ICICI Bank

Social Awareness Project

Impact Assessment | FY2019-20

Final Report

Submitted by CSRBOX

CSRBOX

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Disclaimer for the Impact Assessment Report-Social Awareness Project of ICICI Bank in FY2019-20

- 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 Bank dated 19th March 2021 to undertake Impact Assessment of their project 'Social Awareness' implemented in the financial year 2019-20
- This impact assessment is pursuant to the Companies (Corporate Social Responsibility Policy) Amendment Rules, 2021, notification dated 22nd Jan. 2021.
- 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 as legal advice or opinion.
- This report contains CSRBOX' analysis of secondary sources of published information and incorporates the inputs gathered through meetings with ICICI Bank, project stakeholders, various service providers and other industry sources. 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.
  In preparing this report, CSRBOX has used and relied on data, material gathered through internet, research reports and discussions with personnel
- within CSRBOX as well personnel in the related industries.

With Specific to the Impact Assessment of Social Awareness Project of ICICI Bank (FY2019-20), CSRBOX:

- Has neither conducted an audit, due diligence nor validated the financial statements and projections provided by any the Company or personnel;
- Wherever information was not available in the public domain, suitable assumptions were made to extrapolate values for the same;
- CSRBOX's analysis is based on the prevailing COVID-19 conditions with constrained sampling approach. While CSRBOX has taken due care in the data-collection, data-cleaning and qualitative and quantitative analysis, wherever possible, the readers of the report must keep in mind the limitations of constrained sampling, imposed by the current pandemic situation;
- The premise of an impact assessment is set by the objectives of the project along with output and outcome indicators pre-set by the program design and implementation team. CSRBOX's impact assessment framework was designed and executed in alignment with this premise only.
- CSRBOX's impact assessment is limited to premise of an awareness project as per the project debrief and implementation data provided by the ICICI Bank and as per the CSR compliance requirements. CSRBOX does not look into the nature of project, its merit and comparison with existing or previously implemented projects on similar lines.
- As nature of social sector project varies, so has to impact assessment report given the context of the project. With respect to 'Social Awareness' project, there was no specific set of target group and project intended to be a public awareness initiative. Hence, in-depth data-collection and analysis of a particular target group was not possible.
- We emphasize that the current impact assessment framework was designed and executed on the basis of the limitations posed by the nature of project and ongoing pandemic scenario. CSRBOX does not take responsibility for validation and audit of the full program implementation and the financial allocation of the project. Our impact assessment, inferences and insights are purely on the basis of constrained sampling and data-collection that was possible under the given conditions. The financial data, wherever used, cited in this report, has been provided by the competent authority in the ICICI Bank and responsibility of this lies with the ICICI Bank.

Abbreviations

DEC: Daily Effective Circulation
SBCC: Social Behavioural Change Communication
SDGs: Sustainable Development Goals
TVC: Total Volume Count
VOC: Vehicle Occupancy Coefficient

Executive Summary

The implementation of the Social Awareness project has been aligned to achieve the objective of bringing about a positive transformation in the cultural and social fabric of our society at large.A number of these project sites are still active, catalysing a behavioural change in the general public.

Strong visual engagement & creating a nudge for the awareness within the community

