



# TRANSITION OF URBAN YOUTH FROM EDUCATION TO LABOUR MARKET: IN JAMMU CITY

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## Abstract

An attempt has been taken on conceptual framework for analyzing the transition of urban youth from education to labour market. Paper focuses on the general and vocational employment of educated urban youth in Jammu city. The present study will be a median attempt to understand and analyze the economic dimension of educated urban youth transition from education to labour market. Educated urban youth shows long period of transition and appear to be more sensitive to indifferent approach of the government and policy makers specifically. Unemployment problem is compounded by poor performance of education in general and vocational education in particular. This study will be an attempt to analyze the following objectives: Education and Labour Market transition, the Gender Gaps in Education and Vocational education attainment & Gender gap in labour market transition. To draw policy implications to enable the educated urban youth for smoother and speedier transitioning into labour market with needed skills and productive potential. The study major policy implications are significant investments in terms of appropriate policies and programmes are required to achieve higher employment rates and elimination of gender disparity in vocational education, harness its demographic dividend and enable youth to participate in and benefit from global development.

Key words: - Transition, Urban youth, Labour market, Vocational education, Education

## Introduction

The term youth can be defined as period between childhood and adulthood who spend longer period of time in education and training (Furlong, 2012). Population below 15 year is considered as child who complete basic education, 15-24 year is period of youth in which first 15-19 years as adolescent group and later 19-24 years as young adult. Age group 15-24 years considered as youth (UN, UNESCO, ILO, 2021). Several UN entities, instruments and regional organizations have given different definitions of youth. Youth are between the age 15-32 years (Agenda 21); 15-24 years of age (UNICEF, WHO, UNFPA, 2021); Youth age between 15-35 years (The African Youth Charter). In India, the age group of youth is 13-35 years (National Youth Policy, 2003), Youth refers to the age group of 15-24 years, (Census, 2011). It is modified and defined 'youth' as people in the age group of 15-29 years. (National Youth Policy, 2014). Present study emphasis on the educational (general) & vocational pass outs confined to the year 2010, which will provide sufficient time gaps for the pass outs in their transition to the labour markets in a period of 10-12 years and also want to identify their transition pattern after completion of school education, vocational education & training, attainment of first job, promotion, pursue further education and starting a business.

Youth transition is physical and social change between childhood and adulthood in life course. It is the change in youth from school to labour market or employment (Threadgold, 2020). Its success is seen and measured not only by Job opportunities but also by how youth respond within job (Pham & Jackson, 2020). Youth transition can be seen as, youth are directly employed without any vocational skill/training while some get employment after a short period of vocational training /apprenticeship whereas some are in higher education for number of years without any chance of employment (Cieslik & Simpson, 2013).

Labour market (Job market) is an interaction of Demand and Supply of labour (ILOSTAT, 2021) It is the interaction between demand for worker and supply by employer (ILO, 2021). Supply and demand are affected by the age of the youth, education, unemployment, employment, labour productivity, labour participation which are discussed in further chapters. Labour market plays important role in finding the most suitable and qualified workers for the jobs (UNICEF, 2021)). Employability skill is most dynamic factor for recruitment decision in labour market. (Pham, 2021). Labour market has gained global significant changes in shifting industrial to knowledge economy due to liberalization of trade, finance, technology and innovation (Black, & Walsh, 2019). Technology enhances our economy into gig economy, outsourcing and Artificial Intelligence (AI) are the features of labour market around the world and India (Majumder & Townsend, 2018). These changes transform organizational carrier into infinite flexibility in carrier opportunities (Hordósy & Clark, 2018). Changes in labour market fascinate attention which contribute success or failure of youth in labour market (Vickers, 2018). With the Changing trend in labour market, industry demand professional skills. (Tyson, 2020). Labour regulations, income protection and

active labor market programme designed and implemented for majority of the labor force (world bank, 2021).

Labour market transition shows the movement of individual's status of employment, unemployment and economic inactivity within the labour market (EU, Labour force Survey, 2021). Entering a first job or taking up apprenticeship doesn't complete labour market transition process. (Olofsson & Panican, 2019). Transition from education involves education, employment, and unemployment to labour market. (Pham, 2021). The first transition from education to labour market has prominent effect on future employment of youth (Kivijärvi, 2020). There has been a substantial shift in transition from education to job (Aaltonen, 2020). Economic development and changes in training, labour markets have made the transition of Youth from education to labour market (Forma, 2020). Shorter transition period shows good job market and longer transition indicate delay in employability, skill mismatch, low wage, gender gap, poor quality job (Das and Bhaduri, 2018) Labour market, government policies, institution, Parents, Employers, investment in education, Social, cultural, psychological factors affect youth in labour market transition (Jackson, 2020).

