



Emotional Damages of the Victims' Loved Ones: A Socio-Economic Analysis of Road Traffic Trauma in India

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Abstract

India presents a disturbing paradox in global transport safety: despite possessing only about 1% of the world's registered motor vehicles, it accounts for nearly 11% of global road traffic fatalities. With approximately 1,77,177 deaths reported in 2024, the crisis has reached alarming proportions, translating to nearly one death every four minutes. However, the burden of road traffic accidents (RTAs) extends far beyond mortality statistics and injury counts.

This paper moves beyond macro-level epidemiological data to investigate the profound socioeconomic and psychological consequences experienced by victims and their families. It focuses particularly on the "income shock" caused by the sudden loss of earning members, escalating medical expenditures, prolonged rehabilitation costs, and reduced employability after injury. Simultaneously, it highlights the enduring "emotional void" created by fatal and disabling crashes, characterised by grief, caregiver strain,

disrupted family dynamics, and long-term psychological distress.

Through a review of ten detailed case studies, this study documents the deeply regressive nature of road traffic accidents, demonstrating how they disproportionately affect low-income and vulnerable households. The findings reveal that RTAs frequently derail the economic stability of families, push survivors into chronic debt cycles, and impose lifelong caregiving responsibilities. Beyond financial hardship, the study identifies significant long-term psychiatric outcomes, including depression, anxiety disorders, post-traumatic stress disorder (PTSD), and persistent emotional trauma among survivors and caregivers. By situating road accidents within a broader framework of social inequality and public health, this paper argues that RTAs must be recognized not only as transport failures but also as catalysts of poverty, disability, and intergenerational social vulnerability.

Keywords: road traffic accident, disability, PTSD, socioeconomic impact, caregiver burden, India.



Introduction: **The Pandemic on Wheels**

The global road safety crisis constitutes a major public health emergency, with one person losing their life in a road crash approximately every 24 seconds worldwide. In India, however, the situation is particularly severe, positioning the country among the highest contributors to global road traffic fatalities. Official statistics released by the National Crime Records Bureau (NCRB) and the Ministry of Road Transport and Highways (MoRTH) indicate a troubling and sustained increase in deaths, rising from 1,72,890 fatalities in 2023 to nearly 1,77,177 in 2024. These figures reflect not merely a transportation challenge but a deepening social, economic, and health crisis affecting millions of households across the nation.

Road traffic crashes are far from random or evenly distributed events; instead, they are strongly shaped by structural inequalities such as socioeconomic status, geographical disparities, occupational exposure, and gendered vulnerabilities. The burden falls disproportionately on marginalized populations who often rely on unsafe transport systems and lack access to timely trauma care, insurance coverage, or financial safety nets. Rural areas, low-income urban settlements, and regions with inadequate road infrastructure frequently report heightened vulnerability to severe accidents and delayed emergency response.

Particularly affected are Vulnerable Road Users (VRUs)—including pedestrians, cyclists, and two-wheeler riders—who together account for more than half of all road fatalities in India. Their increased exposure, limited physical protection, and dependence on shared or informal transport systems significantly heighten their risk of fatal injury and long-term disability. Beyond the immediate victims, every road traffic accident creates a ripple effect that deeply impacts families and communities. For surviving relatives, the aftermath often involves a “double burden” of

intensive physical caregiving and sustained emotional labor, frequently accompanied by sudden income loss, rising medical expenses, legal costs, and profound psychological distress.

In many cases, families are pushed toward financial instability or long-term indebtedness while simultaneously coping with grief, trauma, and caregiving responsibilities. Survivors and caregivers commonly experience anxiety, depression, post-traumatic stress disorder (PTSD), social isolation, and deteriorating quality of life. Thus, road traffic accidents in India must be understood not only as incidents of mobility failure but also as drivers of poverty, inequality, disability, and enduring social suffering.

Research Methodology

This analysis draws upon a landmark survey-based study commissioned by the World Bank and implemented by the SaveLIFE Foundation, aimed at examining the socioeconomic and psychological consequences of road traffic accidents in India. The study adopts a mixed-methods approach to generate both statistical evidence and detailed insights into the lived experiences of affected households.

