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FROM EDUCATION TO ENTREPRENEURSHIP: SELF-EMPLOYMENT OPPORTUNITIES FOR YOUTH IN KERALA

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ABSTRACT :



Education is an important instrument for developing knowledge, professional skills, creativity, and entrepreneurial abilities among young people. In Kerala, the transition from education to entrepreneurship has emerged as an important opportunity for promoting self-employment and economic independence among youth. The present study examines the role of education in creating entrepreneurial awareness and developing self-employment opportunities among educated young people in Kerala. It highlights the contribution of higher education, vocational training, skill development programmes, digital technology, and government initiatives in encouraging youth entrepreneurship. Various sectors, such as tourism, agriculture, information technology, food processing, handicrafts, and small-scale industries, offer promising opportunities for establishing new enterprises. The study also identifies major challenges, including financial constraints, lack of practical experience, market competition, and inadequate entrepreneurial guidance. It emphasises the need for industry-oriented education, financial assistance, innovation, and institutional support to strengthen entrepreneurial activities. Overall, the study highlights that education combined with entrepreneurship can reduce unemployment, promote self-reliance, generate employment opportunities, and contribute to the sustainable economic development of Kerala.

KEYWORDS: *Education, Entrepreneurship, Self-Employment, Youth Development, Skill Development, Kerala, Employment Generation, Start-ups, Innovation, Economic Development.*

INTRODUCTION

Education is one of the most important instruments for social, economic, and personal development. It provides individuals with knowledge, skills, confidence, and the ability to participate effectively in economic activities. In the modern economy, education is not limited to securing salaried employment but also plays an important role in developing entrepreneurial skills and promoting self-employment. Entrepreneurship encourages young people to identify business opportunities, introduce innovative ideas, take calculated risks, and establish independent enterprises. In Kerala, the relationship between education and entrepreneurship has become increasingly significant because of the growing number of educated young people seeking employment opportunities. The state has a strong educational foundation, a high level of literacy, and a growing interest in skill development and business innovation. However, the availability of suitable employment opportunities remains an important concern for many educated youth. Therefore, promoting entrepreneurship and self-employment has become essential for improving economic independence and reducing unemployment.

Kerala offers considerable opportunities for youth entrepreneurship in sectors such as information technology, tourism, agriculture, food processing, healthcare, education, fisheries,

handicrafts, and small-scale industries. Government initiatives, financial institutions, entrepreneurship development programmes, start-up support systems, and digital platforms provide opportunities for young people to establish their own businesses. Educational institutions can contribute by introducing entrepreneurship education, vocational training, practical learning, and industry-oriented skill development programmes. Despite these opportunities, young entrepreneurs face several challenges, including financial difficulties, lack of business experience, market competition, limited infrastructure, and inadequate institutional guidance. There is a need to strengthen cooperation between educational institutions, government agencies, banks, industries, and private organisations to create a supportive entrepreneurial environment. The transition from education to entrepreneurship can help young people become job creators rather than merely job seekers. Thus, promoting self-employment opportunities among youth is important for reducing unemployment, encouraging innovation, strengthening the local economy, and achieving sustainable economic development in Kerala.

AIMS AND OBJECTIVES:

The main aim of the present study is to examine the role of education in promoting entrepreneurship and self-employment opportunities among youth in Kerala. The study focuses on understanding how educational qualifications, vocational training, skill development, and entrepreneurial awareness can encourage young people to establish their own businesses and become economically independent. It also aims to analyse the contribution of government policies, financial institutions, educational organisations, and start-up programmes in creating a favourable environment for youth entrepreneurship. The study highlights the importance of transforming educated youth from job seekers into job creators through innovation, creativity, and practical business knowledge.

OBJECTIVES OF THE STUDY:

- To examine the relationship between education and entrepreneurship among youth in Kerala.
- To identify various self-employment opportunities available for educated young people.
- To analyse the role of vocational education and skill development in promoting entrepreneurship.
- To study the contribution of government schemes and financial institutions in supporting young entrepreneurs.
- To identify the major challenges faced by youth while establishing new businesses.
- To examine the role of digital technology, innovation, and start-ups in creating employment opportunities.
- To suggest suitable measures for strengthening entrepreneurship and self-employment among youth in Kerala.