Transition of educated urban youth from education to labour market has gained attention (Ryan, 2020), due to increase in educated urban youth unemployment (Kalil, 2020). Education is one of the important factors in determining the transition from education to labour market. Educational attainment of educated urban youth plays an important role in shaping their life, transitions and participation in labour market (Partanen,2020), which impacts risks and uncertainties towards work (Myllylä, 2020). Youth transitions to labour market have been complex and uncertain. Social, economic and political changes impact significantly on the lives of youth. Youth are 'at risk' or 'vulnerable', therefore, systemic, institutional and structural responses are needed for increasing youth employment (Tåhlin & Westerman,2020). Technological change and new working methods with the use of artificial intelligence termed as a "great job-creating machine" (Scheau, Arsene, 2018). Educated urban youth have future goals, fight for their rights in education and employment. Major problems seen in them are unemployment, inadequate knowledge, experience, and skill (Nair, 2016) and face sorrow & misery for unemployment after spending a lot on education and over education (Choudhary, 2016). If vocational skill is augmented among youth, transition period can be reduced (Quintini and Martin, 2014).

Global challenges faced by Youth are unemployment, over education, qualification and skill mismatch, gender gap, low wages, poor working conditions in job, low quality job, high labour market inequalities, longer and insecure labour market transition. Youth also face problems in getting employment, education with respect to their profile in society, economy in which youth live and work (Nair, Vemuri, & Ram ,2016). Youth Studies on 'school to work transition' which include labour market transition, skill mismatch, gender gap in education and labour market, vocational educational attainment and skill development opportunities, are helpful in understanding the determinants of labour market (Cieslik & Simpson,2013; Balarin & Sennett, 2017; Manacorda, Rosati, Ranzani, & Dachille,

2017). Various policies and action on youth employment are framed across the world but among these ‘‘Action plan on Youth’’ with youth employment is one of the top priorities (ILO, 2014).

The future of Indian youth is in dark due to non-job-oriented education system and ineffective government policies and programs for the transition of educated urban youth in labour market. As compared to developed nation, problems faced by Indian youth in labour market transition includes vocational education and market-oriented skills, poor school to labour market transition, poor performance of schools/ institutions in vocational education, gender gap in general education, NEET. (UNDP, 2021). Employability helps youth to gain financial independence, social integration, develop knowledge and skill (OECD,2015). India is one of the youngest populated countries around the world as out of 65 % of working population majority are youth (UNEP, 2020) suffers from inadequate access to education, unemployment skill training and mismatch in the labor market. (Brunello,2021) if does not invest more in education and training, system might face a worse youth unemployment (Wruuck, 2021)

Recently, Indian government has brought drastic reforms in training policy and intensified its efforts to increase the number of skilled workers. It has formulated National Skill Development Policy, National Manufacturing Policy, new institutional framework to accelerate and coordinate skill development programme, Technical and Vocational Education (TVET) and developed the National Vocational Education Qualification Framework (NCEQF) (Suman, 2020). The government has attempted to promote ‘‘vocationalisation’’ of secondary education which aims to diversify educational opportunities by introducing some vocational streams into general secondary education (Mondal, 2018). Well-institutionalized vocational education and training systems have been available both within and outside the formal education system. (Majumder, 2018). But we need to identify whether these policies of government have reached to common man in Jammu and Kashmir in general and Jammu city in particular. Present study highlights the problems of educated urban youth which delayed their transition from education to labour market and causes risk of unemployment & joblessness (ILO,2014).

With above backdrop, understanding the youth transition from education to labour market is significant for educational policy makers in reforming general and vocational education and training. However, present study is documentary evidence on the transition of educated urban youth from education to labour market in Jammu and Kashmir in general and Jammu city in particular. Therefore, the present study aims to fill this research gap and examines the socio- economic dimensions of educated urban youth transition. In Jammu city, educated urban youth unemployment is largely attributed to the weakness of the economy, lack of skilled labour and appear to be more sensitive to indifferent approach of the government and policy makers and tend to work less, stay longer in education and even indulge in narcotics & crime.

