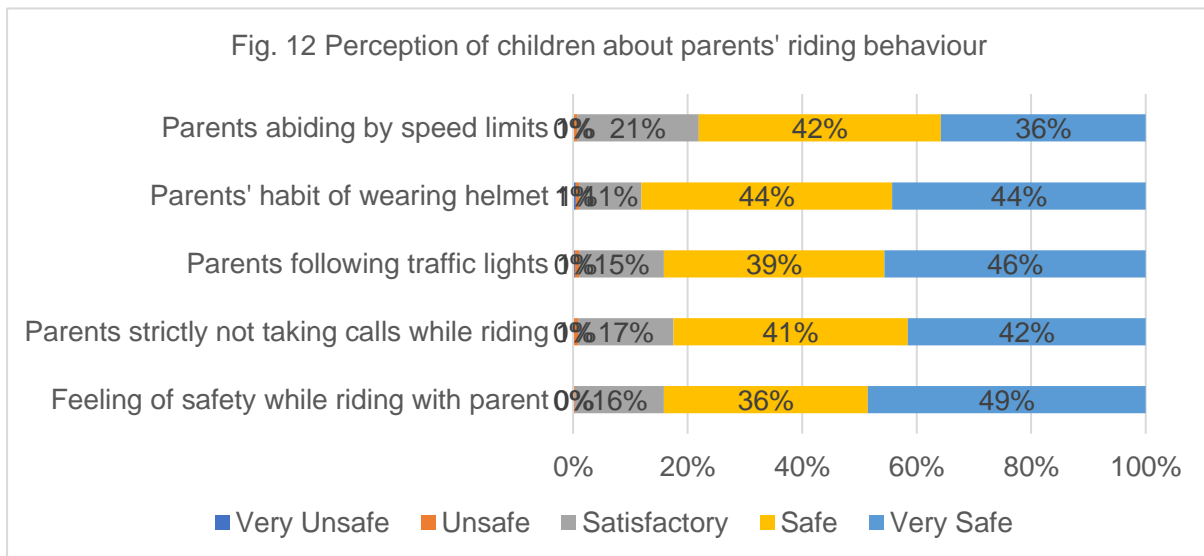
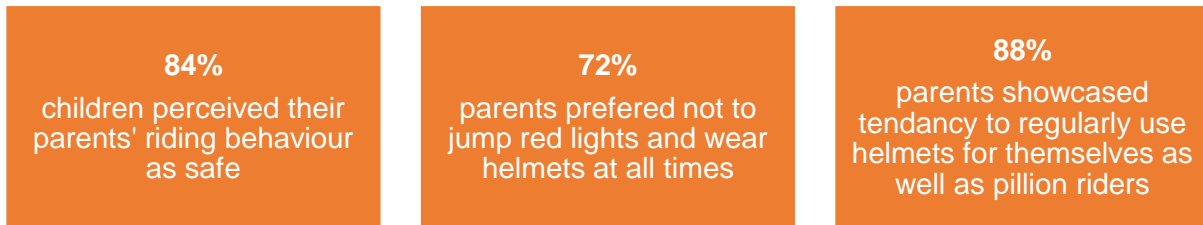
The impact mapping is considered across 4 key areas:



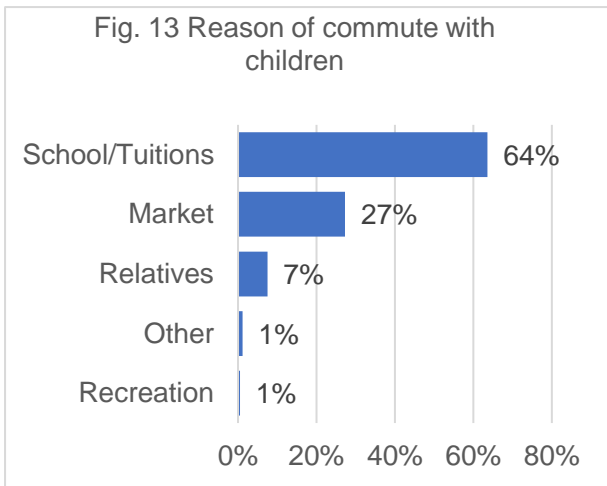
Enhanced Road Safety Awareness: Through increased knowledge of the regulations and safe riding practices, the study suggests that the project improved the road safety of children and their families. With a series of situational questions and assessments, the study strived to map out not only how the 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 33%-38% of parents contended that accidents can be avoided by enforcing tougher punishments and encouraging pedestrians to act more responsibly. **84%** of children shared that their parents' riding habits were highly safe. **61%-65%** of parents showed reluctance towards unsafe riding patterns, like overtaking, fast driving, and riding with more than one pillion rider if one of them is a minor.

