

What is TUP?

TUP stands for: Targeting the ultra-poor. A grant based program tailor made for the ultra-poor to facilitate their escape from poverty by providing them a 24-month package of inputs which includes productive livestock, monthly subsistence allowance, basic healthcare training, and linking with social welfare systems.

MISFA started the multi-province scale-up of its flagship program in mid-2015 in Takhar, Balkh, Laghman, Kunar and Herat provinces.

The TUP expansion is funded by the IDA/World Bank, while the expansion in Herat is supported by the Italian Agency For Development Cooperation.

With funding from International Fund for Agriculture Development (IFAD) and in coordination with MAIL, MISFA piloted TUP project in Bamyan and Badakhshan provinces covering a total of 1760 ultra-poor female headed households.

The Program Objectives?

- To bring in economic, social and inspirational changes in the lives of ultra-poor families.
- To graduate the ultra-poor families to socio-economic mainstream within 24 months and link them to sustainable livelihoods.
- To enable the program participants, to access financial services.



Saleha is committed to further expanding her livestock asset and has started saving to buy a second cow.

Saleha's story illustrates how TUP and access to finance could be just the lifeline that people needed to have the space to engage in business pursuits and pull themselves out of poverty. Because the TUP project support alleviated her family's hand-to-mouth existence, Saleha's mind was freed from thoughts of survival with eight children to feed. Given the resources, the time and the training to focus on how to make her livestock assets more productive, Saleha was able to create opportunities for herself, borrowing capital from a microfinance

Getting ahead of "graduation"

THE STORY OF SALEHA

With eight children, Saleha, 34, and her husband were struggling to make ends meet with his meager daily wage income. "My husband worked as a farm hand and his income was simply not enough; we couldn't even afford to buy milk," said Saleha.

Saleha, whose family was assessed to be among the poorest households in her village in the QaraBagh district of Kabul province, was selected to participate in the Targeting the Ultra-Poor (TUP) project in mid-2017.

TUP is a grant based, two-year intervention that grants beneficiaries a holistic and comprehensive package of inputs, including productive livestock, monthly stipend for daily consumption, skills trainings, such as financial literacy and livestock rearing, and market linkages.



"My husband worked as a farm hand and his income was simply not enough; we couldn't even afford to buy milk," - Saleha.

Saleha was provided with a cow and a calf but the cow had to be replaced soon after distribution due to its low capacity to produce milk. Although the replacement cow could fulfill the requirements of the project, Saleha was not satisfied. She decided to sell the second cow, with the intention of buying a hybrid cow; except the earnings from the sale of the cow was not enough. This prompted Saleha to apply for a loan of AFN 17,000 from FMFB-A. With the loan, she was able to buy the hybrid cow estimated to be able to produce five liters of milk per day.

Saleha's returns from selling milk, combined with the monthly stipend she is receiving through TUP have enabled Saleha to start repaying her loan from FMFB. At the same time, she is able to save a portion of her earnings.

Just a few months after the purchase of the hybrid cow, Saleha managed to buy a pregnant goat. The goat now produces three liters of milk. With the milk her animals produce, Saleha's husband and children not only benefit from consuming fresh milk on a daily basis, but also from the additional household income of AFN 200 per day.

Saleha is committed to further expanding her

livestock asset and has started saving to buy a second cow. Her husband also appreciates what the TUP intervention and the FMFB loan have both done to their lives and is not taking things for granted. "I help take care of this livestock and get busy with them all day long," said Saleha's husband. "I am thankful for having them and I am sure they will help change our lives."

The objective of the TUP intervention came early for Saleha and her family. She is already linked up as an active borrower with a financial institution and is already saving. This has only encouraged her to dream bigger.

The house that Saleha and her family currently occupy is owned by her sister, who is living in Iran. With her business expansion plans, Saleha is confident that someday, she will be able to afford to rent, if not own, a place of their own, especially if her sister decides to return to Afghanistan and reclaim her house.

"At last, I am no longer concerned about where to get our next food," she said. "Now it feels good... it's a dream come true: that I have already bought new clothes for my kids before the coming Eid celebrations; I have new pillows and mattress for our home for the big day."