## **Education and Labour Market transition**

Education and labour market transition both are positively related to each other as education attainment increases and possibility of labour market transition also increases. There is strong link between education system and labour market (Brülle, Gangl, Levanon, & Saburov, 2019). The labour market transition process refers to a period between completion of general education and beginning of vocational education or gainful employment (Singh, 2016). Urban youth transition from education-to-labour market has changed structurally. Urban youth are forced to adjust with the changing demands and some youths have developed effective strategies to handle these requirements within labour market. However, Youth often face serious problems with respect to less education and lack of knowledge in transition process. (Dhawan,2016). Longer transitions lead to a greater uncertainty and risk (Furlong, 2019). Urban educated youth unable to plan for the future (Evans, 2019). Therefore, they are unsuccessful in predictability of the future unfolds (Carabelli & Lyon,2016). There are gaps in the transition process in labour market (LeTendre,2019). Youth with weak social networks are poor achievers and more sensitive in planning their life course (Williams, Chupro, & Zubok,2018). Today's Youth does not follow traditional model of finishing education, completing vocational training, getting a job, and building a family (Singh and Dhawan,2016) The process of education-to-labour market transition is often vibrant point in one's life course, since they have long lasting effects on labour market entry, lifestyle, and upward mobility (Salonioemi, Salonen, & Virtanen,2021).

### **Gender Gap in Education and Vocational education attainment**

Country can achieve sustainable economic and social development through efficient investment in education. Education is core element in human resource development and improves youth prospects in decent job (ILO, 2014). Education is essential for self-awareness, self-identity and self-development (Ashraf,2019). Education categorized into general education and vocational education (Sahu &Kumar,2021). General education includes primary, middle, secondary, higher secondary, diploma, graduate and post graduates whereas vocational education is after the school education and prepare youth through skill and training to the world of employment. It bridges the gap between education course and requirement in job (Rastriya, 2018). The integration of vocational education into the mainstream of education through Vocational Education and Training in all educational institution in a phased manner (NEP, 2020).

Education plays as important role in development as a priority area in internationally agreed development goals including the Millennium Development Goals, Sustainable development and the World Programme of Action for Youth impossible without gender equality in resources, benefits, education, employment and wage differential (Sibirskaya, 2019). As general and vocational education are concerned, both are important for labour market entry. Stream selection in general education (arts, humanities, science and



commerce) and vocational education (engineering and diploma) plays important role in labour market entry (Sahoo, 2018). Gender gap is seen in stream selection as females are more in general education whereas males are more engaged in vocational education (Klasen, 2018). Gender gap determines choice of stream, occupational segregation and earning gap in labour market (Sahu and kumar, 2021). Educational choices and labour market outcomes both are closely related to each other. Better educational choice leads to better earning in later life (Befy et. al, 2021). The importance of parental preferences and engagement with their children's education also effect in decision regarding choosing stream (Jeon,2019)

The gender gap is the difference between women and men reflected in social, political, intellectual, cultural and economic attainment. (Gupta, 2019). Gender disparity is one of the most serious problems in our society particularly in education which is the key factor for women empowerment, prosperity, development and welfare but in labour market and business world, we use these differences as inequality in education, Job opportunities, pay scale and benefits (World Economic Forum, 2017) Gender disparity is prevalent in investments in children's education, performance and educational attainment. Majority of mothers rely on sons for old-age support, greater involvement of household chores and in their opinion "Sending girls to school is useless since they get married and leave their home". In spite of large gender gap in education investment girls outperformed than boys in academic performance and engagement. (Psacharopoulos & Patrinos, 2018). Gender gap is analyzed in vocational education and observed challenges faced by women in labour market. Vocational education plays an important in reducing gender gap and helpful in participation of women in labour market. Girls and young women have high risk of drop out in schools due to lack of equitable access to public vocational training institutes and apprenticeship programmes which causes gender gap. Efforts are needed to provide women job training and prepare them for the job in global economy (Bala, Giri and Sigal, 2019).

Many youths join apprenticeship through their employers after completing vocational education (Kalil ,2020). Therefore, apprenticeship is the main screening device for recruitment (Pham, 2021). Youth with vocational education are more likely to experience a smooth transition to regular employment in labour market (Ryan, 2020). Apprenticeship provides an entrance key to the labour market to those who completed their vocational education (Roberts 2020). Lack of education, training and experience are obstacle in finding suitable job among youth (Foti,2020). Lower unemployment is faced by less educated youth whereas more educated (university & college) face longer job search and have longer period of unemployment (ILO, 2014). Investment in education brings employment among youth in terms of wages and access to better job (Sara, 2014).

