

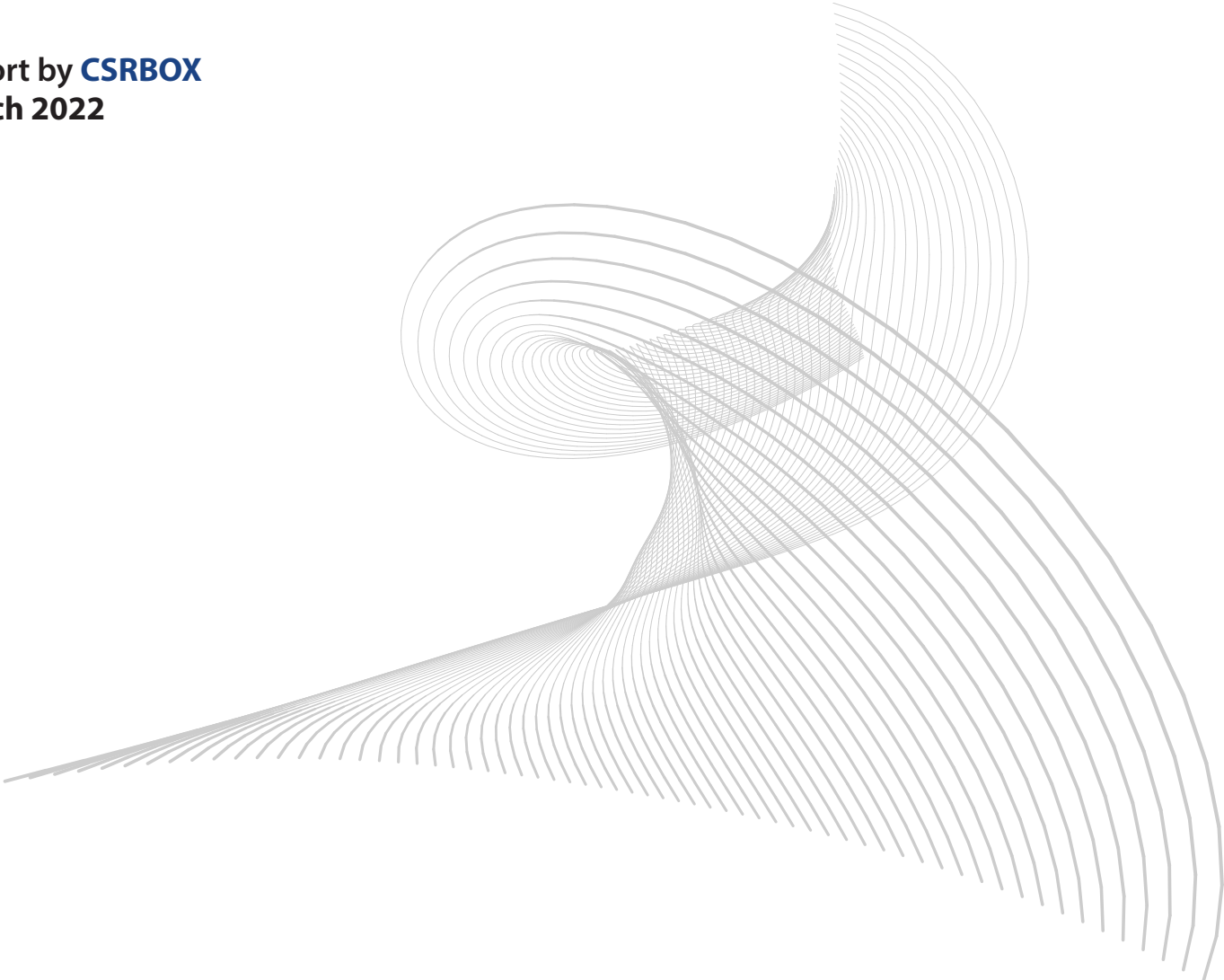
# NIRANJALI: A CSR Initiative

## By ICICI Lombard General Insurance Company Limited

Impact Assessment Report | FY 2020 – 21



Report by **CSRBOX**  
March 2022



# Disclaimer for the Impact Assessment Report

- This report has been prepared solely for the purpose set out in the Memorandum of Understanding (MoU) signed between Renalysis Consultants Pvt Ltd (CSRBOX) and ICICI Lombard General Insurance Company Limited dated February 2022 to undertake the Impact Assessment of their programme 'Niranjali' implemented in the financial year 2020 -21.
- 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 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 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 obtain information from sources generally considered to be reliable.
- With specific to Impact Assessment of Niranjali under ICICI Lombard (FY 2020 - 2021), CSRBOX has used and relied on data shared by the ICICI Lombard's team, implementing agencies, secondary research through the internet, research reports, and project target beneficiaries.

## **With Specific to Impact Assessment of Niranjali under ICICI Lombard (FY 2020 - 21):**

- 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;
- The premise of an impact assessment is 'the objectives' of the project along with output and outcome indicators pre-set by the programme design and implementation team. CSRBOX's impact assessment framework was designed and executed in alignment with those objectives and indicators.

# Contents



<b>Disclaimer for the Impact Assessment Report</b>	<b>3</b>
<b>List of Tables &amp; Figures</b>	<b>5</b>
<b>Acronyms</b>	<b>6</b>
<b>Executive Summary</b>	<b>7</b>
<b>Chapter I: The Programme Overview</b>	<b>9</b>
<b>Chapter II: Design and Approach for Impact Assessment</b>	<b>17</b>
<b>Chapter III: Impact Assessment of 'Niranjali'</b>	<b>19</b>
<b>Chapter IV: Social Return on the Investment (SROI)</b>	<b>29</b>
<b>Chapter V: Way forward and Recommendations</b>	<b>31</b>
<b>Case Studies</b>	<b>33</b>
<b>About CSRBOX</b>	<b>34</b>

# List of Tables & Figures

## Tables:

Table 1: SDGs and their Alignment with Clean and Safe Drinking Water	16
Table 2: Theory of Change	18
Table 3: Niranjali Social Return on Investment Computation	29

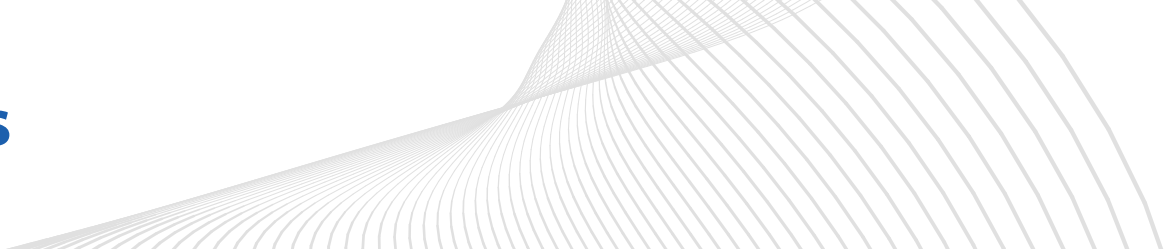
## Figures

Figure no. 1: No. of Beneficiaries in School	07
Figure no. 2: Impact of 'Niranjali' Programme	07
Figure no. 3: Number of Schools	10
Figure no. 4: Proportion of Schools	11
Figure no. 5: Number of Beneficiaries in Schools	11
Figure no. 6: Types of Schools in Mumbai	12
Figure no. 7: Location of Schools in Mumbai	12
Figure no. 8: Locations of Schools in Pune Region	13
Figure no. 9: Types of Schools- Delhi	14
Figure no. 10: Location of Schools in New Delhi	14
Figure no. 11: Age of Respondents in Years	20
Figure no. 12: Gender Proportion of the Respondents	21
Figure no. 13: Class/Standard of Respondents	21
Figure no. 14: Niranjali Performance review- Parents and Teachers	23
Figure no. 15: Water Consumption from Purifier	24
Figure no. 16: Other Water Sources in School	24
Figure no. 17: Measures to Drink Water from Purifier	25
Figure no. 18: Service Delivery Mechanism	27
Figure no. 19: Sustainability of 'Niranjali' Programme	28

## Images:

Image 1: Water Purifier at Hiranman Bankar School and Jr. College, Pune	29
Image 2: Sanitizer at Purandar High School, Saswad, Pune	29
Image 3: Awareness Session at Z. P. School, Padale, Pune, Maharashtra	29

# Acronyms



Acronyms	Description
<b>COVID-19</b>	Coronavirus Disease of 2019
<b>CSR</b>	Corporate Social Responsibility
<b>FY</b>	Financial Year
<b>IRECS</b>	Inclusiveness, Relevance, Effectiveness, Convergence, Sustainability
<b>ROI</b>	Return on Investment
<b>SDGs</b>	Sustainable Development Goals
<b>SROI</b>	Social Return on Investment
<b>UNCED</b>	United Nations Conference on Environment and Development
<b>MoJS</b>	Ministry of Jal Shakti

# Executive Summary

In the FY 2017-18, ICICI Lombard initiated installation of water purifiers in schools under its preventive healthcare initiative - 'Niranjali'. Since then, the programme has grown from installation of 5 water purifiers in Mumbai schools to installing over 440 purifiers in 300 schools across Mumbai, Pune and New Delhi benefitting over 200,000 children to date. The initiative also focused on organizing dedicated sessions in schools to promote the need and importance of clean drinking water. Notably, the programme has resulted in schools ensuring provision of relevant and basic infrastructure for students along with sensitizing them on the importance of pure drinking water and associated water-borne diseases on consuming unhygienic water.

