

**EDUCATED UNEMPLOYMENT AND UNDEREMPLOYMENT
AMONG YOUNG WOMEN IN KERALA: A STUDY WITH
REFERENCE TO COCHIN CORPORATION**

Dissertation submitted to

St. Teresa's College (Autonomous)

(Affiliated to Mahatma Gandhi University, Kottayam)

In partial fulfillment of the requirement for the degree of

MASTER OF ARTS in ECONOMICS

By

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MARCH 2023

CERTIFICATE

This is to certify that the Project titled “**EDUCATED UNEMPLOYMENT AND UNDEREMPLOYMENT AMONG YOUNG WOMEN IN KERALA: A STUDY WITH REFERENCE TO COCHIN CORPORATION**” is a record of the original research work conducted by SNEHA SANTHOSH (Register No: AM21ECO017) under my guidance and Supervision in partial fulfillment of the requirements for the award of the degree In Master of Arts in Economics (**Affiliated to Mahatma Gandhi University, Kottayam**). The research work has not previously formed the basis for the Award of any Degree, Diploma, Associate ship, Fellowship or any other similar Title and it represents a contributory work on the part of the candidate.

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DECLARATION

I hereby declare that the Project titled “**EDUCATED UNEMPLOYMENT AND UNDEREMPLOYMENT AMONG YOUNG WOMEN IN KERALA: A STUDY WITH REFERENCE TO COCHIN CORPORATION**” submitted by me for the M.A. Degree in Economics is my original work and this work has not been previously formed the basis for the award of other Academic qualification, fellowship of other similar title of any other University or board.

Signature of the supervisor

Dr. Anupa Jacob

Signature of the candidate

Sneha Santhosh

ST.TERESA'S COLLEGE (AUTONOMOUS) ERNAKULAM

**Certificate of Plagiarism Check for Dissertation**

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CONTENTS

LIST OF TABLES

LIST OF FIGURES

CHAPTER-1: INTRODUCTION

1.1 Introduction.....	12
1.2 Review of literature.....	13
1.3 Statement of problem.....	15
1.4 Objectives of the study.....	15
1.5 Theoretical framework.....	15
1.6 Research methodology.....	16
1.7 Scheme of the study.....	17
1.8 Limitations of the study.....	17

CHAPTER-2: EDUCATED UNEMPLOYMENT AND UNDEREMPLOYMENT AMONG YOUNG WOMEN-AN OVERVIEW

2.1 Introduction.....	19
2.2 Educated unemployment and underemployment in India.....	19
2.3 Educated unemployment and underemployment in Kerala.....	23
2.4 Educated unemployment and underemployment in Ernakulam.....	24
2.5 Employment exchange.....	25
2.6 Conclusion.....	27

CHAPTER-3: NATURE OF UNEMPLOYMENT AND UNDEREMPLOYMENT AMONG WOMEN IN KERALA AND VARIOUS ACTIVITIES OF THE GOVERNMENT FOR THE EDUCATED UNEMPLOYED GROUPS IN KERALA

3.1 Introduction.....29

3.2 Nature of unemployment and underemployment among women in Kerala.....29

3.3 Various activities of the government for the educated unemployed groups in Kerala.....31

3.4 Conclusion.....34

CHAPTER-4: REASONS FOR UNEMPLOYMENT AND UNDEREMPLOYMENT AMONG WOMEN- ANALYSIS

4.1 Introduction.....36

4.2 General Information of respondents.....36

4.3 Education Employment status and reasons.....40

4.4 Employment exchange, business.....52

4.5 conclusion.....59

CHAPTER -5: FINDINGS, RECOMMENDATIONS AND CONCLUSION

5.1 Introduction.....61

5.2 Major findings.....61

5.3 Recommendations.....64

5.4 Conclusion.....65

BIBLIOGRAPHY

QUESTIONNAIRE

LIST OF TABLES

TABLE NO:	TABLE NAME	PAGE NO:
2.5.1	GENDER WISE	24
2.5.2	EDUCATIONAL (EE)	25
4.2.6	EMPLOYMENT STATUS	41
4.2.7	ATTEMPTS FOR JOB AFTER EDUCATION	42
4.3.8	MAIN OBSTACLE SEARCHING JOB	43
4.3.9	JOB PREFERENCE	44
4.3.10	REASONS OF UNEMPLOYMENT	45
4.3.11	SOURCE OF INFORMATION	46
4.3.12	EMPLOYMENT STATUS	47
4.3.13	CURRENT OCCUPATIONAL CLASSIFICATION	48
4.3.14	CURRENT JOB SATISFACTION	49
4.3.15	REASONS FOR DISSATISFACTION	50
4.4.19	REASONS FOR NOT REGISTER IN EMPLOYMENT EXCHANGE	54
4.4.20	UNEMPLOYMENT ALLOWANCE	55
4.4.21	INTEREST DOING ANY BUSINESS	56
4.4.22	TYPES OF ENTREPRENEURSHIP	57

LIST OF FIGURES

FIGURE NO:	FIGURE NAME	PAGE NO
2.3.1	UNEMPLOYMENT RATE KERALA VS ALL INDIA	21
4.2.1	AGE WISE DISTRIBUTION	36
4.2.2	MARITAL STATUS	37
4.2.3	ECONOMIC STATUS	38
4.2.4	EDUCATION	39
4.2.5	OBJECTIVE BEHIND EDUCATION	40
4.3.6	EMPLOYMENT STATUS	41
4.3.7	ATTEMPTS FOR JOB AFTER EDUCATION	42
4.3.8	MAIN OBSTACLE SEARCHING JOB	43
4.3.9	JOB PREFERENCE	44
4.3.10	REASONS OF UNEMPLOYMENT	45
4.3.11	SOURCE OF INFORMATION	46
4.3.12	EMPLOYMENT STATUS	47
4.3.13	CURRENT OCCUPATIONAL CLASSIFICATION	48
4.3.14	CURRENT JOB SATISFACTION	49
4.3.15	REASONS FOR DISSATISFACTION	50
4.4.16	REGISTRATION IN EMPLOYMENT EXCHANGE	51
4.4.17	NUMBER OF RENEWALS IN EMPLOYMENT EXCHANGE	52
4.4.18	REASON FOR REGISTER IN EMPLOYMENT EXCHANGE	53
4.4.19	REASONS FOR NOT REGISTER IN EMPLOYMENT EXCHANGE	54
4.4.20	UNEMPLOYMENT ALLOWANCE	55
4.4.21	INTEREST DOING ANY BUSINESS	56
4.4.22	TYPES OF BUSINESS	57

CHAPTER-1
INTRODUCTION

1.1 INTRODUCTION

One of a person's fundamental necessities is education. Gained knowledge is the key that opens the door to opportunity and can be utilized to influence future generations and educate them. India's educational system is frequently credited as one of the key factors in the country's economic growth. With 29 per cent of students in the 6 to 14 age range attending private schools, India has a sizable private school system that supports its government-run schools at the primary and secondary levels. According to a CEOWORLD report, India has one of the world's best education systems, with a score of 59.1. However, the effects of educated unemployment are severe. Without a question, education plays a hugely important part in eradicating unemployment. Any government or non-governmental organization cannot guarantee employment for every educated person. One of the most prevalent types of unemployment among urban residents is educated unemployment. After matriculation, graduation, or even post-graduation, a young person might not be able to obtain employment. Youth with education experience unemployment at a rate of around 13per cent.

With a literacy rate of 93.91per cent, Kerala is the most literate state in all of India. Despite investing a significant portion of its budgets in the growth of the education sector, Kerala's state unemployment rate continues to rise. In recent years, Kerala's state domestic product growth rates have improved and the rate of growth has decreased. However, a significant growth in the earlier time and In the State of Kerala, there is a significant backlog of unemployed people due to low economic growth. There are many educated women in the state. In Kerala, women make up about 60 per cent of the overall Labour force, and the majority of them hold advanced degrees. Additionally, it has been observed that the unemployment rate among female job seekers is significantly greater than that of male job seekers. Technically skilled individuals are leaving their home states for greater chances abroad. More of them fall short of their intended objectives. Unemployment continues to hinder economic growth and development.

1.2 REVIEW OF LITERATURE

Review of literature presents different works ascertaining the role of education and unemployment among women and various aspects regarding it. These works are taken from various international, national and local articles which present various factors, barriers and causes of educated unemployment and underemployment among women.

- I. MARK BLAUG, RICHARD LAYARD AND MAUREEN WOODHAL (1969) addressed problems of educated unemployment in India in their book the cause of graduate unemployment in India. They presented by measures of dealing with the problem of unemployment. They remarked that the causes are due to the falling quality of education and controlling the supply of educated people. The hiring prices of government and personal values of education in India.
- II. RAJ KRISHNA (1973) presented a paper on unemployment in India explaining the issues and challenges in India. He explained positive growth in unemployment with positive growth in output. In this paper he found that the country has not defined the solution for the planned development.
- III. VINITA SRIVASTAVA (1978), conducted a study is based on the employment of educated married women in India. She examined the problems among employment of educated married women. The study remarked that married women belong to the privileged gainful employment and choose to do work for self-independence.
- IV. MICHAEL GEERKEN AND WALKER R GOVE (1983) conducted a study on at home and at work. They examined the time allocation of household labor focusing on the distributions between labors remains constant and low. And also examined the choice of allocation of labor for the women in the market.
- V. USHA TALWAR (1984) conducted a study social profile of working women. She examined the working women situations and issues. She attempts to collect the opinion of working women about their life, attitude towards work and their employment in terms of working women.

- VI. BARBARA A GUTEK AND LAURIE LAROOD (1986) conducted a study on women's career development. The study examines profile of women's career across broad survey of professions. It covers the development pattern to build up the career among women's. The study made inquiries into goals, preferences etc.
- VII. ANURADHA BHOITE (1987) a study of women employees and rural development explain the problem of women employees. The schemes and measures to help rural women to get are employed. It analyzes the socio-economic situation in rural areas which they have to work in social structure constraints.
- VIII. KATHERINE HOOPER, BRIAR, HANS BERGLIND AND MARIE D HOFF (1990) the study entitled unemployment a social and human service issue argues work and employment are universal of individual, family and society. Unemployment and underemployment brought up problems in social workers. They remarked that future involve values and goal which equitable distribution of resources.
- IX. JUHA KETTUNRN (1997) analyzed the relationship between education and unemployment. The model examined theoretical predict on lowest levels to highest levels of education and employment probability. But the highest level of education and reemployment lead turn negative in the growth of development on country.
- X. BA PRAKASH (2002) examines the type, characteristics of unemployment on Kerala. In this paper he examined the urbanization of Kochin to find the problems among educated youth in ernakulam district.
- XI. INDRAJITH BAIRAGYA (2018) analyzed a study on unemployment rate among educated and uneducated. Youth in both educated and uneducated are more unemployed than old age groups. Due to covid 19 unemployment increased more and it hike in the unemployment. It affected the education and employment sector as a whole.

1.3 STATEMENT OF PROBLEM

In recent years, India is facing the problem of unemployment. India's share fell to 6.43% in September 2022, the lowest level since August 2018 and a year earlier high of 8.3 per cent in August 2022, the newest data shared by Centre for Monitoring Indian Economy (CMIE). For educated (secondary and above) persons 15 years and above, the percentage in Kerala is 16.7. The Periodic Labor Force Survey (PLFS) report suggests that unemployment rates are high among youth. The percentage among youth is 36.9 per cent in rural areas and 33.8 per cent in urban areas. 58.3 per cent of the women in the rural area are unemployed as against unemployed males. Our state youth are highly educated but remains unemployed and underemployed especially young women who are more educated than men. The Kerala government spent a lot of money on women education but it not created enough job opportunities. The importance of the study is underlined by how the government plans to spend money on education. The government must also create adequate job opportunities. Thus, study focuses on educated unemployment and underemployment among young women in Kerala: a study with reference to Cochin Corporation.

1.4 OBJECTIVES OF THE STUDY

- To analyse the nature of unemployment and underemployment among women in Kerala.
- To analyse the reasons for unemployment and underemployment among women.
- To examine measures taken by Government of Kerala to address the issue.

1.5 THEORETICAL FRAMEWORK

Unemployment refers to the economic situation during which an individual who is actively searching for employment is unable to find work. Underemployment may be a situation where there is a mismatch between the employment opportunities and the skills and education level of the employees. There are varieties of reasons for unemployment and underemployment. These include downturns, depressions, and advances in technology, employment outsourcing, and voluntarily looking for work elsewhere. The foremost frequent measure of unemployment is the unemployment rate, which is that the number of unemployed people in the labor force. There are differing types of unemployment. The Cyclical, structural and Frictional unemployment .When the economy enters a recession; many of the roles lost are considered cyclical unemployment. Due to the Labour market's

typical turnover and the time it takes for job seekers to locate new positions, frictional unemployment develops. Kerala educational system was created by organizations that the government owns or supports. In the state's current educational system, education lasts for ten years and is separated into lower elementary, upper primary, and high school. After completing ten years of secondary education, students often register in courses in the humanities, business, etc. Unemployment among educated individuals is referred to as educated unemployment. Similarly, underemployment among educated individuals is referred to as educated underemployment. The population expansion in the Indian economy is the main cause of unemployment or educated unemployment. The country also lacks investment in certain sectors, which lessens the work opportunities for educated job-seeking individuals. The study that specializes in educated unemployment and underemployment analysis among young women related to theory of unemployment and education system in Kerala.

1.6 RESEARCH METHODOLOGY

The study is based on both primary and secondary data. Secondary data is collected from various sources like State Sample Survey of Unemployment in Kerala, Labor Market Data, Board of Education, Government of Kerala and other journals. Primary data is collected through personal survey using detailed address of unemployed and underemployed young women in Cochin Corporation.

The metropolitan area of Kochi has 2,119,724 inhabitants, of which 1,044,243 are males and 1,075,481 are females. The area selected for the study is Kaloor, administered by a municipal corporation under the Kochi metropolitan area. As per labor force survey, total female population of Kaloor is 35665; among them young women aged 18-30 is 6,280. The sample of study is 1.27 per cent and it is derived from the total female population of the unit taken under the study that is 6280 it can be calculated by dividing the number of respondents taken under the study (80) divided by total number of female population age between 18-30(6280 as per the record of labor force survey April 2022), is multiplied by 100.

In this study, multi-stage random sampling is used, for example, the first stage is to select the district, the second stage the area selected, and the third stage is the women respondents. Samples are collected through personal interview. Data were analysed using appropriate survey-based analysis tools. Various tools were used such as pie charts, bar charts, line charts

etc. Tables and flowcharts are used to effectively interpret data. All information is collected in 2022-2023.

1.7 SCHEME OF THE STUDY

For purpose of the study is divided into five chapters. The structure of each chapter is as follows:-

➤ chapter-1 : Introduction

First chapter deals with introduction, review of literature, objectives, statement of the problem, theoretical framework, methodology and limitations

➤ chapter -2 : Overview

Second chapter deals with an overview about educated unemployment and underemployment.