Youth bulge is global phenomena seen in demographic pattern among youth and adult (Lin 2012). There is inadequacy in education, training and employment opportunities among youth as such problem of Neither in employment, education and training (NEET) emerged in India. Lack of skill, work experience,

limited resources, insufficient job assistance and skill mismatch are the major factors of NEET (ILO, 2013). According to Global employment trends of youth, 2020, one-fifth of youth are in NEET in which young women are in majority as compared to males (ILO, 2020) Youth with high level of general education are less likely to become NEET and have better chance in formal job whereas vocational educators have better chance to get informal job (ILO, 2017) Females are more likely to be in full time education but still lack in employment than the males (Plenty, Magnusson, & Låftman,2021) less likely to undertake work-based training at the end of compulsory education (Amendola,2021). Parents who express lack of interest in education are considerably more likely to become NEET than their counterparts whose parents are engaged in their educational experiences (Neppl,2019). NEET rate is higher among females than males (ILO,2013a).

According to world economic forum, global gender report 2020 highlights that on an average educational attainment gap is small in few less developed countries where investment in women's education is insufficient. In developed countries gender parity in education has been achieved whereas in developing countries this gap is over 20%. Ten percent of young girls in the world is illiterate, with high concentration in developing countries. Education attainment in these countries is low for both girls and boys. In developing countries where education attainment is relatively high, the problem of skill mismatch in jobs exists.

In India, the situation in terms of gender gap in education is positive. From primary to tertiary education, the share of women attending school is larger than the share of men. But a large difference persists for literacy rate; only 2/3 of women are literate compared with 82% of men. The literacy rate has significantly increased among women that is 66% and slightly decreased among men to 79%. (Global Gender report, 2020). According to World Economic Forum, Global Gender Gap report,2021 India's rank is 140 among all the countries and gender gap in India is 62.5% due to lag in female literacy ratio, over population, decrease in women labour force participation rate, poor healthcare, income inequality. Globally, educational attainment of young women and men are 90.4% and 92.8% and in India, 65.8% and 82.4% respectively.

According to the NSSO survey 2018, in Jammu and Kashmir male literacy rate was 85.7% and female literacy rate stood at 68%. There was huge gap between male and female literacy rate in the state. Various factors responsible this gap are family background, responsibilities, the smaller number of schools, the majority of population living in far flung area, lack of easy access to institutions, lack of infrastructure, harsh weather conditions, conflict situations etc which create hindrance in achieving the goal of universalization of education (Ashraf, 2019).Generally, it has been observed that women's rights with respect to education, political rights, constitutional rights and employment in J&K are lower as compared to men. Limited opportunities are available to women in education and employment.

## Gender Gap in Labour market transition

Gender gap is global phenomenon with working conditions existing in the labour market (ILO, 2019). Across the world, youth are facing difficulties in finding decent work (ILO, 2018). Youth unemployment has risen dramatically and has become a particular cause for concern, posing a threat to the social, economic and political stability in all the countries. Young women and men are more likely to hold job in informal sector (Görmüş,2017).

According to world employment social outlook,2020 in labour market, out of total population of 763.1 million youth, 428.9 million are employed with 262.7 million males and 166.2 million females; 67.2 million are unemployed with 42.2 million males and 25 million females and 267 million are in NEET with 86.1 million males and 180.9 million females. Whereas in south Asian nations including India, out of total population of 217.6 million youth, 90 million are employed with 70.7 million males and 19.3 million females, 20.7 million are unemployed with 16.3 million males and 4.4 million females and 106.9 million are in NEET with 25.7 million males and 81.2 million females. (UN,2019)

Education system presents a tight link between initial vocational training, first job, and subsequent employment (Moreno Herrera, 2018). Youth with vocational and engineering courses have shorter unemployment period than social science graduates. Longer employment search is positively related to higher unemployment rate prevailing at the time of completing general education (Blázquez,2018). Educational investment improves access to first job in labour market. Various Studies have documented the phenomenon of education and first job in labour market (Herrarte & Heras,2018).

Youth had a tendency to enter jobs right after completing compulsory school education (Agrawal, 2017). However, this trend reversed afterwards, transitions in the labour market were gradually delayed because of rising unemployment. In the last decades, we have seen a larger proportion of youth after completing compulsory education further engage in education (either vocational or general) (Singh, 2018). Therefore, Labour market entrance was delayed due to the increase in education participation among Youth. Education is an insurance mechanism against the risk of unemployment. (Kundu, 2019).

