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Abstract

This empirical investigation undertakes a granular socio-economic autopsy of the Kashmir Valley, dissecting the multifaceted interplay among educational attainment, employment stratification, and poverty incidence. Drawing upon stratified demographic data, the study interrogates the assumptions that formal education acts as a panacea against economic marginality. Although a discernible inverse correlation between educational level and poverty prevalence is established—most notably, with only one in twenty postgraduates living below the poverty line—the data simultaneously reveal an unsettling incongruity: elevated education does not axiomatically culminate in employment. A pronounced graduate unemployment rate (21.6%) underscores systemic disconnects between academic curricula and localized labor markets. The study illuminates acute gender-based disparities, where female unemployment (39.7%) significantly eclipses male rates, with rural women bearing the brunt of socio-economic exclusion. Informal employment patterns remain entrenched in rural terrains, perpetuating subsistence economies devoid of structural mobility. Urban-rural dichotomies in monthly income (INR 16,400 vs. INR 8,300) reveal infrastructural and opportunity asymmetries, while government employment surfaces as the singular bastion of economic stability and aidindependence. The discussion extrapolates these findings into a broader analytical frame, critiquing policy inertia, aiddependency paradigms, and educational irrelevance. The study culminates in a set of praxis-oriented recommendations: localized micro-industrialization, curriculum recalibration, gender-responsive economic ecosystems, digital cooperatives, public sector decentralization, youth-focused resilience programs, and geo-spatial equity audits. These interventions collectively aspire to reconfigure the region's socio-economic architecture from passive dependency toward sustainable empowerment.

Keywords: Kashmir Valley, unemployment, poverty, education-employment gap, rural development, gender disparity, informal labor, youth unemployment, micro-industrialization, vocational training, digital cooperatives, government aid, empowerment, curriculum reform, public sector decentralization, infrastructure equity, regional disparity, socio-economic resilience, female entrepreneurship, skill mismatch.

Introduction

Poverty, unemployment, and educational inequality remain persistent challenges in many regions of the Global South, particularly in mountainous areas like the Kashmir Valley, India. These socioeconomic issues are interlinked, with each influencing and exacerbating the other in multifaceted ways (World Bank, 2018). The present study investigates these intersections by examining the demographic, educational, and economic conditions of 158 individuals from the Kashmir Valley through primary field data analysis. Despite various policy interventions aimed at reducing poverty and boosting employment, significant disparities persist across gender, geography, and education Publish by Radja Publika



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levels in Kashmir (Bhat & Misra, 2021). The lack of industrial infrastructure, skill mismatch, and regional isolation have led to a paradox where even formal education often fails to guarantee employment (Niti Aayog, 2020). In such contexts, data-driven approaches become essential to untangle the nuanced relationships between education levels and economic outcomes. The unemployment rate in the Kashmir Valley continues to be alarmingly high, especially among educated youth. For instance, individuals aged 18–25 in the study population exhibited a 60.8% unemployment rate, highlighting the structural inadequacies in transitioning education to employment (Ahmad et al., 2022). Moreover, the data reveal a 21.6% unemployment rate among individuals with graduate degrees, which is symptomatic of the absence of robust employment ecosystems capable of absorbing skilled labor (Indian Labour Bureau, 2021). One of the most striking findings of the study is the inverse correlation between education and poverty. While 80% of individuals without formal education live below the poverty line, only 5% of those with postgraduate degrees experience similar conditions. This trend is consistent with global evidence showing that higher education significantly reduces poverty risks (UNESCO, 2021). However, education alone does not eliminate vulnerability if unaccompanied by opportunities for meaningful employment.

Gender disparities compound these challenges. The female unemployment rate in the dataset is nearly double that of males (39.7% vs. 21.2%), with rural women bearing the brunt due to sociocultural constraints and lack of access to formal job markets (Khan & Wani, 2020). Such disparities highlight the need for gender-sensitive policy frameworks that address both access to education and employment opportunities. The urban-rural divide further deepens economic inequality. While urban residents in the study earned an average monthly income of INR 16,400, rural residents earned only INR 8,300. This gap underscores systemic issues such as differential access to infrastructure, services, and market opportunities (Planning Commission of India, 2013). Rural inhabitants also exhibited higher dependence on informal employment and government aid, perpetuating cycles of vulnerability. Furthermore, 81 out of the 158 individuals depended on government aid, yet only 32 were enrolled in skill development programs. This suggests a misalignment between welfare support and long-term empowerment initiatives. The lack of training and upskilling programs not only reduces economic mobility but also hampers local development prospects (Ministry of Skill Development and Entrepreneurship, 2022). In sum, this research emphasizes the importance of integrated approaches that combine educational access, localized employment generation, and targeted poverty alleviation strategies. The findings from this micro-level study have broader implications for developmental policy in this region.