5.5 Cr.
Commuters Everyday

653 Cr.
Visibility impression/ year(conservative scenario

Reaches a broader range of audience from different socioeconomic backgrounds

23 States
180 Cities

300+ Sites
8200+ Elements

Increased the connection to generate relativeness and sense of ownership

Hybrid Model
Beautification & Social Awareness

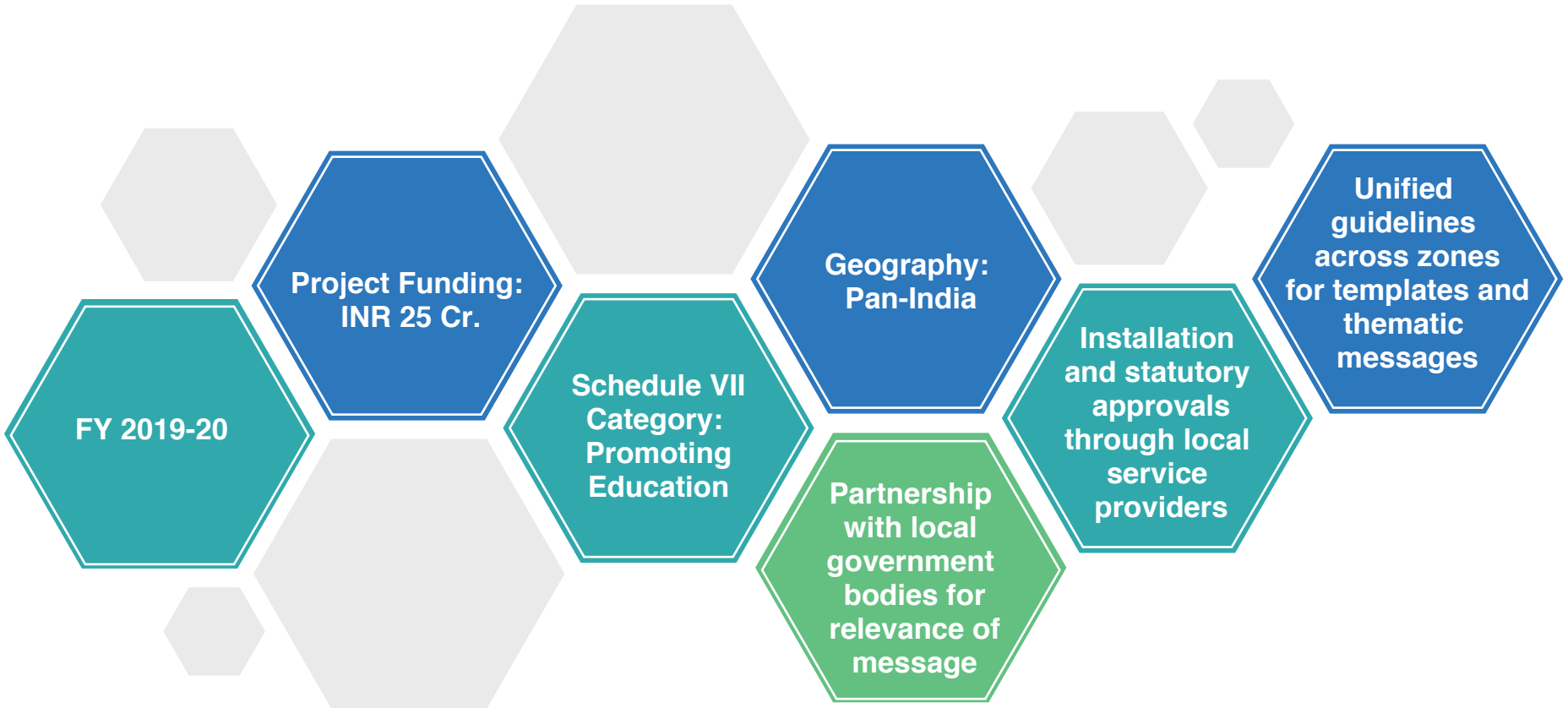
Partnerships with local authorities for SBCC

Background and Programme Overview

ICICI Bank undertook a Pan-India Social Awareness Project under its CSR initiatives in the FY2019-2020. The project, qualifying under 'promoting education' of the schedule VII of the Companies' Act, entails installation of signages that can provide important information to the general public on themes like healthcare, education, gender equality, road safety, environment protection, hygiene. This effort was in tie-up with local government bodies to ensure local contextualisation and relevance of the messages. The project duration was April 2019 to March 2020. The execution of the programme involved the participation of the Bank's regional employees, and every proposal that was considered had to be approved by the leadership team of ICICI Bank. The project received funding of INR 25 Cr. for the activity period of FY 2019-20.

Objective and the Project Canvas

To create public awareness around themes of environmental sustainability, health, education, gender equality, and traffic safety across various cities in India.



Social Awareness Themes and Targeted Sites

Preventive Healthcare, Sanitation, Safe Drinking Water, Environmental Sustainability, Swacch Bharat Etc.

- Urban Local Bodies
- Rural Local Bodies
- Ports, Smart Cities, Development Authorities
- Cantonment Board

