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Rajiv Yuva Vikasam Scheme: “A Comprehensive Initiative For Youth Empowerment In Telangana State”.

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Abstract

Unemployment remains a persistent challenge in Telangana state, particularly among marginalized communities, a serious challenge for youth, women and farmers which will making a pathway towards youth, women and farmer Suicides . To address this problems, Rajiv Yuva Vikasam Scheme was introduced by the Government of Telangana with G.O Ms. No 7. for self-employment and entrepreneurship particularly to tackle unemployment issues that an decrease the rate of unemployment and suicides and makes a transformation of youth empowerment, women empowerment and to uplift the farmers in the state. This paper explores the scheme's objectives, key features, financial assistance mechanisms, that broaden socio-economic aspects and tackling the problem of economic crunch, Youth, women and farmers Suicides . Additionally, it provides recommendations for strengthening the effectiveness Of scheme By analyzing with inclusivity, skill development and financial assistance , also showcases that how the initiative can be nurtured for youth empowerment , women empowerment, culture of innovation and self reliance , that can tackle youth and farmer suicide's and makes youth and farmer pride and it is a step in achieving the women Empowerment too with the help of this scheme.

Introduction: Youth and farmer unemployment, Suicides are growing concerns in India, particularly among Backward Classes (BC), Scheduled Castes (SC), Scheduled Tribes (ST), minorities and Economically weaker sections (EBC/EWS). Economic instability, lack of access to capital, and insufficient skill development programs contribute to the problem. The Rajiv Yuva Vikasam Scheme was conceptualized to bridge the gap by offering financial assistance, skill development, and entrepreneurship opportunities. The primary objective of the scheme is to empower all the marginalized youth and women as well as farmers by promoting selfreliance through entrepreneurship Ideologies. By providing loan in different categories that can transform the future of marginalized youth and farmers with in the Telangana state, sanctioning 6000 crore rupees by the government of Telangana. Approximately 5Lakhs Beneficiaries will be selected from the applicants from June 2 2025 Onwards which was specially announced by the CM of Telangana state A.Revanth Reddy Garu. The Beneficiary was selected from Different Categories ranging from 50,000 to 4 lakhs rupees, will also enjoy Subsidy allowances and Loan benefits from the banks.

Loan categories :Unit cost Loan Upto Rs 50,000 will get 100% Subsidy from the government , no loan provided by bank ,Unit cost Loan from 50,001 to 1Lakh will get 90% subsidy , 10% loan will be provided by the bank, Unit cost Loan From Rs 1 lakh to 2 lakh will get 80% subsidy ,The remaining 20% will be covered by the beneficiary or arranged through bank linkage, Unit cost Loans ranging from Rs 2 lakh to Rs 4 lakh with a 70% subsidy and the remaining amount should be covered by the Beneficiary bank ,Loans up

to Rs 1 lakh Was provided for vulnerable groups like bonded laborers, cobblers, Destitutes, Flayers, Tanners, Joginis, PVTGS, Released Prisoners, safai karmachars, HIV Victim, Surrendered Extremists will get 90% subsidy and 10% EMF. and for minor irrigation facilities will get 100% Subsidy and no loan is required.

Eligibility criteria: for the rural background will be 1.5 Lakhs and for urban is 2 Lakhs, should have Ration Card. If ration card was not there, income certificate was made mandatory for eligibility. Age limit for Agriculture and allied sectors is 21 to 60 years and for non agriculture sector the age limit is 21 to 55 years.

Preferences : was given to first time applicants of ESS program, at least 25% should be given to women applicants, minimum 5% reservation was given to PWDs, Myrter's families of Telangana Agitation and SC Classification, and candidates proven for self employment programs will be given as first preference. That ensuring that youth and farmer families can establish their own businesses. This research paper examines The structure and key features of the scheme that impact on different communities in economic empowerment, inclusivity and youth empowerment, and examine the Challenges and recommendations for future prospects.

Objectives of the Scheme is to Address unemployment of youth and farmer families from traditional jobseeking to self-employment that Supports marginalized communities by ensuring inclusive participation. Development of entrepreneurial skills through capacity-building initiatives that Promotes financial independence and skill development. Encourages sectoral diversification by providing opportunities in all sectors like agriculture, industrial services, animal husbandry, and transport.