➤ chapter-3 ; Secondary Data Analysis

Third chapter deals with the secondary data analysis collected from different gov.t sources.

➤ chapter-4: Analysis and Interpretation

Fourth Chapter deals with the analysis and interpretation of data collected from respondents.

➤ chapter-5: Findings and Conclusion

Fifth chapter deals with findings, recommendations and conclusion drawn from the analysis of primary data.

1.8 LIMITATIONS OF THE STUDY

- ❖ Available secondary data are insufficient to establish the problem.
- ❖ Calculating data of unemployment and underemployment separately is difficult since it is time consuming.

CHAPTER-2
EDUCATED UNEMPLOYMENT AND
UNDEREMPLOYMENT AMONG YOUNG WOMEN
AN OVERVIEW

2.1 INTRODUCTION

The rate of unemployment in the World decreased to 6.18 percent as per the records. It means that decline of 0.4 percentages in 2021. This rate refers to the share of the workforce is currently not working but it actively searching for a work. As per the current survey South Africa had the highest unemployment rate at 34 percent. The most important causes of unemployment in the world Unemployment is caused by different reasons that come from the demand side, i.e. the employer, and the supply side, i.e. the employee. Demand-side caused by the high interest rates, global recession, and financial crisis. Under supply side causes frictional unemployment and structural employment. In the world Qatar and Cambodia have unemployment rate below one percent.

2.2 EDUCATED UNEMPLOYMENT AND UNDEREMPLOYMENT IN INDIA

EDUCATED UNEMPLOYMENT IN INDIA

India's education system is often regarded as one of the most important contributors to economic development. Every year a large number of people graduate from schools and colleges in India. Employment in various fields does not go along with the number of educated people leaving the educational institution. In simple words, it means that the educated unemployed cannot find work in a particular industry despite having the appropriate degree and are willing to work at an industry standard wage.

What is Unemployment?

Unemployment means when a person searches for a job and is unable to search out work and this indicates the health of the economy.

Unemployment rate can be calculated by $(\text{Unemployed Workers} / \text{Total labor force}) \times 100$

The National Sample Survey Organization defines employment and unemployment through the following individual activity levels. Under the Ministry of Statistics and program implementation, unemployment in India is measured using three approaches. They are:-

- Daily status method: according to this method, the unemployment situation of a person is measured every day of the observation week. A person who does not have paid work for even one hour a day is described as unemployed for that day.

- Weekly Status Approach: This approach highlights the record of individuals who did not have gainful employment or were unemployed for even one hour on any weekday prior to the survey date.
- Usual Status Approach: This provides an estimate of individuals who have been long-term unemployed or gainfully employed over a 365-day period.

Types of Unemployment in India

In India, there are seven types of unemployment. They are:-

- Disguised unemployment: This is a type of unemployment where there are more people working than actually needed. Disguised unemployment is usually associated with the unorganized or agricultural sector.
- Structural unemployment: This unemployment occurs when a worker's skills and the availability of jobs in the market do not match. Many people in India are not getting jobs that match their skills or lack the necessary skills, and due to low levels of education, it is important to provide them with adequate training.
- Seasonal unemployment: Situations of unemployment where people do not have work at certain times of the year, for example in India workers rarely have work throughout the year.
- Vulnerable unemployment: people are considered unemployed according to this unemployment rate. People work, but informally, that is, without proper employment contracts, so their work is never registered. This is one of the major types of unemployment in India.
- Technological unemployment: a situation where people lose their jobs due to technological advances. In 2016, data from the World Bank predicted that the share of jobs at risk of automation in India would be 69 percent from a year earlier.
- Cyclical unemployment: Unemployment resulting from the business cycle, where the number of unemployed increases during economic downturns and decreases with economic growth. The cyclical unemployment rate in India is negligible.
- Frictional unemployment: This is a situation where people are temporarily unemployed while looking for a new job or changing jobs. Frictional unemployment, also called search unemployment, is the lag between jobs.

EDUCATED UNDEREMPLOYMENT IN INDIA

What is Underemployment?

Underemployment occurs when a person does not work full-time or works in a way that does not meet their actual educational and financial needs. In other words, their work does not use all of their skills and training or provides less than full-time employment.

Underemployment = number of underemployed / total labor force

Who is considered underemployed?

Underemployment falls into three general categories as follows:

- Skilled workers in low-income jobs
- Skilled workers in jobs where their skills are not fully utilized
- Part-time workers who wish to work full-time

Types of underemployment in India

There are two types of underemployment: visible and invisible.

1. Visible

Visible underemployment includes workers who work fewer hours than what is considered normal in their industry or industry. They have the skills to do a full-time job, but they can't find a permanent job. They usually work part-time to make ends meet.

2. Invisible

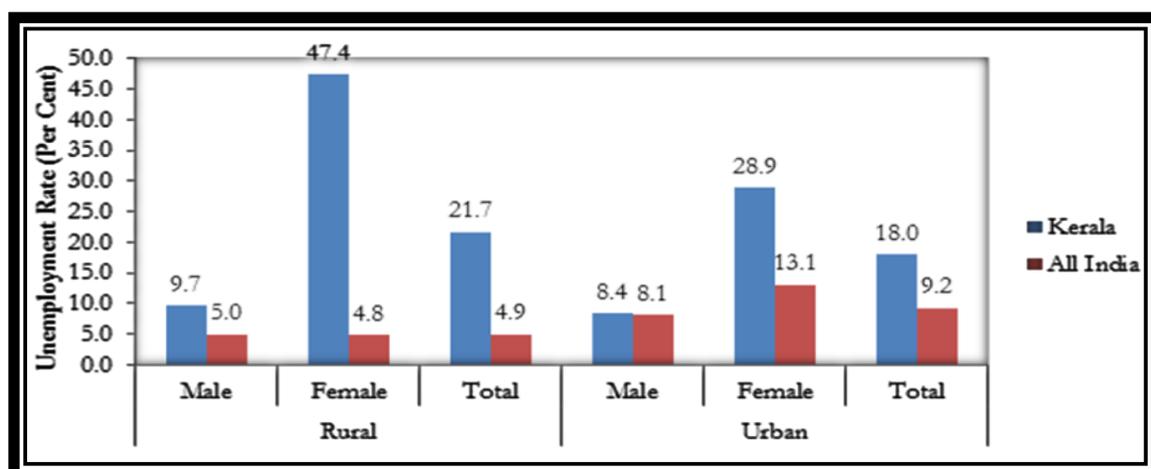
Invisible underemployment refers to people working in jobs where their skills are not being used - such as a financial analyst working as a waiter in a restaurant. This type of underemployment is very difficult to measure and requires extensive research. According to the report, nearly 2 million school graduates and half a million graduate students are unemployed in India. About 47percent of Indian graduates cannot get a job in this field. The unemployment rate of specially educated people in India increases with higher education. While youth unemployment is around 3.6percent at baseline, it is 8percent among graduates and 9.3percent among post-graduates.

2.3 EDUCATED UNEMPLOYMENT AND UNDEREMPLOYMENT IN KERALA

In Kerala, youth constitute about 23 percent of the state's population. The Periodic Labor Force Survey (PLFS) report suggests that the youth of Kerala has a high rate of unemployment along with other age groups. The youth unemployment rate is 36.9 percent in rural areas and 33.8 percent in cities. According to the Kerala Economic Survey 2021, the overall unemployment rate in Kerala is 10 percent in 2019-2020, which is higher than the national average of 4.8 percent. The unemployment rate for the educated (secondary and above) aged 15 and above in Kerala is 16.7 percent. UR for young people is 36.9 percent in rural areas and 33.8 percent in cities. The problem of unemployment in Kerala is not only educational unemployment but also unskilled and unskilled workers. It is the tallest in the country and rising. One important feature of Kerala economy, which makes it different from the rest of the country, is net out migration of labor force particularly to Gulf region and inflow of huge remittances into the State. The mass migration, as rightly pointed out, is mainly due to a lack of job opportunities. According to PLFS, Kerala's unemployment rate was 10 percent between July 2019 and June 2020, while the unemployment rate for all of India was 4.8 percent.

UNEMPLOYMENT RATE KERALA VS ALL INDIA

FIGURE 2.3.1



Source: Employment and Unemployment Situation in India, NSS 68th Round, 2011-2012 (Age: 15-29 years)

Underemployment in Kerala where there is a contradiction between the employee's qualifications and job opportunities, unemployment essentially means a situation where a person cannot find a job in working life. One of the key factors behind the steady growth of underemployment in Kerala is relatively slow economic development. Despite the ever-growing population, working life does not offer enough opportunities for the larger societies. In recent decades, interest in entrepreneurship has grown mainly to fight underemployment. The female labor force participation rate in Kerala is 22.9 percent (NSS 99-00), one of the lowest in India. According to the report, the female unemployment rate is higher than the male unemployment rate in most districts of Kerala. Women may be highly educated compared to their counterparts in other Indian states, but they lag far behind men in terms of participation rates and wage levels in both rural and urban areas. In 68th round of the NSSO, Malappuram district observed the largest gender gap in the population of rural and urban workers, which in 2017- 2018 was as high as 63.20 female job seekers in Kerala. Percentage of all job seekers in the state, capital Thiruvananthapuram reported the highest followed by Kozhikode and Kollam.

2.4 EDUCATED UNEMPLOYMENT AND UNDEREMPLOYMENT IN ERNAKULAM

The total population of Ernakulam is 3,643,451 and 2,234,363 in the urban area and 1,048,025 in the rural area. There are 554,096 households in the urban area and 259,915 in the rural area. 1,947,268 are educated in cities and 908,408 in rural areas. Ernakulam district has an overall literacy rate of 95.89percent. Ernakulam district has a male literacy rate of 88.03percent and a female literacy rate of 86percent. Ernakulam district employed 1,249,343 people out of the total population. 85percent of workers describe their work as main work (work or salary for more than 6 months), while 15percent were involved in marginal activities that provided a living for less than 6 months. Of the 1,249,343 employees working in the main job, 41,977 were farmers (owner or part owner) and 49,419 were agricultural workers. Currently, Kochi has a population of 805,000 in 2022. In the education department, there are 532,492 literates in the city of Kochi, of which 264,067 are males and 268,425 are females. Kochi city has an average literacy rate of 97.36 percent, of which male and female literacy rates were 98.25 and 96.51 percent respectively. Kochi Urban Area The population of Kochi city in 2022 is approximately 2,837,000. Kochi agglomeration has a literacy rate of

96.29percent which is higher than the National City average of 85percent. Male literacy in Kochi was 97.64percent and female literacy was 94.99percent. Kochi UA had a total of 1,849,543 alphabets of which 920,645 were male and the remaining 928,898 were female.

As per the current labor force survey about 3.77 per cent women are unemployed and 1.24 percent women are underemployed. The female unemployment rate is higher than the male unemployment rate in ernakulam. The education level of workers does not match the job requirements in the labor market. Education is an integral part of ability; thus, this imbalance can lead to underemployment and high dependence on the state. However, some studies in ernakulam have shown a positive relationship between the level of education and underemployment of an individual. Because highly educated workers are more likely to do jobs that do not match their educational level.

The main causes of educational unemployment and underemployment ernakulam are:

- Many women are brought into the workforce.
- Increase in the number of people with secondary and higher education.
- Decline in agricultural activity due to low productivity and profitability
- Return of cost of production, lack of agricultural research and problem of agricultural marketing.

There is an Ayyankali City Employment Guarantee Scheme under Kochin Corporation. The objective of Kochin Corporation is to provide a strong rights-based social safety net to the people of urban Kerala by providing a backup employment option when other employment opportunities are scarce or inadequate. In Kochi we received 3100 candidates and as part of the program we presented an action plan of Rs.4662000 and a working budget of Rs.6993000 to the DPC. The aim is to improve the city's self-sufficiency by offering every household whose adult members voluntarily do manual work at least 100 days of guaranteed paid work per year.

2.5 EMPLOYMENT EXCHANGE

The Employment Service was established in July 1945 under the Directorate General of Resettlement and Employment (DGR and E), Government of India, as a resettlement agency for demobilized soldiers and rejected military workers, and job exchanges were gradually opened in several parts of the country. On the recommendation of the Organization Committee of Education and Employment Services headed by Shiva Rao, the day-to-day management of the organization was handed over to the state governments on November 1 1956. On the functioning of employment exchanges across India, the policies and procedures for to be adopted for the operational functioning of employment exchanges at the national level will be determined by the Director of Employment and Training, New Delhi. And the department is called State Employment Board (Kerala) in that state.

Structure of Kerala Job Exchange:-

- (a) National Employment Service (Kerala) is under the Ministry of Labour, Government of Kerala.
- (b) Director of Works, Head of Department, Headquarters at Trivandrum.
- (c) There are three offices of Assistant Regional Director of Employment at Trivandrum, Ernakulam and Kozhikode.
- (d) There are three Vocational and Management Exchanges at Trivandrum, Ernakulam and Kozhikode for Vocational Qualification and Second Class candidates.
- (e) There are 14 employment exchanges in the district.
- (f) There are 60 jobs in the city.
- (g) There are 6 special shifts for physically challenged candidates.
- (h) One Rural Employment Exchange at Kazhakkuttam, Thiruvananthapuram.
- (i) Two SC/ST training centers.
- j) Employment and counseling offices of 7 universities.
- k) 6 employment offices. In Ernakulam, the primary purpose of the employment department is to provide communication between employers and job seekers.

The department endeavors to achieve its objectives by registering, renewing, appealing and advising suitable candidates against advertised vacancies. Employment Offices in Ernakulum:

1. Deputy Director of Employment Region, Ernakulum
2. Regional Vocational and Executive Job Exchange Ernakulum
3. Special job exchange for PH, Ernakulum
4. Training with Guidance Center for SC/ST, Ernakulum
5. District Employment Exchange Ernakulam
6. City employment office Aluva
7. City Labor Exchange Muvattupuzha
8. Town Employment Exchange North Paravur
9. Town Employment Exchange Kochi
10. Town Employment Exchange Kunnathunadu
11. Town Employment Exchange Kothamangalam
12. Town Employment Exchange Thrippoonithura
13. University Career Information and Counseling Office Kochi
14. University Employment Information and Counseling Office Kalady

Records of Registered Job Seekers (As on 01.03.2023)

2.5.1 GENDER WISE

Male Registrants	1024097
Female Registrants	1808352
Transgender	19
Scheduled Caste	524985
Scheduled Tribe	44500
Wife of Late	40523
Professionals	131969

Source: national employment exchange Kerala

2.5.2 EDUCATIONAL BREAKUP

Illiterates	1568
Below Metric	190626
Matriculates	2640274
PDC / PLUS TWO	1458759
GRADUATES	548328
POST GRADUATES	125890

Source: national employment exchange Kerala

2.6 CONCLUSION

The educated unemployment among women is major issues in recent time. The status of Kerala shows that women have equal potential with men in all aspects and greater advantage in health and literacy indicators. Underemployment in Kerala where there is a contradiction between the employee's qualifications and job opportunities, unemployment essentially means a situation where a person cannot find a job in working life. Women may be highly educated compared to their counterparts in other Indian states, but they lag far behind men in terms of participation rates and wage levels in both rural and urban areas. The journey of women from past to present in attaining financial independence is not straight path. This chapter focuses on the educated unemployment and underemployment overview.

