

# Perception analysis of “Yuvanidhi Scheme of Government of Karnataka”

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**Abstract-** The Yuva Nidhi scheme launched by the Karnataka government aims to alleviate the plight of unemployed youth in the state. Congress MP Rahul Gandhi highlighted it as a key program among the five guarantee programs promised by the Congress party before the elections. This initiative provides financial support to educated unemployed youth who often face financial insecurity in a difficult labor market. Under the scheme, unemployed graduates will get a monthly stipend of ₹3,000 if they take at least six months to find a job, while unemployed graduates will get ₹1,500 a month. By providing this financial cushion, the Yuva Nidhi program aims to promote financial stability and empower the youth to become self-reliant. The scheme is expected to benefit more than 10, 00,000 educated unemployed people across the state, and a major investment in the prosperity and future prospects of Karnataka. Estimated at ₹ 3,000 per year, the government shows its commitment to fight unemployment. The research found that the maximum of maximum is from the age 20-21 which 20.8 % and rest are from the 24 years above which are unemployed which is 41.7%

**Keywords-** Unemployment, Degree, Middle class family, Covid effect

## INTRODUCTION

The introduction of the Yuva Nidhi scheme by the Karnataka government is a sign of concerted efforts to alleviate the plight of unemployed youth in the state. Congress MP Rahul Gandhi presented the Yuva Nidhi program as one of the main programs among the five guarantee programs promised by the Congress party ahead of the March 20 elections at the Yuva Krant rally in Belagavi, which is scheduled to be implemented in December. in January. This initiative aims to extend financial support to educated unemployed youth who often struggle with financial insecurity in a difficult labor market. Under the scheme, unemployed graduates who take at least six

months to find a job will receive a monthly stipend of ₹ 3,000, while unemployed graduates are entitled to ₹ 1,500 per month.

By providing this financial cushion, the Yuva Nidhi program aims to instill a sense of financial stability among the youth and empower them to strive for self-reliance and improve resilience. The scheme is expected to benefit over 10,00,000 educated unemployed people across the state, a major investment in the welfare and future prospects of Karnataka's youth. The estimated annual expenditure of the scheme is ₹ 3,000 crore, underlining the government's commitment to tackle unemployment on a significant scale. In particular, the system targets people who have finished their education and are actively looking for work, with the exception of those who are engaged in higher education or already receive state unemployment benefits. Apart from financial assistance, beneficiaries of the Yuva Nidhi program are required to participate in skill training programs aimed at improving their employability. To ensure effective implementation and redressal of grievances, the government has set up its Yuva Nidhi Scheme Unit underlining its commitment to monitoring and supporting the beneficiaries of the scheme.

Apart from immediate economic assistance, the Yuva Nidhi program will have a far-reaching impact on the socio-economic landscape of Karnataka. By reducing dependence on external support systems and promoting self-reliance, the system promises to foster domestic economic growth and social development. Further, its demand-driven nature ensures that assistance is tailored to the needs of eligible applicants, irrespective of caste, creed or creed. The goal is to disburse the grant to all eligible beneficiaries within 30 days of receiving the application, so the government is taking proactive measures to expedite

assistance. In addition, the provision of additional benefits such as free laptops and tablets underlines the government's commitment to equip beneficiaries with the necessary tools to develop skills and improve employability. Basically, the Yuva Nidhi program is an important step to solve the problems of unemployment and enhance the potential of the educated youth of Karnataka. As the plan progresses, its impact is set to reverberate throughout the socio-economic fabric of the country and usher in a new era of opportunity and prosperity for the youth.

