

## 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.

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.



*The productive asset—a cow—that Sughra received from the TUP project produces around 10kg of milk every day.*

## Beyond Graduation: The Lasting Impact of Financial Inclusion

### THE STORY OF SUGHRA

Since the first pilot of the Targeting the Ultra-Poor (TUP) program in 2010 in Bamyan Province, TUP has helped thousands of women heads of households and their families “graduate” out of poverty and join socio-economic networks that they used to be excluded from.

The true measure of TUP’s success, however, is illustrated in this story of one graduate, Sughra, who used both her financial and non-financial gains from TUP participation to propel her micro-enterprise into a sustainable income source for her family.

“See, I am standing on my own feet and improving my family’s quality of life, without needing any more support,” said Sughra, a TUP graduate and head of household, who resides with her family in Qezel Abad village, in the Nahr-e-Shahi district of Balkh province.



*Investing the returns of her dairy business and the sale of two calves, each at AFN 18,000 and AFN 23,000, respectively, Sughra made a borehole and installed a solar water-pump system to access clean water.*

This was not always the case for Sughra. Before being selected to participate in TUP, she was struggling like many other Afghan women to take care of her children's needs.

But TUP was a game changer. The project provided Sughra a comprehensive package including productive asset, monthly stipend, skills and financial literacy trainings, mentoring and coaching on social, health and livelihood issues over a period of two years.

Utilizing the project support effectively, Sughra gradually improved family conditions. The productive asset—a cow—that she received from the TUP project produces around 10kg of milk every day. Sughra converts it to different dairy products (yoghurt, butter, etc.) and sell them for an average price of AFN 25/kg.

The TUP project ended in mid-2017 and Sughra, like other TUP beneficiaries, attained a micro enterprise, which she continued to grow long after the project completion.

Investing the returns of her dairy business and the sale of two calves, each at AFN 18,000 and AFN 23,000, respectively, Sughra made a borehole and installed a solar water-pump system to access clean water. She purchased two lambs which are now grown to sheep and are expecting lambs.

Sughra is now a confident and a hopeful woman in the village. All her school age children are attending school and she continues to provide the basic needs of her family and also save regularly in the bank that she was linked with during the project.