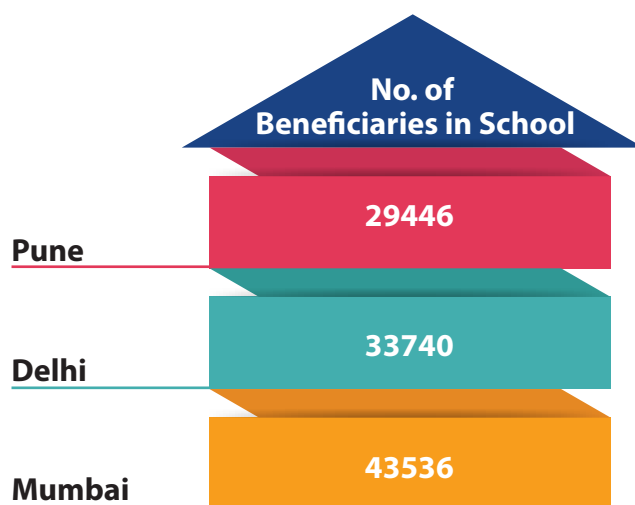


Figure no. 1: No. of Beneficiaries in School

During the COVID pandemic, ICICI Lombard also supported school administrations by distributing sanitiser dispensers and community masks for the beneficiary schools. With the successful implementation of the programme, about **67%** of teachers mentioned that school retention and attendance rate has improved due to safe drinking water available at school, and about **59%** of students mentioned that the taste of water has changed with the installation of a purifier. Moreover, about **57%** of students noticed an improvement in overall health since they started consuming water from the purifier. More than **90%** of teachers and parents are satisfied with the programme.

## Impact of 'Niranjali' Programme

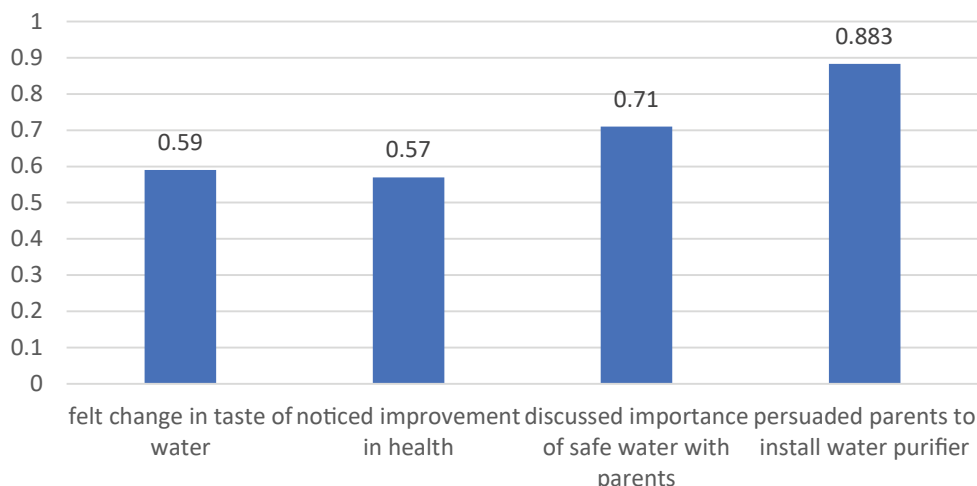


Figure no. 2: Impact of Niranjali Programme

As a ripple effect of the awareness sessions in schools, 71% of students discussed the importance of safe water at home and 88.3% of students persuaded parents to install water purifiers at home, ensuring the sustainability of the programme.

The impact and performance assessment of the programme is largely measured using the IRECS framework integrating certain parameters measuring the programme's **Inclusiveness, Relevance, Effectiveness, Convergence, and Service Delivery** mechanism.

### Impact Assessment as per IRECS framework

Parameters	Description against Programme
<b>Inclusiveness</b>	<ul style="list-style-type: none"> <li>Integrating students with different age groups, gender, and level of education</li> <li>Selection of schools ranging from pre-primary levels to secondary levels</li> <li>Integrating Blind schools in Delhi</li> <li>60% rural schools selected in FY 2020-21</li> </ul>
<b>Relevance</b>	<ul style="list-style-type: none"> <li>Independence from unsafe water provided by Municipal Corporation</li> <li>Safe and potable water reduced the instances of water-borne diseases</li> <li>School retention and attendance rate improved</li> </ul>
<b>Effectiveness</b>	<ul style="list-style-type: none"> <li>Acceptability of water from purifier by students</li> <li>Improvement in health standards</li> <li>Availability and accessibility of safe drinking water</li> <li>Water Purifiers improved smell and taste of water available</li> </ul>
<b>Convergence</b>	<ul style="list-style-type: none"> <li>Convergence with government schemes such as Jal Jeevan Mission and Swajal Scheme</li> <li>Awareness sessions to give holistic understanding of importance of safe potable water</li> </ul>
<b>Service Delivery</b>	<ul style="list-style-type: none"> <li>Annual Maintenance contract with Eureka Forbes</li> <li>Water purifier installed at suitable height</li> <li>Proper hygiene ensured with cleanliness near purifier</li> </ul>
<b>Sustainability</b>	<ul style="list-style-type: none"> <li>Ripple effect in families and society with recent discussions in families to purify and install water purifier</li> <li>Aligned with SDG 6: Ensure availability and sustainable management of water and sanitation for all</li> </ul>



# Chapter I: The Programme Overview

The sustenance of mankind depends on availability of safe and potable water, primarily for drinking and other domestic purposes. However, for millions of people, water is a cause of constant worry as water tables are constantly falling and water quality is rapidly diminishing. About 63% of rural households in India do not have an individual piped water supply (MoJS, 2020), and about one billion people live with water scarcity for at least one part of the year (WaterAid, 2019).

Access to safe drinking water is a major concern in India, where according to the 2001 census, only 68.2% of the population has access to safe drinking water. Contamination of any toxic element is harmful to human well-being and growth. Presence and exposure to certain minerals are permissible to a limit suggested by the Bureau of Indian Standards. However, prolonged, persistent, and post-limit exposure to toxins may lay a heavy toll on the health of the human and livestock populations.

As India grows and urbanizes, water quality is emerging as a serious concern where a large number of groundwater reserves and surface water resources are either contaminated by biological and organic contaminants or polluted by man-made industrial, municipal, and agricultural pollutants.

The health burden of poor water quality is enormous. As stated in Agenda 21, UNCED, 'An estimated 80% of all diseases and over one-third of deaths in developing countries are caused by the consumption of contaminated water and on average as much as one-tenth of each person's productive time is sacrificed to water-related diseases' (UNCED, 1992). Globally, 1.5 million children under five die, and 200 million days of work are lost each year because of water-related diseases. It is estimated that around 37.7 million Indians (Khambete, 2019) are affected by water-borne diseases annually. While 'water-borne diseases' such as Diarrhoea continue to be a third leading cause of death among children under five years of age, killing an estimated 300,000 children in India each year (Lakshminarayanan & Jayalakshmy, 2015).

## 1.1 Need of the Programme

The relationship between clean and safe drinking water and school education is crucial to understand to ensure a better learning environment for children. As the children usually spend most of their day in schools and child care centres, it is necessary to provide basic facilities for their growth and development such as functional toilets, potable drinking water, suitable temperature, and more. It has been observed that illness due to non-accessibility or non-availability of these basic facilities limits students from attending school regularly. It has been estimated that more than 40 percent of diarrhoea cases in school children are transmitted in schools rather than homes (UNICEF, 2012). Considering this, ICICI Lombard initiated a programme called 'Niranjali' with the objective to provide safe drinking water facilities in the school premises and spread awareness on the necessity of clean drinking water.

## 1.2 About the Programme

Niranjali, a preventive healthcare initiative of ICICI Lombard, was initiated in FY 2017-18, where the Company undertook installation of water purifiers in schools. The initiative also focused on organizing dedicated sessions in schools to promote the need and importance of clean drinking water. ICICI Lombard has tied up with Eureka Forbes for water purifiers, wherein an annual maintenance contract is also in place to ensure the smooth functioning of the machines.

The initiative began with installing 5 water purifiers in schools in Mumbai. Since then, the programme has come a long way in installing over 440 water purifiers in 300 schools of Pune, Mumbai, and New Delhi, benefiting over 200,000 children to date.

### Objectives:

- To create awareness about clean water among the school children
- Installation of water purifiers for safe drinking water in government schools
- Distribution of water bottles to the students to drink adequate water during school hours
- Installation of sanitizer dispensers and distribution of community masks for COVID-19 prevention in the school

### 1.2.1 Integrating COVID-19

Post installation of water purifiers, the outbreak of pandemic also called for certain changes in school infrastructure to be pandemic ready for school students. The Government's mandate to school authorities on making provision for hand sanitisers in the schools and making the masks compulsory for all children, led ICICI Lombard to support school administrations by distributing the sanitiser dispensers and community masks for the beneficiary schools.

### 1.3 Scale and Coverage of the Programme

The programme started with an observation on children missing out schools due to upset stomachs related to unsafe drinking water. With installation of 5 water purifiers in a school at the commencement of the programme, the initiative has reached over 2,00,000 students through 440 water purifiers installed in 300 schools across selected regions in Pune, Mumbai, and New Delhi. In FY 2020-21, more preferences were given to rural schools. Out of 300 identified schools, almost 60% of schools were from rural parts.