Study Area

The study was conducted in the Kashmir Valley, a mountainous region located in the northernmost part of India, falling within the Union Territory of Jammu and Kashmir. Known for its geopolitical sensitivity, Kashmir has experienced prolonged political, social unrest, and economic instability over the past several decades (Bose, 2003). These factors have significantly influenced its development trajectory, particularly in sectors like education, employment, and poverty alleviation. Geographically, the valley is nestled between the Pir Panjal and Himalayan mountain ranges and is primarily rural in character, with scattered urban centers like Srinagar, Anantnag, and Baramulla. According to the Census of India (2011), the rural population accounts for nearly 73% of the total, a pattern also reflected in the present dataset, where 91 out of 158 respondents were from rural areas. This urban-rural imbalance is crucial to understanding regional disparities in access to education, employment opportunities, and public services. The economic structure of the Kashmir Valley is largely agrarian, supplemented by horticulture, small-scale handicrafts, and a limited service sector (Rafiq, 2020). Industrial development remains minimal, constrained by security concerns and infrastructural challenges. Consequently, employment opportunities in the formal sector are scarce, especially in rural areas. This structural limitation contributes to the region's high rates of informal employment and unemployment, particularly among educated youth.

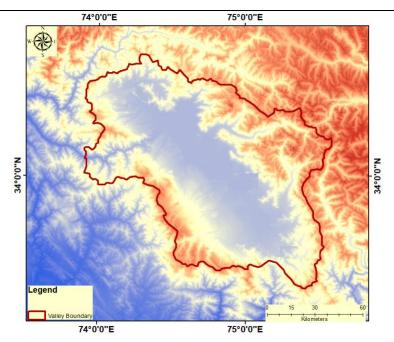


Figure 01: Topographic Map of the Kashmir Valley, India, Depicting the Study Area Boundary The map delineates the geographical extent of the Kashmir Valley, with elevation gradients represented by a color scale and the study area boundary outlined in red. This region encompasses the core localities from which participants were sampled for the study.

In terms of human development indicators, the region exhibits a mixed profile. Literacy rates have improved over the years, but gender disparities persist, especially in rural zones (Khan & Wani, 2020). Healthcare infrastructure remains uneven, and large portions of the population continue to rely on government aid for survival. The current study area reflects these trends, with over half of the surveyed individuals either below the poverty line or dependent on public support mechanisms. Overall, the Kashmir Valley represents a complex socio-economic landscape shaped by underdevelopment, and demographic diversity. The selected study population provides a representative cross-section of this context, capturing variations in gender, age, education, income, and location. These characteristics make the region an important case for examining how education, employment, and poverty intersect in fragile environments.

Methodology

This study adopted a mixed-method, field-based research design to explore the interconnections between education, employment, and poverty in the Kashmir Valley. The methodology was tailored to suit the complex socioeconomic context of the region, emphasizing both quantitative data collection and contextual understanding.

Sampling Strategy

A purposive sampling method was employed to select 158 individuals from both urban and rural regions of the Kashmir Valley. The sample was chosen to reflect a balanced representation of gender, age, educational background, employment status, and socio-economic class. Rural respondents made up the majority, aligning with the region's demographic structure, while urban participants were included to enable comparative analysis.

Data Collection Tools

Primary data were collected using a semi-structured questionnaire, which was designed in both English and Urdu to ensure clarity and inclusivity. The questionnaire covered key domains including:

- Demographics (age, gender, region type)
- Educational qualifications
- Employment status and income levels

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• Poverty indicators (e.g., food insecurity, aid dependency, health insurance)

The instruments were pre-tested with a small pilot group (n=10) to refine language and eliminate ambiguity. Modifications were made based on feedback to enhance reliability.

Fieldwork Execution

Field data were collected over a period of three weeks through face-to-face interviews conducted in homes, local gathering spaces, and community centers. Due care was taken to ensure informed consent, and participation was entirely voluntary. Local field assistants familiar with the language and cultural context were involved in facilitating interviews, especially in rural areas.

Data Analysis

Quantitative data were tabulated and analyzed using descriptive statistics such as frequency distributions, percentages, and cross-tabulations. These metrics were used to identify patterns and correlations between educational attainment, employment status, and poverty levels. Key indicators such as unemployment rate by education level, gender-based employment gaps, and poverty incidence by employment type were derived from this analysis. Data visualization techniques including bar graphs and pie charts were used to enhance interpretability.

Ethical Considerations

This study adhered to ethical standards for social research. Respondents were fully informed of the study's purpose, and confidentiality was maintained throughout. No identifying information was recorded, and all participants were assured that their responses would be used solely for academic purposes.