REVIEW OF LITERATURE:

The relationship between education and entrepreneurship has been widely discussed in various studies on economic development and employment generation. Researchers have highlighted that education plays an important role in developing entrepreneurial knowledge, creativity, leadership, and decision-making abilities among young people. Studies on entrepreneurship education indicate that vocational training, practical learning, and skill development programmes encourage students to establish independent businesses rather than depend entirely on salaried employment. Previous research also suggests that entrepreneurial awareness and business management skills are essential for identifying market opportunities and developing successful enterprises. The role of higher educational institutions in promoting innovation, start-up culture, and self-employment has also received considerable attention. Studies related to youth employment in India emphasise the importance of entrepreneurship as a strategy for reducing unemployment and improving economic independence.

Research on Kerala's economy highlights the importance of education, skill development, and human resource development in promoting economic progress. Various studies have examined the contribution of government initiatives, financial institutions, start-up programmes, and entrepreneurship development organisations in supporting young entrepreneurs. Special attention has been given to opportunities in tourism, information technology, agriculture, food processing, fisheries,

handicrafts, and small-scale industries. Existing literature also identifies several barriers to entrepreneurship, including lack of financial resources, inadequate business experience, market competition, and limited access to institutional support. Studies further emphasise the need for stronger coordination between educational institutions, industries, government agencies, and financial organisations. However, there is a need for further research examining how educational qualifications and practical skills can be effectively transformed into sustainable self-employment opportunities among youth in Kerala. The present study attempts to address this area by examining the transition from education to entrepreneurship and its contribution to employment generation and economic development.

RESEARCH METHODOLOGY:

The present study adopts a descriptive and analytical research methodology to examine the relationship between education and entrepreneurship and identify self-employment opportunities for youth in Kerala. The study focuses on educated young people who are interested in starting their own businesses or are already engaged in entrepreneurial activities. Both primary and secondary sources of data may be used for the study. Primary data can be collected through structured questionnaires, interviews, and discussions with young entrepreneurs, students, and business owners. Secondary data may be obtained from books, research journals, government reports, newspapers, official publications, and relevant websites. A suitable sample of respondents may be selected from different districts of Kerala to understand their educational backgrounds, entrepreneurial interests, and employment experiences.

The study examines various factors influencing youth entrepreneurship, including educational qualifications, vocational training, financial assistance, government schemes, digital skills, market opportunities, and institutional support. Information may also be collected about challenges such as lack of capital, business knowledge, infrastructure, and marketing facilities. The collected data can be analysed using percentage analysis, tables, charts, and descriptive statistical techniques. The study also considers the role of educational institutions, financial organisations, and government entrepreneurship development programmes in promoting self-employment. This methodology aims to identify the opportunities and challenges associated with the transition from education to entrepreneurship and suggest suitable measures for strengthening youth entrepreneurship and sustainable economic development in Kerala.

Suggested Tables:

The following five tables present important information about educational qualifications, entrepreneurial opportunities, youth participation, employment generation, and challenges associated with self-employment in Kerala.

Table 1: Educational Background and Entrepreneurial Interest Among Youth

Educational qualification	Entrepreneurial interest (%)
Higher Secondary	15%
Undergraduate	30%
Postgraduate	35%
Technical / Professional	20%
Total	100%

Explanation: This table illustrates the relationship between educational qualifications and interest in entrepreneurship among youth. It indicates that postgraduate and undergraduate education can provide knowledge and skills that encourage young people to consider self-employment.
Source: Illustrative data prepared for the proposed study. Not based on an actual survey.

Table 2: Major Self-Employment Opportunities for Youth in Kerala

Business sector	Percentage
Tourism and Hospitality	25%
Information Technology	20%
Agriculture and Food Processing	20%
Trade and Small Business	20%
Healthcare and Other Services	15%
Total	100%

Explanation: The table highlights different sectors offering self-employment opportunities in Kerala. Tourism, information technology, agriculture, food processing, trade, and service activities provide opportunities for educated youth to establish independent enterprises.
Source: Illustrative classification based on the economic sectors discussed in Kerala Economic Review 2024.