CHAPTER- 3

NATURE OF UNEMPLOYMENT AND UNDEREMPLOYMENT
AMONG WOMEN IN KERALA AND VARIOUS ACTIVITIES OF THE
GOVERNMENT FOR THE EDUCATED UNEMPLOYED GROUPS IN
KERALA

3.1 INTRODUCTION

Employment is a key indicator of the economy. It is an important factor in determining the viability of an economy; if the economy maximizes efficiency, everyone would work with some kind of salary. India is suffering a lot now highly educated unemployed, especially women. Economic growth is generally expected to create jobs. In India, however, unemployment accounted for most of the economic growth. At the same time, an inadequate education system, Labor force growth, neoliberal economic policies, inadequate employment planning, rapid population growth economic growth is the main cause of unemployment in India. In Kerala, youth constitute about 23 percent of the state's population. The Periodic Labor Force Survey (PLFS) report suggests that the youth of Kerala has a high rate of unemployment along with other age groups. The youth unemployment rate is 36.9 percent in rural areas and 33.8 percent in cities. According to the report, the female unemployment rate is higher than the male unemployment rate in most districts of Kerala. Women may be highly educated compared to their counterparts in other Indian states, but they lag far behind men in terms of participation rates and wage levels in both rural and urban areas. The chapter three is aiming to analyse the nature of unemployment and underemployment among women and various activities of the government for the educated unemployed groups in Kerala.

3.2 NATURE OF UNEMPLOYMENT AND UNDEREMPLOYMENT AMONG WOMEN IN KERALA

Educated women in Kerala are facing a serious problem such as educated unemployment, underemployment, unemployment, family responsibility, gender inequality, structural environment in all sectors, violence, etc. Kerala is one of the states in India with the highest literacy rate. According to the census data Literacy in India In 2011, the male literacy rate is 74.04percent. In Kerala, most women are educated but they cannot find work. And women education refers to women education the amount of knowledge gained after studying a particular subject topic or life lessons that provide understanding of something. Education required teaching some individual or composite literature.

Causes of Unemployment and Underemployment in Kerala:-

- Large population
- Lack of professional skills or low level of education of the working population
- Labour intensive sectors affected by slowdown in private investment, especially after demonetization
- The low productivity of the agricultural sector and the lack of alternative opportunities for agricultural workers, which makes it difficult to move between the three sectors.
- Legal complexity, insufficient government support, limited infrastructural, financial and market linkages with small businesses, making such businesses unprofitable due to cost and regulatory overreach.
- Insufficient growth in infrastructure and low investment in industry, which limits the employment potential of the secondary sector.
- The vast workforce of the country is tied to the informal sector due to lack of required education or skills and this information is not reflected in the employment statistics.
- The main reason for structural unemployment is that the education provided in schools and colleges does not meet the current demands of the industries.
- Regressive social norms that prevent women from entering/continuing employment.

Unemployment means when a person searches for a job and is unable to search out work and this indicates the health of the economy.

The major problems of educated unemployment in Kerala:-

○ Population Growth

The high rate of population growth in Kerala during the early decades of the 20th century is an important factor explaining the high level of unemployment observed in the state of Kerala today.

○ Economic Growth

High population growth in the earlier period and low economic growth created a heavy backlog of unemployment in the State of Kerala. Thus, population explosion during the early decades of the century combined with long term stagnation in economic growth rates resulted in a high level of unemployment in Kerala.

- Educational Development

Educational development in Kerala has progressed mainly in the non-vocational streams. There was rapid expansion of school and university education and today the compulsions of the job market are such that the majority of graduates and post graduates from the state find it difficult to find a suitable employment. With the expansion of university education in other states of India, migrants from Kerala are today facing increasing competition in the job market.

PFS model problem in Kerala

The problem of the PES model extended this problem of the political-economic-social model among women in Kerala. Political problem Kerala politics is dominated by men, with only one female minister, eight female legal assistants and one female Member of Parliament, but 50 percent reservation for women from local communities. During the elections, political parties debated intellectuals female unemployment in Kerala. Not all political parties can decide to do for educated women job opportunity but uneducated women mostly participate in Kudumbasree in Kerala. Financial problem; in poor families, women participate positively in work, while women participate negatively in a rich family. The labor market participation of women is low in Kerala, which negatively affects that rapid gross figure Percentage of domestic product (GDP) and per capita income, Opportunities for women in the organized sector in Kerala are limited to look for work in the informal sector, but with low pay and low benefits. For example: - Female doctors are mostly highly educated unemployment because the private sector hospital provided low wages and high working hours such as 20 hours a day. A social problem included the PFC model problem, the EHI model problem, and the PES model problems.

Underemployment occurs when a person does not work full-time or works in a way that does not meet their actual educational and financial needs.

The Major problems for educated underemployment in Kerala:-

- Social factors behind underemployment

It can arise due to a lot of reasons like family system, language barrier, religious conformity as well as transportation and communication. Since in most of the employment sectors, the

primary mode of communication is carried out not through vernacular languages but English, it can sometimes act as a barrier for people who might be well-versed with the language.

- Economic factors behind underemployment

One of the most crucial factors behind the steady rise of underemployment lies in the relatively slow economic development. Despite having an ever-growing population, the job industry fails to provide for sufficient opportunities for the larger masses of the society.

- Industrial factors behind underemployment

The present industrial economy does not provide sufficient employment opportunities to the growing population. Stagnant industrial market also paves the way for rapid growth of underemployment.

Other issues related to unemployment and underemployment among women; The government's decision problem is related to the additional acquisition skills program, Initial problems questions, Make in India questions and Indian Institute of Infrastructure and Construction questions. Another problem with the skill acquisition program has to do with the ignorance of women in Kerala about the courses. This is not all industry related courses as early as possible. ASAP courses are not connected launcher Initial problems. The problems of a start-up company are that there is no support from the state authority to create a business partnership, high risk, lacks communication skills, works in the security field, is not aware of technical skills, is not a good project, not interested in group work, insufficient investment, lack of family support, attending an Arts/Science/Business/Social Science degree low, low participation of women and low awareness of students about starting a business. The reason to start is not a successful business taste, failure of the marketing objective, lack of an accountant or accountant, pricing strategy failure and sales manager failure. The reason why educated women start is because families consider marriage more important for women's employment, after marriage, you only need to get permission from your husband and make a decision to start a business, families decide that starting a business is not a job of modern and traditional status for women, and it does not give any awareness of starting a business in academic level. Reasons for delay in launch of "Make in India" not active land bank company, week production plan, failure in production, failure in changing production, risk concept in production and there are no special systems for women.

3.3 VARIOUS ACTIVITIES OF THE GOVERNMENT FOR THE EDUCATED UNEMPLOYED GROUPS IN KERALA

✓ UNEMPLOYMENT ALLOWANCE SCHEME

The Dole Rs. 120/- per month to the unemployed person registered with the Kerala Employment Center is called Unemployment Relief Scheme. The Government of Kerala launched the Unemployment Insurance Scheme in 1982. To apply for unemployment benefits, the applicant must have 3 years of work experience after the age of 18. Upper age limit is 35 years; educational qualification for general classes is SSLC Pass. Scheduled Tribe/Scheduled Caste candidates should at least appear for SSLC exam after normal. The annual family income limit for unemployment insurance is Rs.12, 000/-. Students are not eligible to apply for the unemployment insurance system.

✓ KESRU

Kerala Self-Employment Scheme for Registered Unemployed All living unemployed between the ages of 21-50 who are registered in the labor market and whose annual family income does not exceed Rs.1 lakh. The training must be appropriate for the chosen project. Students are not allowed to apply within KESRU. Application forms are available free of charge from the employment office.

✓ FINANCIAL ASSISTANCE

All services provided by this department are free of charge is paid unemployment of 120/-/month. 3, 51,685/- beneficiaries and an amount of 50, 64, 26,400/- are used every year.

✓ MULTI-PURPOSE SERVICE CENTERS/JOB CLUBS (MPSC/JC)

It is a group oriented self-employment scheme for development of enterprises in the unorganized sector. Bank loan up to 10 lakh with a maximum of 2 lakh as subsidy is given for starting self-employment group ventures of 2 to 5 members, who are unemployed persons in the live registers in the age group of 21-40 years. The scheme is incorporated with Credit Guarantee Scheme. During 2015-16 an amount of 1 crore was allotted to 64 Job Clubs.

✓ SARANYA

An employment Scheme for the Destitute Women aimed at uplifting the most backward and segregated women in the State, namely widows, divorced, deserted, spinsters above the age of 30 and unwed mothers of Scheduled Tribe. Under this scheme interest free bank loan up to 50,000 with a 50 per cent subsidy (maximum 25,000) is given for starting self-employment ventures. During 2015-16 an amount of 16 crore was allotted to 3200 beneficiaries.

✓ NIYUKTHI-2016

Niyukthi-2016 was a Mega Recruitment Drive conducted by the Government of Kerala through the Employment Department. Deviating from the traditional way of conducting job fairs, modern technologies like dedicated software, 'whatsapp' technology was used and hitherto-new event-management technology by the government officials, orientation Programme for job seekers and pre-employers meet were held at Thiruvananthapuram, Ernakulam and Kozhikode. In this mega event 28,265 jobseekers and 222 employers participated. Out of 17,664 vacancies reported, placement was offered for 14,399 posts.

3.4 CONCLUSION

The Department of State Employment Board plans to computerize all employment centers in Kerala and train workers to use the computers of the labor boards to eliminate the delays in the current system and make the registration, renewal and recruitment process fast and efficient through the computer network. N.I.C Thiruvananthapuram introduced THOZHI for this software for free. It is believed to have brought relief to the growing problem of unemployment in the state. Thus, the chapter focused on various measures taken by government of Kerala related to unemployment and also the causes, reasons of educated unemployment and underemployment among women.

CHAPTER-4

REASONS FOR UNEMPLOYMENT AND

UNDEREMPLOYMENT AMONG WOMEN- ANALYSIS

4.1 INTRODUCTION

Unemployment refers to the economic situation during which an individual who is actively searching for employment is unable to find work. Underemployment may be a situation where there is a mismatch between the employment opportunities and the skills. Kochi city has an average literacy rate of 97.36 percent, of which male and female literacy rates were 98.25 and 96.51 percent respectively. In this study, multi-stage random sampling is used, for example, the first stage is to select the district, the second stage is the area selected, and the third stage is the women respondents of primary data is collected through personal interview. The sample of study is 1.27 per cent and it is derived from the total female population of the unit taken under the study that is 6280 it can be calculated by dividing the number of respondents taken under the study (80) divided by total number of female population age between 18-30(6280 as per the record of labor force survey April 2022), is multiplied by 100. Total Eighty samples are collected from underemployment and unemployment, Questions regarding education, employment status, type and employment exchange.

This chapter divided into three sub categories:-

- General information of the respondents
- Education, Employment status, reasons (unemployment/underemployment)
- Employment exchange

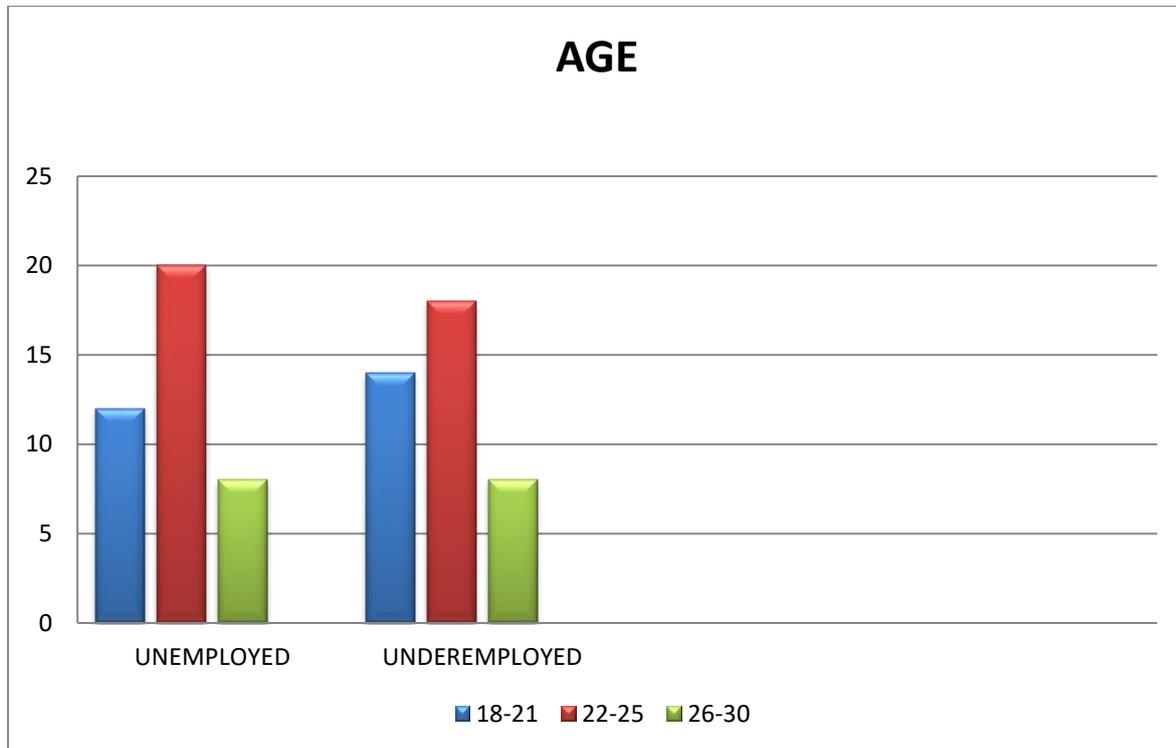
4.2 GENERAL INFORMATION OF THE RESPONDENTS

The socio-economic status of a person can be plainly attained from their general information. For this study age, marital status and economic status are analyzed to get information about both unemployed and underemployed respondent.