Promoting Education, Special Education, Employment Enhancing Skills

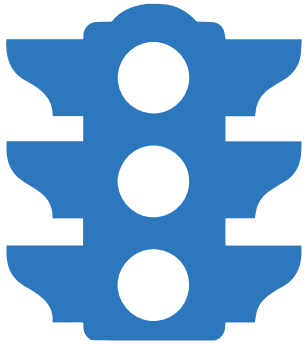
- Educational Institutes

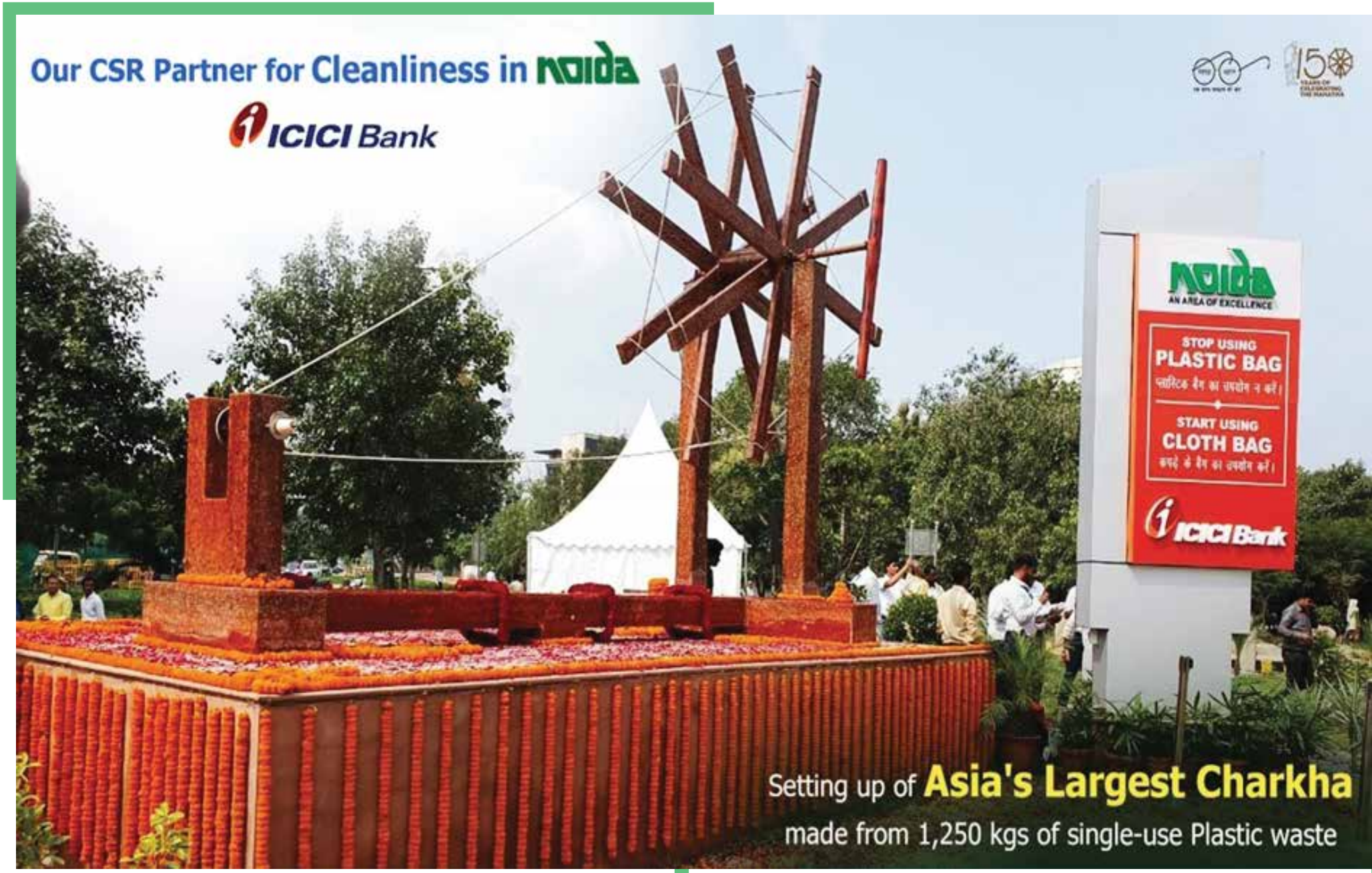
Preventive Healthcare, Sanitation, Safe Drinking Water, Environmental Sustainability, Malnutrition, Etc

- Hospitals
- State Health Services
- District Health Services
- Police, Parliamentary and Welfare Organisation Units

Preventive Healthcare,Promoting Education, Social Benefits, Safe Driving and Traffic Advisories, Etc.

- State Govt Offices
- District Collectorate
- Resident Welfare Societies
- Cultural Centres
- Community Centres
- City Parks
- Prominent Public Places
- Highways or Important Roads




Our CSR Partner for Cleanliness in NOIDA
ICICI Bank
NOIDA
AN AREA OF EXCELLENCE
STOP USING
PLASTIC BAG
START USING
CLOTH BAG
ICICI Bank
Setting up of Asia's Largest Charkha
made from 1,250 kgs of single-use Plastic waste

Study Design and Approach

This study approaches impact assessment from three-fold perspectives, wherein we:
(1) Map the relevance of the project, (2) Measuring Impact - Estimate the opportunity to create impact – Daily Effective Circulation, (3) Capture experiences on service delivery through caselets.

Desk Research

- The secondary data on the stated objective and initiatives were collected from the following sources, which was collated and analyzed for the
- assessment.
  Existing project-related documents such as location-wise data-sheet, awareness messaging board-sites,
- duration of bill-boards etc.
  Other relevant publications and documents available

Pre-Study Interaction

- Virtual interactions with the key stake-holders - project management team at the central level, the team leaders from field offices and on-ground service providers
- Understanding the modus operandi (i) implementation process, approach plan, and execution and (ii) target audience

Primary Data Collection

- Primary data collection across 13 sample sites
- Sampling plan to cover different types of cities and elements
- Field team trained to evaluate the Daily Effective Circulation (DEC)

Daily Effective Circulation - Calculation Methodology

- Traffic Volume Count (TVC) was carried out manually by trained enumerators using hand tally method
- To estimate the volume of traffic (vehicles and pedestrians) passing along through the sites for a definite time interval
- Traffic Volume Count estimated for an interval of 5 mins during 4 different time slots in a day (morning, afternoon, evening, night) for 3 days of the week (start of the week, mid week, weekend)
- Considering the Traffic in both directions for the TVC
- If the signage is placed at a junction, all the streets converging to the junction need to be accounted for TVC
- Geo-tagged videos captured for each field location with time and date stamps

[2]*Note: Impact mapping in this project is limited to the objectives and nature of the project relating to public awareness. This assessment solely captures impact through daily effective circulation*

Assumptions, Scope and Limitations

- The impact assessment is limited to the (opportunity to contact) based on the Daily Effective Circulation through each site and doesn't bring into consideration the visual adjustment based on the characteristics of each of the elements installed.
- The study assumes that the pattern of traffic remains constant across same tier of the cities and that the elements are installed at locations with similar visibility and footfall.
- The TVC for a given city type is defined as a constant factor, not influenced by the incremental traffic flow due to addition of new vehicles in the market over the period of activity or any seasonal corrections w.r.t. socio-demographic characteristics.
- While the study captures TVC including the flow in both the directions of the road, identifying the unique commuters is beyond the scope of this study.
- The passenger occupancy ratio for all vehicles is considered to be constant across all types of cities (national average)
- Opportunity to contact assumes no competition of other installations along with the same site.
- The Daily Effective Circulation, as estimated from primary data, is adjusted for COVID-19 traffic recovery to calculate the exact flow of traffic during FY2019-20 (Pre-COVID time).
- The Daily Effective Circulation, as estimated from the primary data, is normalised using the secondary references for same city/ location.
- The study assumes that the activation period for all the sites is constant i.e. 1st April, 2019 to 31st March, 2020.