#### ELIGIBILITY CRITERIA

The eligibility criteria for the Yuvanidhi Program have been carefully designed to ensure that the aid effectively reaches the intended beneficiaries:

- a. Residency Requirement: Applicants must be residents of the state of Karnataka; s focuses on responding to local unemployment problems and promoting the socio-economic development of the region.
- b. Educational Qualification: Eligibility extends to persons who have completed either Undergraduate Degree (UG) or Diploma course in any field of study. This criterion emphasizes inclusion, allowing many educated young people to benefit from the system and its benefits.
- c. Unemployment status: In order to receive support under the scheme, it is important that applicants prove that they are unemployed. This arrangement highlights a plan and a targeted approach to ease the financial burden on the country's unemployed in particular.
- d. Aadhar Card Linking: To streamline administrative processes and increase transparency, applicants should ensure that their Aadhar card is linked to their bank account numbers. This linkage facilitates efficient disbursement of financial aid, minimizes bureaucratic hurdles and ensures smooth delivery of aid to eligible beneficiaries.
- e. Following these strict eligibility criteria, the Yuvanidhi program aims to effectively target and assist the supported demographic: educated, unemployed youth residing in Karnataka. This strategic approach not only maximizes the plan and its impact, but also underlines the government's commitment to good management and fair distribution of resources for the betterment of society.

#### BENEFITS FOR YUVANIDHI STUDENTS

The Yuvanidhi program is a strategic initiative of the Government of Karnataka to address the problem of youth unemployment in the state. By providing financial support and creating opportunities for self-employment, the scheme aims to ease financial pressures on unemployed youth while promoting wider socio-economic benefits. One of the most important ways in which the system benefits the country is by reducing the burden of unemployment. By providing financial support and encouraging opportunities for self-employment, the system helps to reduce the social and financial costs of unemployment. This in turn promotes social stability and reduces pressure on public resources that would otherwise be needed to support the unemployed. In addition, the system plays a key role in promoting economic growth. By promoting youth entrepreneurship and self-employment, the system catalyzes the birth of new businesses and projects. These companies create job opportunities not only for the entrepreneurs themselves, but also for other members of the community. In addition, the expansion of small businesses and entrepreneurial enterprises contributes to the growth of economic activity and productivity and accelerates the general economic growth of the country. In addition, the Yuvanidhi program has the potential to increase government tax revenue. As businesses grow and generate income, they contribute to the tax base through corporate income tax and personal income tax. In addition, increased economic activity leads to increased consumption, which increases tax revenue from sales taxes and other indirect taxes. Additional tax revenues strengthen the government and financial position, enabling the financing of essential services and infrastructure projects that further drive economic development.

In addition to the economic impact, the program also promotes the development of young skills, entrepreneurship and self-sufficiency. By providing financial assistance and support for skills training programs, the system gives young people the tools and resources they need to succeed in work or as entrepreneurs. This not only increases their employability, but also promotes a culture of

innovation and entrepreneurship, which is essential for long-term economic growth and competitiveness.

In conclusion, the Yuvanidhi program will bring significant benefits to the Government of Karnataka by reducing unemployment, stimulating economic growth, increasing tax revenue and promoting youth development and entrepreneurship. By investing in the future well-being of its young population, the government is laying the foundation for sustainable socio-economic development and inclusive economic growth across the country.

#### REVIEW OF LITERATURE

Gujarat-Educational support to academically excellent but economically disadvantaged students. Under this scheme, the Government of Gujarat extends financial assistance towards various educational expenses including tuition fees, hostel fees, book fees and scholarships. Eligible students are those who have secured at least 80% marks in 10th or 12th examination and belong to families with annual income below Rs. 6 lakhs.

In Uttar Pradesh-, the Unemployment Allowance Scheme aims to provide a safety net to unemployed youth. Registered persons between 21-35 years who have completed at least Intermediate will get a monthly allowance of Rs. 1000. The scheme targets economically weaker sections whose annual family income is less than Rs. 3 lakhs.

UK- Jobseeker's Allowance works like social security support and provides financial support to active jobseekers. To be eligible, applicants must be at least 18 years of age and be of state pension age, make sufficient national insurance contributions and have less than £16,000 in savings. The purpose of the support is to ease the financial burden during periods of unemployment and facilitate a smoother return to working life.

