

Learn to Earn: A Study of Skill Development Programs and Their Impact on Indian Youth

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ABSTRACT

It is essential for both individuals and society in general to learn how to make money by gaining professional skills. At the social level, practice makes skills, and skills make the economy. This is a significant part of lowering unemployment and promoting new ideas. Not only is it a personal goal, but it is also an important move toward empowering people and moving society forward. Investing in the creation of their self is investing in the long run for future. Among the outcomes of this shift are increased economic growth, productivity, employability, and innovation. Skill development programs are a must when we want to improve the conditions of youth in India and give them more power. These programs will help the economy grow and create a better future for everyone, one that is more inclusive and prosperous. The term "skill-based" in the context of education includes a wide range of academic subjects and practical skills. A skilled workforce is one of the most important things that leads to economic growth. Education programmes that lead to development of skills can lead to increased production and creativity, and particularly in some cases investment could be attracted to other regions. The capabilities of the young generation of India can be fully unlocked and a capable workforce can be established which will be ready to materialize the positive role in future provided the country keeps on investing in the said and overcoming the difficulties that are currently being witnessed. The main aim of this paper is to investigate the ways in which "Learn to Earn" contributes to the eradication of poverty and the attainment of financial independence, as well as the efficacy of skill-based education programs in enhancing employability among young people in our economy. The research is going to utilize secondary sources of information, that include reports from the government, like PMKVY and NSDM, and websites for important programs, like Skill India Digital Hub and others. One of the advantages of learn to earn is that it gives citizens the chance to learn new things and gain skills that can help them make more money and reduce poverty. It gives young people, women, and rural communities more power by connecting education and work, making people financially secure and helping India's economy grow.

Keywords: *Financial independence, Government programs. Poverty reduction, Skill based education, Skill India*

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Learn to Earn is a term that emphasizes that learning or mastering something can be one of the key ways to become financially independent or a success. It is commonly used in the spheres of education, entrepreneurship and personal finance. What it means, and how to take notes on it, is explained as follows. Learning is among the valuable investments that a person is able to make and the thinking of learn to earn starts by the person agreeing with this position. Education (formal or informal) can increase your capability to understand, solve problems, and leave a positive mark in the society. The more that you would know, the more that you would be able to reveal chances that will benefit you generate revenue, develop yourself in your job and make decisions that are based on accurate information that regards your life. The new economy is based on capabilities. Freelancing services, remote employment, and business start-ups are all avenues which could be opened up to the people who develop marketable skills. (coding, design, writing, digital marketing, or communication)

The development of talents is not restricted to technical sectors; even non-technical skills such as leadership and negotiating can open doors to positions that pay an exceptionally high salary.

Continuous education in life will enable you to make sure your relevance in life when the sectors transform. In terms of becoming wealthy beyond the boundaries of conventional jobs, one needs to possess an adequate knowledge on the workings of the currency. When people know about such concepts as assets vs liabilities, cash flow, passive income, and scalability, they can access the possibility of starting businesses and creating earnable income that will not be limited by how many minutes they spend into employment. A range of business models, ideas and analytical thinking are promoted through investigation and have their place in developing financial independence as suggested by the Learn to Earn program. Learning to handle money is one of the most important things as well as getting it. It is through the skills that one can attain financial security in the future and the skills to amass wealth in the future; the skills include but are not limited to mastering areas like the area of budgeting, investing, managing the debt and mastering taxes. Peoples with large salaries are not an exception to the idea that they may not be able to preserve their financial health merely because they do not get educated on finance. By learning something about risk management, compound interest, and saving, you would have a chance to design your success towards the end.

Within this article we are going to meet several individuals who have been successful and have learnt by doing: Dr. A.P.J. Abdul Kalam who was once just a boy selling newspapers. He later became a renowned aerospace scientist and the 11th President of India. His history in his career tends to be an arrow into the direction of how devotion to learning and the necessity of having a low profile could turn a meagre start into a success that is giant in its dimension. Through her diligence and her undying intellect, Indra Nooyi could get herself to the top of the world, working night shifts to boardrooms across various regions of the world. She became a Chief Executive Officer of PepsiCo through her remarkable education and strong strategic thinking proving a fact that tenacity and intelligence is a barrier breaker whether it takes place in all Asian, European, and American continents. Bhavesh Bhatia has discovered that there is an opportunity amid challenges through learning to make candles even though he was vision handicapped and had a tough financial set up. Working with Sunrise Candles, he managed to inspire thousands of people and prove that learning on fire can light up an everlasting change.

