

# **Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) And Financial Independence Among Rural Youth In Muvattupuzha Taluk**

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## **Abstract**

*Human civilization in its sustainable development phase has to bear many hindrances among which poverty seems to be the disastrous one, causing challenges to human livelihood. India, as a second largest democratic country in the world, is also facing such problem which seems to be one of the vital barriers for inclusive growth. Unfortunately, even after seventy-two years of independence, a large percentage of Indian population belonging under Below Poverty Line. Deen Dayal Upadhyaya Grameen Kaushalya Yojana or DDU-GKY is a Government of India youth employment scheme aims to skill rural youth who are poor and provide them with jobs having regular monthly wages. As per the 2011 census, out of total population in Muvattupuzha taluk, 12.5 percent people lives in urban areas while 87.5 percent lives in rural areas. Since the majority of the population of the taluk reside in rural areas, a study on DDU GKY gets its relevance in this context to enhance the livelihood opportunities of the youth in this rural area. This paper examines the DDU-GKY in the context of creating economic independence among youth in Muvattupuzha Taluk.*

**Keywords:** *rural poor youth, DDU- GKY, economic independence, career aspirations*

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## **I. Introduction**

There is a common saying – survival of the fittest. For survival; sustainable development is mandatory which can be termed as a continuous process that meets the needs of the present without compromising the ability of future generations to meet their own needs. Human civilization in its sustainable development phase has to bear many hindrances among which poverty seems to be the disastrous one, causing challenges to human livelihood. India, as a second largest democratic country in the world, is also facing such problem which seems to be one of the vital barriers for inclusive growth as well as to compete with their developed and developing countries in several dimensions. Unfortunately, even after seventy-two years of independence, a large percentage of Indian population belonging under Below Poverty Line (BPL) (Manidipa & Nirupom, 2017). Capacity building in the context of alleviation of socio-economic inequalities is being implemented by expanding the economy, and at the same time giving subsidies to the needy. However, by giving subsidies for long term tend to create dependency on government subsidies syndrome among the poor. English proverb said that ‘give a man a fish and you feed him for a day, teach a man to fish and you feed him for a life time’. Comprehending that, the government has changed the approach of poverty reduction by introducing development projects for the poor in order to improve their standard of living (Roslina & Shamzaeffa, 2014). A number of programme have been taken up after fourth five-year plan for poverty alleviation. Development of the target group of the rural poor is the basic objective of these programmes. It falls into three broad categories; family livelihood creations (self- employment) programmes, labour – intensive public works schemes and income transfers in terms of kind. The poverty eradication programmes are used to create assets that benefit the poor through education, public health and other human resource related measures (Suundar & Angles, 2011).

Deen Dayal Upadhyaya Grameen Kaushalya Yojana or DDU-GKY is a Government of India youth employment scheme. It was launched on 25 September 2014 by Union Ministers Nitin Gadkari and Venkaiah Naidu on the occasion of 98<sup>th</sup> birth anniversary of Pandit Deendayal Upadhyaya. The Vision of DDU-GKY is to transform rural poor youth into an economically independent and globally relevant workforce. It aims to skill

rural youth who are poor and provide them with jobs having regular monthly wages. It is one of the cluster initiatives of the Ministry of Rural Development, Government of India that seeks to promote rural livelihoods. It is a part of the National Rural Livelihood Mission (NRLM) – the mission for poverty reduction called Aajeevika. There is a continuum of skills that are required in an economy and there are various ways in which to acquire them. In India, while higher level skills have received some attention, the same cannot be said for skills for which formal education is not a prerequisite. This means that the poor are doubly hit- first because of poverty and second because of poor access to formal education. DDU- GKY seeks to fill this gap by imparting specific set of knowledge, skills and attitude needed by the poor to access fulltime jobs in the formal sector (Lalitha, 2019). This paper discusses the DDU GKY and financial independence of the disadvantaged people in Muvattupuzha Taluk.