In Germany-, unemployed people receive unemployment insurance. They are entitled to 60% of their previous net salary (or 67% if they have children) for up to 12 months, after which they receive the same level of unemployment, which depends on income and income ceilings.

In Canada-, unemployment insurance is available to the unemployed and financial assistance is 55 percent of their previous average weekly wages for up to 45 weeks. In addition, the Canada Recovery Benefit offers assistance to those who are not eligible for unemployment insurance, such as the self-employed and gig workers, providing \$500 per week for up to 38 weeks.

In South Africa-, unemployment benefits include the Unemployment Insurance Fund (UIF) and the Temporary Employer/Employee Assistance Scheme (TERS). UIF offers financial assistance of 38-60% of the person and their previous income for up to 12 months, while TERS offers a fixed monthly amount of Rs. 3,500 for employees affected by the COVID-19 pandemic.

Despite the state's various programs aimed at supporting the unemployed, Karnataka stands out for its persistently lower unemployment compared to the national average. By March 2023, the unemployment rate was only 2.3 percent, far below the national rate of 7.8 percent, the country's economic situation is strong. In addition, Karnataka's high net domestic product (NSDP) per capita, one of the highest in the country, underlines its strong economic position compared to other southern states.

#### STATEMENT OF THE PROBLEMS

The Government of Karnataka launched the Yuva Nidhi scheme in response to several pressing problems of unemployment in the state and among the youth. The main motive of the system is to extend financial support to those who, despite their education, are without job opportunities. This initiative is specifically aimed at people who have completed their degree but have not been able to find a job within six months of graduation. The scheme and its main objective is to provide a monthly unemployment allowance to eligible youths, providing them with a much needed lifeline during unemployment. This financial assistance is an important source of support for people who may struggle to cover their basic expenses while they are actively looking for work. By easing the financial burden, the scheme aims to provide stability and security to the unemployed, allowing them to focus on securing gainful employment without the added stress of financial uncertainty. In the present

study the researchers have made an effort to understand the effectiveness & beneficiaries perception of the Yuva Nidhi scheme of Government of Karnataka.

**SCOPE OF THE STUDY**

Government will benefit from Yuvanidhi program in many ways.

It helps reduce the burden of unemployment by creating self-employment opportunities for young people. This leads to: -economic growth and increase in tax revenue and general development of the country. The Yuvanidhi program not only helps in reducing unemployment but also helps in skill development, promotes entrepreneurship and encourages self-reliance among the youth of Karnataka. Yuva Nidhi Scheme to provide financial assistance to unemployed youth. Provide financial assistance to unemployed graduates and graduates: The scheme provided a monthly unemployment allowance of Rs. 3000 for graduates and Rs. 1500 for graduates. This was to ease their financial burden while looking for work and help them meet their basic needs. With this monthly money, young people cover the expenses incurred in their job search. This scheme provides youth with expenses incurred at the time Improving youth employability: In addition to financial support, the scheme also encouraged skill development by requiring beneficiaries to participate in skill training programs provided by the government. This was to improve their marketability and increase etheir job opportunities.

**METHODOLOGY**

The Yuva Nidhi scheme launched by the Karnataka government aims to alleviate the plight of unemployed youth in the state. Congress MP Rahul Gandhi highlighted it as a key program among the five guarantee programs promised by the Congress party before the elections. This initiative provides financial support to educated unemployed youth who often face financial insecurity in a difficult labor market. Under the scheme, unemployed graduates will get a monthly stipend of ₹3,000 if they take at least six months to find a job, while unemployed graduates will get ₹1,500 a month. By providing this financial cushion, the Yuva Nidhi program aims to promote financial stability and empower the youth to become self-reliant. The scheme is expected to benefit more than

