EXECUTIVE SUMMARY OF IMPACT ASSESSMENT - ASHA KIRAN LIFE SKILLS

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PROJECT BACKGROUND

The RBL-Asha Kiran project, implemented by Nudge LifeSkills Foundation with support from RBL Bank, aimed to strengthen sustainable rural livelihoods among 5,929 vulnerable households in rural Uttar Pradesh through agriculture, goatery, and poultry interventions. The impact assessment (FY 2025-26) finds that the project significantly improved productivity, income stability, and livelihood resilience, particularly for women-led and marginalised households. Agriculture beneficiaries reported universal yield improvement and reduced crop losses, with over half earning additional annual income exceeding ₹15,000. Goatery interventions led to the complete elimination of zero-goat households, improved livestock health through regular Pashu Sakhi support, strong market linkages via Pashu Bazars, and modest but consistent income gains. Poultry support reduced chick mortality, improved nutrition through egg consumption, and provided supplementary income for daily wage-dependent families. Overall, the project demonstrates strong relevance, effectiveness, and sustainability by combining asset support, technical handholding, and market access, contributing meaningfully to poverty reduction, women's economic empowerment, and alignment with national priorities and SDGs.

PROJECT DETAILS

Project Name
RBL-Asha Kiran: An Initiative to Enable 2.5 Million People to Come Out of Extreme Poverty Over 3 Years

Donor
RBL Bank Limited

Implementing Partner
Nudge LifeSkills Foundation (The/Nudge Foundation)

Implementation Period
October 2020 to March 2024 (including one-year extension via Addendum 01 dated 30 March 2022)

Assessment year
FY 2025 - 2026

Locations Covered
Rural areas of Uttar Pradesh, primarily the Bahraich district, Chittaura block, Jagdishpur Sokha village, for livestock interventions

Total Programme Budget
Rs. 3,19,97,583 (Three crore, nineteen lacs, ninety-seven thousand, five hundred and eighty-three only)

Total Beneficiaries

5,929 households across three intervention components

INTERVENTION COMPONENT	TOTAL BENEFICIARIES
Sustainable Rural Livelihoods - Agriculture	Part of 1,240
Sustainable Rural Livelihoods - Goatery	Part of 1,240
Goatery and Poultry - Poultry	130 (of 189)

Alignment with SDGs

1 NO POVERTY

2 ZERO HUNGER

5 GENDER EQUALITY

8 DECENT WORK AND ECONOMIC GROWTH

10 REDUCED INEQUALITIES

Alignment with National Policies and Government Schemes

- Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)
- National Rural Livelihoods Mission (NRLM)
- State-level agricultural and livestock development programmes
- Rashtriya Grameen Ajiveeka Mission

PROJECT ACTIVITIES

- Identification and mobilisation of vulnerable rural households.
- Agriculture input support and farmer training
- Crop diversification and improved farming practices
- Poultry support through vaccinated chicks and shed assistance
- Goatery support, including animal health services and breed improvement
- Capacity building on agriculture, livestock, and poultry management
- Market linkage support for the sale of produce and livestock
- Facilitation of access to government welfare schemes
- Ongoing monitoring, mentoring, and sustainability support
- Regular field-level handholding by community cadres (Pashu Sakhi / Poultry Sakhi)

PROJECT OBJECTIVES

- Enable vulnerable households to overcome economic poverty through sustainable livelihoods.
- Improve household food and social security through welfare access and income generation.
- Promote diversified livelihood options in agriculture, goatery, and poultry.
- Strengthen women's economic participation and decision-making at the household level.
- Build resilient, long-term income sources rather than short-term relief mechanisms.
- Provide targeted livelihood support to the most vulnerable rural households.
- Establish community-based service delivery systems for last-mile support.
- Ensure convergence with government schemes for sustainability beyond the project period.

INTERACTION WITH THE BENEFICIARIES

KEY FINDINGS

AGRICULTURE

PRODUCTIVITY & RISK REDUCTION

100%
of the respondents reported yield improvement.

100%
of the respondents reported reduction in crop loss.

75.0%
of the respondents received inputs on time.

GOATERY

LIVESTOCK HEALTH

100%
deworming coverage.

96.0%
weekly Pashu Sakhi visits.

INCOME OUTCOME

92.0%
households sold goats through Pashu Bazar.

POULTRY

SURVIVAL & GROWTH

100%
received vaccinated chicks, and 36.7% received poultry shed.

100%
received weekly Poultry Sakhi visits.

EGG PRODUCTION & NUTRITION

90.0%
households produced eggs.

Average selling price is ₹201–250.

100%
households kept poultry chicks for selling.

KEY IMPACTS

AGRICULTURE

PRODUCTIVITY & RISK REDUCTION

45.0% of the respondents earned additional agricultural income, mainly in the range of ₹5,001–₹15,000 per year.

55.0% of the respondents earned ₹15,000+ additional annual income from agriculture.

GOATERY

LIVESTOCK HEALTH

16% → 0% zero-goat households.

Households with 6+ goats increased from 12% to 44%.

EGG PRODUCTION & NUTRITION

48.0% sold above ₹6,000 per goat.

Average goat selling price ranged between ₹4,500–₹6,000 per goat.

92.0% of the respondents claimed that there is a slight increase in household income.

POULTRY

SURVIVAL & GROWTH

66.7% of the respondents reported reduced chick mortality.

83.3% of the respondents reported a very good growth rate.

EGG PRODUCTION & NUTRITION

59.3% of the respondents households reported improved nutrition outcomes.