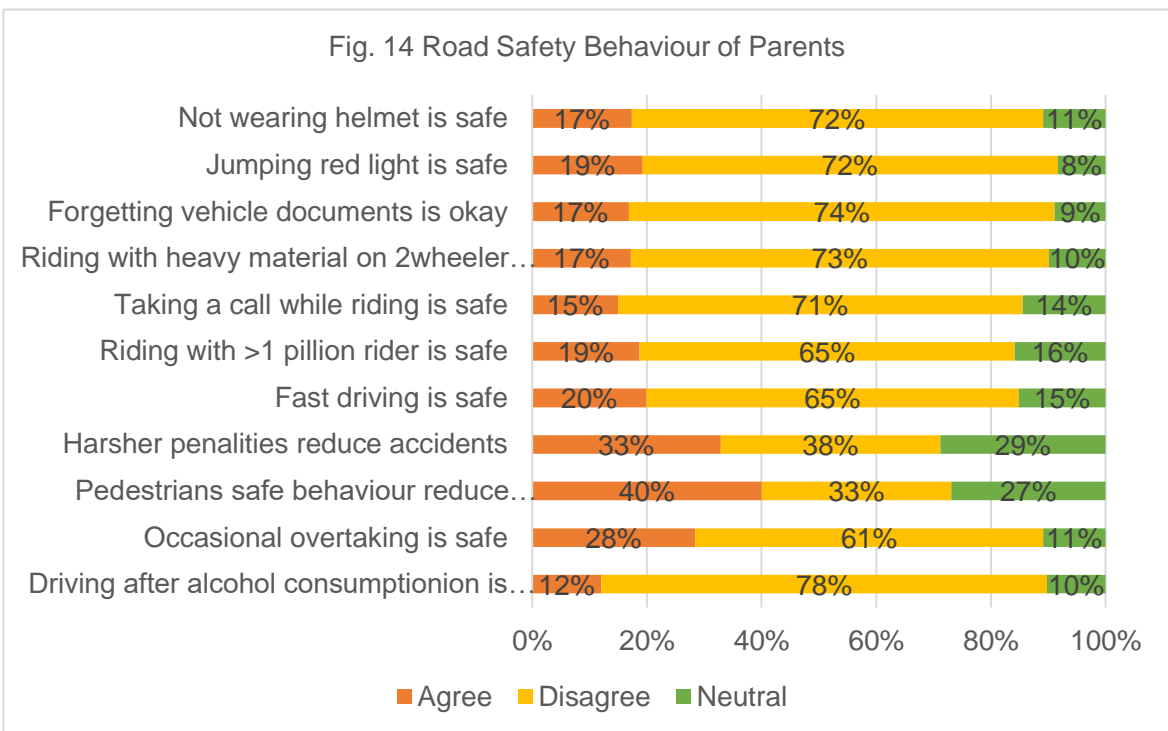


Interactions with children revealed that they were more aware of how to safeguard themselves. The primary reason for most frequent commutes with parents was for educational purposes. The children highlighted that they face traffic-related issues while heading towards school, and observed other riders being hasty and careless on the road to reach on time. However, one child shared that they preferred to reach school on time without breaking traffic rules.