10, 00,000 educated unemployed people across the state, and a major investment in the prosperity and future prospects of Karnataka. Estimated at ₹ 3,000 per year, the government shows its commitment to fight unemployment. The system is aimed primarily at people who have obtained an education and are actively looking for work, with the exception of university students and current recipients of state unemployment insurance. In addition to financial support, beneficiaries participate in skills training programs that improve employability. The government’s own Yuva Nidhi Program Unit ensures effective implementation of the scheme and support to the beneficiaries. Apart from the immediate financial assistance, the Yuva Nidhi program has a far-reaching impact on the youth of the state. Questionnaires were developed for Yuvanidhi research using Google Forms. The completed survey link was sent to students for an online survey via email, WhatsApp, Facebook and Twitter. The online survey link was confirmed via email to prevent a single respondent from answering multiple times. The study was conducted within 2-3 months. During this time we received several responses. More importantly, we learned what people think about this particular system and how this system can affect their lives. In addition, we also conducted primary research by going through articles and information published by the government and various media. This helped us to get detailed information about the system. We also watched the interviews of the people for whom this system is implemented and that was important information because it told us about the basic reality of this system.

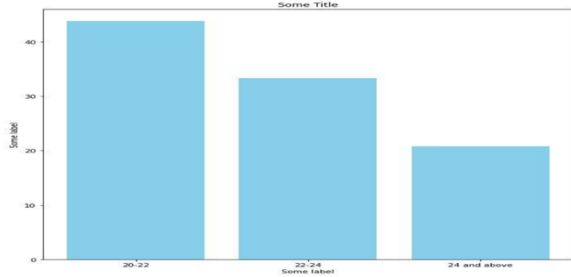
**DATA ANALYSIS & INTERPRETATION**

Table-1 Showing age of the respondents

Sl.no	Age of respondents	No of respondents	Percentage
1	20-22 YEARS	43	43.8
2	22-24 YEARS	33	33.3
3	24 AND ABOVE	21	20.8
	TOTAL	100	100%

Sources- Primary Data

Graph-1 Showing age of the respondents



**Analysis & Interpretation**

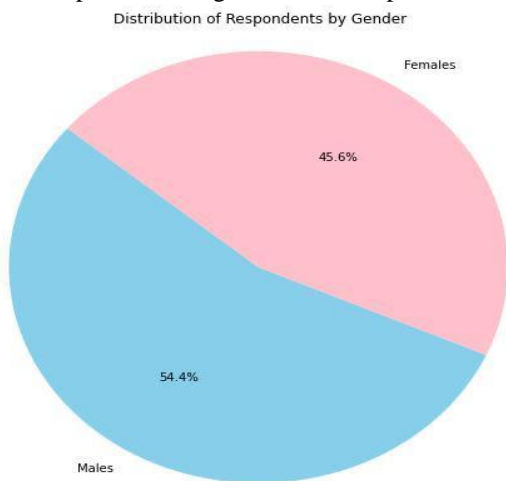
The research found that the maximum of 43.8 per cent respondents were from the age group 20-22 followed by 33.3 per cent respondents were from the age group 22-24 and only 20.8 per cent respondents were from 24 years and above. Age group 20-22 (43.8%): The majority of respondents belong to this age group. That is 43.8% of all respondents. These people are probably under 20 years old. Age group 22-24 (33.3%): Surveyed 22-24 years make up the second largest group. They are 33.3% of all respondents. These people are also relatively young. 24 years and older (20, 8%): Only a minority, 20.8% of respondents are 24 years of age or older. This group includes people over 20 years of age.

**Table-2 Showing Gender of Respondents**

sl.no	gender of respondents	no of respondents	percentage
1	male	55	55
2	female	45	45
	total	100	100%