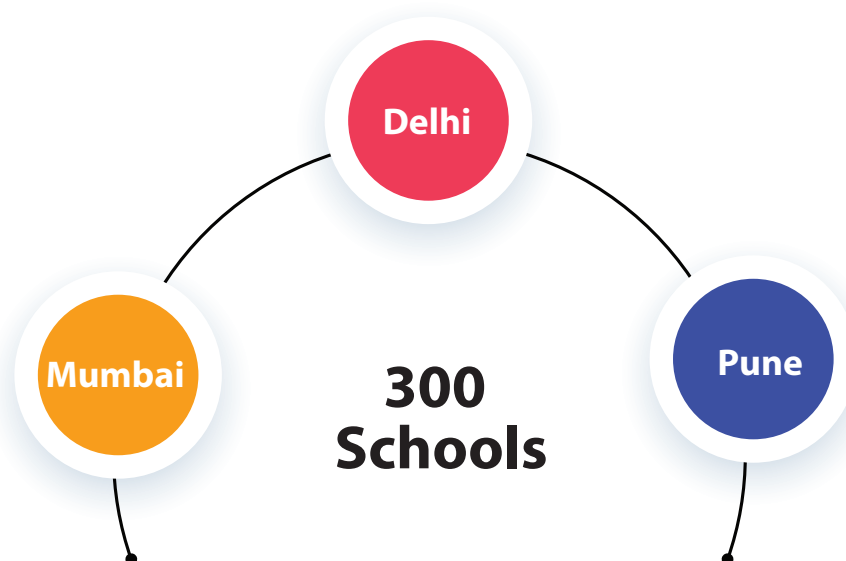
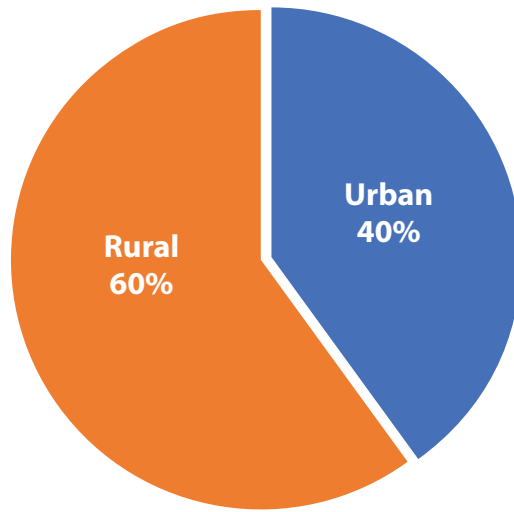
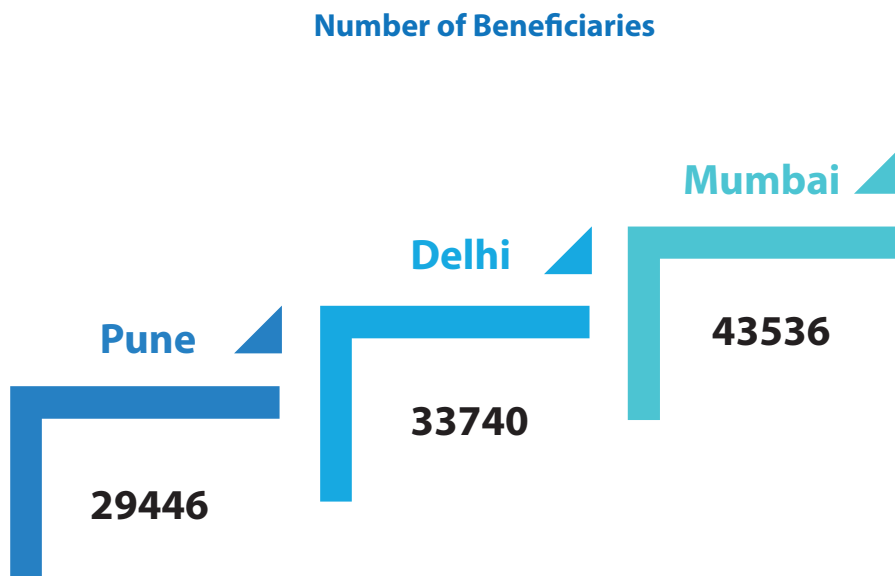


Figure no. 3: Number of Schools



**Figure no. 4: Proportion of schools**

Geographically, 100 schools are tapped in FY 2020-21 in each of the three cities under the 'Niranjali' programme for installing water purifiers and distributing sanitizer dispensers.



**Figure no. 5: Number of Beneficiaries in Schools**

In Mumbai, the programme has benefited over 43536 students in schools. The selected schools proportionately compose of pre-primary, primary, and secondary levels wherein about 43% of schools are primary and about 34% are secondary.

### Types of school in Mumbai

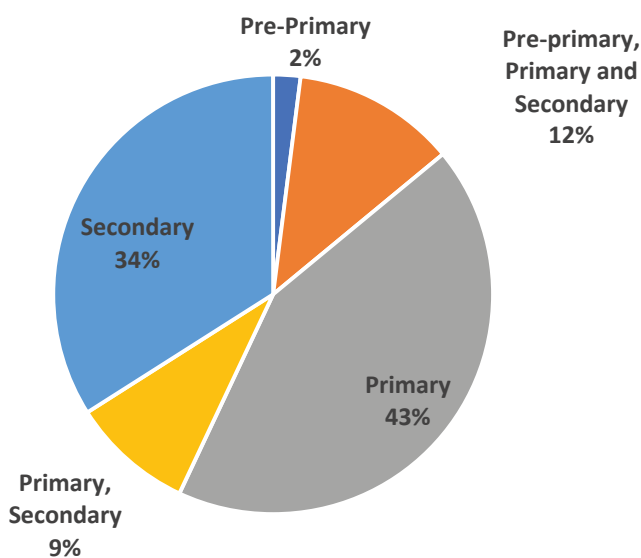


Figure no. 6: Types of schools in Mumbai

The schools selected in Mumbai are largely located in western part of the city. 12 schools are in Central Mumbai and 10 schools each in Kalyan,Domivali and Karjat.

### Location of schools in Mumbai

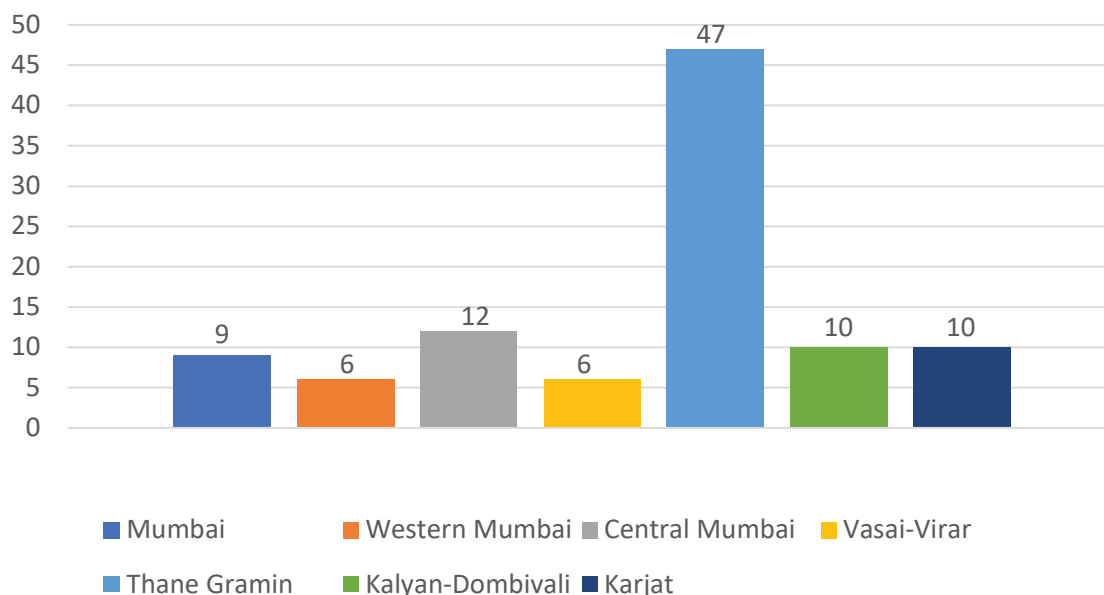
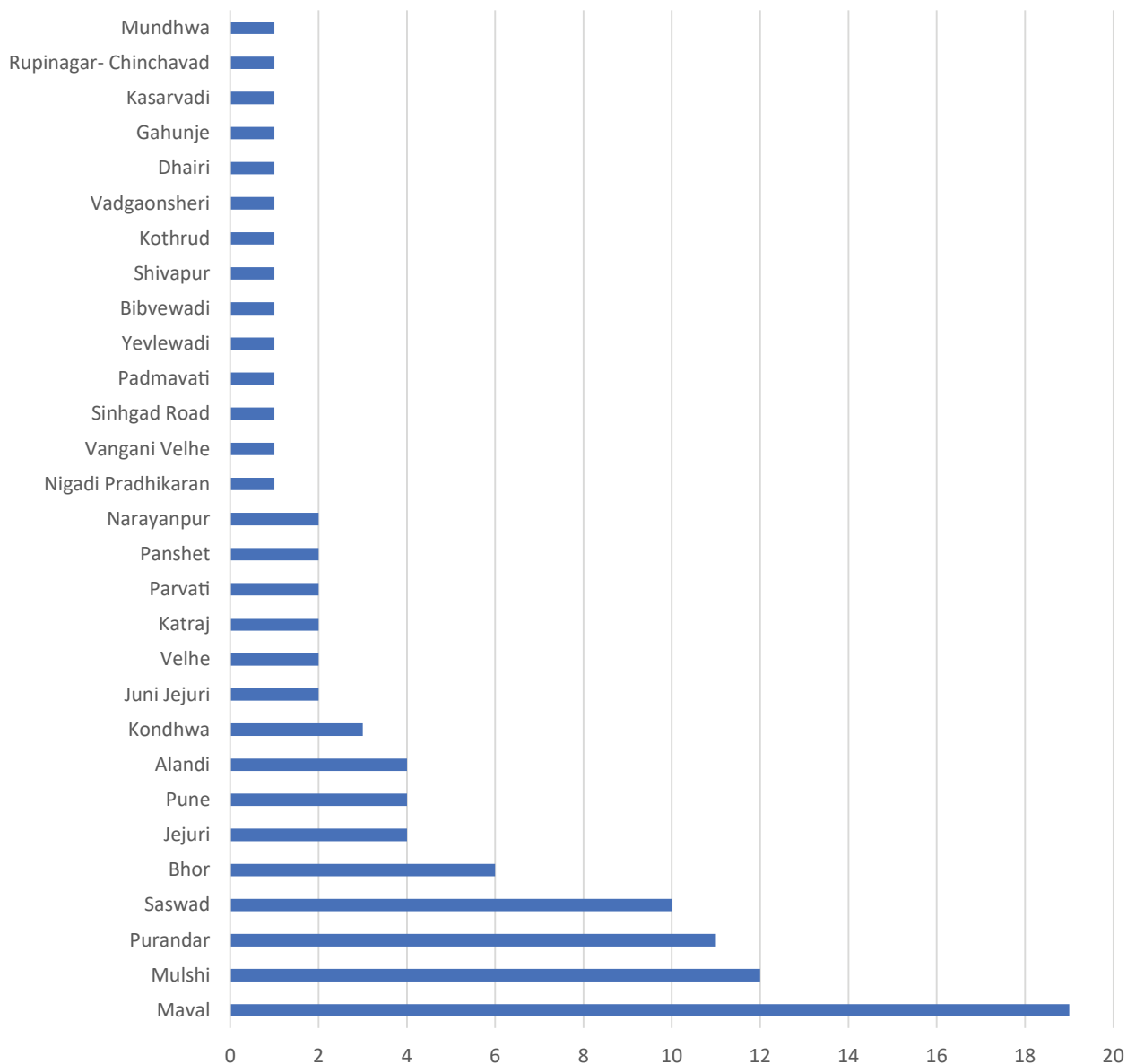