“After the training, my parents and I have realized the importance of reaching school on time. This helps us stay safe and cautious on the road, unlike other two-wheeler riders.”

Akash, DC Millennium Public School, Molarband extension (Delhi)



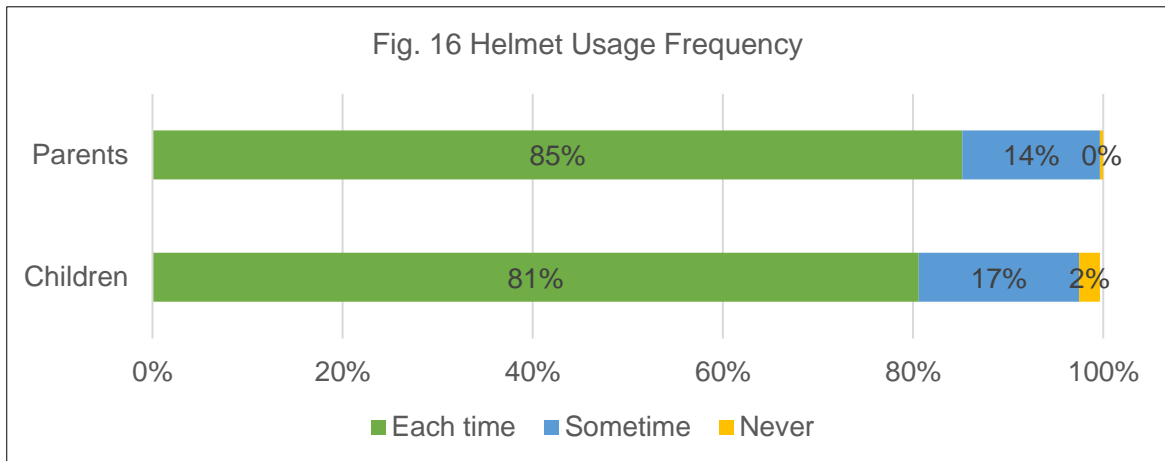
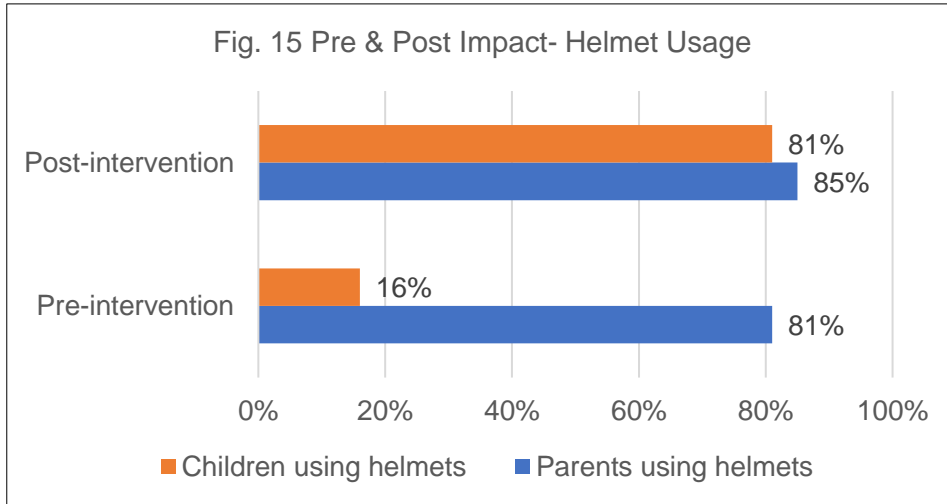
Improved Helmet Usage: One of the key objectives of this project was to encourage families towards regularly usage of helmets for parents and children.

