

Microfinance Investment Support Facility for Afghanistan



Some of the rural women graduating from the TUP pilot in Bamyan at the closing ceremony

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– Eng. Mohammad Taher Ataey,
DAIL Director, Bamyan

Hundreds of women say “*khoda hafez*” to abject poverty

Eighty percent of the Afghan women, who participated in the Targeting the Ultra Poor (TUP) pilot in Bamyan, recently graduated from the IFAD-funded project, lifting their families out of oppressive poverty.

“The good point about this project is that it leads to economic activities,” said Eng. Mohammad Taher Ataey, Director of the Directorate of Agriculture, Irrigation and Livestock (DAIL) in the province.

“The gains of TUP participants are permanent and address issues in several aspects of their lives and that of their families,” said Eng. Ataey, praising the project funder, implementers, and the efforts of hundreds of rural women, who completed the comprehensive 36-month program.

“Other projects, in contrast, are short term and when the project is over, the lives of the people

return to how they were before,” added Eng. Ataey, who spoke at the closing ceremony. The occasion marked the completion of the pilot, the graduation of the first ever batch of TUP participants in Afghanistan, and the handover of oversight of TUP graduates’ progress from MISFA to District Development Associations (DDAs) and MAIL local officials in Bamyan.

MAIL and MISFA are the implementing agencies of the TUP project, a component of the broader Rural Microfinance and Livelihoods Support Program (RMLSP), a long-term, comprehensive poverty-reduction project funded by IFAD.

Eng. Ataey was referring to how a total of 400 rural women in the highlands of Bamyan acquired invaluable, lasting, and transferable knowledge and skills in animal husbandry, as a productive and

sustainable source of livelihoods for each participant and her entire family.

These ultra-poor families in three districts of Bamyan received a package of benefits and services, including a productive asset transfer, livestock and livelihoods trainings, savings services, and assistance in family healthcare, children's vaccinations and school enrollment.

Prior to their selection as TUP beneficiaries, these women and their families belonged to the poorest of the poor, many of whom subsisted on odd jobs, begging for money or leftover food.

Today, after three solid years of intensive intervention, TUP graduates have what it takes to start a small family enterprise in livestock and other agricultural activities.

MISFA, MAIL and other partners on the ground have facilitated the linkage of graduates with microfinance institutions, as well as community-based networks for savings and business development, including the Afghanistan Rural Enterprise Development Program (AREDP).

Such linkages and access to financial services not only mark the beginning of the next phase of their lives following graduation from TUP, they are also essential elements to their continued success.

The Ultra-Poor graduation model originated in Bangladesh and has reportedly reached over a million Bangladeshi households. It has been adapted and implemented in eight other countries.

TUP was piloted in 2010 in Bamyan, one of the poorest provinces of Afghanistan. The success of the pilot shows that the model could function as an effective poverty alleviation tool.

As such, IFAD, MISFA and MAIL expanded the project to another poor rural province, Badakhshan, last June 2012, doubling the number of participants to 800 rural women.

Among the specific outcomes of the TUP pilot in Bamyan are as follows:

- **80%** of TUP women successfully graduated from the project;
- **62%** of participants linked with financial institutions;
- Number of livestock assets increased from **1,046** animals to **2,977**;
- **159** beneficiaries purchased televisions, **202** acquired solar panels, **326** have mobile phones;
- **227** TUP participants extended the size of their houses;
- **820** children of the TUP members, who were child laborers prior to the program, are now attending formal schools;
- **40%** of project beneficiaries now use more hygienic toilets;
- All **400** members have been engaged in savings practices, **264** of whom with financial institutions, while **136** saved in their private homes; and
- Once isolated from society due to extreme poverty, a majority of TUP participants now have increased social interaction and get invited to weddings and other community events.

This is MISFA's e-newsletter. MISFA is a Limited Liability Company (LLC) established in 2003 as a vehicle through which the Afghan government and international donors could channel technical assistance and funding to build and strengthen Afghanistan's microfinance sector.

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