



Loan for Change

”APNA KAROBAR-----KUSHHAL GHAR BAR”

”APNA KAROBAR-----KUSHHAL GHAR BAR” is a small loan product which can support competent and deprived TVET graduates those are in process to start and enhance their businesses after getting skills from ITA TVET Program under GuddiBaji or Self Sustained Paid Groups at local level.

Poverty alleviation is one of the primary goals of ITA TVET program. The Eradication of poverty and promotion of sustainable livelihoods is the Program core objective. Under sustainable livelihoods program all TVET graduate will have the opportunity to satisfy their basic needs by initiating their businesses in an appropriate way through Micro credit facility.

TVET Punjab proudly announces to add another component to its commitments with youth through **”APNA KAROBAR-----KUSHHAL GHAR BAR”**. This project is being initiated and tested in three districts Khanewal, Toba Tek Singh, Usman Koreia Kot Addu (Sanja Whara) where ITA have

skilled graduates and they are enthusiastic to start and enhance their businesses requirements and also capacity of the students are more productive.

Microcredit, with the core objective of provisioning of financial services to the poor segments of the society, contributes its role in the form of financial development with primarily focus on poverty alleviation.

Major out Comes

- Dignity and self respect of employment
- Goes beyond the traditional concept of development
- Opportunity for education and community development
- Inclusion of the poor into the financial system
- Access to loans can open up numerous opportunities such as starting a business, improving business, and purchase business asset