4. 2.1 AGE WISE DISTRIBUTION

Age constitute a prime factor in studying educated unemployment and underemployment among young women. The following graph shows the age wise distribution analysis:-

FIGURE 4.2.1 Age Wise Distribution



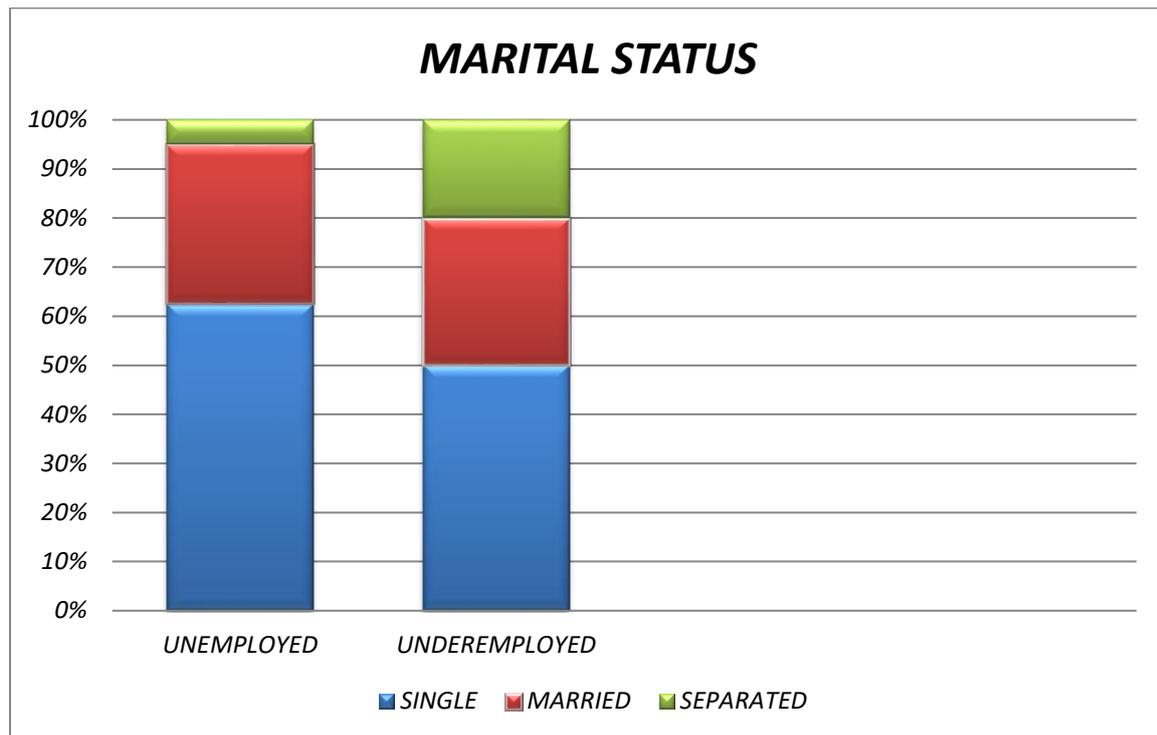
Source: Primary Data

The age wise distribution shows, the graphical representation sample of forty responses each from underemployed and underemployed young women. Unemployed women at age 18-21 consists 30 percent less than underemployed women 35 percent at age 18-21. From the analysis most of educated unemployed and underemployed women are more in the age category of 22-25. The underemployed women consist about 45 percent and unemployed women consists 50 percent under 22-25 age.

4.2.2 MARITAL STATUS

Marriage is considered as an important factor which effects unemployment and underemployment among women in Kerala. The following diagram shows the marital status analysis:-

FIGURE 4.2.2 Marital Status



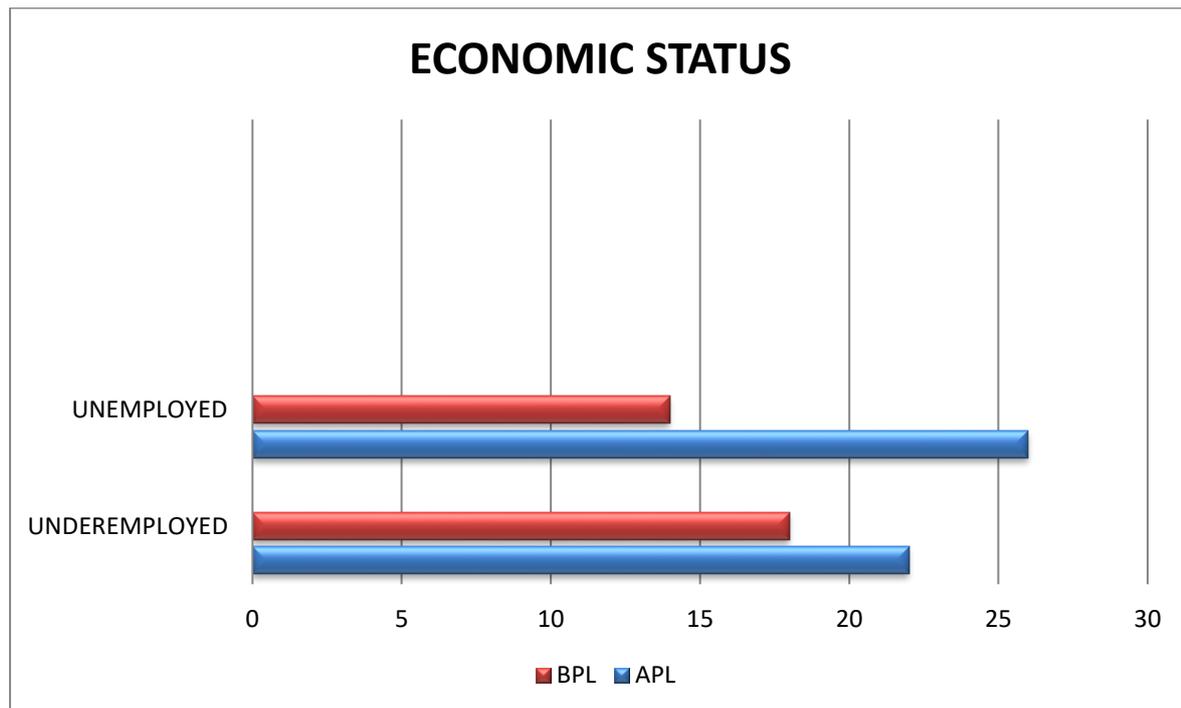
Source: Primary Data

After years of fighting the patriarchy, women have finally found their place in the corporate world. Working is not an option, but necessary for men and women to control rising costs and maintain healthy lifestyles. From the analysis, women nowadays like to be independent before getting married. On attaining the general information about the respondents, the survey shows that most of them are unmarried 56.25 percent. The married women are less comparing with other category of marital status.

4.2.3 ECONOMIC STATUS

The economic status of respondents shows the family background and their income category levels. The figure shows the economic status of both unemployed and underemployed women:-

FIGURE 4.2.3 Economic Status



Source: Primary Data

One of the main causes of poverty is unemployment. Without work, people cannot get the money they need to buy goods and services. Hence, poverty and unemployment are not exclusive. They are closely related to one another. Poverty line shows the minimum level of income needed to acquire the basic necessities of life. From the analysis taking into consideration women belonging to both APL and BPL categories helps to get a better picture of financial independence regarding economic status of urban area women. The economic status shows, 60 percent above poverty line and 40 percent below poverty line. It means APL is more than BPL.

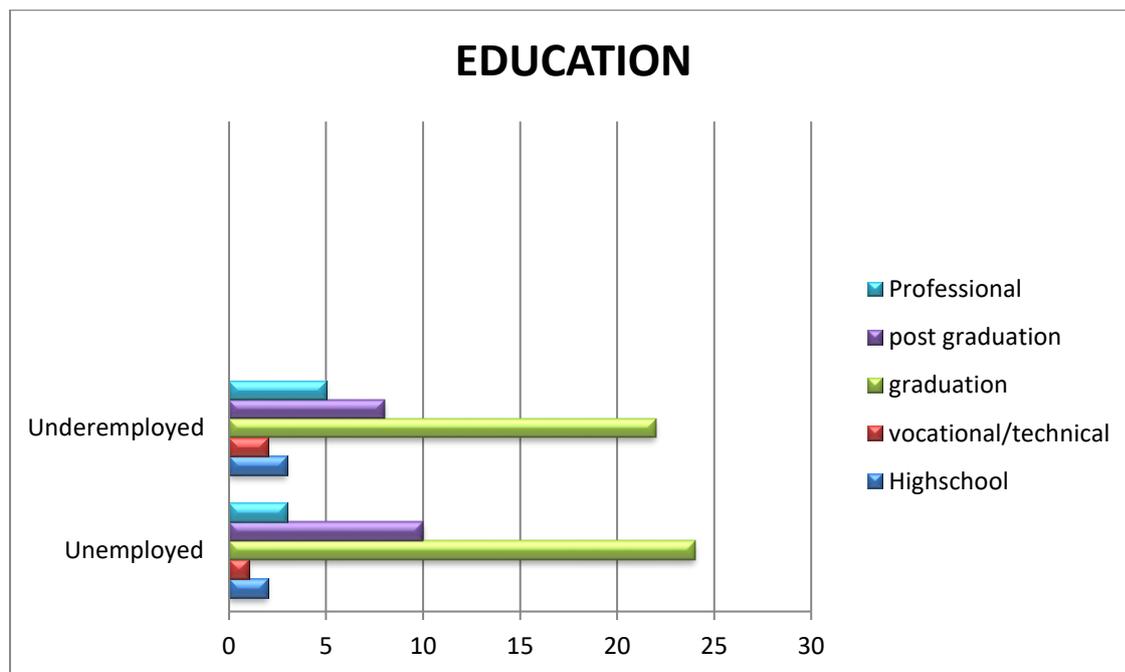
4.3 EDUCATION EMPLOYMENT STATUS, REASONS ETC (UNEMPLOYMENT AND UNDEREMPLOYMENT)

Analysing the education, employment status of women is one of the main focus of the study to know whether the respondents unemployed or underemployed, and also the reasons and other factors of the objectives.

4.3.4 EDUCATION

Education improves people understanding of the world around them, making them less vulnerable to exploitation. It can improve confidence and improve one’s personal growth. The diagram shows both unemployed and underemployed women educational status:-

FIGURE 4.3.4 Education



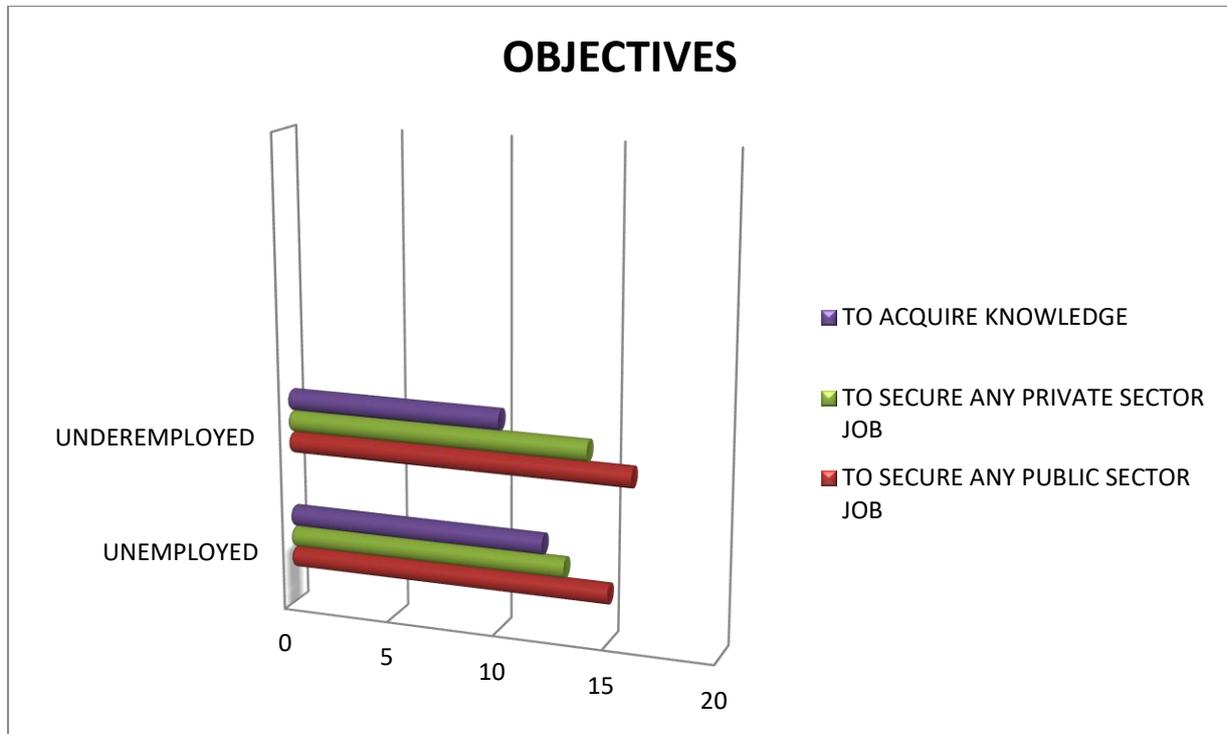
Source:-primary data

For the purpose of study the education level classified into five; high school, vocational/technical school, graduation, post-graduation and professional courses. As per the survey analysis most of the women are graduated at 57.5 percent. Other educational level, post-graduation 22.5 percent, professional courses 10 percent, high school level 6.25 percent and vocational/technical school level 3.75 percent.

4.3.5 OBJECTIVES BEHIND EDUCATION

The graph shows objective behind the education by unemployed and underemployed women:-

FIGURE 4.3.5 Objectives behind Education



Source: primary data

The relationship between education and employment is not determined only by the task of education to prepare students for subsequent work tasks and other areas of life. The main purpose of education is development. From society to the individual, it has many aspects. It helps people see beyond differences and makes people stronger. Innovation, technological development is all the result of good education of people. It opens the door to new opportunities and possibilities. According to the analysis, most of the respondent's objective behind the education to secure any public sector job 38.75 percent. So, the main objective behind educated women is to get public sector job and better standard of living.

EDUCATED UNEMPLOYMENT

Analysing the employment status of women is one of the main focuses of the study to know reasons of unemployment.

4.3.6 EMPLOYMENT STATUS

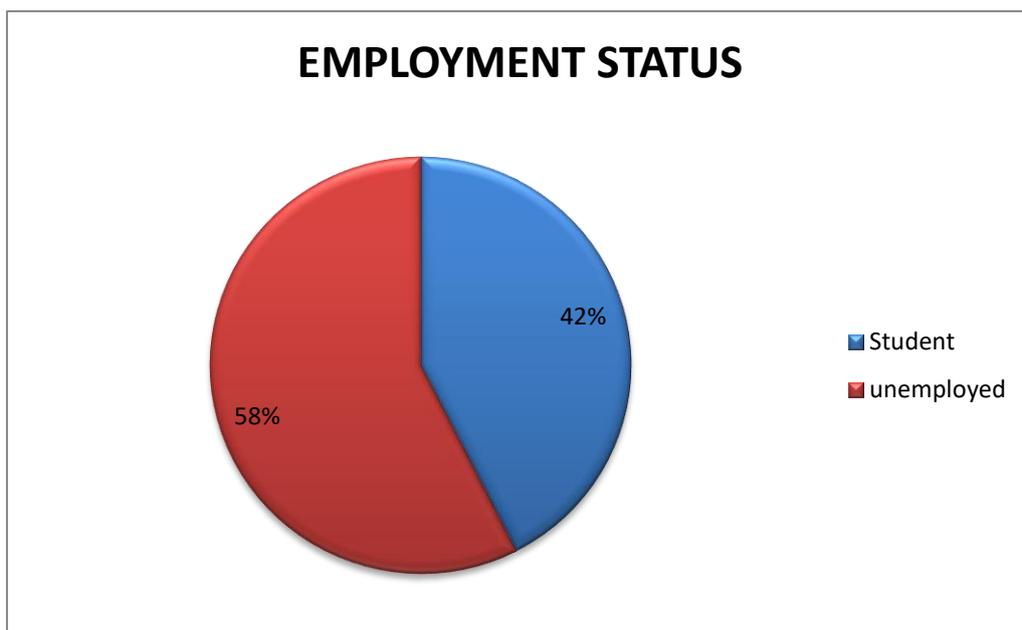
The status indicates whether women are unemployed or engaged in other activities.