## **II. Review Of Literature**

In developing societies, a large proportion of the populace live in rural area. These areas are largely characterized by defective or poor infrastructure facilities, poor access to health and educational facilities, poor living condition and high incidence of poverty. Thus, poverty issue and how to minimize its incidence remain a great issue of concern by most countries of the world especially in developing countries (Halidu, lawl, & Abdulsalam, 2017). As poverty is multidimensional in nature, it can be destroyed only with the help of creating job opportunities, diversification of such opportunities and ultimately creating an environment where livelihood can be sustained in long term (Manidipa & Nirupom, 2017).

Micro finance agencies had a significant impact on SHG and its members in social and economic empowerment by providing micro credit and by helping them to start some livelihood promotion activities which could ultimately promote self-reliance and economic condition (Patel, 2014). Micro finance Institutions in collaboration with SHGs undoubtedly played a significant role in improving effective provision of savings, credit and insurance facilities, risk taking capacity, building assets, income earning capacity, better livelihood of SHG members and their family through developing micro enterprises (Devi, Zala, & Jain D, 2014).

The rural youth with genuine flair in entrepreneurial talents are to be identified and given training so as to bring out commendable projects. The skill training course under DDU-GKY is very successful as it could provide full placement as envisaged by the policy makers (Rao, 2015). From the review of earlier studies (even though only few is listed here), it seems that so far, no research studies regarding DDU-GKY have been undertaken in Muvattupuzha Taluk in Kerala state. The present study is expected to fill such research gap.

### **Significance of the study**

Muvattupuzha is a prominent old town in the midlands directly to the east of Kochi. It is situated around 36km from downtown Kochi. The town is a growing urban centre in central Kerala and also an aspiring new district headquarter. It is the second biggest commercial centre of Ernakulam district and one of the biggest in the central part of the state. The taluk consists of midlands and highlands with agriculture and small-scale industries as its primary economic base. As per the 2011 census, out of total population in the taluk, 12.5 percent people lives in urban areas while 87.5 percent lives in rural areas. Since the majority of the population of the taluk reside in rural areas, the DDU GKY gets its relevance in this context to enhance the livelihood opportunities of the youth in this rural area.

### **Statement of the problem**

Even as India moves towards becoming an international skills hub, there is a need to acknowledge the challenges preventing the rural poor from taking advantage of this momentous economic transition. Lack of formal education, marketable skills and other constraints imposed by poverty place significant entry barriers to today's job market. DDU-GKY is therefore designed to not only provide high quality skill training opportunities to the rural poor, but also to establish a larger ecosystem that supports trained candidates secure a better future. The study examines the DDU-GKY in the context of creating financial independence among rural youth in Muvattupuzha Taluk.

### **Scope of the study**

Present study is intended to analyse the Deen Dayal Upadhyaya Grameen Kaushalya Yojana in the context of transforming rural youth into an economically independent workforce, increasing the income of the rural youth and catering the career aspirations of rural youth. The scope of the study has also been limited to the beneficiaries of DDU-GKY Program in Muvattupuzha Taluk of Ernakulam District.

### **Objectives of the study**

1. To study the DDU-GKY in the context of transforming rural poor youth into an economically independent workforce.

2. To examine the DDU-GKY in terms of increasing the income of the rural poor youth and thereby catering the career aspirations of rural youth.

### III. Methodology

The study is empirical in nature and uses both secondary as well as primary data. The secondary data have been collected from the office of the DDU Training centre, official publications and articles. The primary data have been collected through the administration of structured questionnaire among 40 beneficiaries of DDU-GKY Program in Muvattupuzha Taluk through purposive sampling technique. The data collected were analysed by using simple percentage, one sample t-test and one-way analysis of variance.