Sample Design: The research employed a comparative sampling framework consisting of two distinct population groups. The first comprised **Low-Income Households (LIH)**, representing the bottom 40% of the population, who often face greater vulnerability due to limited access to healthcare, insurance, and financial reserves. The second consisted of **High-Income Households (HIH)**, drawn from the top 10% of the population, serving as a control sample to assess how socioeconomic status shapes accident outcomes, recovery patterns, and long-term resilience. This design enabled the study to identify inequalities in economic burden, access to care, and psychosocial coping mechanisms across income categories.



Coverage: Primary data collection was conducted across four Indian states—**Uttar Pradesh, Bihar, Tamil Nadu, and Maharashtra**—selected to reflect a diverse cross-section of the country's demographic, geographic, and economic realities. These states represent varying levels of urbanization, healthcare accessibility, road infrastructure, and economic development, thereby allowing the study to capture regional differences in accident exposure, emergency response systems, and post-crash support structures. The multi-state coverage strengthens the representativeness and contextual relevance of the findings.

Research Instruments: The study combined both **quantitative and qualitative methodologies** to ensure a comprehensive understanding of the issue. Quantitative evidence was gathered through structured surveys involving **2,499 respondents**, enabling systematic measurement of variables such as income loss, healthcare expenditure, caregiving responsibilities, disability outcomes, and emotional distress. To complement the statistical findings, the study incorporated qualitative techniques including **Focus Group Discussions (FGDs)** and **In-Depth Interviews (IDIs)**. These methods were used to document personal narratives, coping strategies, family disruptions, emotional trauma, and the long-term social consequences of road traffic accidents. The integration of quantitative and qualitative data allowed the research to move beyond numerical trends and capture the human realities underlying road crash impacts.

Chronicles of Trauma: Ten Victim Case Studies

To understand the human dimension of the statistics, the following ten cases illustrate the intersection of physical trauma, financial ruin, and mental health struggles.

Case 1: Sany Sadashiv (Pune, Maharashtra)

Sany Sadashiv, a 35-year-old waste-picker from Pune, Maharashtra, was the primary income earner for his household, which consisted of his mother, wife, and two sons. His livelihood supported the daily survival and basic needs of the entire family. In 2025, his life changed drastically when he was involved in a road traffic accident in which a dumper truck ran over and crushed his ankle.

The consequences of the crash extended beyond the physical injury itself. Immediately following the accident, the family encountered barriers to medical care when a private hospital reportedly refused admission because they were unable to afford treatment costs. This delay and difficulty in accessing healthcare highlight the financial vulnerability often faced by low-income accident victims and their families.

Eventually, Sany underwent surgery at a public hospital several months later. However, despite receiving medical intervention, his recovery remained incomplete. Months after the procedure, he continued to struggle with mobility and was unable to walk, leaving him incapable of returning to work. The injury therefore resulted not only in physical disability but also in the sudden loss of the family's primary source of income.

The economic burden of the accident shifted onto Sany's 55-year-old mother, Shoba, who was compelled to re-enter the workforce and assume the role of the sole breadwinner for the household. Her return to work underscores the intergenerational impact of road traffic injuries, where older family members are forced to shoulder unexpected financial responsibilities in response to the disability of younger earning members. The case illustrates how a single accident can trigger a chain of medical, economic, and social hardships for already vulnerable families.



Case 2: Mitali (Gurugram, Haryana)

Mitali, a corporate professional in her 30s based in Gurugram, Haryana, became the victim of a serious road traffic accident when she was struck by a driver traveling on the wrong side of the road. Following the collision, the driver fled the scene, leaving her to face the immediate and long-term consequences of the crash. Despite taking a critical safety precaution by wearing a helmet, she sustained severe injuries, particularly extensive damage to her leg.

The physical impact of the accident was substantial, requiring multiple medical procedures and surgeries. The cumulative cost of treatment reached approximately ₹10–12 lakh, creating an enormous financial burden. The case highlights how even individuals with professional careers and greater economic resources can experience profound instability following a serious road accident.

The economic consequences extended well beyond medical expenses. Mitali reportedly received no insurance reimbursement for her treatment costs, leaving her to absorb the financial losses without institutional support. In addition to the direct healthcare expenditure, the accident disrupted her professional life. She was compelled to take an unpaid sabbatical from work during her recovery period, resulting in a significant interruption of her income and career continuity.