Key Insights

Relevance

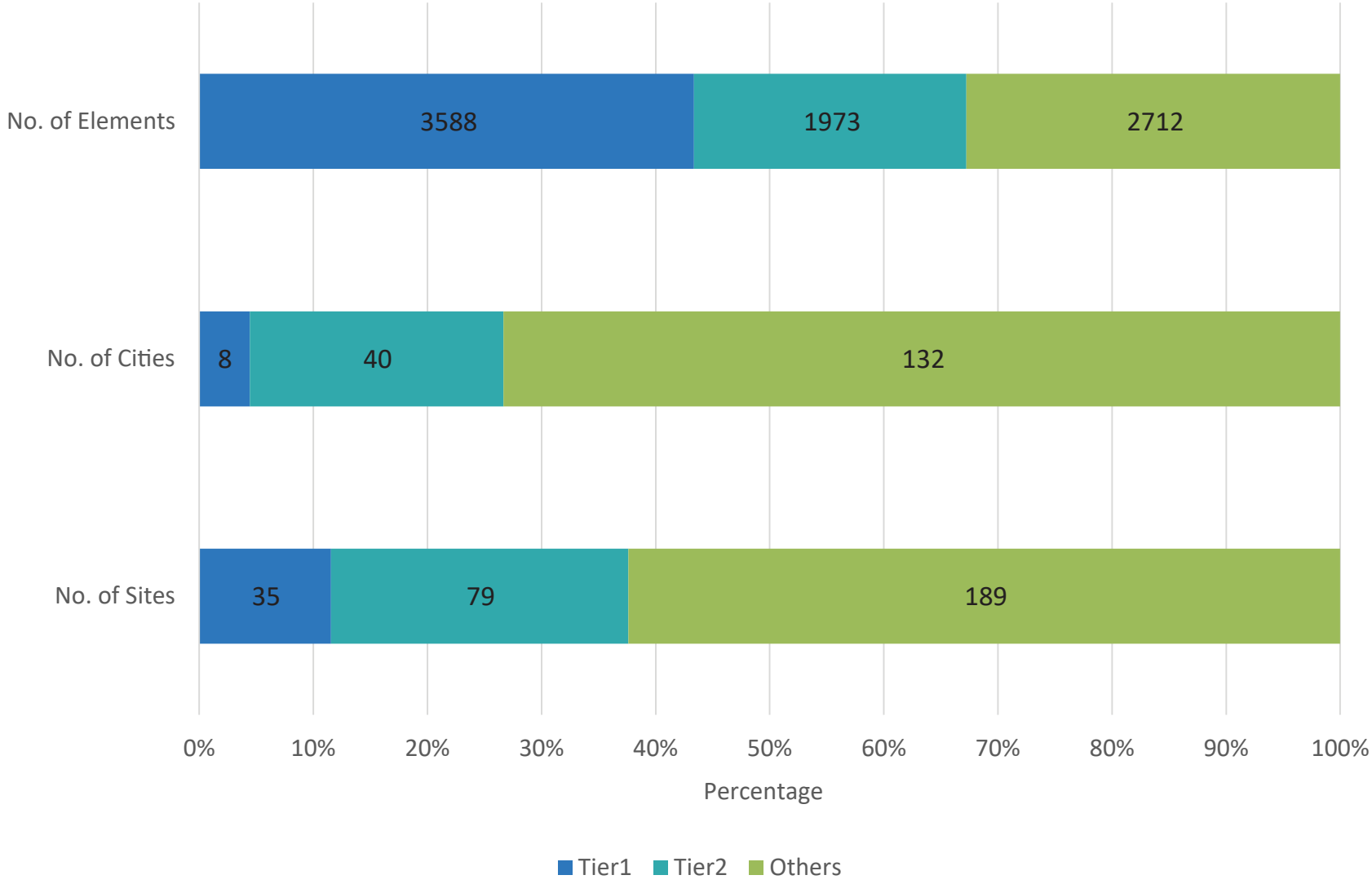
Theme	Messages	Problems	Intended Outcomes	SDGs
Education and Women Empowerment	Educate Girl. Empower Nation. Save girls. Save tomorrow.	• 57% girl children drop-out during high school[3] • Skewed sex ratio and high female infanticide + foeticide[4]	Improved gender equality and its corresponding impact on education, health and economic growth	
Environment and Sanitation	Do Drastic. Don't Use Plastic! Don't let plastic choke <Vashi>! Let's make <BKC> greener. Plant a tree now! With every tree, you get oxygen free! Conserve water. Conserve life. You don't litter in foreign countries, why litter in own <Vashi>? Garbage belongs to dustbins and not streets of Mumbai Swachh Bharat, Swachh Bandra!	• Increasing plastic waste consumption and improper disposal & waste management[5] • Lack of behavioural awareness about waste disposal at public spaces causing health issues[6] • 0.2 million die every year due to inadequate access to safe water and 600 million are in high to extreme water stress[7]	Environmental sustainability through sustainable consumption and conservation, healthier communities through cleaner and safer neighbourhoods, and equitable access to resources to all	