Table 3: Major Challenges Faced by Young Entrepreneurs

Major challenges	Percentage
Lack of Financial Support	30%
Lack of Business Experience	25%
Market Competition	20%
Lack of Technical Skills	15%
Marketing Difficulties	10%
Total	100%

Explanation: This table identifies the major difficulties experienced by young people while establishing self-employment activities. Financial limitations, insufficient business experience, market competition, and inadequate technical knowledge may affect the development and sustainability of new enterprises.
Source: Illustrative data prepared for academic analysis.

Table 4: Employment Generation Under Kerala's Year of Enterprises Campaign

Financial year	New enterprises	Employment generated
2022–23	1,39,839	3,00,049
2023–24	1,03,596	2,18,179
2024–25	1,09,692	2,30,000*
2025–26 (up to 20 November 2025)	7,675	18,505*

Explanation: This table demonstrates the contribution of Kerala's Year of Enterprises campaign to enterprise development and employment generation. The initiative supports new MSMEs and provides opportunities for self-employment and local economic development. The figures for 2022–23 and 2023–24 are reported figures; the 2024–25 and 2025–26 employment figures marked with an asterisk are not verified here and should be replaced with official figures before publication.
Source: Kerala Development Report 2026, Directorate of Industries and Commerce.

Table 5: Participation of Women in Entrepreneurship in Kerala

Category	Number of enterprises
Women-led enterprises	1,12,497
Other enterprises	2,48,304
Total	3,60,801

Explanation: This table highlights women's participation in enterprise development in Kerala. Women-led enterprises account for approximately one-third of the enterprises established under the Year of Enterprises campaign. This demonstrates the importance of entrepreneurship in promoting women's economic independence, financial empowerment, and inclusive development.

Source: Kerala Development Report 2026, Directorate of Industries and Commerce, data up to 20 November 2025.

Note for research paper: Tables 1 and 3 contain illustrative percentages, not actual survey findings. Table 2 is an illustrative sectoral classification, not a measured distribution. Tables 4 and 5 use official government data, with the stated qualification for Table 4. These distinctions should be maintained when presenting the research findings.

RESULTS:

The results of the study indicate that education plays an important role in promoting entrepreneurship and self-employment opportunities among youth in Kerala. Educational qualifications, vocational training, technical knowledge, and skill development contribute to developing entrepreneurial awareness and business capabilities among young people. The study highlights that sectors such as tourism, agriculture, information technology, food processing, fisheries, healthcare, and small-scale industries offer considerable opportunities for establishing independent enterprises. It also indicates that entrepreneurship can provide an alternative to traditional salaried employment and encourage educated youth to become job creators. Government initiatives, start-up programmes, financial assistance, and institutional support can further strengthen entrepreneurial activities. The findings suggest that practical education and business-oriented training are important for converting academic knowledge into successful self-employment activities.

Furthermore, the study identifies several challenges affecting youth entrepreneurship, including lack of financial resources, insufficient business experience, market competition, inadequate technical skills, and limited marketing facilities. It highlights the importance of cooperation between educational institutions, government agencies, financial organisations, and private industries in supporting young entrepreneurs. Digital technology, online marketing, innovation, and vocational education are also emerging as important factors in developing new business opportunities. The study indicates that special support for women entrepreneurs and rural youth can promote inclusive economic participation. Overall, the results emphasise that strengthening the connection between education and entrepreneurship can improve economic independence, generate employment, encourage innovation, and contribute to sustainable economic development in Kerala. These results are presented as a qualitative discussion based on the study objectives and secondary information. They should not be interpreted as findings from a primary survey unless supported by actual collected data.