85%
Parents use helmets regularly

81%
Children use helmets regularly

Helmet Usage Matrix

	Pre-intervention	Post-intervention	Change in percentage points (%)
Parents using helmets	81%	85%	4% ↑
Children using helmets	16%	81%	65% ↑



Children as influencers of road safety

Fig. 17 Distribution of children spreading road safety awareness beyond family

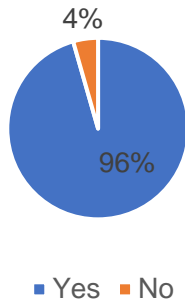
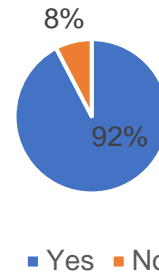
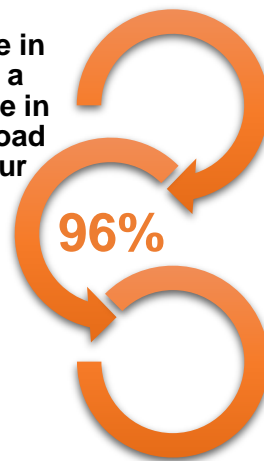


Fig. 18 Distribution of children reminding parents about traffic rules and safety



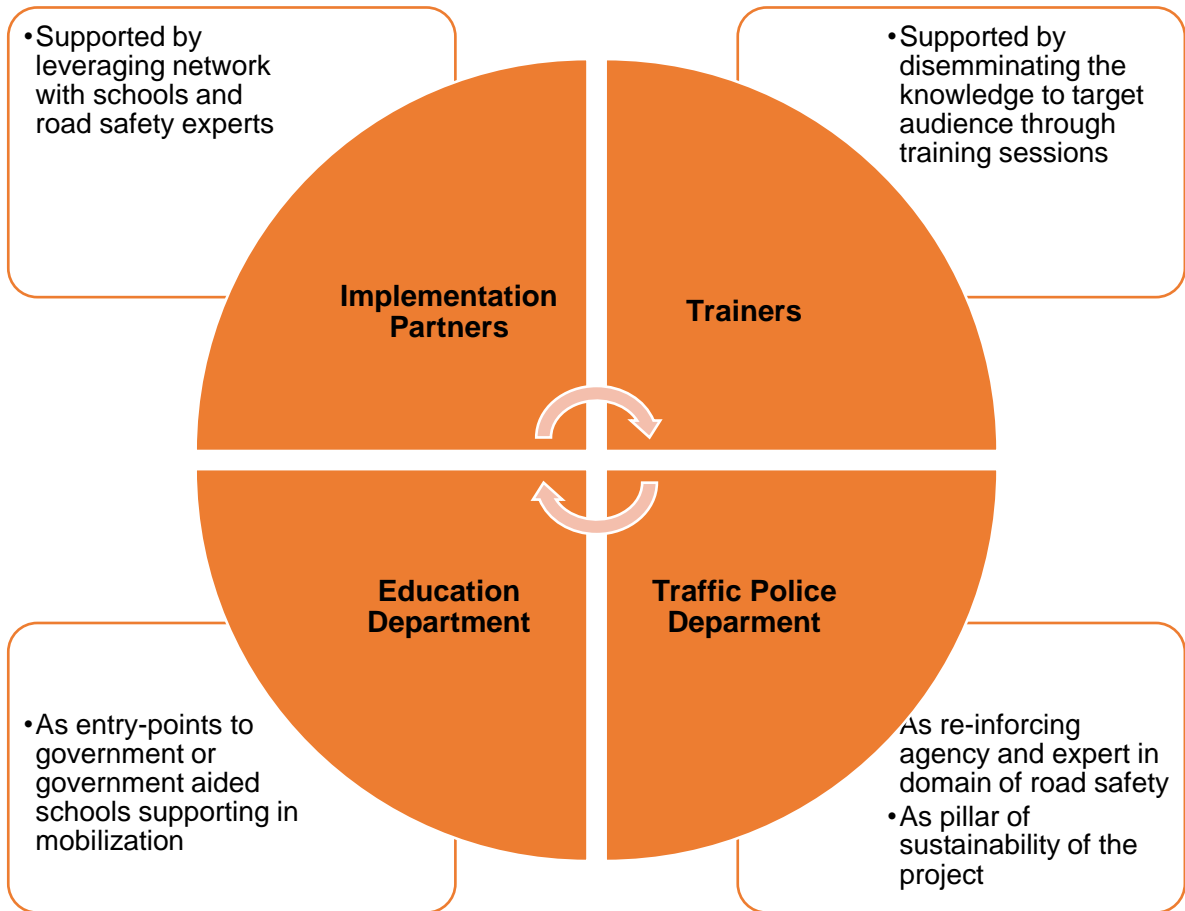
Parents feel that the child has a substantial role in bringing about a positive change in their family's road safety behaviour