Over time, the combined pressures of medical recovery, financial strain, and employment disruption led her to eventually resign from her job. Thus, the accident not only affected her physical health but also altered her economic security and professional trajectory. Adding to these challenges, her legal case remains

unresolved even years after the incident, underscoring the prolonged uncertainty and delayed justice that many accident survivors continue to face. The case illustrates how road traffic accidents can generate enduring medical, financial, occupational, and legal consequences, extending far beyond the moment of the crash itself.

Case 3: Raghuvveer Thakur (Nashik Highway, Maharashtra)

Raghuvveer Thakur was 27 years old when he lost his life in a road traffic accident on the Nashik Highway in Maharashtra. He died after a speeding car rear-ended his motorcycle, abruptly ending his life at a young age. His death had immediate and severe consequences for his family, who were suddenly pushed into economic distress. The emotional trauma of losing a young family member was compounded by the loss of financial security, creating a situation of acute vulnerability and uncertainty for those left behind.

The aftermath of the accident was marked not only by grief but also by prolonged financial hardship and institutional delay. The family reportedly waited for more than five years to receive compensation, leaving them without timely support during a period of intense emotional and economic strain. During this prolonged interval, they struggled to meet the expenses arising from the accident, including hospital and funeral costs. These expenditures imposed an additional burden on a family already coping with the shock of bereavement.

In the absence of prompt financial assistance or compensation, the family turned to informal moneylenders to secure the funds necessary to manage these immediate costs. Reliance on informal borrowing exposed them to a debt cycle that became increasingly difficult to escape. What began as an urgent response to crisis gradually evolved into a longer-term financial burden, illustrating how road traffic fatalities can

destabilize household economies for years after the actual event.

The case highlights the interconnected relationship between fatal road crashes, delayed compensation mechanisms, and household indebtedness. It demonstrates how the consequences of a single accident extend far beyond the loss of life itself, producing enduring economic insecurity, financial dependency, and prolonged suffering for surviving family members. Raghuvver Thakur's case reflects the broader reality faced by many families who must navigate grief and financial collapse simultaneously in the aftermath of road traffic fatalities.



Case 4: Shivam's Brother (Uttar Pradesh)

Shivam was only 12 years old when his teenage brother was killed in 2016 while riding a bicycle in Uttar Pradesh. The tragedy unfolded under deeply distressing circumstances. Following the accident, his brother reportedly remained on the road for nearly 30 minutes before receiving assistance, while police waited for their mother to arrive. The delay in help added another painful dimension to an already devastating event, leaving the family to confront not only the suddenness of the loss but also the circumstances surrounding it.

For Shivam, the impact of the incident extended far beyond the immediate moment of bereavement. The death of his brother created a lasting emotional wound that continued to shape his everyday life. He describes the aftermath as a permanent condition of "sadness and emptiness," reflecting the enduring psychological burden carried by surviving family members after a fatal road traffic accident. Rather than diminishing over

time, the emotional consequences remained present in his memories, thoughts, and daily experiences.

Shivam also recalls experiencing recurring flashes of the day of the accident, suggesting the persistence of traumatic recollections associated with the event. These intrusive memories did not remain confined to emotional suffering alone; they also interfered with his education and ability to concentrate on his studies. The accident therefore affected not only his family structure but also his personal development and educational trajectory during a critical stage of childhood.

This case highlights the often-overlooked psychological consequences of road traffic fatalities on surviving children and siblings. While public discussions of accidents frequently focus on mortality statistics, compensation, or physical injury, Shivam's experience illustrates the long-term emotional and developmental impact of traumatic loss. His account demonstrates how the effects of a fatal crash can continue to influence mental well-being, learning, and everyday functioning years after the original incident.

Case 5: Dr. Yaseen Khan (Delhi)

Dr. Yaseen Khan, a 30-year-old senior resident doctor, lost his life in a road traffic accident involving a speeding bus in Delhi. At the time of his death, he was the sole earning member of his household, supporting his wife, Bano, and their three sons. The family's circumstances were made even more fragile by the fact that Bano was pregnant with their fourth child when the accident occurred. His sudden death therefore represented not only the loss of a young professional but also the abrupt removal of the family's primary source of financial and emotional support.