Figure no. 7: Location of schools in Mumbai

The programme benefited over 29446 students from schools selected in the Pune region. These identified schools in Pune are spread across different locations ranging from 19 schools in Maval to 3 in Kondhwa or 12 in Mulshi to 6 in Bhore and more.

### Locations of Schools in Pune Region



**Figure no. 8: Locations of Schools in Pune region**

In Delhi, the programme outreach is over 33740 students in different types of schools. The selected schools are schools affiliated with the Department of Education (41% schools) and the Municipal Corporation of Delhi (57% schools). Notably, two schools - The National Association for the Blind and JPM senior Secondary for Blind are also amongst the schools selected in Delhi region. All the selected schools are in the southern part of Delhi concentrated in regions of Dwarka and Najafgarh.

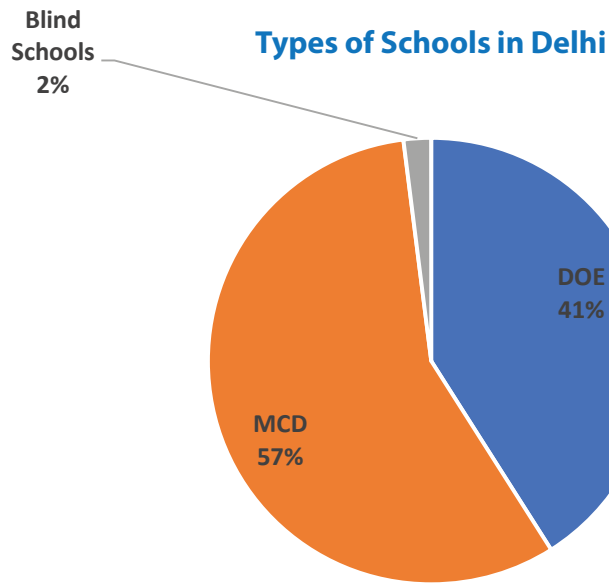


Figure no. 9: Types of Schools- Delhi

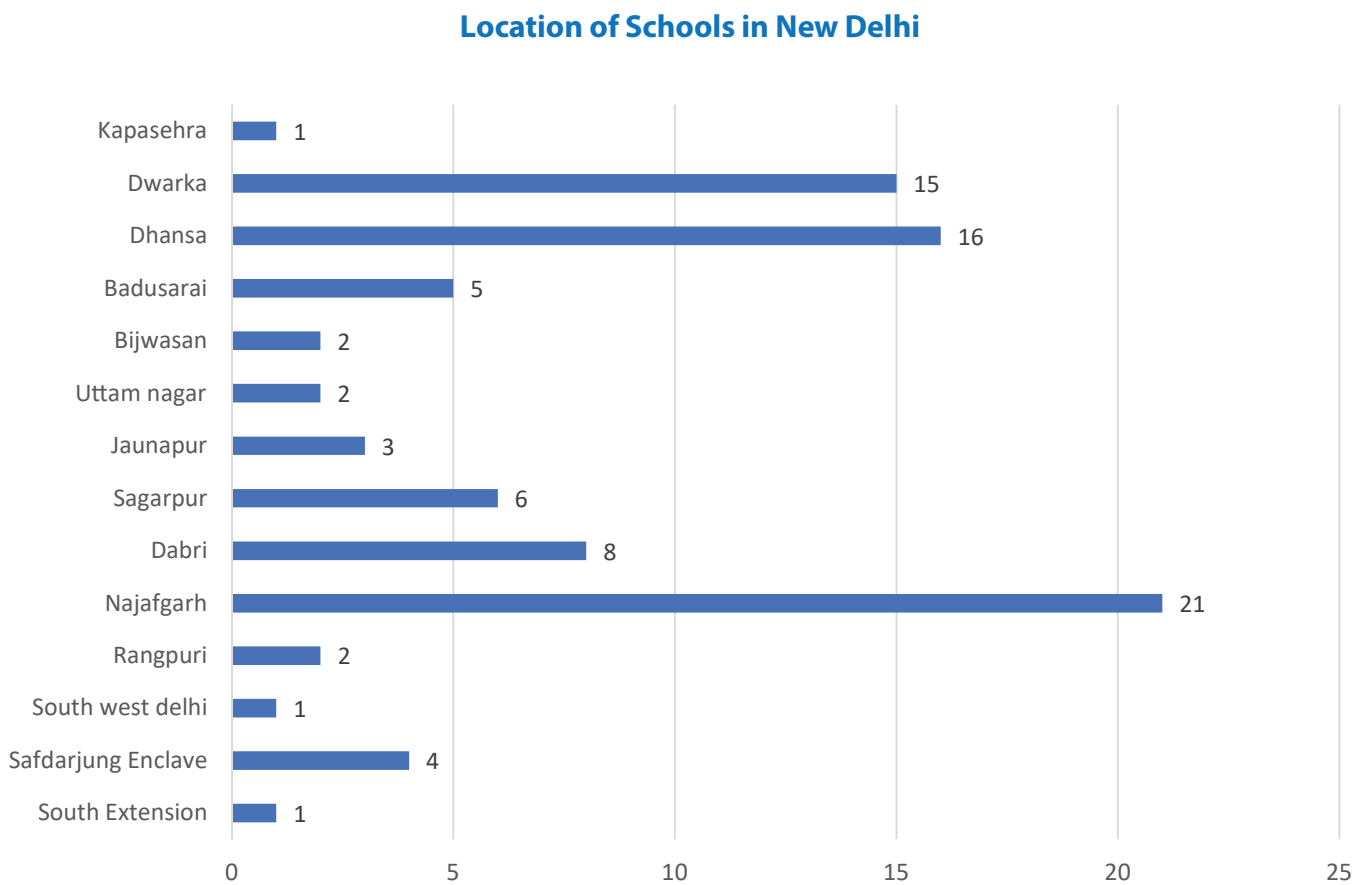


Figure no. 10: Location of Schools in New Delhi

## Scale and Coverage of the Programme

- 260 Awareness sessions have been conducted and 9200 students have benefited.
- 1,98,624 Students got access to safe drinking water.
- 98 schools now have a separate drinking water connection.
- 270 schools had given financial support for plumbing and electrical work.
- Distributed 25000 water bottles and 11000 community masks to the beneficiary students.





## 1.4 Alignment with SDGs

As per the Indian Constitution, the provision of clean drinking water is a mandate of the Government of India, conferring the duty of providing clean drinking water and improving public health standards. Sustainable Development Goals promote easy access to water and sanitation while pushing countries to provide reliable, potable, and affordable service of water to all.

Niranjali, an initiative to provide easy access to clean and safe drinking water to school students works towards achieving four of the sustainable development goals. The programme has not only contributed to ensuring equal rights to access safe water for children but also supported the quality of education providing basic facilities in schools. The programme has also benefited students in reducing water-related diseases thereby ensuring proper attendance in schools for quality education.

**SDGs impacted positively by the programme have been highlighted below:**

**Table 1: SDGs and their Alignment with Clean and Safe Drinking Water**

	<b>SDG 1.4: Equal Rights to Ownership, Basic Services, Technology and Economic Resources</b>
	<b>SDG 3.9: Reduce the number of deaths and illnesses from hazardous chemicals and air, water and soil pollution and contamination.</b>
	<b>SDG 4: Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all</b>
	<b>SDG 6.1, 6.2, 6.3, 6.4: Ensure availability and sustainable management of water and sanitation for all</b>



# Chapter II: Design and Approach for the Impact Assessment

**'Niranjali'** - the flagship programme of ICICI Lombard General Insurance has evolved in the last 4 years, benefiting the lives of school students by offering them easy access to safe and clean drinking water. The programme has also integrated the pandemic support to build the required and necessary infrastructure for the schools to be ready to fight against the pandemic.

Under the programme, water purifiers were installed and sanitizer dispensers were distributed to hundreds of schools in the Pune, Delhi, and Mumbai regions. To assess the impact of the programme, a mixed and multistakeholder approach has been adopted to capture the tangible and intangible benefits of the programme across the regions.

## Sampling Approach and Methodology

The approach of data collection from primary and secondary sources has been adopted, to have a holistic view of the programme impacting varied stakeholders.

Largely, the annual reports and the official documents shared by ICICI Lombard were referred to understand the scope, scale, and coverage of the programme. Several government statistics and relevant documents were also studied to understand the need and relevance of the programme.