### IV. Results And Discussions

#### Profile of the respondents

The general profile of the DDU GKY beneficiaries viz., gender, age, educational qualification, occupation, family size, monthly income, monthly savings, social status and areas of training received are analyzed by means of simple percentage as presented below:

**Table 1: Gender of the sample respondents**

General profile		Frequency	Percentage
Gender	Male	32	80
	female	8	20
Age	Up to 20 years	12	30.0
	20 – 30 years	25	62.5
	Above 30 years	3	7.5
Educational qualification	SSLC	8	20.0
	Plus two	21	52.5
	graduation	11	27.5
Occupation of the parent	Agriculture	12	30.0
	Coolie	23	57.5
	Salaried	1	2.5
	others	4	10.0
Family size	Up to 3	8	20.0
	3-6	32	80.0
Monthly income of the parent	Up to Rs 10000	32	80.0
	10000 to 20000	7	17.5
	Above Rs.20000	1	2.5
Monthly savings of the parent	Up to Rs.500	23	57.5
	500-1000	13	32.5
	Above Rs.1000	4	10.0
Social status	BPL	33	82.5
	AAY	4	10.0
	SHG-NRLM	1	2.5
	RSBY card holder	2	5.0
Areas of training received	Electrical	28	70.0
	Electronics	5	12.5
	Banking	7	17.5

Source: Field survey

From table 1 above, it is seen that majority of the respondents are males (80 percent) belonging to the age group of 20 to 30 years (62.5 percent). More than half (52.5 percent) of the respondents have an educational qualification up to plus two. The majority's parent is engaged in coolie works (57.5 percent), earns up to Rs.10000 a month and reserve only up to Rs.500 a month as their savings. Majority (80 percent) of the respondents have a family size of three to six members. Majority (82.5 percent) of the respondents belong to BPL category and most (70 percent) of them get training in the electrical field.

#### Activities effected through DDU GKY

In order to know about the opinion of the respondents about various activities effected through DDU GKY, four main variables were included in the questionnaire and the respondents were asked to express their responses towards these variables in a three-point scale. The collected data were analyzed by one sample t-test. The result is shown below:

Ho: The opinion of the respondents towards the activities effected through DDU-GKY is neither good nor bad (average performance).

Ha: The opinion of the respondents towards the activities effected through DDU-GKY is either good or bad (not average performance).

**Table 2: Key activities effected through DDU GKY**

Key activities	Mean value (test value = 2.00)	t-value	p-value
1. Skill assessment of the participants	2.90	15.02	<0.001
2. Capacity building	2.78	10.21	<0.001
3. Counseling to the candidates	2.68	7.45	<0.001
4. Skill training	2.90	18.73	<0.001

Source: field survey

Table 2 shows that all four activities shown in the table are effected very well through DDU GKY (p-value <0.05 and mean value >2.00). Hence the null hypothesis is rejected and concluded that the DDU GKY is playing a good role in skill assessment, capacity building, counseling and skill training to participants.

**Key activities effected through DDU GKY – Gender wise difference**

In order to examine the difference if any in the opinion of the respondents as regards the key activities effected through DDU GKY, independent samples t- test has been administered. The test result along with the hypothesis is shown below:

Ho: The respondents do not differ significantly gender wise as regards their opinion about the key activities effected through DDU GKY.

Ha: The respondents differ significantly gender wise as regards their opinion about the key activities effected through DDU GKY.

**Table 3: Key activities effected through DDU GKY – Gender wise difference**

Key activities effected through DDU GKY – gender wise difference	Gender	Mean value	t-value	p-value
Skill assessment of the participants	Male	2.94	0.739	0.483
	Female	2.75		
Capacity building	Male	2.84	1.250	0.247
	Female	2.50		
Counseling to the candidates	Male	2.66	0.410	0.684
	Female	2.75		
Skill training	Male	2.97	1.852	0.104
	Female	2.63		

Source: field survey

From table 3 above, it is seen that there is no significant difference between the opinion of males and females as regards the activities effected through DDU GKY (p-value >0.05). Hence it is failed to reject the null hypothesis.