METHODS:

The present study adopts a descriptive and analytical research method to examine the relationship between education and entrepreneurship and explore self-employment opportunities among youth in Kerala. The study focuses on educated young people belonging to different academic, technical, and professional backgrounds. Both primary and secondary sources of data may be considered. Primary data may be collected through structured questionnaires, interviews, and discussions with students, unemployed graduates, and young entrepreneurs. Secondary data may be obtained from government reports, research journals, books, newspapers, official publications, and relevant websites. The study considers different districts of Kerala to understand the educational

background, entrepreneurial interests, employment preferences, and business activities of young people.

The collected information is analysed through descriptive techniques, percentage analysis, tables, and charts to identify major trends and patterns. The study examines the role of vocational education, skill development, financial assistance, government schemes, digital technology, and institutional support in promoting self-employment. It also analyses challenges such as lack of capital, inadequate business knowledge, market competition, and marketing difficulties. Special attention is given to opportunities in tourism, agriculture, information technology, fisheries, food processing, healthcare, and small-scale industries. The methodology aims to understand how education can be converted into entrepreneurial activities and identify suitable measures for encouraging youth entrepreneurship, employment generation, and sustainable economic development in Kerala.

STATEMENT OF THE PROBLEM:

Unemployment among educated youth has become an important socio-economic challenge in Kerala. Despite the state's achievements in literacy, higher education, and human resource development, many young people face difficulties in securing suitable employment according to their educational qualifications and professional skills. The traditional preference for salaried government and private-sector jobs has limited the attention given to entrepreneurship and self-employment as alternative career opportunities. Many educated young people possess academic knowledge but lack practical business experience, entrepreneurial awareness, technical skills, and financial resources required to establish independent enterprises. Although Kerala has considerable potential in sectors such as tourism, agriculture, information technology, food processing, healthcare, fisheries, and small-scale industries, these opportunities are not fully utilised by young entrepreneurs. Therefore, the gap between educational achievement and employment generation has become a significant concern for the state's economic development.

The major problem addressed by the present study is the difficulty of transforming educational qualifications and acquired skills into successful entrepreneurial activities and sustainable self-employment opportunities. Young entrepreneurs often face challenges related to financial assistance, business registration, marketing facilities, infrastructure, technological knowledge, market competition, and institutional support. In addition, the lack of practical entrepreneurship education and proper guidance creates obstacles in establishing and managing new businesses. Although government schemes, start-up programmes, vocational training, and financial assistance facilities are available, many young people are unaware of these opportunities or find it difficult to access them. Hence, the study examines the role of education in promoting entrepreneurial development, identifies the major barriers to youth self-employment, and explores suitable strategies for strengthening entrepreneurship among young people in Kerala.

NEED OF THE STUDY:

Education is an important foundation for developing knowledge, skills, creativity, and professional abilities among young people. However, obtaining educational qualifications does not always guarantee suitable employment opportunities. In Kerala, many educated youth face difficulties in securing jobs that match their qualifications and expectations. Therefore, there is a growing need to promote entrepreneurship and self-employment as alternative career opportunities. Entrepreneurship enables young people to utilise their educational knowledge, technical skills, innovative ideas, and creativity to establish independent businesses. The study is important because it examines how education can be transformed into practical entrepreneurial activities and contribute to reducing educated unemployment. It also highlights the potential of sectors such as tourism, agriculture, information technology, food processing, fisheries, healthcare, and small-scale industries in generating self-employment opportunities.

The present study is needed to understand the major opportunities and challenges faced by young entrepreneurs in Kerala. It examines the role of educational institutions, vocational training, skill development programmes, government schemes, financial institutions, and start-up support systems in

encouraging youth entrepreneurship. The study also aims to identify problems such as lack of capital, insufficient business knowledge, market competition, and inadequate institutional guidance. Its findings may help policymakers, educational institutions, financial organisations, and entrepreneurship development agencies formulate effective strategies for supporting young entrepreneurs. Furthermore, the study creates awareness about the importance of innovation, practical education, digital skills, and business management. Overall, promoting entrepreneurship among educated youth can strengthen economic independence, generate employment, encourage local development, and contribute to the sustainable economic growth of Kerala.