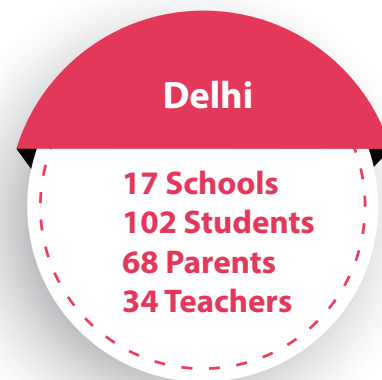
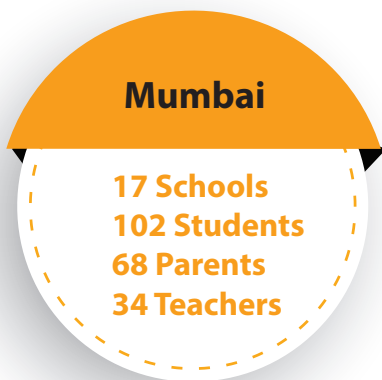
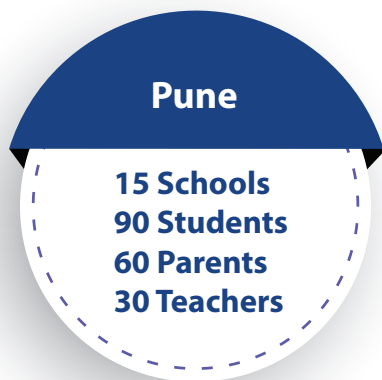
### Data Collection

The primary data was collected to have an understanding of the project from the direct beneficiaries of the programme. Largely, the school students were found to be the major stakeholders of the programme. However, to understand the programme holistically, concerned teachers and parents were also consulted to get an overview of the programme. Additionally, certain primary health care centres were contacted to have a background about the situation of unsafe and inaccessible water-related problems and their associated diseases in the region.

In all, the study collected data from students, parents, teachers, and primary health care officials. Given many schools and the spread across geography in the three selected regions, the study tried to capture at least 15% of the total schools to assess the impact of the programme. It should also be noted that schools for the primary data collection were selected randomly to avoid biases and prejudices.

Largely, the school students were surveyed with a questionnaire developed to capture the benefits they experienced with the installation of water purifiers and the associated benefits such as reduction in water-related diseases. Similarly, teachers and parents were interviewed in a physical and virtual mode, respectively, to understand the impact of better access to safe drinking water on school students.

Particularly, over 50 schools across the three regions i.e., Pune, Mumbai, and Delhi were selected for the primary data collection. Here, 300 school students were surveyed to assess the benefit of the programme. Likewise, individual views of 200 parents and 100 school teachers were also recorded to assess the impact of the programme.



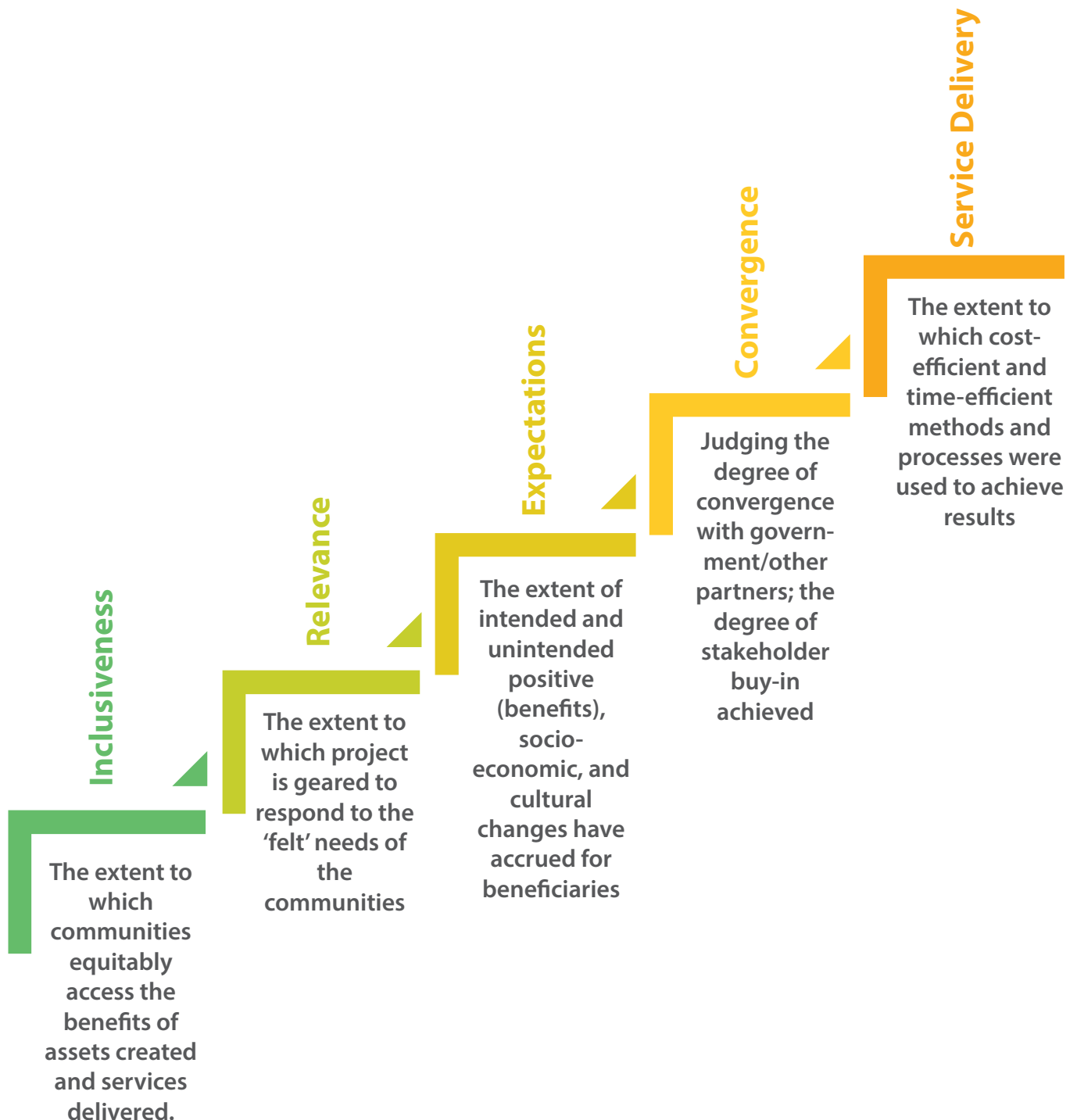
## Mapping the Theory of Change

Table 2: Theory of Change

Implementation of the programme		Effect of the programme	
Key Activities	Output Indicators	Outcome Indicators	Impact Indicators
<b>Installation of Water Purifier</b>	No. of water purifiers installed	No. of students using water purifiers No. of students urging parents to install water purifiers at home No. of students not missing school due to sickness related to unsafe drinking water	Improved health benefits among students
<b>Awareness sessions for students</b>	No. of sessions conducted No. of children attended the sessions Types of topics discussed	Improved understanding of safe drinking water Identification of health problems due to unsafe drinking water Better understanding of water related diseases Improved cost saving with better drinking water facility at school	Increase in school attendance Increased awareness among students Improved cost saving with reduction in urge to buy safe drinking water Improved performance in studies
<b>Installation of sanitizer dispenser</b>	No. of sanitizer dispensers installed	No. of students using sanitizer dispensers Awareness among students to use sanitizers for hygiene	Improved health and hygiene benefits

# Chapter III: Impact Assessment of 'Niranjali'

This section provides a detailed assessment of the programme 'Niranjali'. The impact and performance assessment of the programme is largely measured using the IRECS framework. The framework integrates the performance of the programme on certain parameters measuring the programme's Inclusiveness, Relevance, Effectiveness, Convergence, and Service delivery mechanism. The detailed assessment is explained more with data and visual representations.



## Inclusiveness

The programme run by ICICI Lombard for providing access to clean and safe drinking water to school students is observed to be inclusive integrating students with different age groups, gender, and level of education.

The age group of student responders to the study, to assess the impact of the programme, is observed to be ranged between 7 to 18 years. However, about 52% of students who responded are under the age group of 13 to 16 years. Furthermore, the gender proportion of the respondents is almost 50 percent, with 53 percent of respondents being male and 47 percent being female.

Considering the level of education among respondents, the students sampled belong to the classes ranged from 1st standard to 12th standard, with a maximum number of students sampled studying in the class 9th followed by students studying in class 8th.

Figure 11, figure 12, and figure 13 depict the inclusive nature of the programme.