TABLE 4.3.6 Employment Status

EMPLOYMENT STATUS	NO OF RESPONDENTS	PERCENTAGE
Student	17	42%
Unemployed	23	58%

Source: primary data

FIGURE 4.3.6 Employment Status



Source: primary data

Educated unemployment is a global phenomenon and has been one of India's looming problems for several decades. The status indicates whether women are unemployed or engaged in other activities. The primary data collected shows that 58 per cent are unemployed and 42 per cent are students. From the analysis most of the females are highly educated but they are not unable to find a job.

4.3.7 ATTEMPTS FOR JOB AFTER EDUCATION

Kerala is a demanding market for young female job seekers. The 4.3.7 table and figure shows the total attempts for job after education.

TABLE 4.3.7 Attempts for Job after Education

NO OF ATTEMPTS FOR JOB	NO OF RESPONDENTS	PERCENTAGE
2 times	14	35%
More than 2 times	18	45%
Not applied yet	8	20%

Source: primary data

FIGURE 4.3.7 Attempts for Job after Education



Source: primary data

As per the survey analysis, 45 percent of the respondents tried to get a job after finishing their education, and 35 percent tried to get a job at least twice. The female population struggles to get stable work in the state compared to the current male population, despite better education and qualifications.

4.3.8 MAIN OBSTACLE SEARCHING JOB

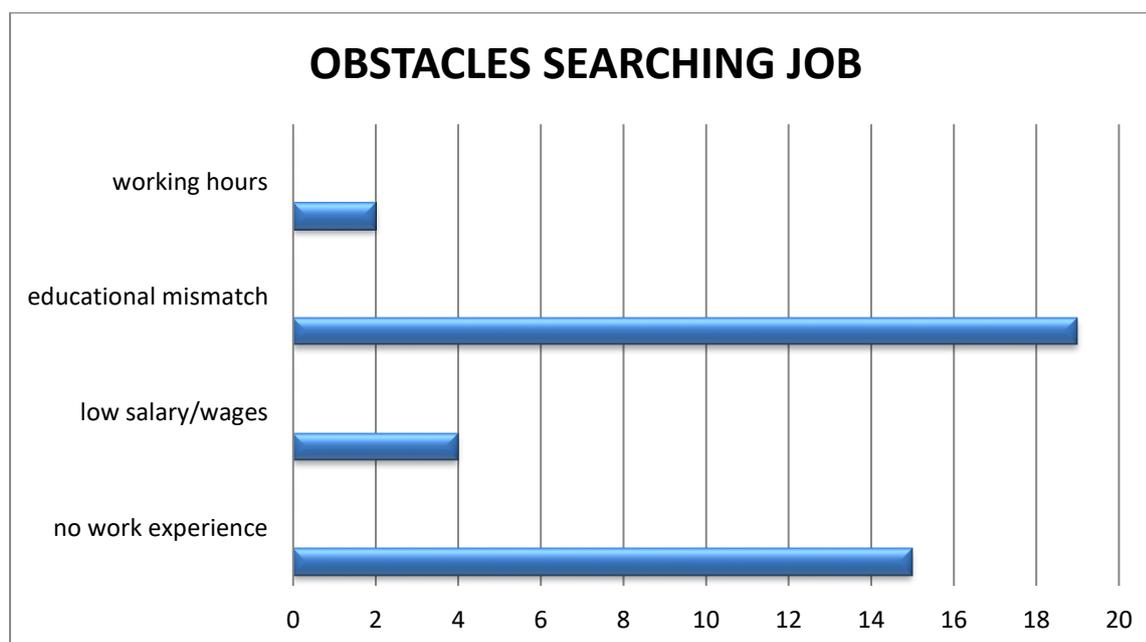
All over the world, women find it much more difficult to get a job than men. the table 4.3.8 and figure 4.3.8 shows the main obstacle searching job

TABLE 4.3.8 Main Obstacle Searching Job

OBSTACLES SEARCHING JOB	NO OF RESPONDENTS	PERCENTAGE
Working hours	2	5%
Educational mismatch	19	47.5%
Low salary/wages	4	10%
No work experience	15	37.5%

Source: primary data

FIGURE 4.3.8 Main Obstacle Searching Job



Source: primary data

The primary analysis indicates that 47.5 percent of respondents believe that educational differences are the biggest obstacle to finding a job. Lack of work experience is also an obstacle for 37.5 percent; other obstacles are low salary for 10 percent and working hours for 5 percent. When women do work, they tend to work in low-quality jobs under vulnerable conditions, with little prospect of improvement in the near future.

4.3.9 JOB PREFERENCES

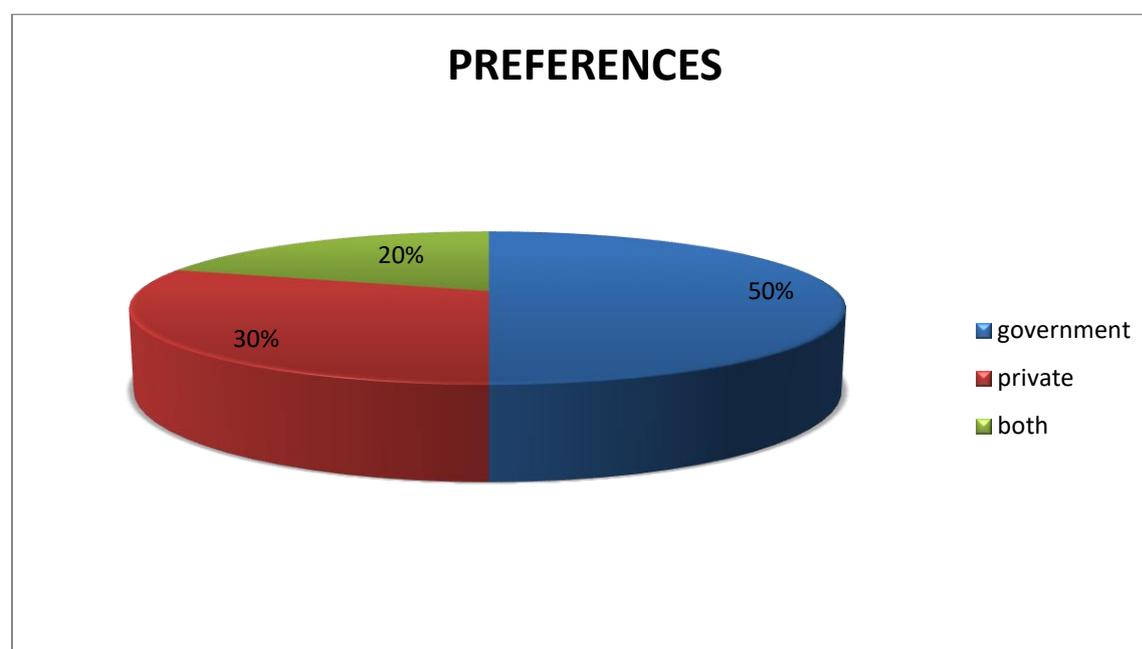
The figure and table 4.3.9 indicates interest of women in job sectors.

TABLE 4.3.9 job preferences

JOB PREFERENCE	NO OF RESPONDENTS	PERCENTAGE
Private sector jobs	12	30%
Government sector jobs	20	50%
Both sector	8	20%

Source: primary data

FIGURE 4.3.9 job preferences



Source: primary data

In 2020-21, the share of men in public sector employment was 65.1 percent and the share of women is 34.9 percent. On the other hand, the share of women in the private sector is 50.1 percent. According to the survey, 50 percent prefer a government job and 30 percent prefer a private job. Most of the respondents prefer public sector jobs because of better salary, pension and working hours.

4.3.10 REASONS FOR UNEMPLOYMENT

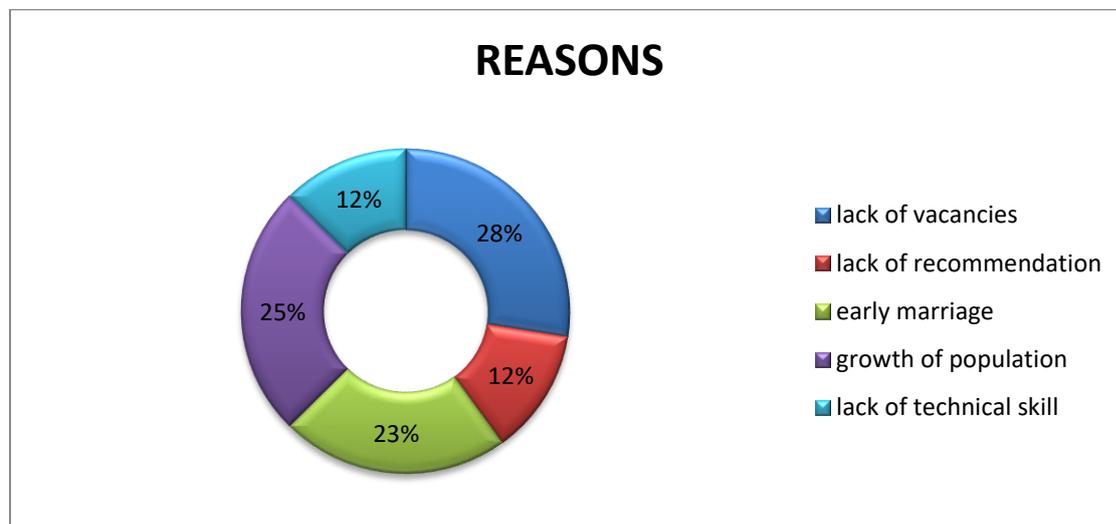
The main objective of the study is reasons for unemployment. The graph shows the reasons of being unemployed:-

TABLE 4.3.10 REASONS FOR UNEMPLOYMENT

REASONS FOR UNEMPLOYMENT	NO OF RESPONDENTS	PERCENTAGE
Lack of vacancies	11	28%
Lack of recommendation	5	12%
Early marriage	9	23%
Growth of population	10	25%
Lack of technical skill	5	12%

Source: primary data

FIGURE 4.3.10 REASONS FOR UNEMPLOYMENT



Source: primary data

During the recent period, the growth rate of national domestic product has improved and population growth has slowed down in Kerala. From data analysis, 28 percent is due to lack of vacancies and 25 percent of population growth. The high population growth and low economic growth of the earlier period created a large backlog of unemployment in the state of Kerala.

4.3.11 SOURCE OF INFORMATION

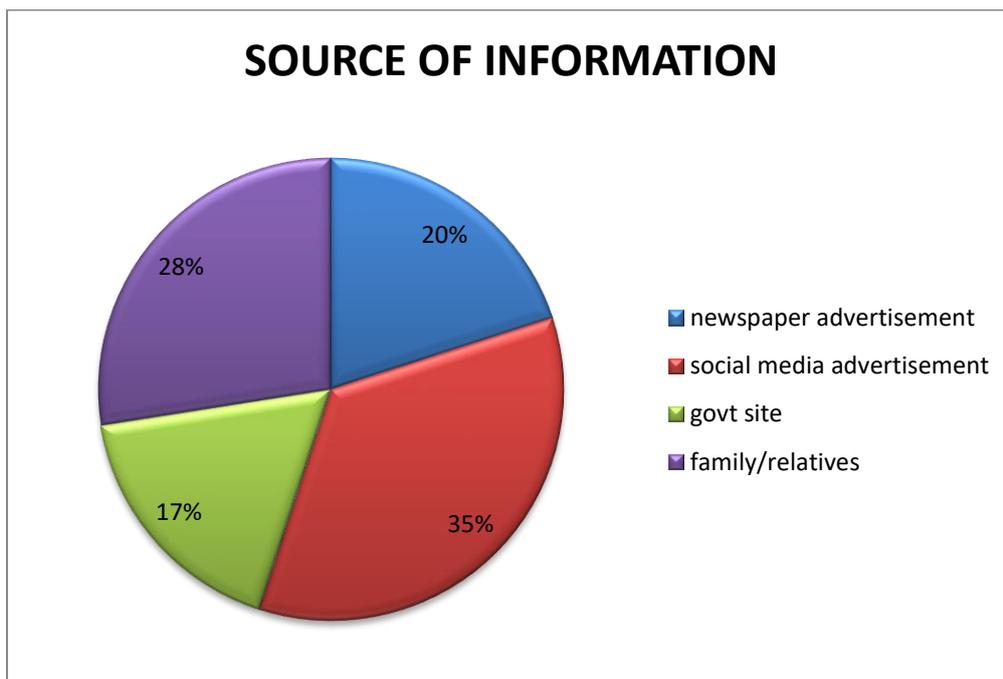
The figure and table shows the various source of information regarding job opportunities:-

TABLE 4.3.11 SOURCE OF INFORMATION

SOURCES OF INFORMATION	NO OF RESPONDENTS	PERCENTAGE
Newspaper advertisement	8	20%
Social media advertisement	14	35%
Government sites	7	17%
Family/ Relatives	11	28%

Source: primary data

FIGURE 4.3.11 SOURCE OF INFORMATION



Source: primary data

There was a time when people got jobs straight out of school and stayed there until they retired. As per the survey analysis, 35 percent from social media advertisement; today people have different sources of information about new job opportunities.

EDUCATED UNDEREMPLOYMENT

Analysing the employment status of women is one of the main focuses of the study to know reasons of underemployment.

