



CM Khyber Pakhtunkhwa Introduces the Groundbreaking Ehsaas Naujawan Programme for Youth Empowerment

Description

The Chief Minister of Khyber Pakhtunkhwa has taken another important step by introducing the **Ehsaas Naujawan Program**, which aims to provide interest-free loans to youth to start and expand businesses. This program is in line with the government's vision to promote **economic stability**, **entrepreneurship**, and **self-reliance** among young people.

مختون خان كے وزیر اعلیٰ نے ایک اور اہم قدم اٹھایا ہے جس میں احساس نوجوان پروگرام
ف کرایا ہے جس کا مقصد نوجوانوں کو کاروبار شروع کرنے اور کاروبار کو بڑھانے کے لیے بلا
نس فراہم کرے گا یہ پروگرام نوجوان افراد میں معاشی استحکام کاروباری صلاحیت اور خود
انصاری کو فروغ دینے کے لیے حکومت کے وژن سے ہم آہنگ ہے۔

The ASAS Youth Program ensures that by removing **financial barriers** to **youth**, **entrepreneurs** can turn their **business ideas** into reality, contributing to the sustainable development of the province and expanding their businesses on a large scale.

اساس نوجوان پروگرام اس بات کو یقینی بناتا ہے کہ نوجوانوں کی مالی رکاوٹوں کو ختم کر کے کاروباری
 افراد اپنے کاروباری خیالات کو حقیقت میں بدل سکتے ہیں جو صوبے کی ایک تصادی ترقی میں اپنے حصہ
 ڈال سکتے ہیں اور بڑے پیمانے پر چھوٹے پانے پر اپنا کاروبار وسیع کر سکتے ہیں

Also Read : [Interest-Free Loans for Youth 2025: BoK & TEVTA Unite to Eliminate Financial Burdens](#)

Features Key of Ehsaas Naujawan Programme .

Feature	Details
Loan Providers	Bank of Khyber & Akhuwat Islamic Microfinance Institute
Loan Amount	PKR 100,000 to PKR 5 million
Interest-Free	Yes, all loans are completely interest-free
Eligibility	Pakistani citizens aged 21 to 60 years
Business Type	Both small and large businesses
Repayment Period	Up to 8 years (depending on loan type)
Application Mode	Online (BoK) & Branch Visit (Akhuwat)

Objectives of the Programme

The **Ehsaas Naujawan Programme** is designed to **empower the youth** by providing them with essential resources to kickstart their entrepreneurial journey. The key objectives include:

- **Financial Inclusion:** Offering **interest-free loans** to make business funding accessible.
- **Youth Empowerment:** Encouraging **self-employment** and **business development**.
- **Economic Growth:** Promoting entrepreneurship to **boost the economy** of Khyber Pakhtunkhwa.
- **Job Creation:** Supporting businesses that generate **employment opportunities**.
- **Innovation Encouragement:** Providing young entrepreneurs with **financial freedom** to implement **creative business ideas**.

Also Read : [Filer Condition eliminated for loans up to Rs 10,00,000 from ASAN KAROBAR CARD](#)

Loan Categories & Repayment Terms

1. Small Business Loans

Loan Category	Loan Amount	Provider	Repayment Period
Small Business	PKR 100,000 to 500,000	Akhuwat Islamic Microfinance Institute	36 to 60 months

2. Large Business Loans

Loan Category	Loan Amount	Provider	Repayment Period
Large Business	PKR 1 Million to 5 Million	Bank of Khyber	Up to 8 years

Additional Benefits: No collateral required, Flexible repayment schedule, Equal funds distribution across all districts.

How to Apply?

For Bank of Khyber Loans:

1. Visit the official BoK website: [Apply Online Here](#)
2. Fill out the online **application form** with accurate details.
3. Submit the necessary **documents**, including **CNIC and business plan**.
4. Application is reviewed, and **eligible candidates** are selected.

Apply Now: <https://ehsaasnaujawan.bok.com.pk/>

For Akhuwat Islamic Microfinance Institute Loans:

1. Visit the **nearest Akhuwat branch**.
2. Provide the required **documents (CNIC, business plan, and bank statement)** if applicable).
3. Fill out the **application form** available at the branch.
4. Await approval and **fund disbursement**.

Expected Impact of Ehsaas Naujawan Programme

More Job Opportunities: Supporting **startups and small businesses** to generate employment.

Increased Financial Independence: Young individuals become **self-reliant** instead of depending on limited job opportunities.

• **Encouragement of Innovative Ideas:** With **interest-free loans**, youth can explore **creative and profitable ventures**.

• **Economic Development:** More **entrepreneurs** lead to increased **economic activity** and growth.

Conclusion:

The **Ehsaas Naujawan Programme** is a **game-changer** for the youth of Khyber Pakhtunkhwa, providing them with **interest-free loans**, **financial independence**, and **business growth opportunities**. By fostering **entrepreneurship**, this initiative is set to drive **economic development**, **job creation**, and **innovation** in the province.

For more details and updates, visit: <https://ehsaasnaujawan.bok.com.pk/>

Who is eligible for the Ehsaas Naujawan Programme?

Pakistani citizens aged **21 to 60 years** with a business idea or an existing business are eligible to apply.

Are these loans completely interest-free?

Yes, all loans provided under the Ehsaas Naujawan Programme are **100% interest-free**.

What is the maximum amount I can apply for?

You can apply for up to **PKR 5 million**, depending on your business category.

How can I apply for a loan?

You can apply through the **Bank of Khyber website** for large loans or visit the **nearest Akhuwat branch** for small loans.

Category

1. KPK Govt Schemes

Tags

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