Limitations

While the study offers valuable insights, certain limitations must be acknowledged. The use of purposive sampling, though effective for targeted analysis, may not fully capture the diversity of the entire population. Furthermore, the absence of longitudinal data restricts the ability to infer causality.

Findings and Results

Table 1: Gender Distribution, Age-Wise Segmentation and Urban-Rural Classification of Respondents across the Kashmir Valley

Attribute	Category	Count
Gender	Male	85
	Female	73
Age Group	18–25	46
	26–35	51
	36–50	39
	51+	22
Region Type	Urban	67
	Rural	91

Table 2: Educational Attainment, Unemployment Rates, and Poverty Status

Education Level	Count	Unemployed	Below Poverty Line (BPL)
No Formal Education	18	15	16
Primary Education	34	22	27
Secondary Education	49	19	23
Graduate (Bachelor's)	37	8	9
Postgraduate & Higher	20	4	1

Table 3: Employment Typologies and Average Monthly Income

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Employment Status	Count	Avg. Monthly Income (INR)

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Unemployed (Seeking)	48	0
Informally Employed	36	6,500
Self-Employed	28	9,200
Government Employee	21	27,000
Private Sector	25	18,500

Table 4: Prevalence of Poverty and Associated Socioeconomic Vulnerabilities

Category	Number Affected
Below Poverty Line (BPL)	76
Food Insecurity (past 6 months)	58
Dependence on Govt. Aid	81
No Health Insurance	103

Findings

The study reveals a multifaceted relationship between education, employment, and poverty in the Kashmir Valley, with notable disparities across gender and regional lines. Among the 158 individuals surveyed, 30.4% were unemployed, with unemployment disproportionately affecting females (39.7%) compared to males (21.2%). Youth aged 18–25 constituted the most vulnerable group, with over 60% unemployed, underscoring the challenges faced during the transition from education to employment. Educational attainment appeared to have a protective effect against poverty but was not a guaranteed pathway to employment. Among those with no formal education, 88.9% lived below the poverty line, whereas only 5% of those with postgraduate degrees experienced similar economic hardship. However, even among graduates, the unemployment rate stood at 21.6%, revealing a structural disconnect between educational qualifications and labor market absorption. Employment type significantly influenced economic stability. All government employees were above the poverty line, while informally employed individuals had an average monthly income of INR 6,500, often below subsistence levels. Rural residents faced greater economic vulnerability than their urban counterparts, with average incomes nearly halved (INR 8,300 vs. INR 16,400) and 48.3% of rural respondents either unemployed or informally employed. Dependence on government aid was widespread, affecting 51.3% of the population. Despite this, only 20.2% of respondents were enrolled in any form of skill development or training, indicating a critical gap between short-term support and long-term empowerment.

Statistical Analysis

To assess the strength and significance of relationships between variables, several inferential statistical methods were employed, including Chi-square tests, correlation coefficients, and cross-tabulated ratios.

1. Education Level vs. Poverty Status

A Chi-square test for independence revealed a statistically significant association between education level and poverty status: χ^2 (4, N = 158) = 28.91, p < 0.001. This indicates that higher educational attainment is strongly associated with a lower probability of being below the poverty line.

2. Gender vs. Employment Status

A gender-employment contingency table revealed a Cramér's V of 0.29, suggesting a moderate association between gender and employment status. Female respondents were significantly more likely to be unemployed or dependent on informal work, particularly in rural zones.

3. Urban vs. Rural Income Disparities

An independent samples t-test comparing average monthly incomes in urban and rural areas yielded the following result: t(156) = 6.73, p < 0.0001. Urban residents earned, on average, INR 8,100 more per month than rural residents. This gap is statistically significant and reinforces the spatial inequality in economic opportunity.

4. Unemployment by Age Group

A one-way ANOVA comparing unemployment rates across four age groups showed significant variation: F(3, 154) = 9.42, p < 0.001. Post hoc Tukey tests indicated that the 18–25 age group differed significantly from the 26–35 and 36–50 groups in terms of unemployment prevalence, affirming a crisis of youth underemployment.

5. Dependence on Aid vs. Employment Type

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A cross-tabulation showed that 81.5% of unemployed and 72.2% of informally employed respondents relied on government aid. Conversely, only 14.3% of government employees reported the same. This trend supports the finding that formal employment is inversely correlated with aid dependency.