### Age of Respondents (n=300)

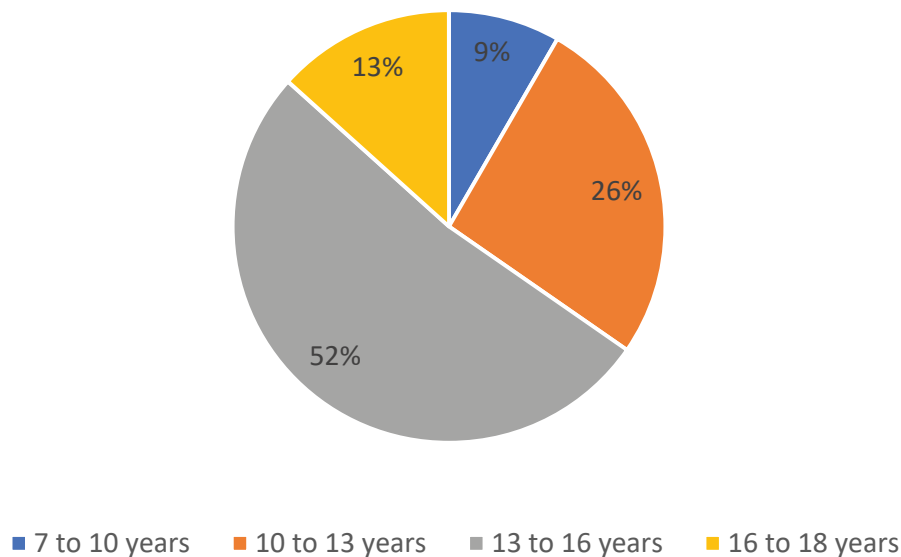
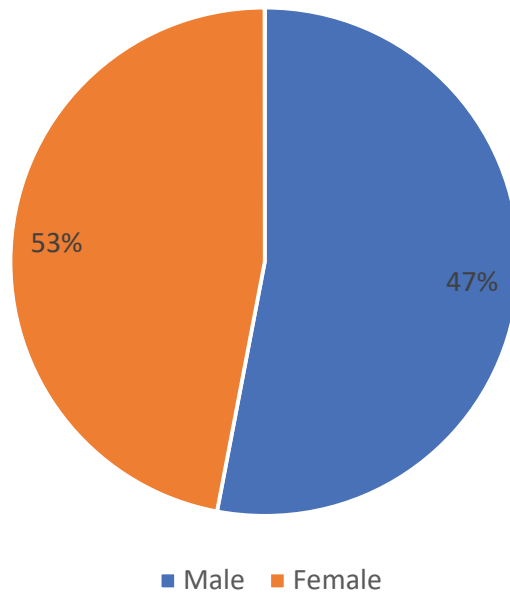


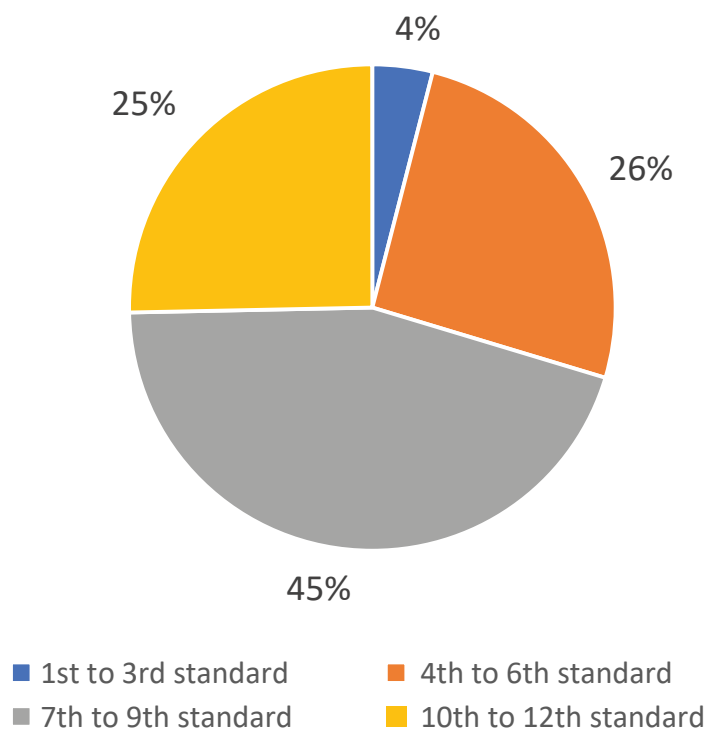
Figure no. 11: Age of Respondents in Years

**Gender Proportion (n=300)**

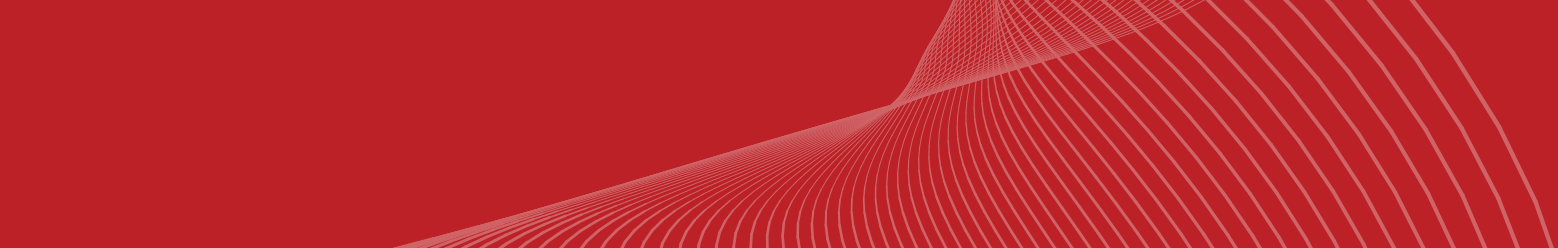


**Figure no. 12: Gender Proportion in Years**

**Class/Standard of Respondents**



**Figure no. 13: Class/Standard of Respondents**



The inclusiveness of the programme is also evident from the selection of schools ranging from pre-primary levels to secondary levels. Also, to be noted, integrating schools for the blind in Delhi also substantiates that 'Niranjali' is an inclusive programme benefiting a varied groups of schools and students with clean and safe drinking water.

Besides this, strategically, the programme in FY 2020-21 preferred rural schools selecting about 60% rural schools for the implementation of the programme. Hence, the programme is considerate towards the schools with a lack of basic facilities encouraging students to attend the school regularly for better quality education.

## Relevance

Safe and clean drinking water is the fundamental right of every citizen in the country. ICICI Lombard's CSR initiative of providing better access to safe and clean drinking water at educational institutes is to ensure the fundamental right given to citizens of India in Article 21 of the Indian constitution.

The programme run in three regions of the country is very relevant in the given situation of unavailable, unapproachable, and unclean water in school premises. The water supply in the capital, New Delhi, is always under constant monitoring and the samples collected by the Bureau of Indian Standards also found to be not conformed on almost all the water quality parameters from odour to pH value from hard elements to the presence of coliform in the water (BIS, 2019). Likewise, the cities of Maharashtra either lack the continuous availability of water around the year, or the quality of water is not fit to drink (MPCB, 2019). To mention that with the rising population and dilapidated sewage system, the quality of water in Pune is deteriorating. Hence, in the given situation, the programme initiated by ICICI Lombard is relevant to offer quality drinking water to students.

In the discussions with concerned parents and teachers, it is noted that schools used to be very much dependent on the water available through municipal corporations. The water provided by these corporations was neither potable nor regular to satisfy students' need for the drinking water in the school.

Teachers have mentioned that the school administration used to ask students to bring water bottles from home to avoid drinking water available at school. Teachers have also stated that unsafe water also led to several water-related diseases among students that forced them to miss the regular classes at school, hampering their learning and development. To substantiate, 50% of parents also revealed that their child used to get sick frequently due to consumption of non-potable water. Considering this, about 26% of parents also mentioned that they were willing to change the school due to the unavailability of drinking water at school premises.

With the introduction of a water purifier in the school, about 67 percent of teachers mentioned that the school retention and attendance rate has improved due to safe drinking water available at school.

Moving further, 50% of students also revealed that they used to experience health issues due to the lack of safe drinking water available. 48% of students used to miss schools due to illness from unsafe water consumption. About 30% of Students mentioned that there used to be a foul smell in the water before. However, with the purifier, about 82% of students feel that the foul smell has gone away and 59% of students mentioned that the taste of water has changed, making drinking water fit for consumption. To conclude, upon asking about the quality of water from the water purifier installed, about 90% of students rated the quality as 'Good'.

**48% of students used to miss schools due to illness from unsafe water consumption**

**67% of teachers mentioned that school retention and attendance rate has improved due to safe drinking water available at school**

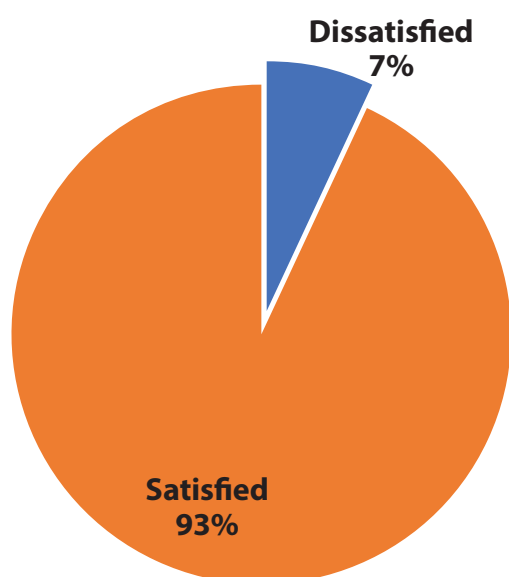
**30% of students mentioned that there used to be a foul smell in the water before**

**82% of students feel that the foul smell has gone away in the water from purifier**

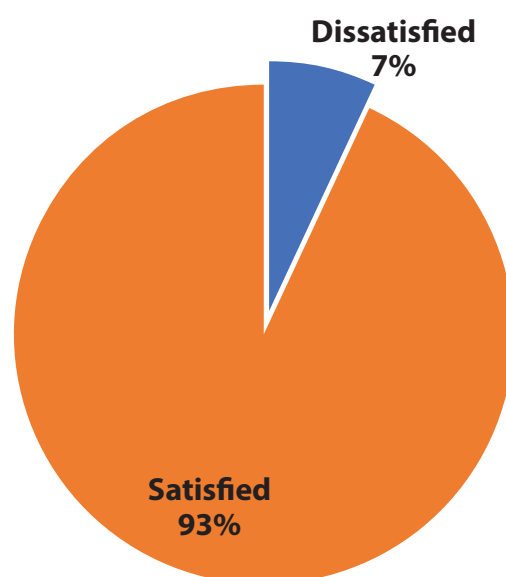
**59% of students mentioned that taste of water has changed with installation of purifier**

**90% of students rated the quality of water from purifier as 'Good'**

**Niranjali Performance review- Parents**



**Niranjali Performance review-Teachers**



**Figure no. 14: Niranjali performance review- Parents and Teachers**

## Effectiveness

The effectiveness of the programme can be ascertained with the observation that about 84% of students have consumed water from the water purifier. It should also be noted that even after 78.3% of students identified other available water sources in school premises such as tap connection, water tank, hand-pump, open well, and more, 80% of students refused to drink water from these sources after installation of water purifiers.