Sources - Primary Data

**Graph-2 Showing Gender of Respondents**



**Analysis & Interpretation**

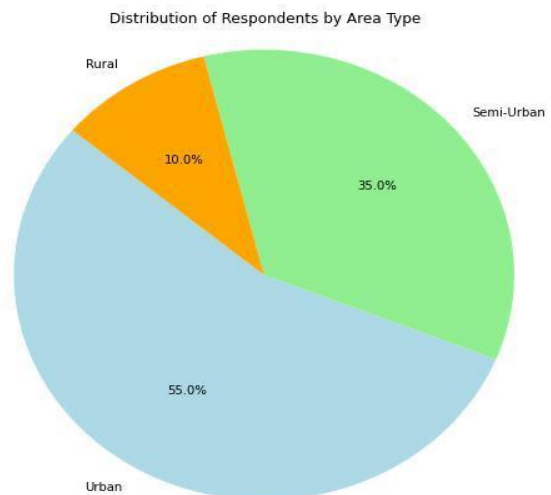
It is understood that more than one half (54.44 per cent) of the respondents are males whereas 45.56 per cent of the respondents are females. In this, we understand there are more males who are seeking for the Yuva Nidhi scheme than females. Females have a slight drop in the number compared to males.

**TABLE-3 Showing locality of Respondents**

sl no	locality of respondents	no of respondents	percentage
1	Urban area	55	55%
2	Rural area	35	35%
3	Semi urban area	10	10%
	total	100	100%

Sources - Primary Data

**Graph-3 Showing locality of Respondents**



**Analysis & Interpretation**

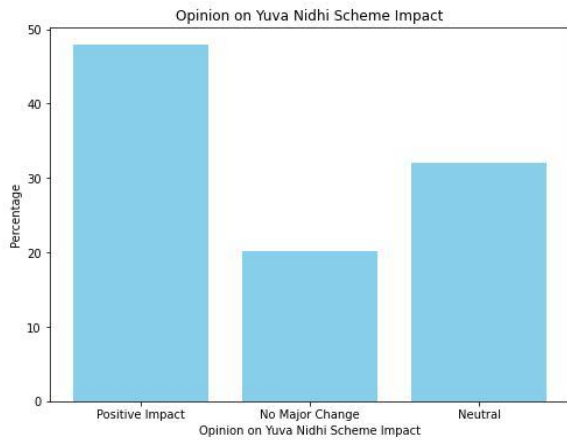
The data collected shows that 55 per cent of respondents are from urban areas, followed by 35 per cent from semi-urban areas and 10 per cent from rural areas. The majority of respondents live in urban areas, accounting for 55% of the total. - These respondents are likely to live in densely populated areas where a variety of amenities, infrastructure, and services are available. - Often own rural and urban land with moderate population densities associated with agriculture and other activities. - A relatively small number of respondents 10% live in rural areas. - Rural areas are characterized by low population density and low agricultural livelihoods. - These respondents may live in villages or remote areas.

Table-4 Showing Opinion of respondents on skill development

sl no	Respondents on skill development	no of respondents	percentage
1	positive impact	48	47.9%
2	social economic	20	20.1%
3	neutral	32	32%
	total	100	100%

Sources-Primary Data

Graph-4 Showing Opinion of respondents on skill development



Analysis & Interpretation

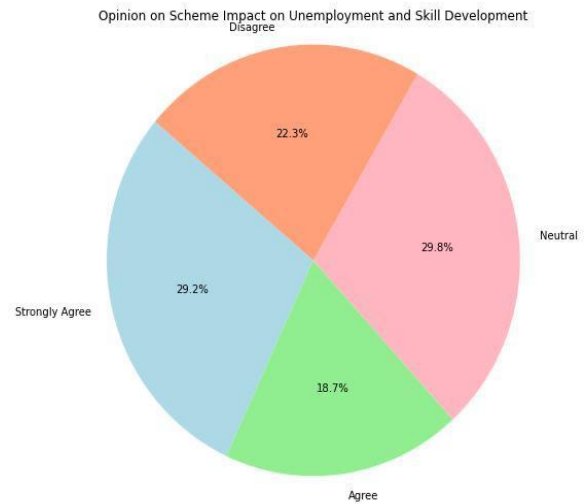
It is found that 47.9 per cent respondents agree that Yuva nidhi scheme will have a positive impact on the overall socio economic development of Karnataka while 20.1per cent believe that there will be no major change and 32 are neutral with the decision 47.9% of the respondents believe that the Yuva Nidhi scheme has been effective. These people believe that this project can play an important role in the socio-economic development of Karnataka. 20.1% of respondents believe that this system will not make a significant difference. They hope that the Yuva Nidhi movement may not bring any major socio-economic changes. The largest segment 32% of respondents remained neutral. Overall, the data reflects a wide range of views: from positive impact to skepticism and neutrality. It is important to consider these different perspectives while assessing the potential impact of the Yuva Nidhi program on the socio-economic landscape of Karnataka.