The consequences of the accident extended deeply into the family's everyday life. As the sole breadwinner, Dr. Khan's absence created immediate uncertainty regarding the future security and stability of the household. The burden

of navigating life after the loss fell heavily upon Bano, who was confronted with grief, motherhood, and the responsibility of raising children in the aftermath of an unexpected tragedy. The accident altered the course of family life at a moment when the household was preparing for the arrival of another child.

Although the family was eventually awarded compensation amounting to ₹2.52 crore, the case illustrates the limitations of monetary compensation in addressing the human consequences of fatal road crashes. Financial awards may provide economic support, but they cannot restore lost relationships, parental presence, or shared family experiences. The emotional void created by the absence of a father during his children's formative years remains irreparable.

His children continue to grow up without his guidance, care, and participation in their milestones and everyday lives. The compensation, while significant, cannot replace the emotional role he played within the family. This case highlights a central reality of road traffic fatalities: while economic losses may sometimes be quantified and compensated, the long-term emotional and familial consequences of losing a parent and spouse remain beyond financial valuation.

Case 6: Kaveri Nakhwa (Mumbai, Maharashtra)

Kaveri Nakhwa, a member of the Worli Koliwada community in Mumbai, Maharashtra, lost her life in a high-profile hit-and-run incident involving a politician's son. Her death drew public attention not only because of the fatal crash itself but also because of the social and legal concerns surrounding the case. For her family and community, the incident represented more than an isolated road accident; it became a painful example of the unequal experiences of justice that victims' families often perceive in such cases.

The impact of Kaveri's death extended beyond the immediate tragedy of losing a loved one. Her absence created a lasting emotional void for those who knew and depended on her. At the same time, the family was forced to confront the emotional and social burden that frequently accompanies high-profile road traffic cases, where public attention, legal proceedings, and questions of accountability become intertwined with personal grief.

Her case highlights the sense of systemic injustice commonly expressed by victims' families when they perceive a disconnect between their enduring suffering and the apparent continuation of normal life by the accused. The idea that the accused may eventually "resume normal life" while the family continues to live with permanent loss reflects a deep emotional and moral tension experienced by many survivors and bereaved relatives. For families affected by fatal road crashes, the consequences do not end with the accident or with media attention; the pain, grief, and disruption often persist indefinitely.

Kaveri Nakhwa's case therefore illustrates broader concerns regarding accountability, power, and justice within the context of road traffic fatalities. It underscores how the aftermath of a crash can involve not only bereavement but also feelings of exclusion, frustration, and unresolved injustice among victims' families. Her story reflects the long-term emotional burden carried by those who must continue living with irreversible loss while navigating systems they may perceive as unequal or unresponsive.



Case 7: Ahmed's Brother and Sister-in-law (Bengaluru)

Ahmed's family experienced a series of tragedies linked to road traffic accidents, illustrating how the consequences of such incidents can unfold across multiple years and generations. In 2008, Ahmed lost his sister-in-law in a freight carrier accident. Her death marked the beginning of a prolonged period of grief and legal struggle for the family. In the aftermath of the accident, Ahmed's brother pursued legal action against the driver through the court system, seeking accountability and justice for his wife's death.

However, while the legal process was still ongoing, the family was struck by another devastating loss. In 2010, Ahmed's brother himself died in a separate road accident, exactly two days after the second death anniversary of his wife. The timing of the incident added another painful layer to an already traumatic family history, transforming a period of remembrance into another moment of bereavement. The family was thus forced to endure repeated loss within a short span of time, compounding their emotional and social hardship.

Following these successive tragedies, Ahmed became the sole guardian of his brother and sister-in-law's orphaned daughter. This responsibility placed him in a position where he had to balance caregiving duties with the ongoing legal and administrative challenges surrounding custody. Rather than finding closure after the deaths, he was drawn into what he describes as a "cruel" court process in order to secure guardianship of the child.

The case highlights how the effects of road traffic accidents can extend far beyond immediate injury or mortality. In Ahmed's situation, the consequences involved repeated bereavement, disrupted family structures, caregiving responsibility, and prolonged legal entanglement. The orphaned daughter's future became intertwined with institutional processes and family hardship, demonstrating how road traffic

fatalities can reshape lives long after the accidents themselves have occurred. Ahmed's experience reflects the cumulative and intergenerational burden that road crashes can impose on surviving family members, who must navigate grief, responsibility, and legal uncertainty simultaneously.