Niranjali, with its installed water purifiers, has been well accepted by its beneficiaries across the schools in Pune, Mumbai, and Delhi. To reiterate, about 90% of students have rated the quality of water from the purifiers as 'Good'.

The considerable improvement in health standards is found to be one of the major reasons for the success of the programme. In the scenario, where students used to experience health issues due to the lack of safe drinking water available, about 57% of students noticed an improvement in overall health since they started consuming water from the purifier. They have mentioned that stomach-related problems have reduced significantly and have experienced fewer fatigue issues. They have also revealed that the visit to doctors due to sickness has also considerably reduced.

While teachers have mentioned that the school administration used to be dependent on municipal corporation's non-potable water for drinking water purposes, Niranjali has made schools independent in sourcing the drinking water for students. Even, 89% of students have also mentioned that water purifiers are functional during school hours offering them safe potable water on school premises.

One of the objectives of Niranjali is to distribute water bottles to maintain hygiene while consuming water. It has been found that about 46% of students are consuming water from water bottles. The proportion of students using either hands or common glass to drink water has reduced from 30% to 11% after the installation of a water purifier.

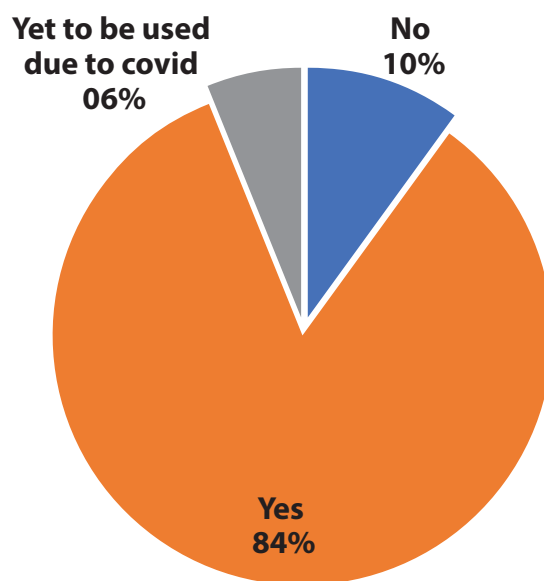


Figure no. 15: Water Consumption from Purifier

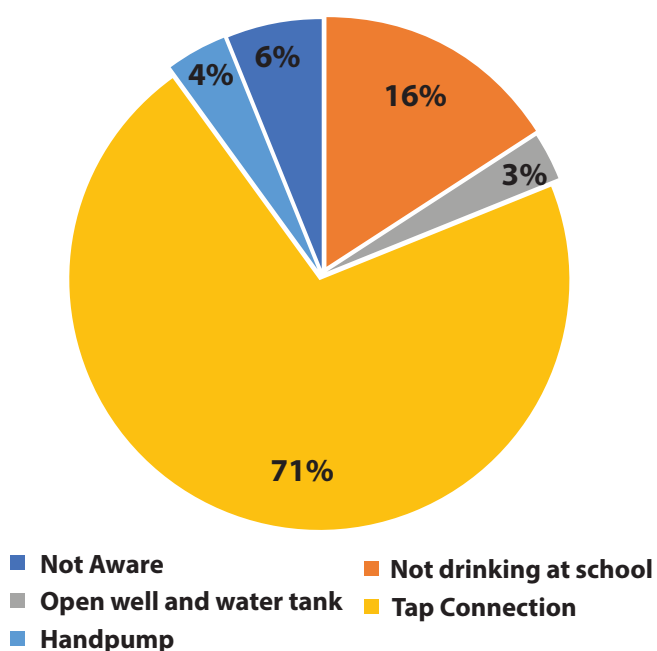
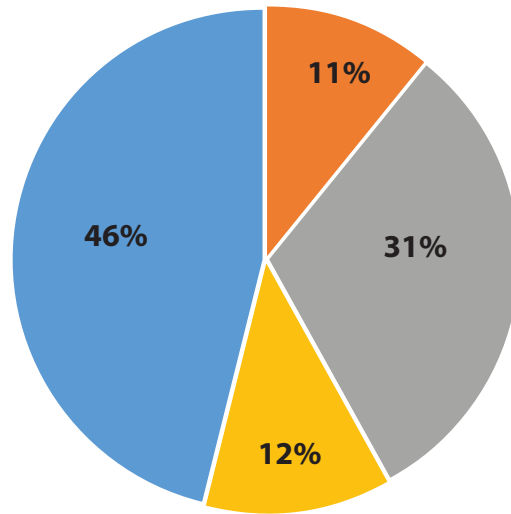


Figure no. 16: Other Water Sources in School





- Both using, hands and common glass
- Common glass available near purifier
- Using hands
- Water bottle

**Figure no. 17: Measures to Drink Water from Purifier**

Another aspect of the Niranjali Programme is to combat the pandemic by distributing sanitizer dispensers. Here, it has been found that about 87% of students have used the sanitizer dispenser whereas about 99% of students are aware of the importance of sanitizer and believe that sanitizer has helped in curbing diseases including COVID-19.



**Image 1: Water Purifier at Hiranman Bankar School and Jr. College, Pune delivery mechanism**

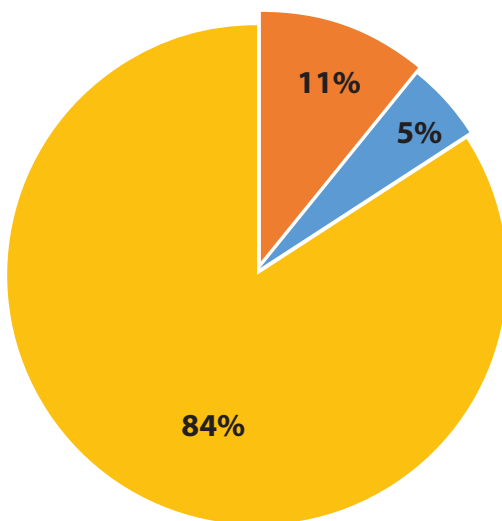
## Convergence

Drinking water is one of the important segments addressed by the government. Several government schemes have captured the subject, ensuring safe and potable drinking water to rural and urban areas. The ICICI Lombard initiative 'Niranjali' has the potential to converge with the ambition of the Indian Government of ensuring drinking water through several schemes such as the **Jal Jeevan Mission**, to provide safe and adequate drinking water through individual household tap connections to all rural and urban households and **Swajal Scheme**, to provide every rural person with adequate safe water for drinking, cooking, and other domestic basic needs on a sustainable basis.

## Service Delivery

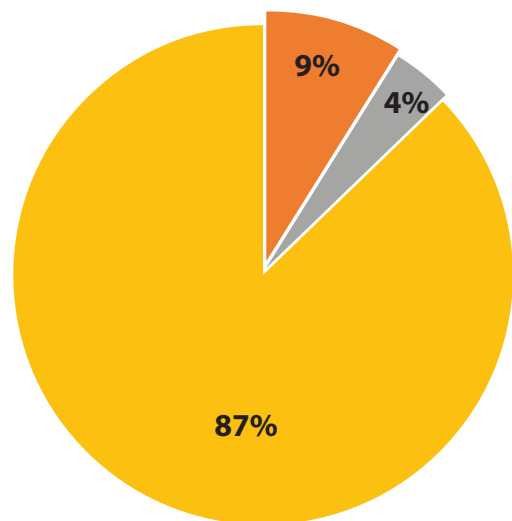
An efficient service delivery mechanism ensures the effective implementation of the programme. Under Niranjali, the installation of water purifiers at schools was in consultation with Eureka Forbes, wherein an annual maintenance contract is in place to ensure the smooth functioning of the machines. Ensuring proper accessibility to the purifier and the maintenance of its hygiene are also critical components for an efficient service delivery mechanism. Here, 84.3 % of students agreed that the purifier has been installed at a suitable height for proper accessibility. Likewise, 87.3% of students agreed that the space/area near the water purifier is clean, and 77% denied any mosquito bites near the purifier, ensuring hygiene for potable drinking water.

### Suitable Height



■ Yes ■ No ■ Don't Know

### Cleanliness near Water Purifier



■ Yes ■ No ■ Don't Know

### Mosquito Bites

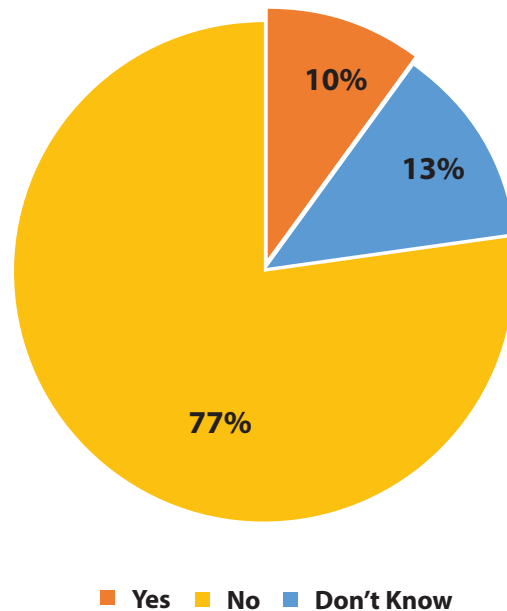


Figure no. 18: Service Delivery Mechanism

## Sustainability

Sustainability is an important aspect of any programme. Sustainability ensures the longevity of the programme making all the stakeholders accountable for the success of the programme.

Here, to assess the sustainability of Niranjali, the trickle-down effect of installing water purifiers and awareness sessions about safe potable water, is analysed. It has been seen that after the awareness sessions and using safe water from purifiers, students have initiated the discussions on the need for safe potable water at home. About 71.3% of students agreed that they discussed the importance of drinking water at home. Moreover, about 69.3% of students insisted their families purify the drinking water in the household. Remarkably, it should also be noted that about 88.3% of students mentioned that they have also persuaded their families to install water purifiers at home.

