

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.



"I have good a relation with my neighbors and villagers because I am taught that behaving well with the customers are very important." - Lajaward

Discovering an eye for business

THE STORY OF LAJAWARD

Lajaward, 48, is a participant of MISFA's Targeting the Ultra-Poor (TUP) project in Balkh Province.

Since joining TUP a year ago, she has been on a path to escaping abject poverty, but she will never forget that one morning when she found her husband dead in bed. It was a confusing moment of fear, panic, anger, and deep pain, and the brutal certainty of a future filled with struggles for her and her children.

"I was carrying my youngest son in my womb at that time," said Lajaward, recalling the day her husband succumbed to heart attack 12 years ago. "I had nothing; he left me when our children were still very small."

Lajaward was forced to assume the role of breadwinner for her family, taking on whatever day labour was available. For a very long time, food and money were always inadequate to meet the needs of the family.

"We ate less and sometimes we could not afford to burn our stove for a week or even more," said Lajaward. Her son, who has completed his 14th grade (equivalent to college level) neither could further pursue his studies nor could he find a job yet.



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As a TUP participant, Lajaward received productive asset last year, including a cow, which has provided her family income-generating activities. The cow yields 6 to 10 liters of milk per day, enabling her to sell fresh milk and yogurt to neighbors and the dairy union in her village in Dawlatabad district, located approximately 230 km west of Balkh province's capital city, Mazar-i-Sharif. Lajaward sells the milk for AFN 18 per liter. Project staff has linked Lajaward to a dairy union called "PAKIZA" which collects the fresh milk from her residence.

In addition to selling dairy products, Lajaward receives a commission of AFN 1 per liter for collecting the milk from other villagers and delivering it to the PAKIZA dairy union. At peak times, the commission could amount to AFN 80 per day.

Putting aside some of her income from her dairy production and sale, she was also able to put up a small shop attached to her home, based on items demanded by her village neighbors. Lajaward earns around AFN 150 per day from the shop.

She was also able to purchase a goat and a calf in one year.

"Villagers respect me because of my efforts," said Lajaward "I have good relation with my neighbors and villagers because I am taught that behaving well with the customers are very important."

Lajaward's membership in TUP has opened her eyes to so many possibilities she never had the time, space, or resources to think about. Her total monthly income is about to AFN 10,000 (USD 150).

She said she will continue looking for ways to earn income and take advantage of the TUP support team that pays her a visit every other week. The TUP team shares knowledge on good practices, such as saving money, hygiene, financial literacy, marketing; and helps link TUP beneficiaries to basic medical/health services and lending institutions, which could help with business development and expansion.