India has a very wide gap between education and employment; this aspect is where skill-based education has been playing a tremendous role in closing the gap as well as creating

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greater employability and a workforce which is more adaptive and creative. To facilitate the students to better face such issues they will face in the real world it is not just the traditional simple application of memorization or to provide them with adequacy it emphasizes on applying knowledge in a practical manner and preparing them to face industry and the hands-on approach. Skill based education directly responds to the needs of the labour force by way of equipping them with the relevant practical skills in their fields of study. Knowledge on both hard and soft skills like leadership and communication falls under this category. Some of the technical skills are like coding and data analysis. When students engage in learning skills, one is assured of the fact that they not only acquire the right knowledge, but also those practical capabilities that are necessary in ensuring a smooth transition of a student between the classroom and the workplace. This makes it reduce the amount of time and resources needed to carry out on the job training.

Skills-based learning helps in a way that helps in promoting the thinking pattern, which most favourable toward creative entrepreneurship is encouraged in the learning process through doing and solving of the problem. Students are better prepared to see opportunities and come up with ideas to solve those possibilities.

The concept of the skill development programs in India is to enable people with the skills that help them to get employed and learn to establish their own business. The remarkable initiative is the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) that is giving free training and certifications during a specific time frame. The other significant project is the National Apprenticeship Promotion Scheme (NAPS) that provides funding on training that is undertaken in the job. Craftsmen Training Scheme (CTS) is a long-term program run in the form of Industrial Training Institutes (ITIs). There are other initiatives like Jan Shikshan Sansthan (JSS) which is aimed at equipping vocational training to particular domains.

Objectives

1. Analyse how "Learn to Earn" contributes to financial independence and poverty reduction.
2. Evaluate the effectiveness of skill-based education programs in improving employability among youth.

METHODOLOGY

The researcher has gathered secondary data for this study from a variety of sources, including government reports like PMKVY, NSDM, and NEP 2020; academic journals and policy briefs; news articles; websites of important programs like NSDC and Skill India Digital Hub; books; magazines, etc.

REVIEW OF LITERATURE

The connection between education and employability is still being built in a country with deep-rooted aspirations and a wealth of talent. The researcher will use secondary sources of information, especially reports from the government that include PMKVY and NSDM, in addition to websites for major initiatives like Skill India Digital Hub and others. One of the results of learn to earn is that you can get information and skills that can help you make more money and reduce poverty. It gives young people, women, and people who live in rural areas more power by making a connection between education and jobs, helping people become financially independent, and helping India's economy grow.

Arora and Chadwani (2019) carried out a study called "Analysing the impact of skill India as a tool of reshaping Indian economy" to talk about the goal of skill India and what it has done for India's economy. The research found that the Skill India Mission needs to be effectively implemented put into action well in order to get going. The government wants to train and skill 400 million people by 2022, but the rate at which people are being trained and skilled is very low, and the rate at which people are being moved to new positions after they are trained and skilled is not meeting expectations. Even though the first phase was supposed to train 2.4 million people, only 1.97 million people were trained. In India, there is a very serious shortage of skilled persons because only 2.3 percent of the workforce underwent formal training of their skills when compared with South Korea (96 percent), Japan (80 percent), Germany (75 percent), the United Kingdom (68 percent) and the United States of America (52 percent). It shows how we should begin the skilling process of people today and conduct the skill India Mission procedure effectively.

In 2020, Joshi, H., and Bhatia, P. "Skill India's Reach in Karnataka: An Analytical Review": The scope and accessibility of Karnataka's Skill India programs are investigated in this analytical review. The vast network of training facilities is commended by the authors, but they suggest more focused initiatives to involve the rural populace and overcome linguistic difficulties in training delivery.

The purpose of Patil & Charantimath's (2021) study, "Employability through Skill Development Programmes - an overview of significance of Employability skills," was to determine the gap between expected and instilled skills and to comprehend the value of employability skills. The study found that effective engagement of stakeholders, including candidates, the government, educational institutions, and training partners, can improve the employability rate. It is necessary to concentrate on upgrading the curriculum and the industry-institute relationship, as well as strengthening the infrastructure facilities. A public-private cooperation can provide enough funding, oversight, and evaluation of skill development initiatives.

Srinivas, M., and P. S. Reddy (2021). "Impact of Vocational Training on Employment in Karnataka" the study evaluates how Karnataka's employment rates are affected by vocational training programs. Results indicate that employment and training completion are positively correlated, especially in urban regions. According to the study, more should be done to promote vocational training in rural areas.