[3] *Children in India, 2018. MoSPI, Govt. of India: http://www.indiaenvironmentportal.org.in/files/file/Children_in_India_2018_A_Statistical_Appraisal1.pdf*
[4] *Female Infanticide Worldwide, 2016. UN HRC: http://www.indiaenvironmentportal.org.in/files/file/Femalefoeticideworldwide.pdf*
[5] *Managing Plastic in India, 2016. CSE: https://www.cseindia.org/content/downloadreports/10352*
[6] *Challenges and Opportunities Associated with Waste Management in India, 2017. The Royal Society Publishing, UK: https://royalsocietypublishing.org/doi/pdf/10.1098/rsos.160764*
[7] *India Water Factsheet, 2019. Water Aid India: https://www.wateraidindia.in/sites/g/files/jkxoof336/files/india-water-fact-sheet-2019.pdf*

Theme	Messages	Problems	Intended Outcomes	SDGs
Digital Inclusion	You are in a free Wi-Fi Zone – Digital India, Digital <BKC>!	• Digital divide leading to hindrance in access to critical public services and facilities	• Access to online courses • Improved digital payments for nano-entrepreneurs at public places • Seamless travel experience for urban commuters and encouraging public transport usage	
Traffic and Road Safety	Alert today – Alive tomorrow Hug your kids at home, but use safety belt for them in the car Leave sooner, drive slower, live longer Slow down! Your family is waiting for you Better late than never! Mountains are pleasure if you drive at leisure Speed thrills, but kills! Fast drive could be the last drive Helmet saves life! Engine ON. Mobile OFF. Seat Belt = Safety Belt	• 1,54,732 fatalities due to road accidents in 2019 • Road Accidents (67,228 cases) accounted for 97.3% of total traffic accidents in 53 mega cities during 2019, highest incidents across major cities of Delhi, Chennai, Bangalore	• Reduced incidents of accidents due to over speeding, use of safety gear and reduced distractions during driving	

[8] *Accidental Deaths and Suicides in India, 2019. NCRB, Govt. of India: https://ncrb.gov.in/sites/default/files/Chapter-1A-Traffic-Accidents_2019.pdf*

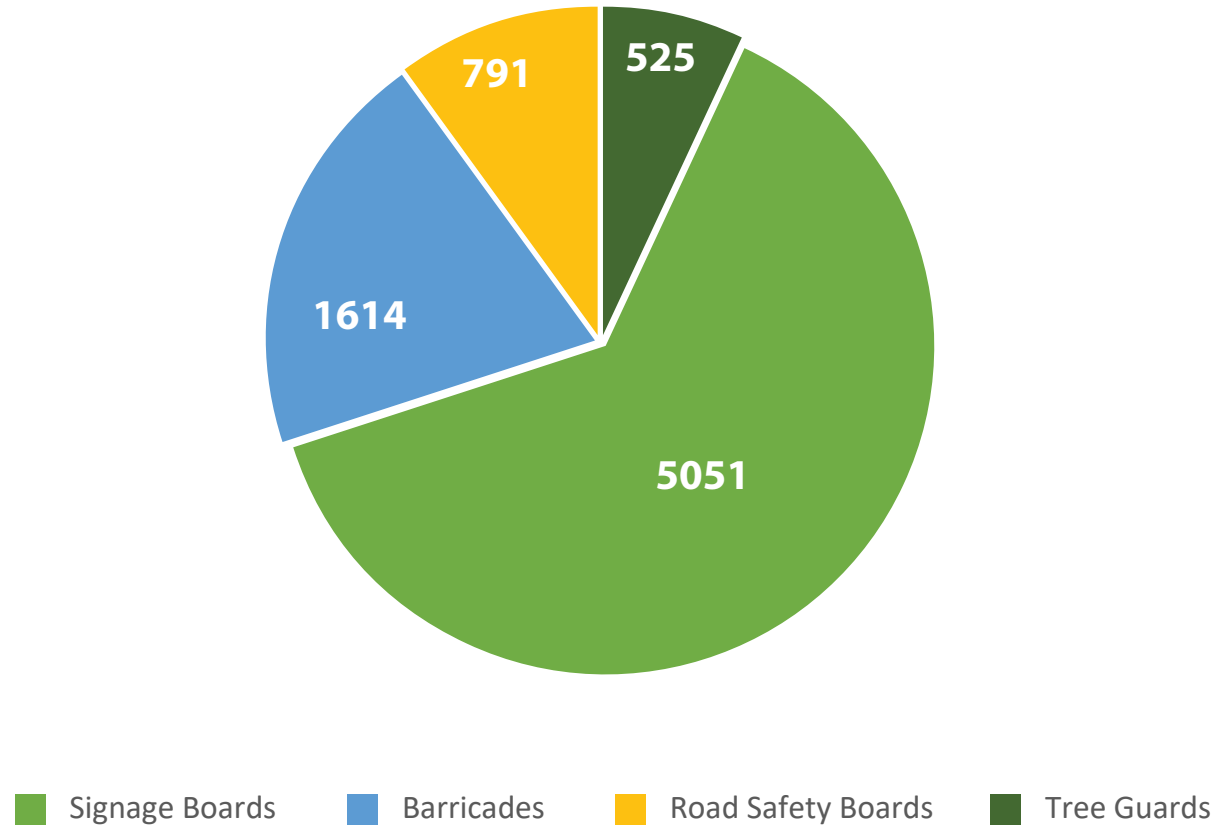
Scale of Project



The project covers overall 180 cities and 23 different states[9]