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

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 by contributing to the mobilization, 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 6 different stages in the value chain are as follows:

Table 1. 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
Mumbai	Satisfactory	Excellent	Satisfactory	Excellent	Excellent	Good
Nagpur	Excellent	Good	Excellent	Good	Excellent	Good
Pune	Excellent	Excellent	Good	Good	Excellent	Satisfactory
Ahmedabad	Excellent	Excellent	Excellent	Excellent	Excellent	Excellent
Delhi	Excellent	Excellent	Excellent	Excellent	Satisfactory	Excellent
Kolkata	Excellent	Excellent	Excellent	Excellent	Excellent	Excellent
Ludhiana	Excellent	Excellent	Excellent	Excellent	Excellent	Excellent
Hyderabad	Excellent	Good	Excellent	Excellent	Good	Excellent
Overall	Excellent	Excellent	Good	Excellent	Good	Good

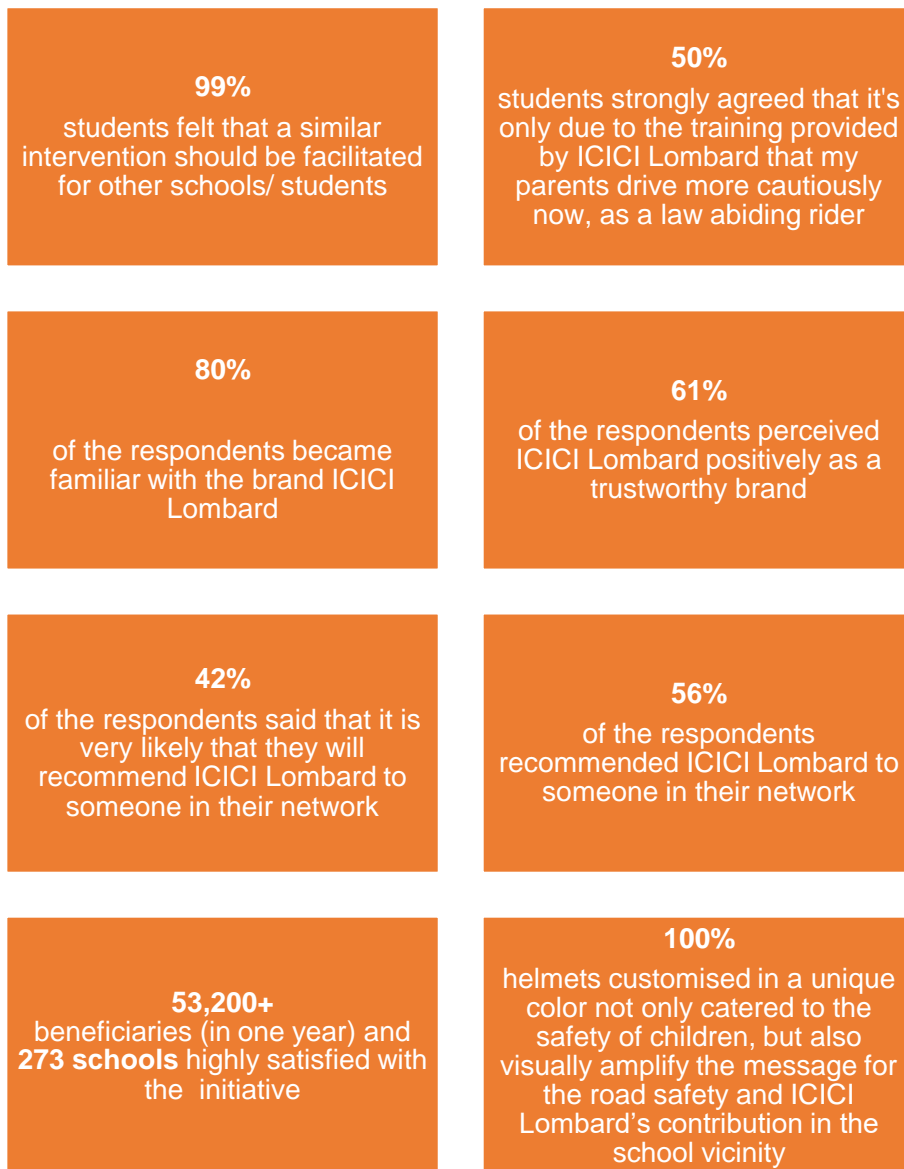
100% of schools were satisfied with the project delivery of the Ride to Safety project.