Sanjeeb & Hazarika (2021) has conducted a study on the topic of skill development of rural entrepreneurship which studied the State Institute of Rural Development (SIRD), Assam. The present study sets out to investigate the incentive worth of the training delivered by State Institute of Rural Development in Assam in addition to the numerous sources of skill-enhancing in the sphere of rural entrepreneurship. The region under study was Assam and data gathered on Assam district and analysis was done and it was recognised that there existed a gradual increase in the rural region as people became skilled and also got work.

With consideration of the heterogeneous socioeconomic environment in India, the above research studies, in concurrence, support the importance of the skill development programs to enhance employability. It has also been observed that infrastructural upgrading, targeted training and effective input by the stakeholders are essential, especially in the rural situations. Although programs such as Skill India have a promising future, slow actualization and low levels of formal training indicate the necessity to develop more widespread and effective

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programs. Finally, all being said, the research article highlights the importance of inclusive, well-supported, and individual-style skill formation techniques to bridge the employability gap and stimulate economic growth.

Details of the Study

"Learn to Earn" facilitates people become financially independent and lowers poverty. Learn to earn is gaining knowledge or skills (learning) that will help a person make more money, achieve financial success, and become financially independent. It also helps to reduce poverty. It stresses that putting money into education and personal growth can lead to more job opportunities and higher pay. This idea can also be used when learning is combined with real-world paid work, like apprenticeships, so that you can learn skills and make money at the same time. It would help the poor and students become more economically stable. The main goal of this part of learning has been to learn how to make a living through education and real-world work. It also talks about how people can learn useful skills and make money at the same time, often through internships, apprenticeships, or while they are working on a specific job. People can use the information they learn in real life, get hands-on experience, and feel more confident this way. This is very important for the improvement of a larger part of the Indian economy's poor population.

In simple terms, the concept of learn to earn may be clarified by the fact that education is a prerequisite to making money as well as the ability to make money as one acquires new skills and information through various systems including the established system of schools and the more modern system of career training and the most futuristic system of social media.

Skill development projects are necessary in India to give young people power, help them get jobs, and help the economy grow. These programs give young people what they need to do well in today's job market, which opens up more career options, earning potential, and chances for personal growth. Skill development programs help young people get jobs because they close the gap between what employer's need and what schools teach. These programs teach both soft and hard skills, which makes it more likely that you will find a permanent job.

when that, the young people can help their families with money matters, which will make them financially independent. Trained workers are important for India's economic growth and modernization. Skill development is giving India a skilled and flexible workforce that can drive innovation and productivity. Then, skilled people can do more in their fields. This helps the economy grow and develop in general, and it also makes everyone's life better.

The learn-to-earn model hurts women and people who live in rural areas the most. Skill development programs can help these groups gain power. Using the methods of empowerment programs, it is possible to break down social barriers and give women financial independence. Skills empowerment is one way that teens in rural areas can improve their lives and get more job opportunities.

One of the core activities in attaining financial autonomy can be the study of the high-paying talents that are expected in 2025. Individuals possessing such skills are capable of securing good paying jobs in both firms and as individual contractors or entrepreneurs. They provide access to global opportunities where one can often work remotely since most are tech based or digital based. This enables the development of diverse revenue streams so that one is not heavily reliant on traditional work and this enables long-term stability.

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Such skills can eliminate poverty at a bigger scale besides yielding financial well-being on an individual scale. Under unofficial academic conditions, the young people and especially women take advantage of the lab or skills education to improve employment opportunities even in places where education remains inaccessible to them. It leads to the progress of small businesses, the creation of employment, and the better local economies. Online learning and financial services including e-commerce are also available to the digital literate people and have brought about resilience amongst the people and their mobility upwards. In other words, investing in these futuristic skills will not only do people good but it will benefit whole areas, villages and families as well.

Learn to Earn Potential by State (2025)

State	Literacy Rate (%)	Skill Development Rank	Unemployment Rate (%)	Learn to Earn Outlook
Kerala	94.00	High	2.4	Excellent — strong digital literacy and skilling programs
Tamil Nadu	80.09	High	3.2	Very Good — active tech skilling and industrial hubs
Maharashtra	82.34	High	3.3	Very Good — diverse job market and urban access
Karnataka	75.36	High	3.2	Very Good — IT and startup ecosystem drives earning
Gujarat	78.03	High	3.0	Good — vocational training and industrial zones
West Bengal	76.26	Medium	4.1	Moderate — growing freelance and creative sectors
Punjab	75.84	Medium	4.0	Moderate — agriculture and service sector skilling
Uttar Pradesh	67.68	Medium	5.4	Developing — large youth base, needs deeper skilling
Bihar	61.80	Low	6.3	Challenging — low literacy and limited access to training
Rajasthan	66.11	Medium	5.0	Improving — digital skilling initiatives gaining ground

Source; State Skill Index Report 2024, Periodic Labour Force Survey (PLFS), and literacy statistics

The above table illustrates how well each state turns learning into income by combining education, skill infrastructure, and employment outcomes. States with potential to rise are Bihar and Uttar Pradesh, especially via specific skill training and internet connectivity, whereas some of the exemplary states are Kerala and Tamil Nadu.