Key Features of the Scheme : Inclusivity & Equal Opportunities with fair representation across communities and provides targeted financial assistance to economically weaker sections. Providing Skill Development & Entrepreneurship Training by offering training programs to equip youth, women and farmers with essential business skills like Supporting businesses in agriculture, industrial and service sectors, and Encourages women's entrepreneurship for self-sustainability. Taking a key step for uplifting farmers to tackle economic crunch and make farmers from laborers to self employed that can change the lifestyle of farmers, agricultural labourer and non agricultural workers. This is a key measure to tackle women's suppression, can make the women self employed which is a sign of women empowerment that can fulfil the target Gender equality.

Financial Assistance Mechanism for Bank Linked Schemes with 51 Business Categories by providing Financial assistance for setting up businesses in Agro-Based Units like (Horticulture, irrigation, animal husbandry) and Industrial & Service-Based Enterprises (Bakery shops, tailoring, welding, electrical shops), Transport & Retail Sector (Tiffin centers, grocery stores, mobile repair shops) and Schemes for Without Bank Linkage with 14 Business Categories like Minor Irrigation Projects (Water services, bore wells, agricultural equipment) and Small-Scale Manufacturing like (Handicrafts, basket weaving, food processing). The structured financial distribution ensures sectoral diversity and accessibility. Socio-Economic Impact of the Scheme like Curtailing Unemployment By promoting self-employment and reduces dependence on government and private sector jobs and Transform youth in tackling with unemployment, mental stress and suicides. Women's Empowerment & Inclusive Growth Encourages female entrepreneurs, ensuring financial independence and social upliftment which makes the sign of equality. Rural Economic Development which focus on agriculture and animal husbandry strengthens rural economies helps in tackling with Urban migration, a step for inclusive development. Expansion of Small & Medium Enterprises (SMEs) that fosters SME growth, that can impact State as well as nations GDP.

Challenges & Recommendations: Despite its potential, the scheme requires a strategic improvements for better implementation. Strengthening Beneficiary Selection with Transparency through Establishing District Level Selection Committees, led by the District Collector, ensures fair selection and to prevent misuse of funds. Identifying & Targeting Genuine Beneficiaries by Conducting strict verification process that ensures

the financial assistance can be reached to aspiring beneficiary so that the beneficiary can be utilize the resources in a proper manner , misuse of resources can be tackled. Conducting Opportunity Mapping for Better Resource Allocation by Undertaking sectoral research to guide beneficiaries transforming as a viable entrepreneur. Geographical & Age-Based Customization with Implementation of One District One Product (ODOP) initiatives to leverage local industries and make help in All round Development and inclusive development of the state. Offering an age-specific skill development programs to cater to different experience levels that can improves entrepreneur qualities, which is a pathway for encouraging new entrepreneur ideas for youth , is a sign of modernization in development. Establishing Capacity Development Centers in every district to offer entrepreneurial training programs , mentorship program , and financial literacy programs to foster entrepreneur ideology that transforms ideas of youth for the development. Ensuring Long-Term Business Sustainability by Creating Vigilance Committees to monitor the success of established businesses and provide ongoing support, mentorship, and financial literacy workshops. 70% to 100% subsidy for Amount Starting from 50,000 to 4 lakhs respectively, depending on business type and applicant category was Open to all communities (BC, SC, ST, minorities and EBC/EWS). With Only one applicant per ration card is eligible for this Scheme and the family should not benefit from other previous schemes .

Conclusion: Telangana is the youngest state in India came with Rajiv Yuva Vikasam Scheme, is a transformative initiative aimed at reducing youth unemployment makes farmers income double, Decrease youth and farmer Suicides and promoting self-reliance in Telangana. By focusing on inclusivity, skill development, and financial assistance, it has the potential to uplift thousands of young entrepreneurs and Unemployed Candidates of all age factors likely from 21 to 60 in agricultural sector and 21 to 55 in non agricultural sector, the government should ensure Transparent selection and monitoring mechanisms, targeted support through opportunity mapping and Continuous capacity-building programs. By effective implementation, this scheme can be a model for other Indian states to address youth unemployment and economic disparities, and also curtail

the youth , farmers and women suicides because of unemployment and makes youth and farmers in working towards self reliance and self sustaining, which makes economically strong with respect to the unemployed youth, farmers and women. Overall it makes All Round Development with respect to the Telangana state and makes contribution for youth empowerment , women empowerment and farmers upliftment . will makes increase in GDP of the state as well as center, also makes farmers income double .

Keywords: Rajiv Yuva Vikasam, Youth Empowerment ,Telangana Government Self-employment, Entrepreneurship, Inclusive Growth, Equity and Equality, Financial Assistance, Skill Development , upliftment of youth and farmers, women empowerment, marginalized youth.

References: (Include any relevant sources, government reports, or research studies that provide additional insights into self-employment schemes and youth empowerment initiatives.).