FURTHER SUGGESTIONS FOR RESEARCH:

Further research may be conducted to examine the relationship between educational qualifications, skill development, and entrepreneurial success among youth in Kerala. Future studies should include larger sample sizes covering different districts, rural areas, and urban centres to understand regional differences in self-employment opportunities. Researchers may investigate the impact of vocational education, technical training, digital literacy, and entrepreneurship development programmes on the willingness of young people to establish independent businesses. Special attention should be given to the role of higher educational institutions in developing entrepreneurial attitudes, leadership qualities, creativity, and business management skills. Comparative studies may also be conducted between educated youth engaged in salaried employment and those involved in self-employment to understand their career preferences and economic conditions.

Future research should also examine the effectiveness of government schemes, start-up programmes, bank loans, subsidies, and institutional financial assistance in promoting youth entrepreneurship. Studies may focus on specific sectors such as tourism, agriculture, fisheries, information technology, food processing, healthcare, and small-scale industries. Researchers should investigate the challenges faced by women entrepreneurs, rural entrepreneurs, and economically weaker sections of society. Further studies may explore the influence of artificial intelligence, e-commerce, digital marketing, and online business platforms on entrepreneurial development. Long-term research can assess the sustainability, profitability, and employment-generation capacity of youth-led enterprises. These investigations will provide valuable insights for improving entrepreneurship education, strengthening financial support systems, creating employment opportunities, and promoting inclusive economic development in Kerala.

SCOPE AND LIMITATIONS:

Scope

The present study focuses on examining the role of education in promoting entrepreneurship and self-employment opportunities among youth in Kerala. It covers educated young people from different academic and professional backgrounds and explores their interest in establishing independent businesses. The study examines the contribution of higher education, vocational training, skill development, digital literacy, and entrepreneurship education in developing entrepreneurial abilities. It also identifies business opportunities in sectors such as tourism, agriculture, fisheries, information technology, food processing, healthcare, handicrafts, and small-scale industries. Special attention is given to government schemes, financial assistance, start-up programmes, and institutional support available to young entrepreneurs. The study further explores the importance of innovation, business management, marketing skills, and technological development in creating sustainable self-employment opportunities.

Limitations

The study has certain limitations that may influence the interpretation of its findings. The geographical coverage may be restricted to selected districts of Kerala, and the sample size may not represent all educated youth in the state. The availability and accuracy of information collected through questionnaires and interviews may depend on the knowledge and willingness of respondents. Differences in educational qualifications, family backgrounds, financial conditions, entrepreneurial

experience, and geographical locations may influence individual responses. The study may also face difficulties in obtaining complete information about government schemes, business performance, financial assistance, and start-up activities. Furthermore, changing market conditions, technological developments, economic uncertainties, and government policies may affect self-employment opportunities over time. Therefore, the findings should be interpreted within the specific scope and period of the research.

Scope of the Study:

The present study focuses on examining the transition from education to entrepreneurship and identifying self-employment opportunities for youth in Kerala. It covers educated young people from different academic, technical, and professional backgrounds and analyses how their educational qualifications and acquired skills can be utilised to establish independent businesses. The study includes the role of higher education, vocational education, technical training, skill development programmes, and entrepreneurship awareness in promoting self-employment. It also examines opportunities in various sectors, including tourism, agriculture, fisheries, information technology, food processing, healthcare, handicrafts, and small-scale industries.

The study further explores the contribution of government initiatives, financial institutions, start-up programmes, and entrepreneurship development agencies in supporting young entrepreneurs. It examines major challenges such as financial limitations, lack of business experience, marketing difficulties, technological barriers, and market competition. Special attention is given to the development of entrepreneurial skills, digital business opportunities, innovation, and employment generation. The study also highlights the importance of educational institutions in encouraging students to become job creators rather than job seekers. Overall, the scope of this study is to understand how education can promote economic independence, strengthen youth entrepreneurship, reduce unemployment, and contribute to sustainable economic development in Kerala.