4.3.12 EMPLOYMENT STATUS

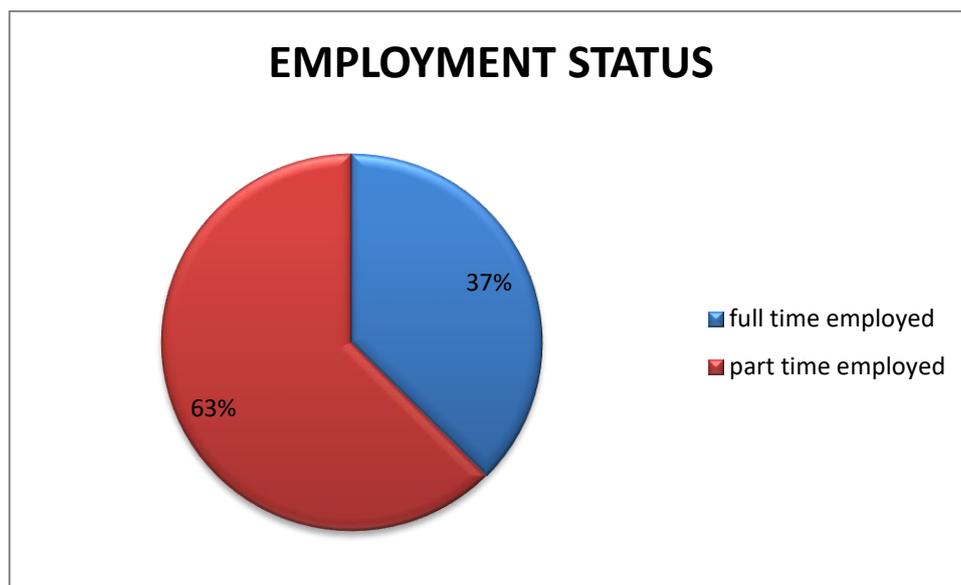
The status indicates whether women are fully employed or part time employed.

TABLE 4.3.12 Employment Status

EMPLOYMENT STATUS	NO OF RESPONDENTS	PERCENTAGE
Full time employed	15	37%
Part time employed	25	63%

Source: primary data

FIGURE 4.3.12 Employment Statuses



Source: primary data

Underemployment occurs when a person does not work full-time or works in a way that does not meet their actual educational and financial needs. In other words, their work does not use all of their skills and training or provides less than full-time employment. From the data collected, it appears that 63 percent are part-time and 37 percent are full-time. The employment status indicates whether women are underemployed or engaged in other activities.

4.3.13 CURRENT JOB CLASSIFICATIONS

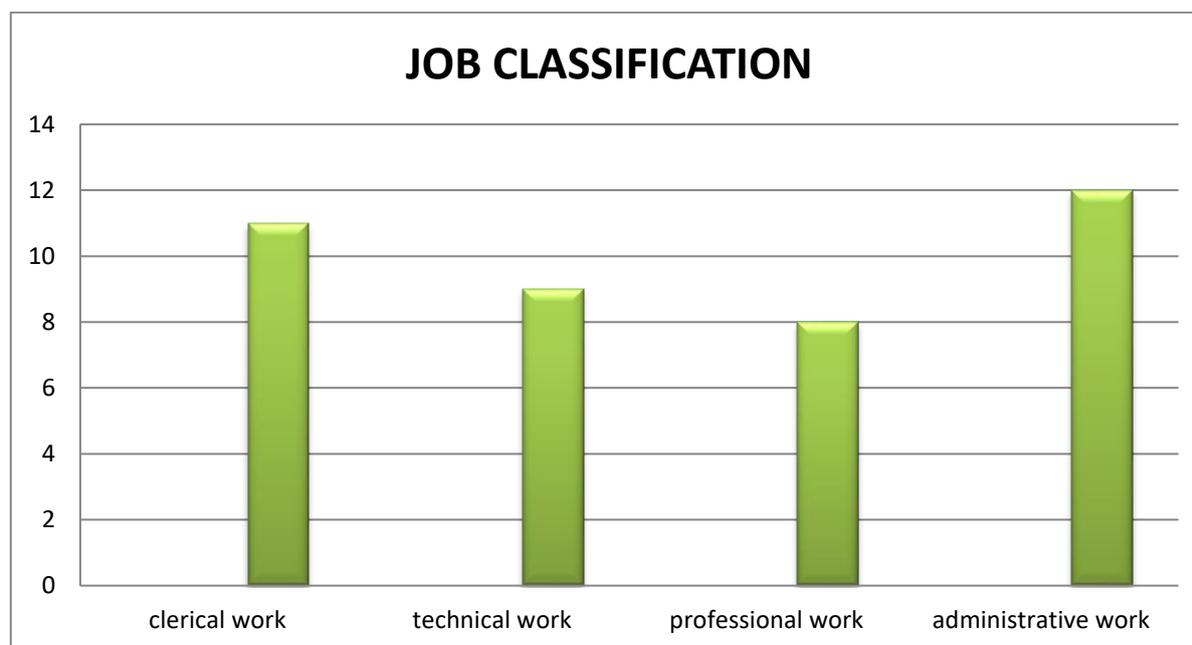
The figure and table 4.3.13 shows the current job classifications of underemployed women:-

TABLE 4.3.13 Current Job Classifications

JOB CLASSIFICATION	NO OF RESPONDENTS	PERCENTAGE
Clerical work	11	27.5%
Technical work	9	22.5%
Professional work	8	20%
Administrative work	12	30%

Source: primary data

FIGURE 4.3.13 Current Job Classifications



Source: primary data

According to the survey, the majority of underemployed women work under administrative field 30 percent. When women do work, they tend to work in low-quality jobs under vulnerable conditions, with little prospect of improvement in the near future.

4.3.14 JOB SATISFACTION LEVEL

The 4.3.14 figure and table shows the respondents current level of job satisfaction:-

TABLE 4.3.14 Job Satisfaction Level

LEVEL OF SATISFACTION	NO OF RESPONDENTS	PERCENTAGE
Satisfied	8	20%
dissatisfied	32	80%

Source: primary data

FIGURE 4.3.14 Job Satisfaction Level



Source: primary data

Employment is the main source of a person's income and thus a source of economic growth. According to the survey conducted, 80 percent are not satisfied with their current job. Underemployment can weaken mental health. Stress and anxiety are the result of not being able to manage money, which creates feelings of inadequacy.

4.3.15 REASONS FOR DISSATISFACTION

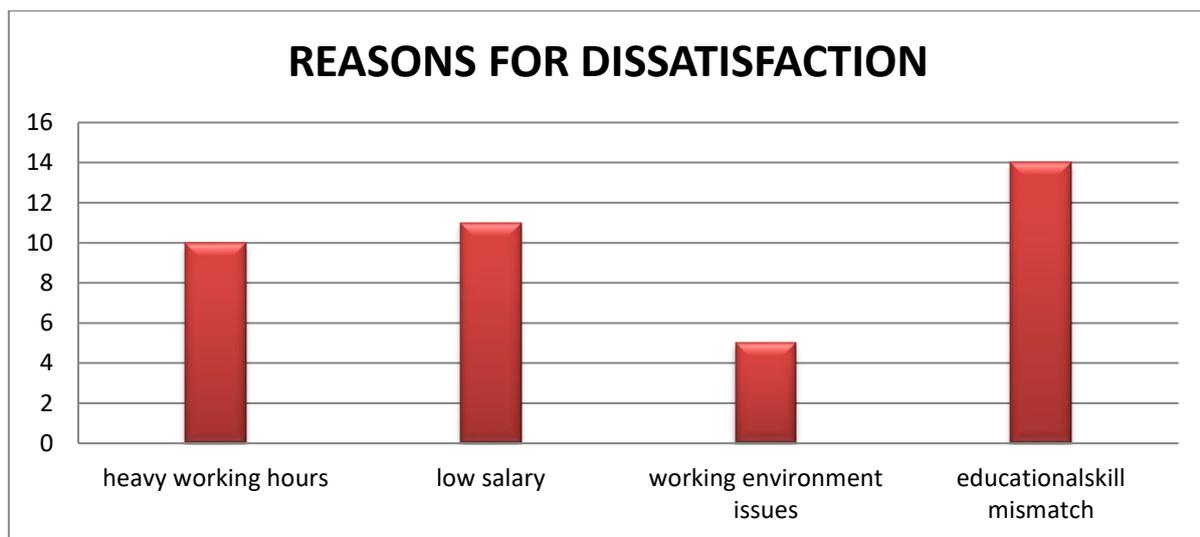
The main objective behind the study regarding underemployment is reasons for dissatisfaction in current job. The graph shows the reasons for dissatisfaction of current job:-

TABLE 4.3.15 Reasons for Dissatisfaction

REASONS FOR DISSATISFACTION	NO OF RESPONDENTS	PERCENTAGE
Heavy working hours	10	25%
Low salary	11	27.5%
Working environment issues	5	12.5%
Educational mismatch	14	35%

Source: primary data

FIGURE 4.3.15 Reasons for Dissatisfaction



Source: primary data

As per the survey analysis, the reasons for women underemployment are the difference in education and low wages. About 35 percent due to educational skills mismatch. 27.5 percent due to low pay, 25 percent due to long working hours and 12.5 percent due to work environment problems. Job dissatisfaction is when an employee is not satisfied with their job. This is due to various professional and personal reasons such as lack of success, poor management, limited work-life balance, etc.

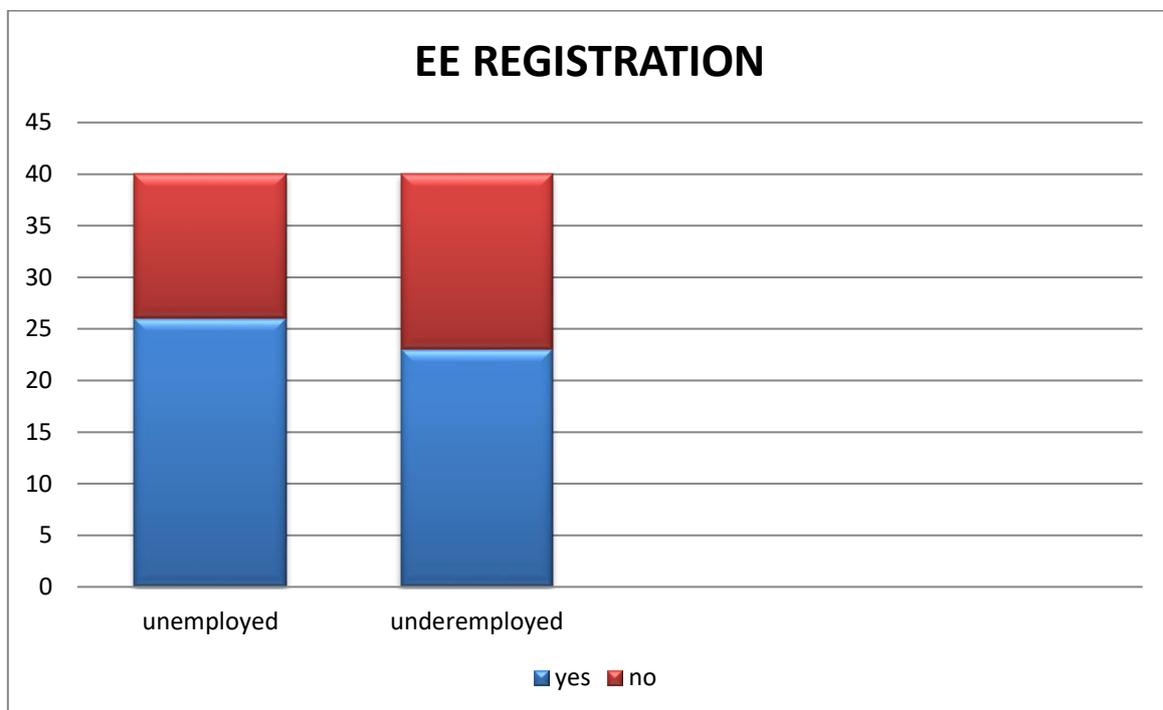
4.4 EMPLOYMENT EXCHANGE, BUSINESS AND TRAINING

This section deals with both underemployed and unemployed young women study related to employment exchange.

4.4.16 REGISTRATIONS

The graph shows the unemployed and underemployed women whether registered or not registered in employment exchange:-

FIGURE 4.4.16 Registrations



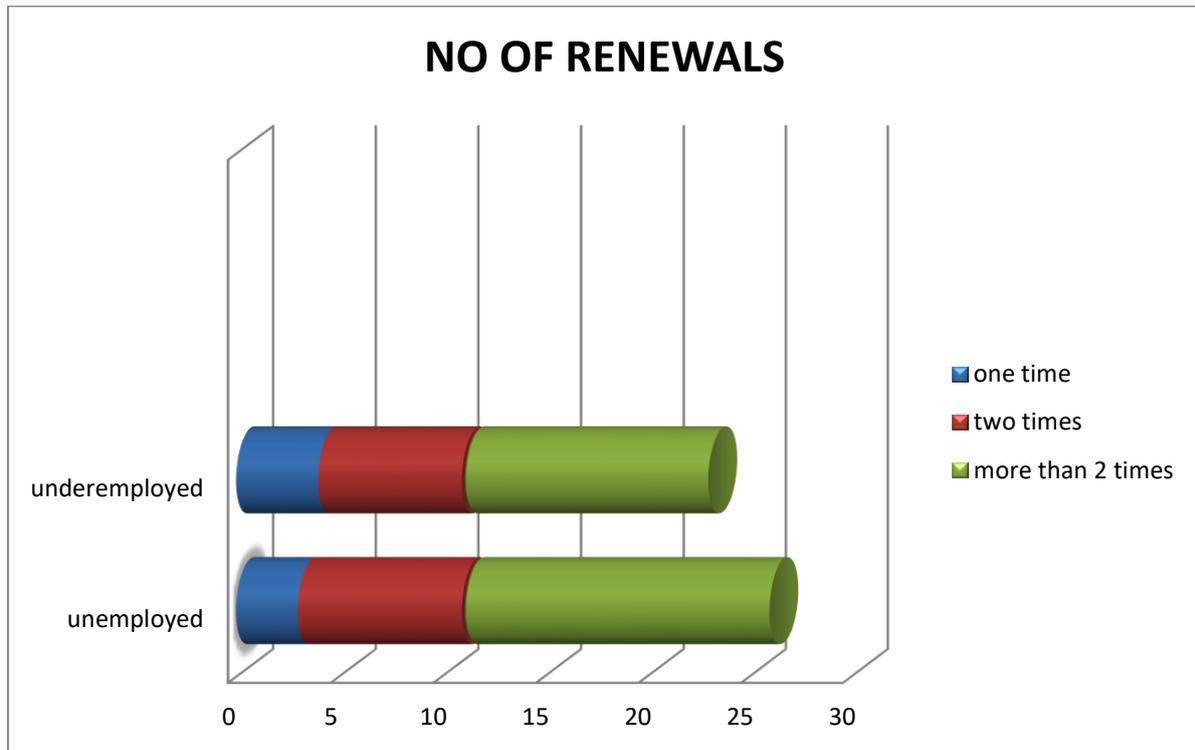
Source: primary data

The employment exchange is a state institution that offers job assistance to job seekers. According to the survey conducted, 61.25 percent respondents registered in employment exchange. Candidates registered in the employment exchange are supported to recruit employers for vacancies advertised or announced.