Note: Due to the unavailability of teachers' contact details, data on service delivery could not be captured for Bangalore and Chennai locations.

3.6. Contribution to ICICI Lombard's Brand Value

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 health insurance policy amongst the beneficiary group.





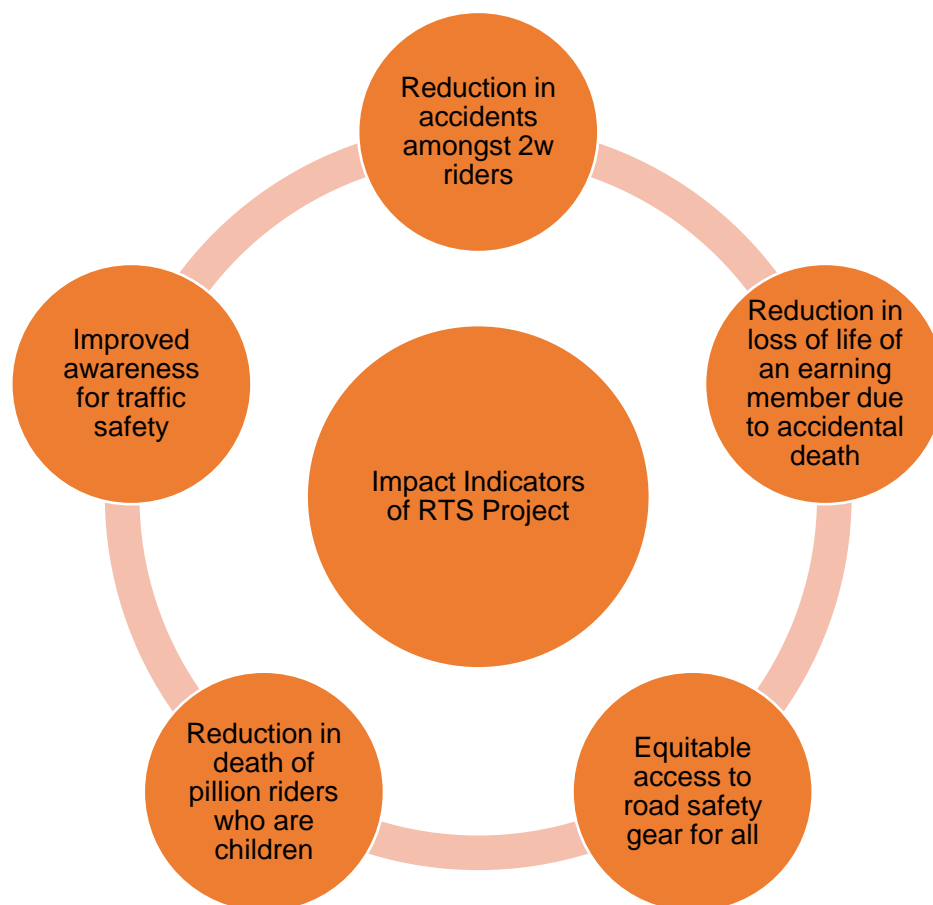
Social Return on the Investment (SROI) of Ride to Safety Project



Chapter 4: Social Return on the Investment (SROI) of 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 benefit that has been created by the initiative. It takes standard financial measures of economic return a step further by capturing social as well as financial value. Here we have computed the value based on the actual outcomes of the Ride to Safety project. The data has been sourced from the primary survey and secondary references.