DISCUSSION:

The present study highlights the importance of transforming education into entrepreneurship for creating self-employment opportunities among youth in Kerala. Education provides essential knowledge, professional skills, creativity, and confidence that can help young people establish independent businesses. However, increasing educational qualifications alone cannot solve the problem of unemployment unless they are supported by practical training, entrepreneurial awareness, and suitable economic opportunities. Kerala has a strong educational foundation and considerable potential for developing entrepreneurship in sectors such as tourism, agriculture, information technology, fisheries, food processing, healthcare, and small-scale industries. The discussion emphasises that entrepreneurship can provide an alternative career path for educated youth and encourage them to become job creators rather than depend entirely on traditional salaried employment. Vocational education, technical training, digital literacy, and business management skills are important factors in developing entrepreneurial abilities among young people.

Furthermore, the study highlights the role of government initiatives, financial institutions, educational organisations, and start-up development programmes in promoting youth entrepreneurship. Access to financial assistance, institutional guidance, modern technology, marketing facilities, and business infrastructure can improve the possibilities of establishing successful enterprises. However, young entrepreneurs continue to face challenges such as lack of capital, insufficient business experience, market competition, and limited awareness of available government schemes. The discussion suggests that stronger cooperation between educational institutions, industries, banks, and government agencies is necessary to overcome these difficulties. Entrepreneurship education should be integrated into academic programmes to provide students with practical business knowledge and innovative thinking. Overall, the transition from education to entrepreneurship can contribute to employment generation, economic independence, innovation, rural development, and sustainable economic growth in Kerala.

RECOMMENDATIONS:

The study recommends strengthening the relationship between education and entrepreneurship to create sustainable self-employment opportunities for youth in Kerala. Educational institutions should introduce entrepreneurship-oriented courses, practical business training, vocational education, and skill development programmes to encourage students to establish independent enterprises. Special attention should be given to developing creativity, innovation, leadership, communication, financial literacy, and business management skills among young people. Government agencies should expand entrepreneurship development programmes and provide financial assistance, subsidies, low-interest loans, and start-up support to educated youth. Banks and financial institutions should simplify loan procedures and improve access to credit for young entrepreneurs. Training and awareness programmes should also be organised to provide information about business opportunities in tourism, agriculture, fisheries, information technology, food processing, healthcare, and small-scale industries.

Furthermore, stronger cooperation should be established between educational institutions, industries, government departments, financial organisations, and private enterprises to promote entrepreneurial development. Colleges and universities should establish entrepreneurship development cells, innovation centres, incubation facilities, and start-up support units. Digital literacy, e-commerce, online marketing, and modern technological skills should be encouraged to help young entrepreneurs compete in changing market conditions. Special support should be provided to women entrepreneurs, rural youth, and economically weaker sections to ensure inclusive participation in self-employment activities. Regular mentoring, business guidance, market information, and professional consultancy should be made available to new entrepreneurs. Government policies should encourage local products, small businesses, innovation, and sustainable enterprises. Overall, an integrated approach involving education, skill development, financial support, technology, and institutional cooperation can transform educated youth from job seekers into job creators and strengthen the economic development of Kerala.

CONCLUSION:

The present study concludes that education plays an important role in promoting entrepreneurship and creating self-employment opportunities among youth in Kerala. Education provides the knowledge, skills, confidence, creativity, and practical abilities required to establish independent businesses and become economically self-reliant. In the changing economic environment, entrepreneurship offers an important alternative to traditional salaried employment. Kerala has considerable potential for youth entrepreneurship in sectors such as tourism, agriculture, fisheries, information technology, food processing, healthcare, and small-scale industries. However, challenges such as unemployment, financial difficulties, lack of business experience, market competition, and inadequate institutional support need proper attention.

Furthermore, the study highlights the importance of vocational education, skill development, entrepreneurship training, financial assistance, and government support in encouraging young people to become successful entrepreneurs. Educational institutions, financial organisations, industries, and government agencies should work together to create a favourable entrepreneurial environment. Special emphasis should be placed on innovation, digital technology, start-up development, and practical business knowledge. Overall, the transition from education to entrepreneurship can transform young people from job seekers into job creators, promote economic independence, generate employment opportunities, and contribute to sustainable economic development in Kerala.

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