4.4.17 NUMBER OF RENEWALS IN EMPLOYMENT EXCHANGE

The following diagram shows the number of renewals in employment exchange by registered respondents:-

FIGURE 4.4.17 Number of Renewals in Employment Exchange



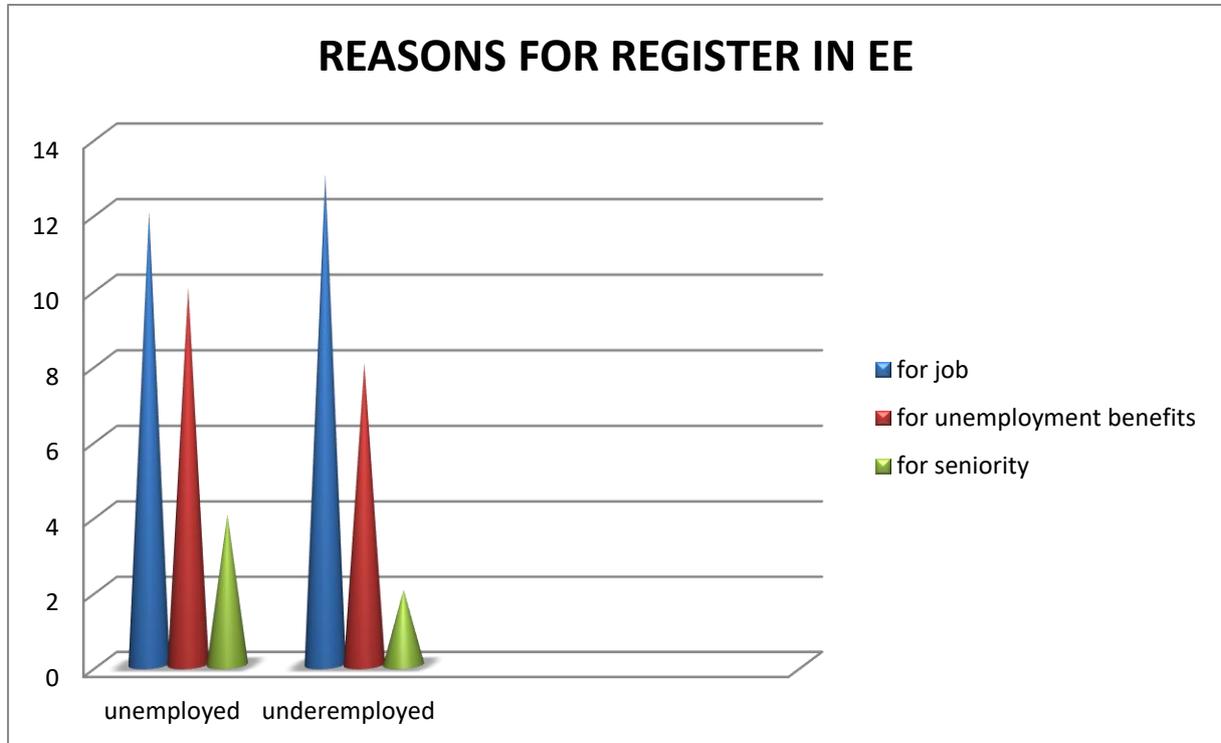
Source: primary data

From the survey analysis, 33.75 percent of respondents renew more than two times. To renew the employment offices, the candidate can report his name to the respective employment office through the web portal www.eemployment.kerala.gov.in, but the original certificates must be submitted at the Employment Center within 90 days.

4.4.18 REASONS FOR REGISTER IN EMPLOYMENT EXCHANGE

The graph shows the reasons for register in employment exchange:-

FIGURE 4.4.18 Reasons for Register in Employment Exchange



Source: primary data

According to the survey analysis, the majority of women entered the employment exchange to get a job about 62.5 percent. Kerala State Job Registration is an important process for those candidates who want to register themselves for the job opportunities provided by Kerala State Government. With this, unemployed educated youth living in different states can pre-register for jobs happening in different sectors of that state.

4.4.19 REASONS FOR NOT REGISTER IN EMPLOYMENT EXCHANGE

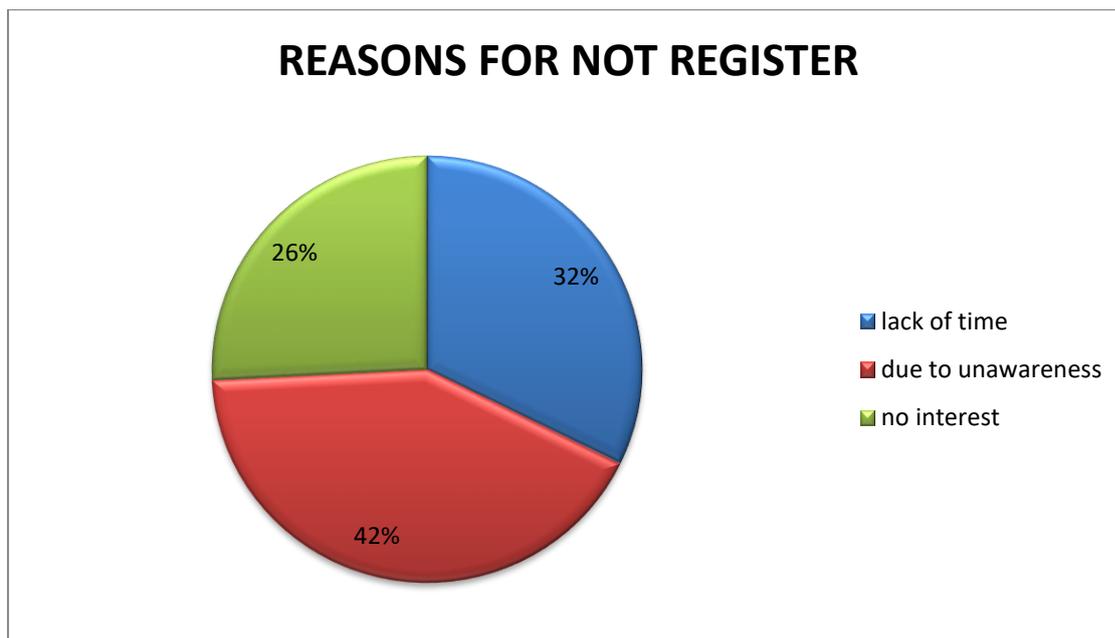
The table and 4.4.19 indicates why young women are not registered in employment exchange:-

TABLE 4.4.19 Reasons for Not Register in Employment Exchange

REASONS NOT REGISTERED	NO OF RESPONDENTS	PERCENTAGE
Not interested	8	26%
Due to unawareness	13	42%
Lack of time	10	32%

Source: primary data

FIGURE 4.4.19 Reasons for Not Register in Employment Exchange



Source: primary data

Under employment exchange about 1808352 Female Registered. From the data analysis, the 31 respondents not registered in employment exchange. 42 percent women not registered due to unawareness. 32 percent women not registered due to lack of time.

4.4.20 UNEMPLOYMENT ALLOWANCE

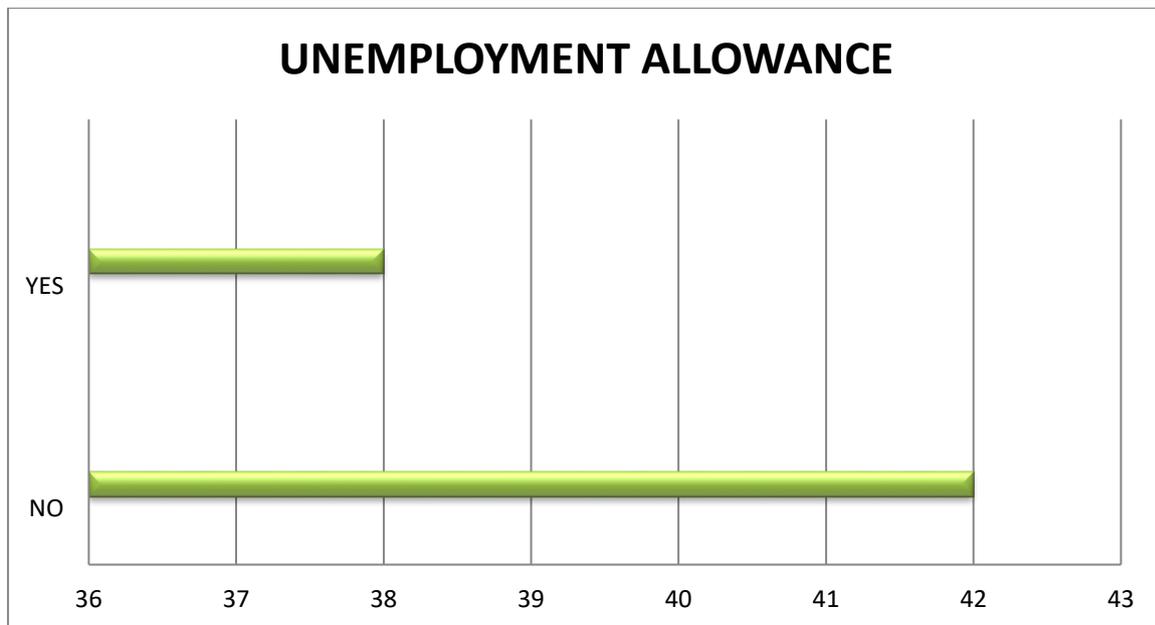
The unemployment allowances a scheme under employment exchange. The diagram shows how many unemployed women know about the scheme:-

TABLE 4.4.20 Unemployment Allowance

AWARENESS ABOUT SCHEME	NO OF RESPONDENTS	PERCENTAGE
Yes	38	47.5%
No	42	52.5%

Source: primary data

FIGURE 4.4.20 Unemployment Allowance



Source: primary data

According to the survey analysis, the majority of unemployed women are not aware of the unemployment system. About 52.5 percent do not know the system and 47.5 percent know about the unemployment benefit. Generally, the previous employer in the country pays the unemployed worker weekly financial compensation for all or part of the period of unemployment. 120/month for the unemployed registered with the Kerala Labor Market Center is called unemployment subsidy.

4.4.21 INTERESTS IN ENTREPRENEURSHIP

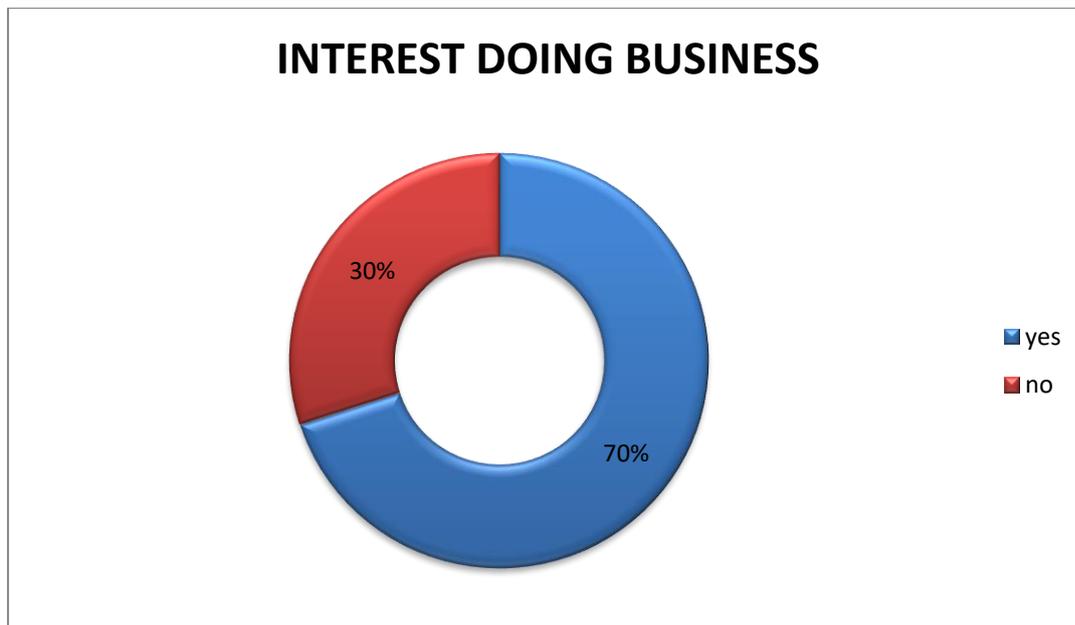
The following figure 4.4.21 shows the interest of both educated unemployed and underemployed women doing any business:-

TABLE 4.4.21 Interests in Entrepreneurship

INTEREST DOING BUSINESS	NO OF RESPONDENTS	PERCENTAGE
Yes	56	70%
No	24	30%

Source: primary data

FIGURE 4.4.21 Interests in Entrepreneurship



Source: primary data

From the analysis, 70 percent of women are interested in entrepreneurship and 30 percent are not interested in entrepreneurship. For more and more women, the fastest way to an apartment is to start their own business. Today's startup culture allows women to be their own boss and pay their own salary, which dictates how they want to work and facilitates career and family life balance.

4.4.22 INTERESTED TYPES OF ENTREPRENEURSHIP

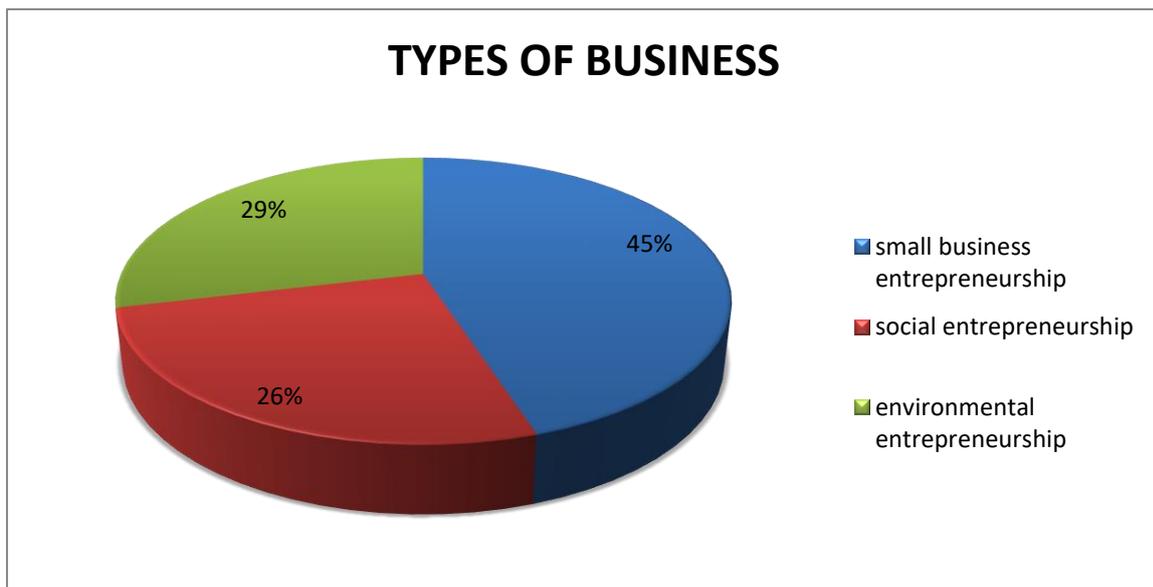
The following figure and table 4.4.22 shows the interested types of entrepreneurship:-

TABLE 4.4.22 Interested Types of Entrepreneurship

TYPES OF ENTREPRENEURSHIP	NO OF RESPONDENTS	PERCENTAGE
Small Business Entrepreneurship	36	45%
Social Entrepreneurship	21	26.25%
Environmental Entrepreneurship	23	28.75%

Source: primary data

FIGURE 4.4.22 Interested Types of Entrepreneurship



Source: primary data fig 1.24

According to the survey analysis, 45 percent of respondents like small business. Social entrepreneurship is liked by 26.25 percent of respondents and environmental entrepreneurship by 28.75 percent of respondents. Entrepreneurship is essential to revitalizing the economy, creating jobs and raising living standards while adapting to today's social demands.