Table-5 Showing opinion of respondents on impact of the scheme

Sl no	Impact on the Scheme	No of Respondents	Percentage
1	Strongly Agree	29	29.2 %
2	Strongly Disagree	0	0
3	Neutral	30	29.8%
4	Agree	19	18.7%
5	Disagree	22	22.3%
	Total	100	100%

Sources-Primary Data

Graph-5 Showing opinion of respondents on impact of the scheme



Analysis & Interpretation

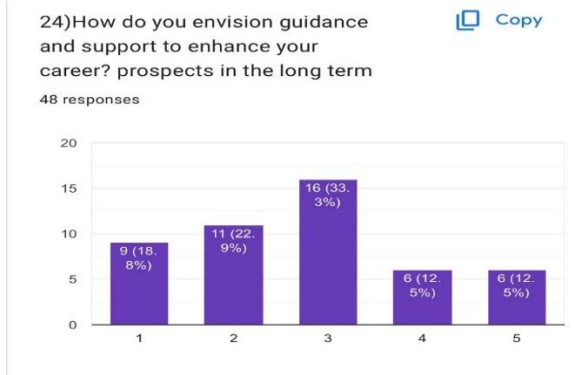
It is found that 29.2 per cent respondents strongly agree that scheme will reduce unemployment and foster skill development followed by 18.7 per cent respondents who agree with this approach and 29.8% are neutral with the decision while 22.3% disagree Strongly agree (29.2%): 29.2% of respondents strongly agreed. They strongly believe that this system will reduce unemployment and increase skills. It shows their confidence in the good results that this system can achieve. 18.7% of respondents agreed with this approach. Although they are not the same as the first group, they still believe in the benefits of this system. Their absence does not reflect a visionary nature, and may await evidence of concrete results. 22.3% of the respondents disagreed with the effectiveness of the system.

Table-6 Showing opinion of Backbone for students

Sl no	Supporting Scheme	No of Respondents	Percentage
1	Strongly Agree	19	18.8%
2	Strongly Disagree	13	12.5%
3	Neutral	33	33.3%
4	Agree	23	22.9%
5	Disagree	13	12.5%
	Total	100	100%

Sources-Primary Data

Graph-6 Showing opinion of Backbone for students



Analysis & Interpretation

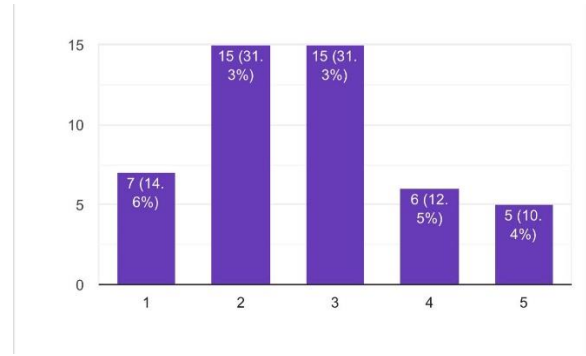
The most common rating was 3, which means that most people think that Neutral are somewhat important for their career prospects. About one-third of the people chose this rating. The second most common rating was 2, which means that some people think that guidance and support are slightly important for their career prospects. About one-fourth of the people chose this rating.