Case 8: Arundhati Tambwekar (Vellore)

Arundhati Tambwekar, a 24-year-old pathology student, lost her life after her scooter hit a pothole in Vellore. Her death underscores the devastating human consequences that can arise from unsafe road conditions and inadequate infrastructure. As a young student pursuing her education and future career, her sudden death represented not only the loss of an individual life but also the loss of aspirations, opportunities, and the future she was working toward.

For her parents, the accident resulted in profound and enduring grief. The death of a child carries a unique emotional burden, one that extends far beyond the immediate aftermath of loss. In Arundhati's case, her parents transformed their grief into purposeful action by establishing a foundation dedicated to training others in road safety. Their response reflects an attempt to channel personal tragedy into awareness, education, and prevention, ensuring that their daughter's death contributes to broader efforts toward safer roads.

At the same time, their actions reveal the long-term psychological impact of bereavement following a fatal road crash. The decision to engage in road safety advocacy does not diminish the pain

of loss but rather illustrates how families often continue to live with grief while seeking meaning or change in its aftermath. The case therefore highlights the persistent emotional burden carried by parents who lose a child to circumstances they associate with preventable failures.

The reference to “civic apathy” further situates the incident within a broader context of accountability and public responsibility. In this case, the fatal outcome is linked not merely to an isolated accident but to concerns regarding road maintenance and public infrastructure. Arundhati Tambwekar’s story demonstrates how the consequences of road traffic incidents can intersect with questions of governance, prevention, and systemic responsibility, while leaving families to bear the lasting psychological and emotional consequences of irreversible loss.



Case 9: Musthafa Odayappurath (Kerala/UAE)

Musthafa Odayappurath, an Indian expatriate cook working abroad, lost his life in a road traffic accident at a pedestrian crossing while carrying a wedding outfit intended for his daughter. The circumstances surrounding his death make the tragedy particularly poignant, as the accident occurred during a period that should have been associated with family celebration and anticipation. Instead, the event transformed a moment of joy into one of profound grief and irreversible loss.

As an expatriate worker, Musthafa’s role extended beyond emotional presence within the family; he also represented an important source of financial support across national borders. His sudden death therefore had consequences that were both emotional and economic. The loss did not affect

only an individual worker abroad but deeply impacted a family dependent on his income, care, and continued support.

The accident shattered his daughter’s wedding joy, replacing what should have been a milestone occasion with mourning and uncertainty. At the same time, the family experienced severe financial hardship in the aftermath of his death. The loss of an earning member working overseas exposed the family to acute economic vulnerability, demonstrating how migrant households can face devastating instability when a primary provider is lost unexpectedly.

This case highlights the transnational dimensions of road traffic fatalities, showing how their consequences can extend across countries and family networks connected through migration. Beyond the immediate tragedy of death, Musthafa Odayappurath’s story illustrates the intertwined emotional and financial burden carried by families who depend on overseas employment. His death left a family not only grieving across borders but also confronting the realities of economic collapse and disrupted family aspirations in the aftermath of a preventable road tragedy.



Case 10: Tomy Joseph (Kochi, Kerala)

Tomy Joseph, a 53-year-old daily wage worker from Kochi, Kerala, lost his life when the transport bus in which he was traveling crashed into a tree. His death illustrates the severe consequences of road traffic accidents for workers whose livelihoods depend on regular daily earnings and continuous employment. As a daily wage laborer, his economic contribution was closely tied to the

day-to-day functioning and financial stability of his household.

As the primary breadwinner, Tomy's sudden death left his wife and relatives facing immediate emotional and financial distress. The loss extended beyond personal grief, creating an abrupt disruption in the family's economic security and future stability. Without the support of the household's main income earner, surviving family members were forced to confront uncertainty regarding their financial survival, daily expenses, and long-term well-being.

Following the accident, the family received an interim compensation amount of ₹1.2 lakh. However, this sum remained significantly below the actual human capital and economic contribution lost through his death. While compensation mechanisms may provide limited short-term relief, the amount did not adequately reflect the broader economic consequences associated with losing a primary provider whose labor sustained the household.