Starting a first job in labour market prospect in low skilled job as unpaid family worker and getting work experience for further job (ILO, 2019). It is difficult for youth to find a suitable job in terms of skill and experience acquisition, lifelong employability and decent work (ILO, 2014). There are insufficient number of jobs and qualification mismatch among youth (ILO, 2019). There are many countries with large gender gap in unemployment, it is found that female unemployment rate is above the male. Discrimination against women explains gender gap in unemployment (Minasyan & Vollmer, 2019). The gender gap in labour market tends to be larger for the young married women and those with having children (Klasen,2019) Demographic dividend of youth depends on levels of education and market-oriented skills., The urban educated women had been experiencing delayed transition in labour market. (Singh & Dhawan ,2016).



Young women tend to find employment in public sectors mostly education, health and social work whereas men are mostly engaged in regular employment in public sector (ILO, 2014). Therefore, males' sectoral distribution is high as compared to females.

Gender gap in Schools among females are large in developing countries as compared to developed countries (Natta & Vanneman, 2017). The United Nations Millennium Development Goals emphasizes on reducing school gender gaps (Hausmann, 2009). In India, many programs such as the Food for Education and Food for work focuses towards increasing compulsory education which provide greater incentives for girls to attend school than boys to reduce gender gap in education and employment (Muralidharan, 2016). Part time and contractual jobs with lower paid wages among females can reduce gender gap in employment (Gupta, 2019).

Present labour market in India comprises of organized and unorganized sectors with formal (regular) and informal (casual) workers. (Ramachandram and Raman, 2021). Features of labour market are youth unemployment, low quality educated youth, inadequacy in skill and training ( Arnot , 2011). There is strong link between formal and informal sector (Murthy, 2019). Formal sectors are growing but have high degree of informalization (Srivastava, 2020) whereas informal sectors have more potential of job creation and economic growth (Ghani, 2015), lack in social safety net and benefits in employment. (Chowdary and Tantri, 2020). There is need to update informal sector in infrastructure, boosting skills, know-how and access to financial resources (Himanshu, 2017). According to NSSO, 2018-19 data, India's contribution in formal sector was 18.65% and in informal sector was 81.35% . Lack of employment opportunities in formal sector forces youth in informal sector (Bonnet, 2018). Youth are less secure to employment in formal sector and are mostly engaged in informal sector. Formal sector employment declines in regular formal workers whereas informal sector shows greater increase of infirmity (ILO, 2020). Increasing migration of youth, social discrimination and illiteracy contributes to rising gender gap in labour market ( Srivasta, 2019).

Gender gap in education and employment in Indian labour market are hinderance for women empowerment. Women constitutes important place in labour market but gender gap has been stigma for the economy (Arora, 2020). Declining women participation and rising unemployment in labour market is cause of concern as it impacts society and well-being , which is basic aim of Sustainable development Goals (UNDP, 2020).

In contemporary times, Labour market is platform for work in gig economy but problem of gender gap is important issue (Giri, 2021). Youth with high level of education wants stable and satisfied employment (Bairagya, 2018). Unemployed educated Youth have longer job search duration (Naraparaji, 2017). Unemployed youth are actively looking for job in labour market called "discouraged youth "(demoralized and disheartened youth) (ILO, 2017) they are neither successful in looking for job nor in starting business (Jeffery and Dyson, 2017). They become NEET for a period and again reenter in the labour market when

unable to find suitable job ( Eurofound, 2012). Women participation is lower in labour market in developing nations (Lockes, Pritchard, 2017) due to presence of income effect by marrying with high class educated and income partner and women with high education don't prefer to work under the low qualified. Hence social norms prohibited their entry into the labour market and causes unemployment, gender discrimination and occupation segregation in labour market (Arora, 2020). The measurement and comparison of female conditions to find out gender gap with respect to employment, wages, segregation, discrimination in jobs provides benchmark for national gender gaps, economic, political and educational dimensions in labour market. (ILO, 2019).

