

**CONTRIBUTION OF KHUSHHALI BANK LIMITED ON  
POVERTY ALLEVIATION**

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**Viva-voce Examination  
Final Approval sheet**

**Topic: "IMPACT OF KHUSHALI BANK LIMITED ON  
POVERTY ALLEVIATION"**

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## **Abstract**

The objective of the research is to study the impact of Khushhali Bank Ltd (KBL) on poverty alleviation. To assess the impact of micro-credit of Khushhali bank Ltd on its clients four branches of KBL situated in Rawalpindi, Lahore, Gujrat and Sheikhpura were selected. A sample of 107 clients was selected for the present study. Data was collected by employing self-structured questionnaires having questions related to change in income, savings, expenditures on food, health, education, residence and asset purchase. Data was analyzed through graphs and charts. Survey indicated that KBL has enabled its borrowers to earn more income and developed the habit of savings of those clients who were hardly meeting their expenditures before taking credit facility from KBL and has increased their ability to purchase assets. KBL made positive impact on lives of clients especially living in rural areas who always face problems of natural calamities, lack of cash in emergencies, lack of facilities of basic necessities like education, health, residence, and nutritional food. KBL has pulled them out from poverty and contributed in poverty alleviation.

## **Acknowledgements**

All praises to Allah Almighty, the most beneficent and Merciful. We are grateful to Allah Almighty for giving us the perseverance and strength to accomplish this task. Thanks to the Holy Prophet (PBUH), because of whom we are blessed with this whole world to explore.

First of all we would like to thank our supervisor for providing us with a roadmap and also for his guidance, patience and cooperation throughout our project.

We are extremely thankful to the Operations and Sales department of KBL, particularly those who trusted us enough to share some important information. In the phase of our information gathering they were a source of inspirational learning and contributed enormously to our present day knowledge.

We are especially thankful to Ms. Amina Hassan (National Distribution Manager KBL). Without her, we would not have managed to shape our report into a more meaningful form as her time and suggestions were very helpful.

## **Declaration**

We declare that the research study hereby submitted for the Masters of Business Administration Degree at Bahria University, Shangrilla Road, Sector E-8, Islamabad, is our own work and have not been previously submitted to any other University for any degree. This research work is integral part of our MBA program.

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April 20<sup>th</sup> 2010.

## **Preface**

The requirement of research project is to make the students of M.B.A, responsive of the sensible know-how and to acquaint them with the genuine management process.

With the purpose of grooming the best executives of the future, the 2 year MBA program at Bahria University has made thesis/project a vital part of the program. All of us went in leading organizations of business field to gain direct knowledge and insight into their management and working. We had the opportunity of observing, interviewing and interacting with the officials of KBL for about 4 months.

Getting a chance of interacting with officials of KBL has proved to be very beneficial for us. We gained broad insight into the working of a company. But nothing could have been possible without the support and direction of the people of KBL.

After the completion of research, report has been prepared just in conformity with the practical exposure. It has been our attempt to indicate our experience in a way that the reader may evidently identify with the core concepts.

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