

## 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 could hardly cook once a day before TUP. Now, we eat enough and can afford to buy meat regularly." Nafas Gul*

## Once living in isolation, a woman becomes a change agent through TUP

### THE STORY OF NAFAS GUL

Nafas Gul, 41, along with her husband and four children, live in the Qarabagh district of Kabul province. Nafas Gul has effectively been the head of household and breadwinner since her husband got shot and lost his leg as a soldier in the Afghan National Security Forces (ANSF). Nafas Gul also suffered through her eldest daughter's struggle with domestic violence in the hands of an abusive husband, which led to divorce and her daughter coming back to live with the family.

She started finding a glimmer of hope when she was identified as a participant in the Targeting the Ultra-Poor (TUP) project of MISFA. TUP is

an intervention intended to help the poorest of the poor to liberate them from poverty by bringing them sustainable livelihood. They receive a holistic package of assistance over the course of two years, including productive livestock, monthly stipend, financial literacy and skills trainings, health and social awareness sessions, and linkages to social services, including financial institutions.

“It is said that the darkness of the nights are followed by the light of days,” said Nafas Gul, who was linked by TUP with the First MicroFinance Bank of Afghanistan (FMFB) to have access to financial services. “ TUP is that light of day taking the darkness of my life away.”

Nafas Gul received a milking cow and a calf as part of the assistance package. At peak times, the cow could produce more than nine liters of milk, which could help earn her around AFN 300 every day. Cow dung, usually used as fuel in rural parts of Afghanistan, is another product Nafas Gul sells at AFN 100 per 20-kg packet.

Using savings from the profits of the dairy and fuel businesses, Nafas Gul purchased an ice-cream machine for his son.

The ice-cream business of her son brings a return of more than AFN 100 every day.

Nowadays, with her diversified income sources, Nafas Gul manages to cook three meals a day. “I could hardly cook once a day before TUP,” said Nafas Gul, reflecting on the significant improvement in her family’s quality of life after TUP. “Now, we eat enough and can afford to buy meat regularly.”

Nafas Gul has not only witnessed economic improvement in her life, but socially as well. Once an isolated woman, she has now evolved into a change agent in her community. She receives the women in her neighborhood at her house on a rolling basis to share the messages and information that she had learned from the health and social awareness sessions she receives from the TUP program organizers. “My neighbors are of more importance to me than relatives,” said Nafas Gul. “I can call them for help anytime.”

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- Nafas Gul