Upon discussion, 69% of parents also mentioned that the children discussed the importance of safe drinking water at home and about 56% of parents agreed that their children persuaded them to install purifiers at home.

This ripple effect in society ensures the sustainability aspect of the programme run by ICICI Lombard to ensure easy and safe access to drinking water in schools.

### Sustainability of 'Niranjali' Programme

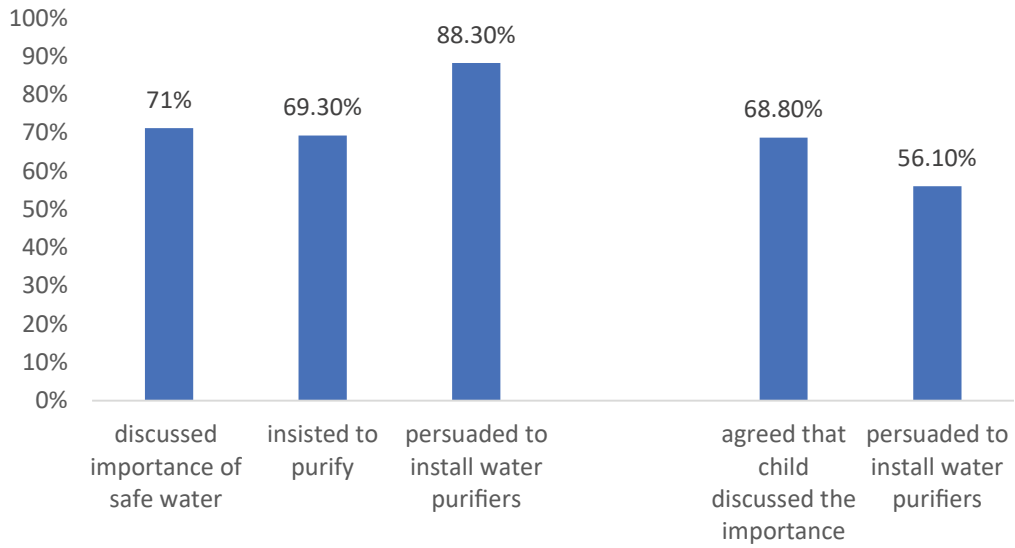


Figure no. 19: Sustainability of 'Niranjali' Programme

# Chapter IV: Social Return on the Investment (SROI)

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 programme. The data has been sourced from the primary survey, MIS, and standard industry benchmarks.

**INR 2.35/- social value generated from the programme on every investment of INR 1**

## Social Return on Investment computation

**Table 3 - Niranjali Social Return on Investment Computation**

Indicator	Rationale	Proxy Estimation	Attribution by Project
<b>Savings on health care treatments &amp; consultations</b>	The cost of medical treatment and doctor consultation is reduced due to reduced chances of potential illness due to unsafe drinking water	The average estimated cost of consultation and general medicines in an urban space	The provision of safe drinking water reduces the chances of illness and other medical issues resulting in savings on medical expenses and higher school attendance
<b>Savings on purchase of mineral water</b>	Due to lack of safe drinking water facility in the school premises, certain number of children end up buying water bottles	The average number of students that agreed to spend money on buying water bottles and the average expenditure over a month	The provision of safe drinking water through water purifiers has helped reduced the cost for students and their parents that was usually spent on buying water bottles from shops
<b>Savings on sanitizers and promotion of use of sanitizers</b>	The provision of sanitizer dispenser, it has helped students to accept the use of sanitizers for COVID-19 related precautionary measures and at the same time saved the potential cost for their parents to buy separate pocket friendly sanitizer bottles	The average cost of a 200 ml sanitizer bottle in the market that can last over a month	The provision of sanitizer dispenser has helped in promoting hygiene practices and COVID-19 precautionary practices and behaviour
<b>Savings on mask</b>	The cost of buying a reusable mask for maintaining COVID-19 related precaution and containment of virus spread	The average cost of reusable mask in the market	The promotion mask in the schools has helped students appreciate hygiene and precautions keeping in mind the Coronavirus situation

**Deadweight- The students that were already wearing mask even before the project was implemented**

The cost of buying a reusable mask for maintaining COVID-19 related precaution and containment of virus spread

The average cost of reusable mask in the market and the number of students that were wearing a mask before the intervention

There is certain section/number of students wearing mask even without any promotion from the school administration and the project itself

## Chapter V: Way Forward and Recommendations

Niranjali, an initiative of ICICI Lombard to provide easy access to safe and potable water has the potential to expand in other cities and schools. It has not only provided a functional water source to students but has also helped to spread awareness on the importance of safe drinking water and related water-borne diseases. The study has shown that the initiative is achieving its pre-defined objectives but certain recommendations can be considered for improving the sustainability of the programme.

- **Maintaining hygiene and sanitation:** It is recommended that the programme can also consider and ensure hygiene and sanitation near water purifiers. It is advisable to stop the spread of water-borne diseases among students.
- **Functional water source:** It is recommended to frequently monitor the functioning of water purifiers. Suitable nodal points in schools or integration of technology to ensure an uninterrupted supply of quality water is recommended.
- **Number of water purifiers:** Water purifiers can only hold a certain amount of clean water at a time and needs time to get refilled with clean water. It is therefore recommended to match the amount of water with the number of students in the school to maintain continuous availability of water.
- **Wastewater recycle:** The water purifiers generate a large amount of wastewater which can either be stored for other non-potable sources or can be used to recharge the groundwater. Hence, it is recommended to make certain arrangements to use or reuse the wastewater generated in the process.
- **Awareness sessions:** Awareness sessions and workshops are good ways to impart knowledge about safe and clean drinking water. The learnings are spread across families and communities. Hence, it is recommended to make these awareness sessions more frequent and interesting to make an impact among young minds. Here, training of teachers and staff can also be considered to create a holistic learning environment for clean and safe drinking water.

In all, the programme is a good way to offer safe drinking water to school students, and with the incorporation of certain recommendations and inclusions, it has the potential to grow and impact more.



Image 2: Sanitizer at Purandar High School, Saswad, Pune

## Case Studies

### Reduced visits to doctor

A student **Ms. Bhagyashree Putage** of class 9th studying at **Swami Vivekanand Madhyamik Vidyalaya, Pune** recalled that she used to bring a water bottle from home as the water was either not available at school or the taste and smell of the water was not good. She mentioned that she used to get very sick with stomach-related problems and her doctor asked her to consume water brought from home only. She also stated that the water brought from home was usually not sufficient for school hours and she used to feel thirsty making her weak and nauseous.

Appreciating the functional water purifier available at school, she stated that now she does not need to bring water from home and can enjoy a good quality of water on school premises only. Also, she mentioned that she now tries to take water from school to home to let her parents enjoy the sweet water available at school. She also revealed that now her visits to the doctor have also reduced as she does not get sick frequently. She thanks ICICI Lombard for installing a water purifier at her school.

### Water quality and awareness sessions

A class 5th student of **MCD girls' primary school, Kapasehra, New Delhi** named **Puja** used to consume water from tap connections available at school. She used to feel weak, lethargic and had lost her appetite. She always complained about the bad odour in the water available at school and used to spend money to buy mineral water from a nearby market whenever she used to feel thirsty at school.

Recalling an awareness session organized at her school, she mentioned that the facilitators explained to the students the importance of water quality and made them aware of certain water-borne diseases which if not taken seriously can be very life-threatening. They also introduced the water purifier to the school students and urged them to drink safe and clean water from the purifier. She stated that now she and her friends only consume water from the purifier and try to clean the space near the water purifier. She has also described the importance of clean water to her parents asking them to install a water purifier at home as well. She certainly felt strengthened with the knowledge about safe water, hygiene, and sanitation.



# Testimonials

“ Our child ‘Rukaiya Sheikh’ got diagnosed with Jaundice and missed her school for a large number of days. Doctors revealed that one of the reasons for getting sick was the consumption of bad quality of water. We are so grateful to ICICI Lombard for installing water purifiers at school. Now not only our daughter can drink healthy and safe water but all her friends and students of school have access to pure drinking water in the school premises.

**Parent of Rukaiya Sheikh**

8th class student at Roshan high school, Mumbai

“ ICICI Lombard is doing a good job in Society by installing water purifiers at schools. There is a need to create awareness in people about the water- borne diseases such as cholera, gastroenteritis, diarrhoea, and the steps community can take to avoid these diseases. Keep up the good work!

**Dr. Sachin Tapse**

Medical Officer, Pune Region

“ One of our biggest challenges was to ensure good quality of water for students. Largely, the school was dependent on water provided by the municipal corporation. Students used to get sick very frequently and miss their classes affecting their education. We are so pleased with the installation of water purifiers in schools. Thank you and keep doing good work ICICI Lombard

**Santosh Abnave**

Teacher at Ramrajya Madhyamik Vidyalaya, Pune



Image 3: Awareness Session at Z. P. School, Padale, Pune, Maharashtra

# About CSRBOX

CSRBOX is a social impact strategy practice and implementation organisation. We work with companies and philanthropic organisations for better CSR programme design, pre-project to post-project handholding and impact assessment, and embedding technology solutions for responding to problems at a scale. We are the largest knowledge platform with [www.csrbox.org](http://www.csrbox.org) having mapped over 30,000 CSR projects in the past 7 years. We work at the pan-India level with our Teams at Delhi, Gurgaon, Mumbai, Pune, Ahmedabad, and Bangalore. We are also an executive committee member of Bharat Digital Platform under the aegis of the Principal Scientific Adviser to the Government of India. We spearhead two collaborative platforms; India Livelihoods Collective and IMPAct4Nutrition.

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