The case highlights the disproportionate vulnerability of families dependent on informal or wage-based employment, where the death of a single earning member can rapidly translate into economic instability. It also draws attention to the gap between formal compensation amounts and the lived reality of financial loss experienced by affected families. Tomy Joseph's story demonstrates how fatal road traffic accidents can generate enduring hardship that extends far beyond the immediate event, leaving surviving relatives to navigate grief, livelihood disruption, and financial insecurity simultaneously.



Impact Analysis: **The Triple Crisis**

1. Emotional and Mental Damage

Road traffic accidents produce consequences that extend far beyond physical injury and mortality, often resulting in severe and long-lasting psychological distress for victims and their families. The aftermath of a crash is frequently associated with significant post-traumatic psychiatric morbidity, affecting emotional well-being, daily functioning, family relationships, and quality of life.

- **Depression:** Approximately 48.5% of respondents from Low-Income Households (LIH) reported that family members experienced depression following a road crash, compared to 26.2% among High-Income Households (HIH). This difference highlights the unequal psychological burden associated with socioeconomic status. For poorer households, emotional suffering is often intensified by simultaneous struggles involving healthcare costs, income loss, caregiving responsibilities, and financial insecurity.

- **PTSD:** Evidence from a study conducted in West Bengal found post-traumatic stress disorder (PTSD) among 94% of victims three months after the accident. This finding points to the profound psychological impact of road crashes, where trauma continues long after physical injuries begin to heal. Symptoms associated with post-traumatic stress can significantly disrupt everyday functioning and emotional recovery.

- **Adolescent Trauma:** Children and adolescents are particularly vulnerable to the emotional aftermath of road traffic incidents. Many continue to experience recurring "flashes" or intrusive memories of the accident, which affect their concentration, emotional stability, and ability to engage with education. Such trauma often contributes to academic difficulties, reduced



classroom participation, and, in some cases, school dropout. The impact of road accidents on children therefore extends beyond grief, influencing developmental and educational outcomes.

2. Financial Catastrophe and the Debt Cycle

The economic shock produced by road traffic accidents is deeply regressive, disproportionately affecting households with fewer resources and weaker financial safety nets. Beyond the immediate medical emergency, crashes frequently trigger prolonged financial instability, forcing families to confront income loss, treatment expenses, and debt simultaneously.

- Income Decline:** More than 75% of poor households reported a decline in income following a road crash. The magnitude of this economic burden differs sharply across income groups. For low-income families, the financial loss is equivalent to approximately seven months of household income, whereas for wealthier households it amounts to less than one month. This disparity demonstrates how identical incidents can generate vastly different consequences depending on a household's economic capacity to absorb shocks.

- Debt:** Low-Income Households are three times more likely to borrow money from informal lenders, often at high interest rates, in order to manage treatment expenses, funeral costs, caregiving needs, or lost income. Dependence on informal borrowing can rapidly evolve into a persistent debt cycle, making recovery increasingly difficult. Rather than functioning as a temporary solution, high-interest loans may deepen household vulnerability and prolong financial distress long after the accident itself.

3. Gender Dynamics and Caregiver Burden

The burden of road traffic accidents is also shaped by gender, with women carrying a

disproportionate share of caregiving and household responsibilities in the aftermath of a crash. Their contributions often remain invisible despite being central to family recovery and survival.

- Caregiving:** In seven out of ten households, women serve as the primary caregivers following a road accident. This role involves managing physical care, emotional support, household duties, and the day-to-day needs of injured family members. Caregiving responsibilities can become especially demanding when recovery is prolonged or when the injured individual experiences disability.

- "Time Poverty":** Women frequently face what has been described as a "double burden" of labor. In addition to caregiving duties, many are compelled to take on extra, often low-paying, work to compensate for lost household income. Balancing income generation with caregiving and domestic responsibilities creates severe constraints on time, energy, and personal well-being. This condition of "time poverty" reflects the hidden gendered costs of road traffic accidents, where women absorb substantial emotional, economic, and caregiving pressures simultaneously.