**Post training services from DDU GKY**

In order to know about the opinion of the respondents about the post training services effected through DDU GKY, five main variables were included in the questionnaire and the respondents were asked to express their responses towards these variables in a three-point scale. The collected data were analyzed by one sample t-test. The result is shown below:

Ho: The opinion of the respondents towards the post training services effected through DDU-GKY is neither good nor bad (moderate performance).

Ha: The opinion of the respondents towards the post training services effected through DDU-GKY is either good or bad (moderate performance).

**Table 4: Post training services effected through DDU GKY**

Post training services	Mean value (test value = 2.00)	t-value	p-value
1. Service of job mela	2.68	6.153	<0.001
2. Job opportunities at native place	2.80	9.798	<0.001
3. Job opportunities at distant place	2.68	6.509	<0.001
4. Post placement support	2.75	9.611	<0.001
5. Support for career progression	2.70	7.286	<0.001

Source: field survey

Table 4 shows that all five post training services listed in the above table are effected very well through DDU GKY (p-value <0.05 and mean value >2.00). Hence the null hypothesis is rejected and concluded that the DDU GKY is playing a good role in offering post training services like conducting job Mela, offering job opportunities at native places as well as in distant places, post placement support and support for career progression.

**Post training services effected through DDU GKY – Gender wise difference**

In order to examine the difference if any in the opinion of the respondents as regards the post training services offered through DDU GKY, independent samples t-test has been administered. The test result along with the hypothesis is shown below:

Ho: The respondents do not differ significantly gender wise as regards their opinion about the post training services effected through DDU GKY.

Ha: The respondents differ significantly gender wise as regards their opinion about the post training services effected through DDU GKY.

**Table 5: Post training services effected through DDU GKY – Gender wise difference**

Key activities effected through DDU GKY – gender wise difference	Gender	Mean value	t-value	p-value
Service of Job Mela	Male	2.69	0.225	0.823
	Female	2.63		
Offered job opportunities at native place	Male	2.81	0.303	0.764
	Female	2.75		
Offered job opportunities at distance place	Male	2.72	0.841	0.406
	Female	2.50		
Post placement support	Male	2.81	1.131	0.291
	Female	2.50		
Support for career progression	Male	2.66	1.286	0.213
	Female	2.88		

Source: field survey

From table 5 above, it is seen that there is no significant difference between the opinion of males and females as regards the post training services offered through DDU GKY (p-value >0.05). Hence it is failed to reject the null hypothesis. The conclusion is that both the groups of gender have the same opinion about the services offered by DDU GKY.

**Role of DDU GKY- Economic independence, increase in income, fulfilling career aspirations**

In order to know about the opinion of the respondents about the role of DDU GKY, three main variables (economic independence, income and career aspirations), each having three sub variables were included in the questionnaire and the respondents were asked to express their responses towards these variables in a three point scale. The collected data were analyzed by one sample t-test. The result is shown below:

Ho: The opinion of the respondents as regards the role of DDU GKY in creating economic independence, increase in income, and fulfilling career aspirations is neither good nor bad.

Ha: The opinion of the respondents as regards the role of DDU GKY in creating economic independence, increase in income, fulfilling career aspirations in either good or bad.

**Table 6: Role of DDU GKY – Economic independence**

Role of DDU GKY – Economic independence	Test value	Mean value	t-value	p-value
Dependence on a family member to get pocket money	2	1.63	2.940	0.005**
Confidence of getting a job	2	2.70	7.851	<0.001**
Confidence of self sufficiency	2	2.55	5.44	<0.001**

Source: field survey

Table 6 shows that the opinion of the respondents as regards the role of DDU GKY in creating economic independence is either good or bad (p-values < 0.05). Hence the null hypothesis is rejected and concluded that the respondents have secured confidence in their employment opportunities (mean value = 2.70) and have created confidence regarding the self-sufficiency (mean value = 2.55). But still now they are depending their family members for their pocket money.