4.5 CONCLUSION

This chapter deals with the overall analysis of primary data. Different graph portrays different pictures on the various aspects of educated unemployment and underemployment. From the analysis understood that women are ready to do work as per their educational levels. The Proportion of unemployed and underemployed highest for the age group 22-25. As considering the marital status of the respondents it has been found that 60 percent unemployed and 50 percent underemployed women are unmarried. The Economic status among the respondents 62percent are APL and 38percent are BPL. About 54percent respondents are under graduated, 25percent are post graduated and others high school/vocational. Main objective behind the education of respondents to secure public sector jobs 43 percent. The main Obstacle for searching a job for unemployed women is educational mismatches and no work experience as per the survey. As per the survey, lack of vacancies and growth of population are the reasons for unemployment. The sources of information about the job opportunities are getting from social media advertisement and underemployed women are engaged in administrative work. 50 percent underemployed women are not satisfied with their current job. The reasons for dissatisfaction of underemployed women are low salary and educational skill mismatches. While analysing employment exchange, 49 women respondents registered and 31 women respondents not registered. By asking the respondents about reason for registering in employment exchange majority 45percent respondent's response was that they register for getting job. As per the survey, 42 percent women not registered under employment exchange due to unawareness. An allowance of money paid, usually weekly, to an unemployed worker by a state former employer during all or part of the period of unemployment.120/- per month to the unemployed who are registered in the Employment Exchange in Kerala is called the Unemployment Assistance Scheme. While analysing awareness about unemployment allowance scheme about 52.5 percent are not aware about the scheme and 47.5 percent are aware about unemployment allowance. 70 percent women have interest doing business and 30 percent have no interest doing business. 45 percent respondents like small business entrepreneurship. 26.25 percent respondents likes to social entrepreneurship and 28.75 percent other respondents like environmental entrepreneurship. Entrepreneurship is essential to revitalizing the economy, creating jobs and raising living standards while adapting to today's social demands. Most educated young women are not aware about employment exchange schemes and activities. Overall this chapter helped to understand and answer the objectives raised in the study.

Chapter -5

Findings, Recommendations and Conclusion

5.1 Introduction

The knowledge that's gained can be used to shape future and educate generations to come and it's the key that unlocks the door of opportunity. Women education is also form of education that aimed at improving the knowledge and skill. Work participation among women in Kerala is 22.9 percent (NSS 99-00), which is one of the lowest in India. This low Labour force participation is accompanied by high rates of unemployment. The female unemployment rate is higher than the male unemployment rate in most districts of Kerala, the report said. Women may be highly educated compared to their counterparts in other Indian states, but they lag far behind men in terms of participation rates and wage levels in both rural and urban areas. But till now the case there is a lot of educated unemployment and underemployment among young women. As per the current labor survey educated unemployment rate is increasing all over the country. From the study, it is interesting to note that the work force participation rate is lower in urban areas as compared to rural areas despite the fact that opportunities are present in urban areas. Major objectives of the study takes into account educated unemployment and underemployment reasons faced by young women in Cochin Corporation. The methodology include eighty samples dividing forty each from unemployment and underemployment, it helps to analyses data easily. The fifth chapter focuses on the findings, suggestions and conclusion of the entire topics we discussed in previous chapters.

5.2 MAJOR FINDINGS

The major findings from objectives of the study focusing on the educated unemployment and underemployment among young women:-

To analyse the nature of women unemployment and underemployment in Kerala ; Kerala has an unemployment rate of 9.8 percent according to the UPS approach, female unemployment, especially in rural areas, is alarming, and unemployment among women in Kerala is estimated to be 30.8 percent higher than the all India rate (NSSO report).). The youth unemployment rate is 21.7 percent in rural areas and 18.06 percent in cities. A situation where a person is willing to work at the current wage level, but cannot get a job the nature of unemployment is different in rural and urban areas. In rural areas, it is seasonal and hidden unemployment. Urban areas have mainly educational unemployment. The unemployment rate for the educated (secondary and above) aged 15 and above in Kerala is 16.7 percent.

Population growth, economic growth and educational development are the main causes of educational unemployment in Kerala. The rapid growth of Kerala's population in the early decades of the 20th century is an important factor in explaining the high unemployment rate observed in the state of Kerala today. Thus, explosive population growth in the early decades of the century, combined with prolonged stagnation in economic growth, resulted in high unemployment in Kerala. The expansion of school and higher education has been rapid, and today the constraints of the labor market are such that it is difficult for most state graduates and masters to find suitable work. The main causes of skilled underemployment in Kerala are social factors underlying underemployment, economic factors underlying underemployment and industrial factors underlying underemployment. Since the main means of communication in most areas of working life is not the vernacular, but English, this can sometimes be a barrier for people who have a good command of the language. One of the key factors behind the steady growth of underemployment is relatively slow economic development. The current industrial economy does not provide sufficient job opportunities for the growing population. A stagnant industrial market also paves the way for rapid growth in underemployment.

To analyse the causes of women's unemployment and underemployment; Skilled unemployment is a global phenomenon and has been one of India's looming problems for several decades. In Kerala, most of the women are highly educated but cannot find employment. The status indicates whether the women are unemployed or engaged in some other activity. According to the initial data collected, 58 percent are unemployed and 42 percent are students. During the recent period, the growth rate of national domestic product has improved and population growth has slowed down in Kerala. But the high population growth and low economic growth of the earlier period created a large backlog of unemployment in the state of Kerala. According to the report, 28 percent of lack of jobs and 25 percent of population growth other causes of early marriage 23 percent, lack of references 12 percent and lack of technical skills 12 percent. Job dissatisfaction is when an employee is not satisfied with their job. This can be due to various professional and personal reasons such as lack of success, poor management, limited work-life balance, etc. According to the study, the reasons for women's underemployment are the difference in education and low wages. About 35 percent is due to educational skills, 27.5 percent to low wages, 25 percent to difficult working hours, and 12.5 percent to work environment problems. One of the reasons for this behavior is the high salary level and the militancy of the work. This behavior of

industrialists in Kerala along with industrial stagnation also increases unemployment. Kerala's progress in the education sector has also contributed to the rise in unemployment.

To examine the measures taken by the Government of Kerala to solve the problem; Department of State Employment Board plans to computerize all Employment Centers in Kerala and train staff to use Employment Board computers to eliminate delays in the current system and make registration, renewal and recruitment process fast and efficient through a computer network. N.I.C Thiruvananthapuram developed THOZHI for this software for free. This is believed to have brought relief to the growing problem of unemployment in the state. Unemployment Benefit Scheme Dole Rs. 120/- per month to the unemployed person registered with the Kerala Employment Center is called Unemployment Assistance Scheme. The Government of Kerala started the unemployment insurance scheme in 1982. To apply for unemployment benefits, the applicant must have 3 years of work experience after turning 18. Kerala Self Employed Scheme for Registered Unemployed All living unemployed between 21-50 years of age. The training must be appropriate for the chosen project. Students may not apply within KESRU. Universal service centers are group-oriented business activities for the development of unorganized sector companies. Another scheme under the Government of Kerala is the SARANYA Employment Scheme for Poor Women, which aims to uplift the most backward and isolated women in the state, namely widows, divorcees, deceased, siblings above 30 and unmarried mothers. Niyukthi-2016 was a Mega Recruitment Drive organized by the Government of Kerala through the Ministry of Employment. Unlike the traditional way of conducting job fairs, modern technologies such as special software, Whatsapp technology and ever new event management technology for government officials, induction program for job seekers and pre-employed were arranged in Thiruvananthapuram, Ernakulam and Kozhikode.

5.3 RECOMMENDATIONS

The educated unemployment and underemployment among young women are increasing because of growth of population. To reduce unemployment gov.t has to take initiative measures in order to make awareness among people about job opportunities provided by many other private companies. The study proves that the attempts of unemployed women trying their maximum to get a job rather than government job. But the working hours and no experience is the main obstacles faced by them. For reduce this type of obstacle gov.t should conduct internship programmes and seminars or webinar. As per the data analyse the educated underemployment women majority are dissatisfied with their current jobs. Because of low salary and educational mismatches, the reason of underemployment no enough jobs available according to their education for this government can give awareness programmes and training for the underemployed people and help them to get a job with particular schemes. By giving free vocational training classes to the educated unemployed groups will improve their skill and working ability without the problem of finance thereby educated unemployment problem can be reduced to an extent. Some people can go for self-employment programmes such as starting own business. However the main difficulty faced by the educated unemployment and underemployment groups is the lack of finance. So there should be some loan facilities provided to the educated young women.

Some other recommendations:-

- ✓ Improve quality of education and training
- ✓ Creating awareness about entrepreneurships
- ✓ More access to skill development courses to young women's
- ✓ Increasing more campus recruitments
- ✓ Improve working conditions for women awareness campaign for younger generation regarding govt employment opportunities
- ✓ Should increase no of concerns and allow fresher's to gain experience
- ✓ Technical skills and job oriented skills have to be included in school and college curriculum
- ✓ Reduce the pension age it will get more opportunities for youngsters
- ✓ Implement gov.t initiative programmes regarding job opportunities
- ✓ Active employment exchange job awareness and schemes
- ✓ Provide special vocational training classes for women's

5.4 CONCLUSION

From the study educated unemployment and underemployment in Kerala, Women have many opportunities in the world. Today women want to be independent and want to live a free life. They have the potential and determination to organize their lives. According to the labor force current study, the unemployment rate for women will increase from 32.5 percent in 2020-2021 to 32.8 percent in 2021-22. Skilled unemployment and underemployment in Kerala have recently reached alarming proportions. A major cause of educated unemployment and underemployment is that job seekers have preferred salaried employment, especially in the public sector, given its built-in attractions such as security, job-based promotion, etc. Rising unemployment among the educated has led to a steady decline in the real wages associated with different levels of education. Women face many problems and challenges both economic, financial and family related. Some development economists have tried to explain educated unemployment in developing countries by the fact that job seekers prefer white-collar jobs. However, white-collar jobs in Kerala are preferred over salaried employment rather than self-employment. The decline in the quality of education and the growth of the population is also a problem. The increase in high unemployment and underemployment of women due to the educated are not ready to move to low-quality informal employment. Most women need additional qualifications to find work. And they also needed government support. Government should take more initiatives to provide effective self-help program for educated women. Women from different backgrounds bring different ideas and experiences. Women entrepreneurs need skills and knowledge. They need to learn more about the different platforms and capabilities. Women entrepreneurs have the opportunity to create new innovative ideas for companies to gain more satisfaction and success in business through hard work and dedicated business activities as entrepreneurs. It helps support and empowers women and their families. The solution to the job search problem for female job seekers involves improving educational information time delay is avoided for candidates who are in work and in aptitude tests. A solution to the employment problem provides 100percent internship, working link with all educational institutions, links For "Make in India" project and startup project, all vacancies in Kerala Job Center. The solution for the female educated unemployment market will be developed in a new separate package "Unemployment among women who left school" and "Women's unemployment when they still studying" in Kerala. The importance of increasing job opportunities is critical to our nation's economic growth and social stability.

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QUESTIONNAIRE

1. NAME:

2. AGE:

- 18-21
- 22-25
- 26-30
- above 30

3. Religion and caste:

4. Marital status:

- Married
- Unmarried
- widow
- Divorced

5. Economic Status:

- APL
- BPL

6. Nature of the family:

- Single
- Joint
- Nuclear

7. No. of members in a family:

8. How many persons in your household work for a salary/wage?

9. Income (annual):

10. Educational Status:

- SSLC
- Plus Two

- Degree
- PG
- Others

11. Objective behind education:-

- To secure any public sector job
- To secure private sector job
- To acquire knowledge

12. If there any additional qualification, pls mention

(QUESTIONS TO UNDEREMPLOYED EMPLOYEES)

13. Currently:

- unemployed
- employed

14. Which occupational class describes your current job?

- Clerical work
- Technical work
- Administrative work
- Professional work
- Other,(specify)

15. How long you have been employed?

16. How many jobs you have applied before starting your current work?

17. Have you ever refused a job that was offered to you? If yes, why?

18. How did you get your present job?

19. Are you satisfied with your current job?

20. If no, choose the reasons

- low salary
- working hours

21. Current job entitled Benefits yes/no:-

- transport allowance
- pension/insurance
- bonus/ incentives
- maternity leave
- medical insurance coverage

22. In your job search period, were you more likely to:

- Accept any job, whatever the conditions
- Accept any job , it was well paid
- Accept any job, to my level of education
- others(specify)

23. Who supported you during the period of unemployment?

24. Do you have any plan to continue any training/professional courses?

25. If yes, mention

26. Do you have any plan to change current job?

27. If yes, which will you prefer?

- government jobs
- private jobs
- other,(specify)

(QUESTIONS TO UNEMPLOYED PERSONS)

28. How long have you been searching for a job?

29. How many jobs you have applied?

30. How many interviews you have attended?

31. Have you refused any job offers? If yes, why?

32. Which category/types of job you prefer?

33. Source of information about job opportunities:

- govt site
- newspaper
- social medias
- family/ friends
- other(specify)

34. What has been the main obstacle you faced while searching job?

- no work experience
- low salary/wages
- working hours
- no enough jobs available
- others(specify)

35. In your view, the reasons of unemployment (AGREE/ DISAGREE)

- lack of vacancies
- lack of recommendations
- early marriage
- growth of population
- lack of technical skill
- discrimination
- lack of vocational education
- slow rise in employment opportunities

36. Who was supporting you during unemployment period?

37. What have you mainly been doing while looking for a job?

38. Are you interested in starting own business?

39. If yes, which type of business you prefer?

40. Current activity status

(QUESTIONS TO BOTH EMPLOYED AND UNEMPLOYED)

41. Have you registered in employment exchange? If yes, when did you register?

42. Number of renewals in EE Registration

43. Why did you register in employment exchange?

- for job
- for unemployment benefit
- for getting seniority

44. if not registered, why?

45. Do you getting any unemployment allowance? If yes, mention the details

46. Do you have interest in doing a business?

47. Which type of business will you choose?

- partnership
- sole proprietorship
- corporations
- franchises

48. Do you know about vocational training courses?

49. Which type of course you prefer?

- computer courses
- designing courses
- other courses
- no interest

50. Any suggestions to develop employment opportunities