City-Wise Comparative Data (2024)

Urban landscapes are high-risk zones, where **over-speeding accounts for 52.8% of deaths.**

Metropolitan City	Total Fatalities (2024)	Key Urban Dynam & Risk Factors
Delhi	2,181	Highest absolute fatalities; 949 hit-a-run deaths.
Jaipur	1,001	Deadliest city relative to size; rapid suburban expansion.

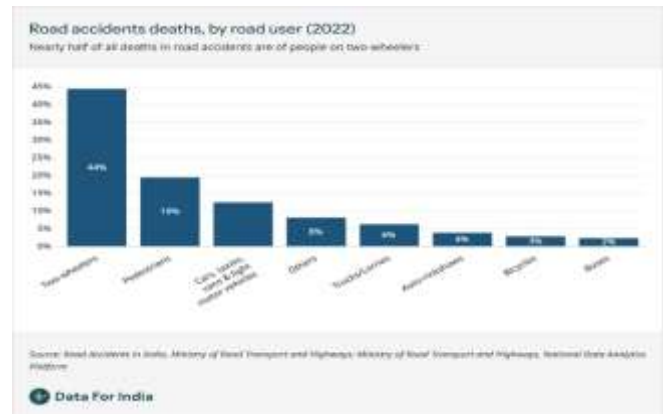
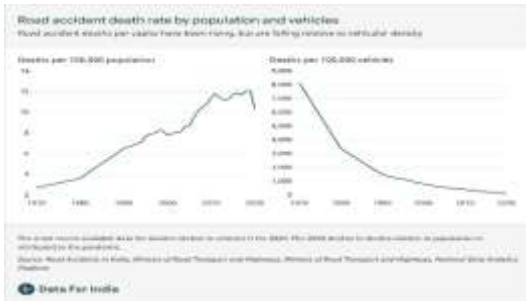
Bengaluru	894	High pedestrian deaths (246); 17% linked to potholes.
Ahmedabad	410	50% of fatalities pedestrians cyclists—highest share in India.
Hyderabad	301	28.6% rise accidents; peak during evening rush hours.
Mumbai	348	Lower pedestrian fatality share (11%) due to high public transit use.
Kolkata	92	Safest large metro though accidents jumped 10% from 2023.

ROAD ACCIDENT FATALITIES BY IMPACTING VEHICLE -

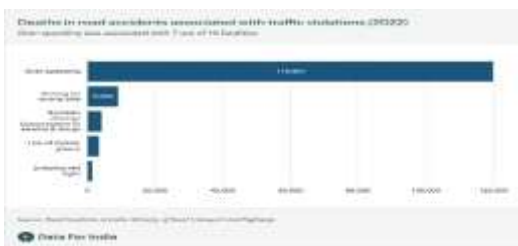


ROAD ACCIDENT DEATHS(2022) -

ROAD ACCIDENT DEATH RATE -



DEATHS IN ROAD ACCIDENT BECAUSE OF THE TRAFFIC VIOLATIONS(2022)



Visual Evidence of the Crisis





The Times of India, New Delhi, 24, June-2014

Delhi sees most road deaths in India

MUMBAI TOPS IN ACCIDENTS
ACCIDENTS
 Mumbai 25,000
 Chennai 9,000
 Delhi 7,000
 Bangalore 6,000
 Kolkata 6,000
 Hyderabad 4,000

ROAD DEATHS
 Delhi 1,800
 Chennai 1,500
 Bangalore 650
 Mumbai 500
 Patna 500
 Kolkata 500

New Delhi: About 40 thousands of citizens die on the capital's roads every year but the deaths do not shock anyone and governments over the years have done little to stop it. From 2008 to 2013, more than 12,000 people died in road accidents here. Last year alone, there were a total of 1,000 deaths.

An assessment of road accidents done by the Centre for Science and Environment (CSE) reveals that not only does Delhi have the most dangerous roads in the country but pedestrians and bikers are at the greatest risk on them. On average, five people die in road accidents every day and four of them are either pedestrians or two-wheeler riders.

The traffic police have identified 130 accident hot spots — places where three or more fatal accidents, or 10 accidents, have occurred in a year — and the CSE assessment shows that northwest and southwest Delhi have the most such spots. Taken design-wise, signal-free arterial roads are the most dangerous. Irregularly spaced roads that have no roundabouts and no roundabouts are the most dangerous. These features have, in fact, turned arterial roads in to death traps. Especially dangerous are spots where (buses begin, such as Dhauli Kuan, All India Institute of Medical Sciences, Saket, Vasant Vihar, Mayapuri, Kirti, ITD or IIT and Mori Bypass," says the report released on Monday.