Table-7 Showing opinion does it really help students

Sl no	Impact on the scheme	No of Respondents	Percentage
1	Strongly Agree	7	14.6%
2	Strongly Disagree	6	12.5%
3	Neutral	15	31.3%
4	Agree	15	31.3%
5	Disagree	5	10.4%
	Total	48	100%

Sources-Primary Data

Graph-7 Showing opinion does it really help students



Analysis & Interpretation

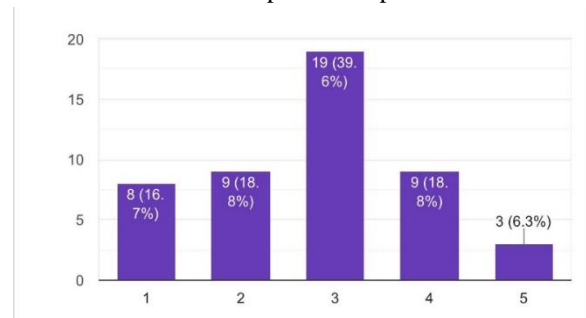
The graph shows how people feel about the Yuvanidhi Scheme, which is a government program that provides financial assistance to unemployed youth in Karnataka. The ratings are from 1 to 5, where 1 means strongly disagree and 5 means strongly agree with the statement that the scheme is acting as a back support for them. The graph also shows the number and percentage of people who chose each rating

Table-8 Showing opinion on enhance a skill of Entrepreneurship

sl no	enhance a skill of entrepreneurship	no of respondents	percentage
1	Strongly Agree	8	16.7%
2	Strongly Disagree	0	18.8%
3	Neutral	30	30.6
4	Agree	19	18.8%
5	Disagree	22	6%
	Total	100	100%

Sources-Primary Data

Graph-8 Showing opinion on enhance a skill of Entrepreneurship



Analysis & Interpretation

The graph shows how people rated the yuvanidhi scheme's effectiveness in promoting entrepreneurship in specific sectors. The ratings are from 1 to 5, where 1 means very ineffective and 5 means very effective.

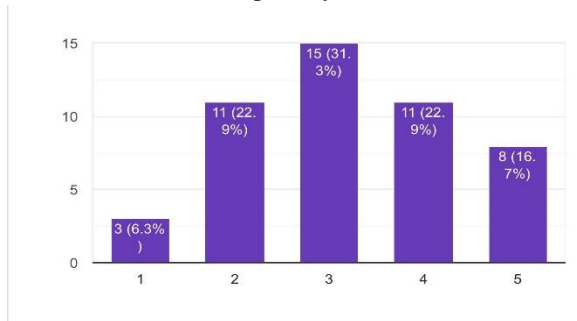
The graph also shows the number and percentage of people who chose each rating.

Table-9 Showing opinion on does it eradicate poverty

Sl no	Does it Eradicates Poverty	No of Respondents	Percentage
1	Strongly Agree	3	6.3%
2	Strongly Disagree	11	22.9%
3	Neutral	15	31.3%
4	Agree	11	22.9%
5	Disagree	8	16.7%
	Total	48	100%

Sources-Primary Data

Graph-9 Showing opinion on does it eradicate poverty



Analysis & Interpretation

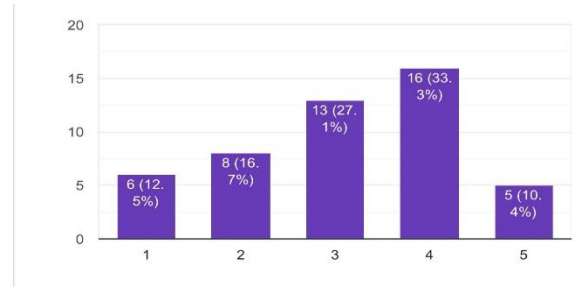
The graph shows how people rated the amount of money that the scheme gives to unemployed youth. The ratings are from 1 to 5, where 1 means very insufficient and 5 means very sufficient. The graph also shows the number of people who chose each rating.