INR 6.51 social value generated on investment of INR 1³



³ Displacement – The cost of negative impact of the project is considered to be zero

Indicator	Rationale	Proxy Estimation
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 ⁴
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	The average salary of riders who are also earning members (Primary data)
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 ⁵
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 the age of 18, contributing to additional income for a family	Average economic burden of loss of life of a child for a family ⁶
Improved awareness of traffic safety	Saved cost of training and social awareness for the family	The minimum cost of a paid programme of traffic awareness if the candidates had to enrol individually. (Interaction with implementing agencies and schools & secondary research) ⁷

⁴ <https://bmchealthservres.biomedcentral.com/articles/10.1186/1472-6963-12-285>

⁵ https://www.amazon.in/s?k=helmet+online+buy&adgrpid=59263313459&ext_vrnc=hi&hvadid=398133699002&hvdev=c&hvlocphy=9061703&hvnetw=g&hvqmt=b&hvrand=15086246788548652958&hvta rgid=kwd-296184021780&hydadcr=24566_1971421&tag=googinhydr1-21&ref=pd_sl_28hfmqm76b_b

⁶ [https://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS_008051/lang-en/index.htm#:~:text=The%20average%20monthly%20earnings%20for,12%2C000%20cedis%20\(about%20%247.70\).](https://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS_008051/lang-en/index.htm#:~:text=The%20average%20monthly%20earnings%20for,12%2C000%20cedis%20(about%20%247.70).)

⁷ <https://www.indiamart.com/proddetail/road-safety-training-18827909112.html>



Recommendations and Way Forward



Chapter 5: Recommendations and Way Forward

Inclusiveness

- Project target beneficiaries can be expanded to classes 1 to 4 by incorporating appropriate size helmets for the smaller age group
- Support can be extended to non-teaching staff of schools, like sweepers, maintenance workers etc., as well

Relevance

- Project rightly caters to need of parents and children. To maintain sustainability of the project impact, a feedback-platform can be provided to school teachers or parents to raise any concern related to the size of the helmets

Effectiveness

- As part of this project, banners with slogans on road safety in regional languages can be placed in nearby localities of the school
- Road safety related messages can be affixed in school premises assuring the retention of information received

Convergence

- National Road Safety Week can be celebrated in schools incorporating art and slogan writing competitions for children
- In convergence with education department, graffiti art on the boundary walls of government schools can be painted showcasing road safety rules and messages
- Aligning with States objectives and Ministry of Road Transport and Highway, Awareness and Traffic Assistance booths can be set up for better enforcement of traffic rules. Traffic police guarding in nearby localities of selected schools can be provided with re-usable masks and reflective jackets to enhance effective policing

Service Delivery

- Assuring project sustainability, the project structure can include refreshers training session with parents
- Capacity building of teachers on monitoring effective use of helmets by parents
- Two variants of helmet size for children can be distributed to insure right fit



Featuring Impact Stories



Impact Stories

“Wearing Helmets”- The simplest way of staying safe



Florence Caroline is a Social Sciences teacher at Model Mission High School, Lothkunta (Hyderabad). After attending an awareness session on road safety conducted by ICICI Lombard, she realized the importance of inculcating such safety habits in children from a young age. As a major take-away from the session, she now devotes some time during her classroom sessions to discuss road safety rules with her students.

In her experience, the session has had a deep impact on the children's mindset. Ms. Caroline shared an anecdote of a child who mentioned how simple it is to stay safe on the road by just putting on a helmet and following the safety rules. She is confident that these children also share the information they have learned through the awareness sessions with their friends and families.