In J&K, perception of women for not entering into the labour market is gender disparity and male domination. Males are seen to get jobs and become support of his family whereas females are seen as an expense (NSSO,2018). Before five-year plans, occupation is decided on the basis of gender. Afterwards, entrance of women in the labour market increased because of women empowerment and welfare schemes (Bodha,2018). Tribal women face inequality and discrimination in all sectors on the basis of labour market rights, education, employment, social and economic perspective in the economy (Reshi and Dhar, 2019). Another study on women entrepreneur in the state revealed gender gap and obstacles in competitiveness with respect to traditional mind set, lack of finance, mobility constraints and lack of education (Siddiqui and Jan ; Khan and wani 2017). Problems faced by women at workplace in the stater are less advancement in carrier orientation and sexual harassment (Kumari, 2021).

### **Methodology**

From J&k UT of India, Jammu province has been selected randomly. Out of 20 districts of J&k, Jammu district is most populous district so selected randomly. From four tehsils/ CD blocks of Jammu district, Jammu city is selected purposively for the proposed study, as the city has large concentration of educational and vocational pass out and above, compared to the other urban areas of the Jammu region of J&K UT. Out of 75 wards in Jammu city, the 5 wards, namely Panjtirithi (01), Pacca Danga (10), Shastri Nagar (22), Rehari colony (24) and Talab Tillo (30) have been selected due to high concentration of educational and vocational pass outs. The sample of educational (general)& vocational pass outs confined to the year 2010, which will provide sufficient time gaps to the pass outs to ascertain their transition to the labour markets in a period of 10-12 years. Highest concentration of pass out found in the wards Panjtirithi (625), Pacca Danga (901), Shastri Nagar (297), Rehari colony (157) and Talab Tillo (297) ( J&K Board of School education) and their respective sample size is arrived as 93, 135,44, 24 & 44 using Solvin's Formula. The total sample size of 340 is selected for the study. The data is collected using a well-structured questionnaire through personal interview method and after the collection of the data, it will be tabulated and analyzed with suitable statistical techniques including descriptive statistics to analyze the data and information scientifically and to draw meaningful inferences and research outcomes and policy implications.

## Policy implications

- As a sequel to this policy, tremendous efforts were made by the Government to create a massive infrastructure to train and built up locally groomed expertise and skilled manpower. Industrial Training Institutes (ITIs) are one of the major institutions that provide technically trained manpower in the State of Jammu and Kashmir.
- The over production of young vocational graduates with less regard to the absorption capacity has resulted in failure to smoothen their transition to the labour markets. In view of rapidly changing social, economic, political and technological climates in the context of ongoing violent conflict, the demand of young vocational graduates has also change in the labour markets.
- There is need to retrain the precariously employed to improve their employment conditions to meet the requirements of labour market skills and educated urban youth for smoother labour market integration and absorption, employment specifically early education leavers, unemployed and those in precarious jobs.
- Besides, the higher education and vocational education and training sector also faced challenges of absorptions of pass-outs in labour markets and increasing costs shift to students. Therefore, the higher education and vocational education and training system needs to adapt more to the jobs market demands and changing demographics, and must evolve beyond competency-based learning to incorporate more foundational knowledge and building the capacity to learn.
- There is the mismatch between the higher education and vocational education and training skills or qualifications acquired and the available jobs, which result in educated urban youth assuming tasks for which they are overqualified by occupying entrylevel jobs more suited to low-qualified jobseekers who find themselves unable to enter the labour market. Educated urban youth are facing the paradox of increasing educational attainment and achievement alongside growing unemployment, labour underutilization and casual employment. The links between educational qualifications and employment remain very weak. Youth career guidance and training is inadequate to support them negotiate a challenging labour market.
- Promoting job-rich inclusive growth is essential for longterm youth employment promotion complemented with short-term youth-specific wage subsidies and skills training. Private investment focusing on labor-intensive sectors with large employment multipliers must be stimulated. Youth entrepreneurship should be increased by increasing credit access, strengthening financial infrastructure, improving banking skills in micro-enterprises, minimizing transaction cost of small-scale lending, and enforcing consistent business regulation to reduce red tape and increase transparency.
- In sum, significant investments in terms of appropriate policies and programmes are required to achieve higher employment rates and elimination of gender disparity in vocational education, harness its demographic dividend and enable youth to participate in and benefit from global

development. Alternative methods of delivering education and vocational training need to be explored. Good education and vocational training practices for youth are innovative approaches to skills acquisition, employment and income generation, which include procedures for systematically identifying employment- and income-generating opportunities at local level, designing and delivering appropriate education, vocational and training programmes, and providing necessary posttraining support services, including credit, technical assistance and market information.

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