Table-10 Showing opinion on people support of Yuvanidhi

Sl no	People support Yuvanidhi	No of Respondents	Percentage
1	Strongly Agree	6	12.5%
2	Strongly Disagree	16	33.3%
3	Neutral	13	27.1%
4	Agree	8	16.7%
5	Disagree	5	10.4%
	Total	48	100%

Sources-Primary Data

Graph-10 Showing opinion on people support of Yuvanidhi



ANALYSIS & INTERPRETATION

yuva nidhi scheme”. The scheme is a government program that provides financial assistance to young people who are unemployed or underemployed. The graph has five bars, each representing a rating from 1 to 5. A rating of 1 means the person thinks the scheme is very bad for a short period of time, and a rating of 5 means the person thinks the scheme is very good for a short period of time.

FINDINGS OF STUDY

- 43.8 per cent respondents were from the age group 20-22 followed by 33.3 per cent respondents were from the age group 22-24 and only 20.8 per cent respondents were from 24years and above.
- 54.44 per cent of the respondents are males whereas 45.56 per cent of the respondents are females.
- 37.5 per cent respondents are graduates and 31.3 per cent employees are post graduates.
- 55 per cent of respondents are from urban area followed by 35 per cent respondents from semi urban areas and 10 per cent from rural area.
- 41.7 per cent respondents are satisfied with the scheme and they believe that the scheme will address the issue of educated unemployed youth.
- 64.79 per cent respondents agree that Yuva nidhi scheme will have a positive impact on the overall socio economic development of Karnataka.
- 29.2 per cent respondents strongly agree that scheme will reduce unemployment and foster skill development followed by 18.7 per cent respondents who agree with this approach.
- 52.1 per cent people agree that Yuva nidhi scheme is good for short period of time.
- 9.375 per cent people disagree that the scheme should be limited to graduates and diploma holders only.



10.43.8 per cent respondents are satisfied with the scheme while 25 per cent are excited and only 10.4 per cent respondents find the scheme very disappointing.

### SUGGESTIONS

- 1.The Government of Karnataka Offer financial literacy and entrepreneurship training programs to enhance skills and knowledge.
- 2.The Government of Karnataka Provide mentorship opportunities, connecting experienced professionals with aspiring entrepreneurs.
3. The Government of Karnataka Offer grants or subsidies to encourage innovation and research among young entrepreneurs.
4. The Government of Karnataka Create a platform for young entrepreneurs to showcase their products or services and connect with potential customers or investors.

### CONCLUSION

Yuvanidhi scheme is a new initiative of Karnataka government to provide financial assistance to the educated unemployed youth of the state. The aim of the system is to reduce the financial burden and improve the employability of the young generation. The scheme has several benefits such as: It provides a monthly allowance of Rs. 3000 for graduates and Rs. 1,500 for degree holders for a maximum period of two years or till employment, whichever occurs earlier. It encourages young people to obtain higher education, develop skills or acquire entrepreneurship. It raises the morale and self-confidence of the young and prevents them from falling into depression or frustration. It will create a database of unemployed youth and their qualifications that can help the government develop better policies and programs for them. However, the scheme also has some challenges and limitations, such as: It has narrow eligibility criteria that exclude many successful applicants who have completed their education by 2022-23. years or who are self-employed or work in the informal sector. Its coverage is low as only 48,000 youth out of about 15 million unemployed youth in the state have so far registered under the scheme. It has a high tax cost as the scheme requires an annual budget of Rs. 1,800 billion, which can strain the country's finances in the long term. This can lead to addiction or complacency in young people, as they

may lose motivation or desire to look for work or upgrade their skills. Therefore, the yuvanidhi program is a laudable attempt by the Karnataka government to address the problem of youth unemployment, but it needs to be effectively and efficiently implemented with proper monitoring and evaluation. The system should also be complemented by other measures, such as increasing jobs, improving the quality of education, and career guidance and counseling for young people. Only in this way can the system achieve its ultimate goal - to empower the youth and transform the country's economy.

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