Effectiveness of skill-based education programs in improving employability among youth

The skills gap which causes lack of employability and leads to production of a creative and flexible workforce requires skill-based education in India. It takes students above the traditional memorization techniques and takes them on a road to being ready to perform in the real life with a focus on industrial readiness, utilization of knowledge and experience. Unlike skill-oriented education, which seems to focus on practical skills that could be directly applicable to the real-life tasks, the traditional education is all about the academic knowledge. Any education that entails, as a matter of course, practical experience, knowledge of the field, and development of marketable skills is a skill-based education.

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Education concerning the advancement of one is more relevant now than ever before especially based on the current and competitive job market. Skill-based education is synonymous with equipping the learners with hands-on skills that can be readily applied in real life situations, as opposed to academic education, which aims to impart knowledge. On top of the traditional university coursework, there is now the trend of people undertaking other small courses, workshops or online materials to be able to provide themselves with the opportunity to become more marketable to prospective employers and/or gain a deeper comprehension of the particular field. Skill-based education also aids the development of the individual besides assisting in career growth. As they learn to apply their knowledge in practical terms, people gain self-confidence, expand their thinking and unlock their hidden potential. Undoubtedly, skill-based education enhances employability in teen years within the adolescent hence motivating them to live a rich and diverse life thus experimenting and achieving new skills. The "Skill India Mission" and the National Education Policy (NEP) 2020 are two of the many government programs in India that are working to promote skill-based education and the integration of vocational training with general education.

The goal of India's skill development initiatives is to give people the tools they need to succeed in the workforce and start their own business. Free short-term training and certification are provided by the Pradhan Mantri Kaushal Vikas Yojana (PMKVY), while on-the-job training is supported by the National Apprenticeship Promotion Scheme (NAPS). Craftsmen Training Scheme (CTS) offers long-term training through Industrial Training Institutes (ITIs), whereas Jan Shikshan Sansthan (JSS) focuses on vocational training for certain communities.

Some prominent programs on skill-based education for the betterment of youths and increasing employability among youths

PMKVY, or Pradhan Mantri Kaushal Vikas Yojana: It concentrated on providing free, short-term skill training to young people throughout India, notably those living in rural areas. It introduces the Skill Hub Initiative that is expected to make skill training of youth part of the education system in India. The main objectives of the program are the enhancement of livelihoods and employability.

The National Apprenticeship Promotion Scheme or NAPS: This was concerned with the question of how apprenticeship training in industries should be promoted and as a result, financial support, under the form of income tax relief, was given to employers in order to enable them to expand their businesses. It provides in-service training to the trainees and links them to firms.

Sansthan Jan Shikshan (JSS): This is a vocational training program of school dropouts and neoliterates, and nonliterate in the rural locations. It mostly dictates the requirements of the local market and changes the training programs pertaining to it. This initiative has the implication of enhancing job skills and creating thus job opportunities.

Craftsmen Training Scheme (CTS): This programme of long term, vocational training, nationwide, is imparted through Industrial Training Institutes (ITIs). This program's lands about it is that it gives men and women the abilities they need for specific market segments and professions.

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Other Notable Programs:

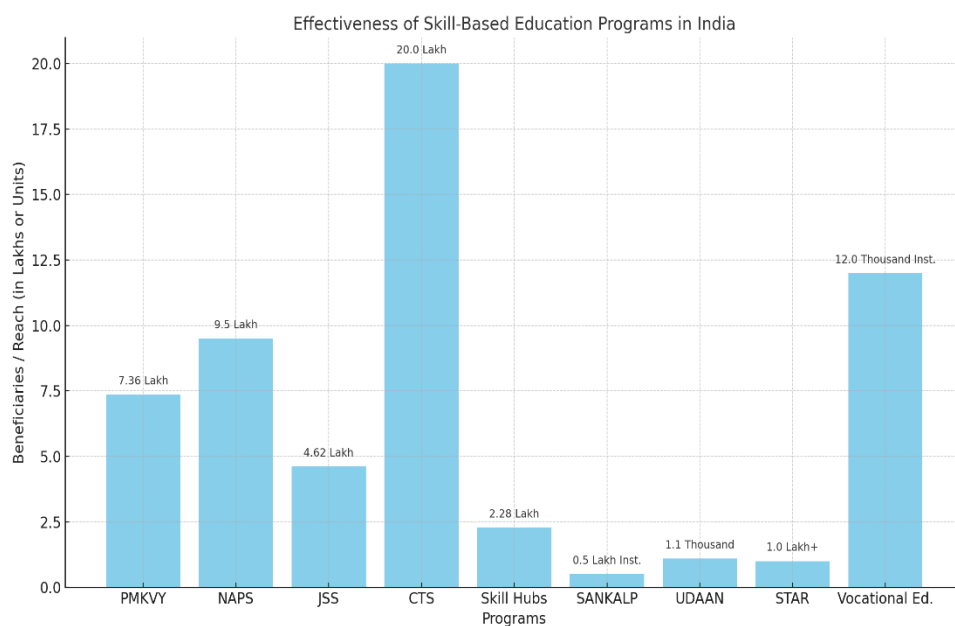
- SANKALP: This was aimed at bettering the institutional mechanism of skill development.
- UDAAN: This is one of the programs that is meant to enable the youth, especially those in Jammu and Kashmir to upgrade their abilities.

Another certificating and skills evaluation scheme is the Standard Training Assessment and Reward Scheme (STAR).

Effectiveness of Skill-Based Education Programs in India

SN	Program / Initiative	Statistical Outcome (Recent)
01.	Pradhan Mantri Kaushal Vikas Yojana (PMKVY)	7.36 lakh candidates trained in 2022; 1.20 lakh trained in COVID warrior crash course
02	National Apprenticeship Promotion Scheme (NAPS)	Over 9.5 lakh apprentices engaged till 2023 (approximate cumulative)
03	Jan Shikshan Sansthan (JSS)	4.61 lakh beneficiaries in 2021-22; 77.05% experienced occupational shifts
04	Craftsmen Training Scheme (CTS)	13,000+ ITIs across India; over 20 lakh trainees annually (approximate)
05	Skill Hub Initiative	2.28 lakh students enrolled in 1,957 Skill Hubs in 2022
06	SANKALP	Implemented in 36 States/UTs; supports 500+ institutions
07	UDAAN	Over 11,000 youth trained (cumulative figure till recent years)
08	STAR Scheme	Reached 1 million+ youth during initial years; integrated into other schemes later
09	Vocationalisation of Education	Adopted in 12,000+ schools and hundreds of higher ed institutions (as per NEP rollout)

Source: Governments skill-based initiatives Statistical Outcome (Recent)



The above-mentioned graph illustrates the results of the numerous government programs aimed at promoting skill development, which are successful throughout India and provide job

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opportunities for millions of people. The skill development programs also help the Indian economy grow and lower the poverty rate.

RESULT

In 2021–2022, 77.05% of the trainees who were beneficiaries of the JSS scheme experienced occupational transitions. There will be 4,61,996 beneficiaries overall in 2021–2022. In accordance with the overall goal, 7.36 lakh individuals were trained or orientated under PMKVY 3.0 in 2022; of these, 1.20 lakh participated in the Customized Crash Course for Covid Warriors program. Plans such as Skill Hubs, across government schools, colleges, universities, Jawahar Navodaya Vidyalaya, ITIs, CBSE schools, and Pradhan Mantri Kaushal Kendra's, 2.28 lakh students were registered in 1957 Skill Hubs in 2022.

These programs' primary goal in India is to develop a workforce with the necessary skills to support the country's economic expansion. These programs seek to empower people and enhance their socioeconomic well-being by giving them access to high-quality training and employment opportunities.

CONCLUSION

It is more crucial than ever to provide skill-based education in this age of rapid change and technological growth. It equips people with necessary skills, makes them more employable, trains them to be flexible, helps people develop themselves, and prepares them to survive in a competitive world. By embracing skill-based education, people will be able to develop their full potential and work in job career of their choice and succeed in a dynamic world. A high-quality workforce is better qualified and will contribute well to the society and the GDP which means that communities will also do well. Efforts at skills development also play key roles in ensuring that skills being developed in people are in line with the actual market needs. Hence, skill advancement process is an ongoing process that steers the societies towards technological advancement and economic prosperity. Runs on skills advancement are critical in empowering youths in India, to drive economic growth and the creation of a better performing and less exclusionary future of the country. By addressing the existing problems and continuing investing in the programs, India can create a skilled labor force of its future generation and utilize the maximum stock of its youth.

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Conflict of Interest

The author(s) declared no conflict of interest.

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