

What is TUP?

TUP stands for: Targeting the ultra-poor. TUP is part of a larger, comprehensive, long-term initiative called the Rural Microfinance and Livestock Program (RMLSP) being implemented by Afghanistan's Ministry of Agriculture, Irrigation and Livestock (MAIL) with funding from the International Fund for Agriculture Development (IFAD).



The Goal

The overall goal of RMLSP is to reduce the vulnerability and improve the livelihood, income, food security, and nutritional status of poor and vulnerable rural households on a sustainable basis in selected areas. TUP was piloted in three districts of Bamyan province in 2010, targeting 400 rural women. In June 2012, TUP was replicated in two districts of Badakshan province, doubling the number of beneficiaries to 800.

"This project showed us the way of life and how to initiate a business". - Mohammad Azim

From hardship to hope

The Story of Hawa

Reconnecting with her home country has not been easy for Hawa, a returnee from Pakistan and her family including Mohammad Azim, Hawa's husband and their five children. Upon returning to Afghanistan and settling in Khadikhel, a village in the Sawkai district of Kunar province, the family struggled to find employment.

Without a regular source of income, the family was forced to take shelter in a cramped, abandoned mudhouse in the village. Being one of the poorest members of the community, Hawa became eligible to participate in MISFA's Targeting the Ultra-Poor Program (TUP). It was the break Hawa and her family had been waiting for.





TUP provided her with productive asset, including a cow, and a monthly stipend of AFN 1,000. The cow now produces four liters of milk per day, out of which Hawa sells around three liters per day for AFN 150, with the leftover sufficient for her family's own consumption.

In addition to receiving livestock and a monthly stipend, TUP beneficiaries also receive skills trainings and awareness on different subjects including health, financial literacy, marketing and livelihood.

These trainings have shown a strong impact on the behavior change of clients when it comes to saving and doing business. "This project showed us the way of life and how to initiate a business", said Azim, Hawa's husband.

By putting aside a portion of the monthly stipend and

managed to save enough to help her husband start his small enterprise producing a local sweet called 'Halwa'. Azim acquired 'Halwa' producing skills in Pakistan and was dreaming of someday making a business out of such skill. Thanks to TUP, his dream came true. On an average, Azim earns a profit of AFN 15,000 per month out of his Halwa business.

Hawa and her family now enjoy a better life. Hawa's family now lives in a mud-house which they recently built and is large enough to accommodate the family comfortably. Hawa sends her school-aged daughter to school and is committed to investing on her children's education. Azim has a long-term plan to expand his business to help his family and the country. "This is our country, our home and we have to build it by ourselves", said Azim.