53.3% of the respondents reported a slight increase in household income.

06. OECD FRAMEWORK

Relevance Coherence Effectiveness Efficiency Impact Sustainability

The RBL-Asha Kiran livelihood project was evaluated against the Organisation for Economic Co-operation and Development (OECD) Development Assistance Committee (DAC) evaluation criteria. The assessment drew upon quantitative beneficiary survey data (Agriculture: n=20; Goatery: n=25; Poultry: n=30) and qualitative stakeholder consultations with implementing partners, Pashu Sakhis, and government department officials. Each criterion was rated on a five-point scale, with rationales grounded in empirical evidence.

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RELEVANCE

The interventions demonstrated exceptional relevance to beneficiary needs and contexts. Targeting prioritised the most vulnerable populations. The project addressed critical livelihood gaps for 84% SC beneficiaries (goatery) and 93% OBC beneficiaries (poultry), ensuring social inclusion. All three interventions (agriculture, goatery, poultry) aligned with beneficiary resource constraints, requiring minimal land and capital whilst offering supplementary income opportunities. The near-universal positive reception (96-100% satisfaction rates) validated design appropriateness.

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COHERENCE

The project demonstrated strong internal coherence through complementary interventions addressing different livelihood needs and strong external coherence through government partnerships. Qualitative evidence from department officials confirmed effective coordination through regular meetings and field visits. The project is aligned with Sustainable Development Goals (SDGs): SDG 1 (No Poverty), SDG 2 (Zero Hunger), SDG 5 (Gender Equality), SDG 8 (Decent Work and Economic Growth), and SDG 10 (Reduced Inequalities). At the national level, the project is aligned with National Policies and Government Schemes, the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), the National Rural Livelihoods Mission (NRLM), State-level agricultural and livestock development programmes and the Rashtriya Grameen Ajiveeka Mission.

Index : 5 Points - Very High ; 4 Points - High ; 3 Points - Moderate ; 2 Points - Low ; 1 Point - Very Low

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EFFECTIVENESS

The interventions achieved substantial effectiveness across all three components. Universal or near-universal positive outcomes included: 100% agriculture yield improvement, 100% crop loss reduction, 100% goatery deworming coverage, 96-100% weekly Sakhi visits, 100% poultry vaccination coverage, and 83% very good bird growth rates. Income improvements were universal, with poultry achieving the strongest outcomes. Asset growth was demonstrated in goatery (households with 6+ goats increased from 12% to 44%).

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EFFICIENCY

Efficiency was moderate, showing both strengths and constraints. Among the strengths: 97% of poultry received 21-30 chicks and vaccinated chicks; there was 96-100% weekly field support from Sakhi; and 93% reported reduced feeding costs. However, there were constraints: only 55% of agricultural inputs were delivered on time; gaps existed in the supply chain for veterinary inputs; geographic barriers and staffing constraints were present; and 64-77% experienced livestock mortality losses. These challenges increased delivery costs and reduced resource utilization.

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IMPACT

The project generated significant multi-level impacts. Individual-level impacts included women's empowerment (93-96% female beneficiaries), skills development (100% agriculture, 88% goatery training), and enhanced decision-making participation. Household-level impacts encompassed universal income improvements (with 47% poultry achieving significant increases), nutritional enhancements (59% egg producers reported better nutrition), and asset accumulation (goat stock growth). Community-level impacts included social inclusion (targeting SC/OBC communities), community-based service delivery systems (Sakhi models), and market linkage strengthening (92% goatery Pashu Bazar access).

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SUSTAINABILITY

The prospects for sustainability were robust across various dimensions. Beneficiary commitment was high, with 100% in agriculture, 96% in goatery, and 97% in poultry intending to maintain practices. Financial sustainability was evident, as 93% reported reduced poultry feeding costs. Technical sustainability was demonstrated by the adoption of goatery feed supplements by 92% and 100% achieving poultry vaccination coverage. Institutional sustainability was supported by Sakhi models for community service delivery. Social sustainability was reflected in a 96-100% satisfaction rate among beneficiaries. Additionally, infrastructure investments, including the 100% construction of goatery and poultry sheds, indicated strong household commitment. Overall, the intentions to continue practices suggest long-term viability and adoption potential.

Index : 5 Points - Very High ; 4 Points - High ; 3 Points - Moderate ; 2 Points - Low ; 1 Point - Very Low

INTERPRETATION OF THE SROI RATIO

The SROI analysis indicates that the RBL–Asha Kiran programme generated **₹2.51 of social value for every ₹1 invested,** based on a total CSR investment of ₹3.20 crore. This ratio reflects the monetised value of eleven distinct outcomes spanning welfare access, livelihood enhancement, productive asset creation, financial inclusion, nutrition security, and cost-efficiency gains realised by vulnerable rural households.

The valuation has been developed using a **conservative, one-year SROI approach,** with no future value projections or discounting applied. Gross values were systematically adjusted for **deadweight, attribution, and displacement,** with deduction rates informed by beneficiary interactions, focus group discussions, key informant interviews, and field observations documented in the impact assessment. Where uncertainty existed, higher deduction rates were applied to avoid overstatement of impact.

The resulting SROI ratio of **2.51:1** indicates that the programme delivered social value exceeding the financial investment, demonstrating effective utilisation of CSR resources within the defined scope and timeframe. The largest contributions to net social value were generated through **welfare benefits accessed, livelihood income and savings outcomes, and reduced risk and cost burdens associated with agriculture and livestock-based livelihoods.**