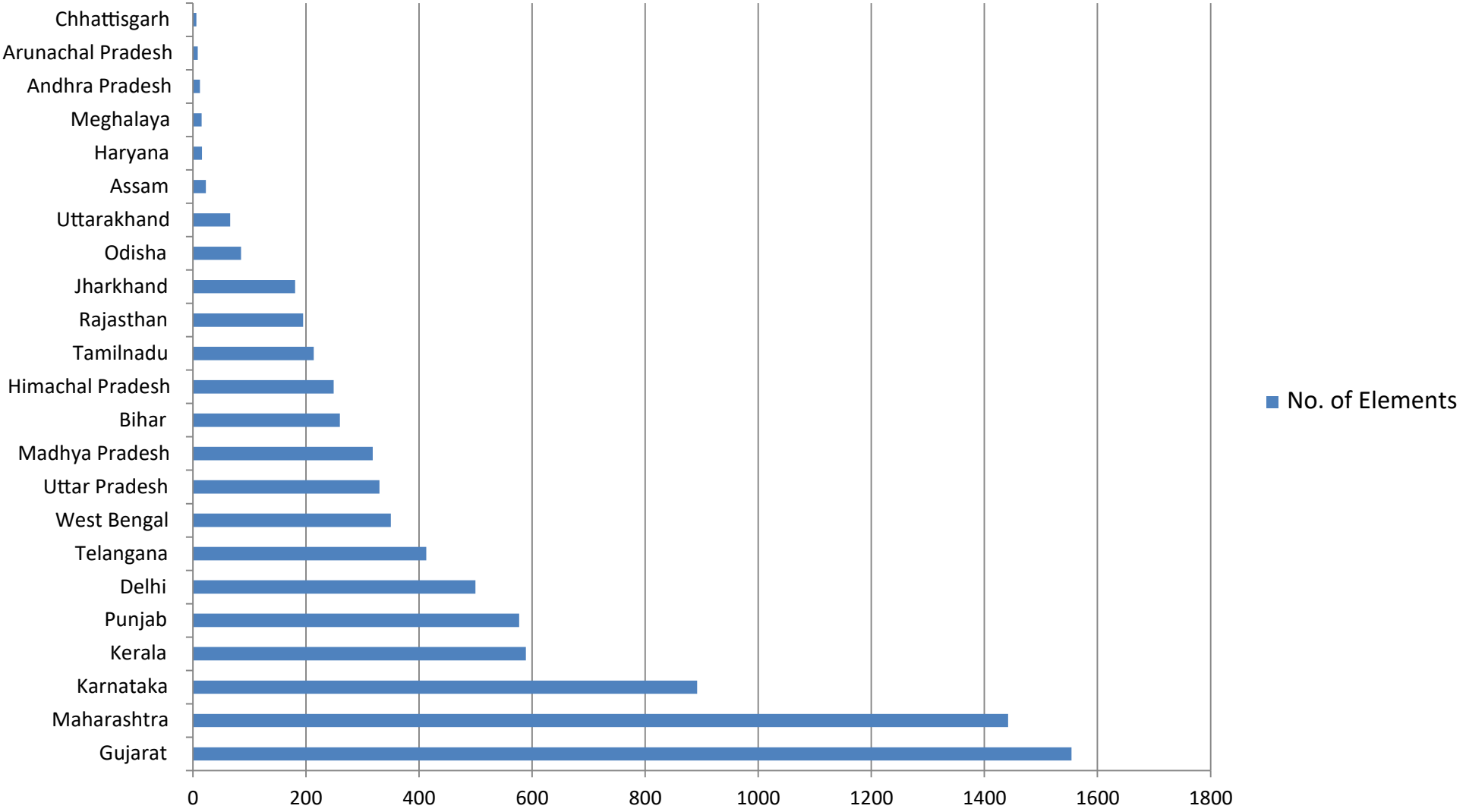
[9]*No. of sites are the locations of intervention in a given city. No. of elements refers to the number of boards installed at a given site.*

Types of Elements & Distribution



Signage boards have been installed across most of the sites. The project has also supported installation of barricades, tree guards and road safety boards across a few sites.

State-wise No. of Elements



Overall, 8200+ elements have been installed through this projects across 23 different states.

Impact with Respect to the Project Objective

01

The project reaches out to over **5.5 Cr.** commuters everyday.[10]

02

Considering a conservative scenario, the project has **653 Cr. visibility impressions** of the messages across India throughout the year establishing visual engagement and creating a nudge for the awareness with the community.[11]

03

Taking a hybrid model (beautification along with social awareness communication) has not only increased the connection with the community, but has also encouraged them to take responsibility.