**Table 7: Role of DDU GKY – Increase in income**

Role of DDU GKY – increase in income	Test value	Mean value	t-value	p-value
Earnings through some job	2	2.53	5.547	<0.001
Job security	2	2.60	6.426	<0.001
Volume of savings	2	2.45	4.201	<0.001
Volume of disposable income	2	2.40	3.399	0.002

Source: field survey

Table 7 shows that the opinion of the respondents as regards the role of DDU GKY in increasing income of the respondents is good (p-values <0.05). Hence the null hypothesis is rejected and concluded that the

respondents hold good opinion about the role of DDU GKY in increasing their earnings through some job, offering job security, volume of savings, and to increase the volume of disposable income.

**Table 8: Role of DDU GKY – Career aspirations**

<i>Role of DDU GKY – Career aspirations</i>	<i>Test value</i>	<i>Mean value</i>	<i>t-value</i>	<i>p-value</i>
Opportunity for good placement (job prospects)	2	2.55	5.827	<0.001**
Opportunity to get status quo job	2	2.45	4.201	<0.001**
Opportunity for promotion	2	2.50	4.937	<0.001**

Source: field survey

Table 8 shows that the opinion of the respondents as regards the role of DDU GKY to satisfy the career aspirations of the youth is good (p-values < 0.05). Hence the null hypothesis is rejected and concluded that the DDU GKY play a good role in offering opportunity for placement (mean value =2.55), opportunity to get status quo job (mean value =2.45) and opportunity for promotion (mean value =2.50).

## V. Major Findings

Majority of the respondents are males and belong to the age group of 20 to 30 years. More than half of the respondents an educational qualification up to plus two. The majority's parent is engaged in coolie works (57.5 percent), earns up to Rs.10000 a month and reserve only up to Rs.500 a month as their savings. Majority of the respondents have a family size of three to six members. Majority of the respondents belong to the BPL category and most of them get training in the electrical field.

All the four activities like skill assessment, capacity building, counselling and skill training are very well-effected through DDU GKY. There is no significant difference between the opinion of males and females as regards the activities effected through DDU GKY. The DDU GKY is playing a good role in offering post training services like conducting job Mela, offering job opportunities at native places as well as in distant places, post placement support and support for career progression. There is no significant difference between the opinion of the males and female as regards the post training services offered through DDU GKY. The respondents have secured confidence in their employment opportunities (mean value = 2.70) and have created confidence regarding the self-sufficiency (mean value =2.55). But still now they are depending their family members for their pocket money. The respondents hold good opinion about the role of DDU GKY in increasing their earnings through some job, offering job security, volume of savings, and to increase the volume of disposable income. The DDU GKY play a good role in offering opportunity for placement (mean value =2.55), opportunity to get status quo job (mean value =2.45) and opportunity for promotion (mean value =2.50).

## VI. Conclusion

In the nutshell, the study concludes that the DDU GKY plays a good role in increasing the income of the youth, offering economic independence and to fulfill their career aspirations. But the respondents, even after their participation in such programme, still depending upon their family members to get pocket money. This is not a good sign. The very purpose of such programme is to make them self -sufficient. Hence, the beneficiaries of such programme should take every effort to find some means for their secure career based on the skill they developed through such programme. For such purpose they can utilize the schemes offering by the District Industrial Centre (DIC) to go for something based on their developed skills. As the participation of females in such programme is very low, it would be better if the DDU –GKY gives special focus to bring more females into such programme by incorporating more areas of training exclusively suitable for women. So that many females will come to take part in such programe that will enhance their income and career opportunities. As majority of the respondents belong either to AAY or below poverty line, it will be even better if the DDU GKY gives much focus to include those categories into such programme in the future. As almost all the respondents have good opinion about the role of DDU GKY, the programme should be implemented in the future too with the same pace and courage so that it can sustain the very purpose for which it brought into light.

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