Right key arterial roads, designed to be high-speed corridors, record nearly 30% of all deaths in Delhi alone.

1,800 lost their lives, P & G



Policy Recommendations and Conclusion

7.1 The "Golden Hour" Initiative

Immediate access to emergency medical care is critical in determining survival and recovery outcomes after a road traffic accident. However, many victims, particularly those from economically vulnerable households, face delays in treatment because of their inability to pay upfront hospital expenses. In this context, the urgent implementation of the cashless treatment scheme under **Section 162 of the Motor Vehicles**

(Amendment) Act, 2019 (MVAA 2019) becomes essential.

The proposed scheme would provide immediate financial relief of up to **₹2.5 lakh**, ensuring that victims receive timely medical intervention during the crucial "golden hour" following a crash. Such a mechanism could significantly reduce preventable deaths and complications arising from delayed treatment. For low-income families, where the injured person is often the primary earner, the availability of cashless emergency care could mean the difference between recovery and catastrophic household collapse. Implementing this initiative would therefore not only improve trauma care outcomes but also reduce the socioeconomic burden imposed by road accidents.

7.2 Fast-Track Compensation

Delays in compensation remain a major challenge within India's road accident response framework. Many affected families face waiting periods ranging from **three to ten years** in Motor Accident Claims Tribunal (MACT) cases, forcing them to survive prolonged periods of uncertainty, debt, and financial instability. During this interval, households must often bear medical costs, funeral expenses, lost income, and caregiving responsibilities without adequate institutional support.

One potential solution is the establishment of **Motor Accident Mediation Authorities (MAMA)** in every district. Such authorities could facilitate quicker dispute resolution and enable the delivery of interim compensation directly into **Aadhaar-linked bank accounts**. By reducing procedural delays and simplifying access to financial assistance, this mechanism could provide immediate relief to victims and their families. Faster compensation would help households manage urgent expenses, reduce dependence on high-interest informal borrowing, and improve financial stability during the recovery process. A more responsive compensation system would also strengthen public trust in institutional mechanisms designed to support road accident victims.



7.3 Mental Health Institutionalization

The psychological consequences of road traffic accidents remain one of the most neglected dimensions of the crisis. Emotional trauma, depression, anxiety, grief, and post-traumatic stress frequently affect victims, caregivers, and surviving family members, yet these experiences often remain socially and institutionally “invisible.” Mental health support is rarely integrated into mainstream post-crash care, despite evidence of significant psychiatric morbidity among affected populations.

To address this gap, the **National Mental Health Policy** should formally recognize crash victims and their families as a “**Vulnerable Population.**” Such recognition would strengthen institutional attention to their emotional and psychological needs and support the development of targeted interventions. In addition, counseling and psychological care should be covered under standard health insurance systems to improve affordability and accessibility. Integrating mental health services into road accident care would help move policy responses beyond physical injury treatment and acknowledge the full human impact of road traffic trauma.

Conclusion

Road traffic trauma in India must be understood not merely as a transport or law enforcement issue, but as a broader **cross-cutting development challenge** with far-reaching economic, social, and psychological implications. The consequences of road crashes extend beyond mortality figures and medical costs, affecting household livelihoods, educational outcomes, caregiving burdens, mental health, and long-term social stability.

In addition to the estimated **3.14% loss to national GDP**, road traffic accidents generate profound and lasting “emotional damages” that are difficult to quantify but deeply consequential. The grief, psychological distress, disrupted family structures, and lost human opportunities experienced by survivors and loved ones represent a permanent erosion of human potential. These hidden costs reinforce the need for a more comprehensive and humane approach to road safety policy.

Addressing this crisis requires a “**Mission Zero**” approach that prioritizes the protection of human life over speed and convenience. Designing roads for life rather than solely for mobility efficiency demands stronger emergency care systems, timely compensation mechanisms, mental health integration, and safer infrastructure. Only through such a people-centered approach can India meaningfully reduce road traffic trauma and protect its most vulnerable citizens from preventable loss, hardship, and long-term suffering.

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