04

The project is able to reach a broader range of audience from different socio-economic backgrounds.

05

The project covers multiple themes and addresses **14 different Sustainable Development Goals (SDGs).**

06

The project creates awareness campaigns across all types of communities with varying urbanisation and development indices (tier1, tier2 and tier3).

07

The project has an even geographic spread and has touched more than **23 states** across India.

08

Project has brought out an interesting model of context-driven behavioural change across the country through partnerships and is in alignment with the localisation of the messages to develop more 'relativeness' and 'ownership' amongst residents.

[10] *Refer to Annexure – Estimating the Daily Impact Window for Project*

[11] *Refer to Annexure - Calculating Absolute Visibility Impressions*

Experience Sharing on Delivery: Working with the Local Authorities to bring about Social Change

"What sets this project one step ahead of other CSR projects being executed with corporates is the regular monitoring and maintenance provided by ICICI Bank team. The flyover under pockets are generally neglected and become a breeding ground for encroachment as well as garbage dumping. This project strikes the right chord to solve the issue, cleanliness and beautification has remained a major challenge for this issue while also creating a positive impact amongst the community through social awareness towards environmental sustainability, cleanliness and traffic safety. The results are beyond our expectations."

Mr. Sharad Ughade, Assistant Commissioner (Worli - G South Ward, MCGM)

"The project supported Miyawaki Forest building and environmental sustainability in an urban setting through tree plantation drives. The beautification project has reduced incidents of vandalism and garbage dumping in the vicinity and is highly appreciated by the community."

Mr. Bagul, Head Garden and Maintenance (Chembur – M East Ward MCGM)

"The H-West ward office has been constantly involved with the community to spread awareness about cleanliness in public spaces and it is a tough space to bring about a behavioural change. This project, its execution and maintenance undertaken by ICICI team has demonstrated the positive impact and power of cleaner and safer public spaces. The Bandra station yard used to be filled with garbage and storage boxes. Post the intervention, this issue has disappeared completely!"

Mr. Walunj, Head Garden and Maintenance (Bandra – H West Ward, MCGM)

"We liked the idea of this project at the very first time it was discussed and welcomed it! Given that MMRDA's work ties closely with environmental impact, this has been a great opportunity for us to create environmental awareness amongst the communities."

Mr. Shinde, Head Garden and Maintenance (MMRDA – BKC)

Experience Sharing on Delivery: Working with the Local Authorities to bring about Social Change

"We are completely satisfied with the quality, timelines and maintenance. The project work is absolutely appreciated from my end and on behalf of South Delhi Municipal Corporation."

Gyanesh Bharti, South Delhi Municipal Corporation, Delhi

"I wish to thank ICICI Bank for helping us set up the largest Charkha made from single-use plastic waste in our endeavour to find alternatives for plastic from entering the ecosystem."

Smt. Ritu Maheshwari, CEO, NOIDA Authority.

Recommendations

The implementation of the ‘Social Awareness’ project has been well-aligned with the objective set-out for the project. Many of the project sites are still active and social awareness messaging are still getting the commuters’ attention and nudging them for social behaviour change. Here are a few of the recommendations, based on our experience and interactions with key stakeholders, to improvise and enhance the implementation of such project in future:

- Incorporating sensors for display of real-time data such as current temperature, noise levels or air quality can help accelerate the process of change through more awareness. This would also mean that the information would change dynamically, making it unique, in effect capturing the eyeballs on a regular basis.
- The installations can be tied up with existing SBCC activities by the authorities to help propagate the information to broader audience and also create multiple ways of reminding the target audience about the change.
- Inclusion of graphical stories/ caricature based installations to improve visibility and also create more interest amongst the community about the social issues being addressed.
- The messaging should be more context-specific with innovative tag-lines and facts than general advisory to drive larger action-oriented engagement with the viewers and intensify nudge for behavioural change.

Annexure

Approved Templates

7A

7B

8A

8B

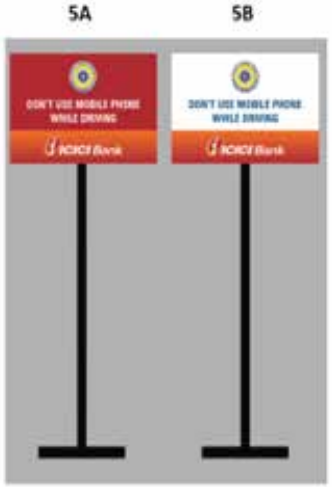
6A

6B

9A 9B 9C

9D 9E 9F

5A 5B



4A 4B

1A 1B

2A 2B

3A 3B

Calculating Absolute Visibility Impressions

Absolute Outreach and Visibility Impressions = DEC x percentage of commuters going through the sites daily x effective activation period of the sites = 653 Cr. Visibility Impressions of all the sites in the specified duration

Where in:

- DEC = 5.5. Cr.
- Percentage of beneficiaries commuting daily = 65% (excluding those who don't travel to work or travel less than 1km with low probability of visiting the sites)[12]
- Effective activation period for site (accounting for installation and other disruptions in a conservative scenario) = 50% annually