Ride to Safety Delivering Quality and Quantity



Naveen Gupta is a teacher at a Delhi Government school and has been a school coordinator for this project. In his experience, the project has targeted the right group of people for whom buying a helmet may not be a top priority.

As a school staff member, he was glad to be a part of this project, in which a basic necessity was provided to so many parents by ICICI Lombard.

In his interactions with parents, he shared that 'the parents were so happy to receive top-notch quality helmets from ICICI Lombard.' He continued by stating that "with the increasing number of accidents on the roads, if a helmet can save lives, then that is what ICICI Lombard has done – saved lives."

Wearing Helmet- A Choice Between Life and Death

Vijendra is a teacher in a Government School in Delhi and has been proactively involved in the project execution. Both the school principal and he were keen on inviting the Indian Head Injury Foundation for a Road Safety-related awareness session.

In his experience as a teacher, he has never witnessed such a wholesome project. The project not only focused on theory but also on action. It provided a good mix of imparting knowledge and giving a medium to use the gathered knowledge. The project was effective because it served those families for whom purchasing quality helmets is difficult due to their primary source of income being construction work, vegetable selling, or labor work.

His major takeaway from the session was that wearing helmets gives a person a sense of certainty and safety on the road. Otherwise, it can be a huge loss for families in case of any mishaps. Especially for low-income families where they have a single earning member, they cannot afford death or injury as it directly impacts their livelihood.

My Safety is My Responsibility

Akash Kumar, a resident of Delhi NCR, has family of two kids and a wife. He works as a guard and earns around INR 15,000 to 20,000 per month. With little income he could only afford non-ISI certified helmets and never was aware of importance of ISI certification. After the awareness workshop he has become careful while riding his bike. The workshop made him realise that even a small negligence can have a big consequence in life.

As quoted by him after the workshop, he always put helmet and never hurry on the road:

“I have a responsibility of my family and if something happens to me or them just because I was not careful enough while driving, it can become very tough for them to live. Hence, I now am very careful now while driving and I take road traffic rules seriously.”

-Parent of Abhinav Dubey, DC Millennium School (Delhi)

Hasting in Risking

Gopal Kumar Sahu is a resident of Delhi. Gopal has a wife and two children. He runs his own business as a general store manager.

While highlighting pre and post workshop changes in his life he states:

“I have always been a rash driver, always getting out of the house late and then trying to ride the bike at speed so that I reach in time. Post workshop I realised that it is not safe at all to be careless on road. Hence, I have started leaving from my house on time and not rash drive anymore”.

The workshop also had an impact on his child. Earlier his child used to be scared while riding with him and use to hold him tight from behind out of fear. Now he makes sure to remind me not to rush, to watch out for the traffic light, to wear a helmet, etc.

“I am amazed to see that he is very young but is aware of the traffic rules and safety measures. I am happy that he could attend the workshop.”

-Parent, Avinash Sahu, Public School, Molarband extension (Delhi)

RTS Workshop- An Important Life Reminder

Dinesh Kumar resident of Pusa Road, Delhi lives with her wife and one child. He has a private job in the line of export (clothing) and earns INR 20,000-25,000 per month.

Sharing his experience of the awareness workshop he states:

“I am happy to be sensitized on road safety and rules. The workshop worked as a reminder to me that I need to stay safe, and safety is in my hands.”

Earlier, he barely used a helmet while riding. He also used to travel with his wife and child on the same bike regularly. Post training, he built an understanding of how risky it is. Now he never forgets to wear helmet and prefers an auto or a bus to travel with family.

-Parent of Hemlatha, DTEA Pusa Road, Delhi

Acknowledgement

We express our gratitude to ICICI Lombard for the opportunity to conduct the Impact Assessment for *Ride to Safety*, a CSR project of the Company.

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- Indian Head Injury Foundation
- Trax Sports Society
- Prabhaav Foundation
- Synergie Institute of Trade and Commerce

We appreciate the valuable insights shared by each stakeholder of this project and would like to thank them all for their support.