Estimating the Daily Impact Window for Project

Type of City	No. of Cities	TVC Secondary	TVC Primary	TVC Avg	DEC (No. of Commuters)	No. of Sites	Daily Impact Window for Program (No. of Commuters)
Tier1	8	75081	82113	78597	321772	35	11262016
Tier2	40	45000	70658	57829	276856	79	21871651
Tier3	132	24000	NA	24000	114900	189	21716100

[12]*Tiwari, G. and Nishant (2018) Travel to Work in India: Current Patterns and Future Concerns. TRIPP-PR-18-01. Transport Research & Injury Prevention Programme, Indian Institute of Technology Delhi, New Delhi. http://tripp.iitd.ac.in/assets/publication/WorkTravelReport.pdf*

Calculating the Daily Effective Circulation for Sites in Tier1 Cities[13]

Approach	Commute Categories	Composition of DEC	TVC/ Day	VOC	Daily Effective Circulation (No. of Commuters)
Mixed Method (Primary + Secondary)	2 Wheelers	32	24924	1.5	37386
	3 Wheeler Passenger Auto	12	9058	1.75	15852
	4 Wheelers	52	41194	2.5	102984
	Buses	3	2627	50	131348
	Heavy Vehicles	1	794	1.5	1191
Primary	Pedestrians	42	33011	1	33011
Tier 1 DEC/Site					**321772**

Calculating the Daily Effective Circulation for Sites in Tier2 Cities[14]

Approach	Commute Categories	Composition of DEC	TVC/ Day	VOC	Daily Effective Circulation (No. of Commuters)
Mixed Method (Primary + Secondary)	2 Wheelers	25	14457	1.5	21686
	3 Wheeler Passenger Auto	5	2891	1.75	5060
	4 Wheelers	60	34697	2.5	86744
	Buses	5	2891	50	144573
	Heavy Vehicles	5	2891	1.5	4337
Primary	Pedestrians	25	14457	1	14457
Tier 2 DEC/Site					**276856**

[13]*MMRDA Report, 2016: https://mmrda.maharashtra.gov.in/documents/10180/18629209/Sewri-Worlo%2BConnector%2BDPR.pdf.pdf/6de4acca-9887-4947-a532-acb444bda042?version=1.0*

[14]*Functional Plan for NCR 2032, NCRPB: http://ncrpb.nic.in/pdf_files/Chapter%203_FNPLTr_Tr.%20Ch.pdf*

Traffic Assessment for Gautam Buddhnagar, Noida: http://environmentclearance.nic.in/writereaddata/Form-2FB/Infra/161120199D5HU7FYTRAFFICASSESSMENT.pdf

Calculating the Daily Effective Circulation for Sites in Other Cities[15]

Approach	Commute Categories	Composition of DEC	TVC/ Day	VOC	Daily Effective Circulation (No. of Commuters)
Secondary	2 Wheelers	25	6000	1.5	9000
	3 Wheeler Passenger Auto	5	1200	1.75	2100
	4 Wheelers	60	14400	2.5	36000
	Buses	5	1200	50	60000
	Heavy Vehicles	5	1200	1.5	1800
Primary	Pedestrians	25	6000	1	6000
Other City DEC/Site					**114900**

Vehicle Occupancy Coefficient[16]

Vehicle	Occupancy Factor
2 Wheelers	1.5
3 Wheeler Passenger Auto	1.75
4 Wheelers	2.5
Buses	50
Heavy Vehicles	1.5

COVID-19 Adjusted Traffic Impressions[17]

Type of City	Recovery Status
Tier 1	57% (Mumbai)
Tier 2	70% (NCR, Jaipur, Bhopal)
Others	85%

[15] *Traffic Assessment for Sikar: http://www.itnlindia.com/Final%20Traffic%20Assessment%20Report.pdf*

[16] *Dynamics of Urban Mobility: A Comparative analysis of megacities of India. IGIDR, 2010: www.igidr.ac.in/pdf/publication/WP-2010-023.pdf*

[17] *Madison OOH extends its OTS Measurement Updates for COVID-19 Unlock times. Business Insider, July, 2020.*
https://www.businessinsider.in/advertising/media/news/madison-ooh-extends-its-ots-measurement-updates-for-covid19-unlock-times/articleshow/76942168.cms

Sampling Plan

Region	Location/ Area
Maharashtra	Free way Tunnel Top at Chembur
Maharashtra	BKC Tree base beautification (Around ICICI Tower, Main Road BKC)
Maharashtra	Love Grove Beautification with lighting at Worli
Maharashtra	Bandra Linking Road
Maharashtra	Bandra East station to Lucky junction road divider
Maharashtra	Nariman Point (Vidhan Bhavan)
Maharashtra	Mint Road (Fort)
Madhya Pradesh	Local branding in Bhopal
NCR	Yamuna Express
NCR	Noida Charkha Signage
NCR	Vikar Nagar greater Noida - Chief Development Officer - Gautam Budha Nagar
Rajasthan	SMS Hospital
Ahmedabad	EDII (Cancelled as the site is not operational)

A few of the Sites Photos

Local branding in Bhopal

Worli Bridge – Love Groove

ICICI Bank Tower, BKC, Mumbai

Local branding in Bhopal

Bandra East Station, Mumbai

Linking Road, Bandra, Mumbai

Charkha, Noida, Delhi-NCR

Chembur Tunnel Top

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