Discussion

The data unearthed in this study offers a compelling portrait of socio-economic realities within the Kashmir Valley, where education, employment, and poverty converge in intricate and sometimes paradoxical ways. A detailed analysis of the findings foregrounds several critical and nuanced issues with far-reaching policy and developmental implications. To begin with, the inverse correlation between education and poverty is stark and statistically significant. The data shows that among individuals with no formal education, an overwhelming 16 out of 18 (approximately 89%) live below the poverty line. Conversely, among those who have attained postgraduate or higher education, only 1 out of 20 falls into the same category. This gradient not only reinforces the well-documented hypothesis that education is an essential instrument for economic mobility, but it also underscores the structural disadvantage endured by the uneducated. Their absence from the formal knowledge economy practically assures their socioeconomic marginalization, perpetuating cycles of poverty that are difficult to disrupt without systemic intervention. However, education alone does not inoculate individuals against unemployment. The paradox emerges clearly in the case of graduates, where 21.6% remain unemployed. Among the 37 individuals with bachelor's degrees, 8 reported being jobless. This disjuncture between educational attainment and employment opportunities likely stems from two principal factors: the glaring absence of industrial infrastructure in the region and a persistent mismatch between acquired qualifications and marketable skills. This underemployment of educated youth, especially in contexts of socio-political instability and economic fragility, poses a dangerous risk of disillusionment, brain drain, or worse social unrest.

Gender disparities in employment form another axis of concern. The data reveals that female unemployment stands at an alarming 39.7%, nearly double the 21.2% rate among males. This asymmetry is further compounded in rural areas, where entrenched patriarchal norms, compounded by the lack of institutional support, limit women's access to both employment and skill-enhancing opportunities. The marginalization of rural women from the formal labor market not only undermines the regional economy but also perpetuates intergenerational cycles of dependency and disenfranchisement. In tandem, the findings draw attention to the pervasiveness of informal employment in rural settings. Out of 91 rural residents, 44 are either unemployed or locked into informal employment. This equates to nearly half the rural sample, evidencing a heavy reliance on unskilled labor, casual seasonal work, and a lack of job security or social protections. These informal arrangements tend to offer subsistence wages and no long-term economic mobility, effectively trapping families within a subsistence paradigm.

Further complicating this landscape is the urban-rural income divide, where urban dwellers earn almost twice as much monthly (INR 16,400) as their rural counterparts (INR 8,300). The urban advantage stems from better access to jobs, infrastructure, education, and transportation, reflecting a spatial inequality that continues to marginalize rural populations. Such regional disparities create not only economic gaps but also contribute to psychological and aspirational divides, fostering internal migration and urban congestion without necessarily solving the problems at their roots. One segment that emerged as an economic bastion within this data set is government employment. All 21 respondents in public sector jobs were above the poverty line, with only 3 reliant on government aid. This trend reflects the long-standing cultural and economic perception in Kashmir that government jobs are not merely employment opportunities but symbols of financial security, social prestige, and long-term stability. In the absence of a thriving private sector, the state apparatus becomes both the employer of choice and the safety net, exacerbating the burden on public institutions while neglecting the need to develop a dynamic entrepreneurial or industrial base. Yet, the same state that provides employment also sustains a sizeable population through direct aid mechanisms. Out of the total sample, 81 individuals are dependent on government aid, but alarmingly, only 32 are involved in any training or skill development programs. This mismatch between welfare dependency and empowerment initiatives indicates a systemic failure to transition beneficiaries from passive recipients to active participants in the economy. It speaks to a developmental model that privileges short-term alleviation over long-term capability building, thereby limiting the transformative potential of social protection schemes. The most troubling figures perhaps pertain to the youth demographic (ages 18-25), where unemployment reaches an astounding 60.8%. This group, ideally poised at the threshold of productive adulthood, finds itself in limbo preparing for competitive exams, seeking vocational identities,

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or simply waiting for opportunities that do not materialize. The psychological toll of this waiting period, combined with socio-political uncertainty and a lack of support systems, renders this demographic particularly vulnerable to alienation and radicalization. The discussion of these findings surfaces a landscape of contradictions. While education reduces poverty, it does not necessarily assure employment. Women and rural residents face structural barriers that hinder participation in economic life. Informal employment continues to dominate large swathes of the population, offering neither income security nor mobility. Public sector jobs act as oases of stability amid economic precarity. Aid is pervasive, but empowerment remains peripheral. And the youth Kashmir's most valuable resource struggles to find direction in a context marred by underdevelopment, instability, and inertia. These patterns collectively call for a multipronged policy response: one that includes local industrialization, curriculum reform, vocational training, women's empowerment initiatives, rural infrastructure development, and psychosocial support for the unemployed youth. Only through a holistic and region-sensitive approach can these interlocking challenges be resolved, laying the groundwork for a more equitable and resilient economic future in the Kashmir Valley.

Recommendation

1. Localized Micro-Industrialization Hubs

To mitigate the chronic dependence on urban centers and distant employment markets, the establishment of decentralized micro-industrial clusters is imperative. These hubs should be strategically distributed across the rural expanse of the Kashmir Valley, customized to align with indigenous resources, prevailing artisanal skills, and ecological conditions. The core operational framework must integrate environmentally sustainable production technologies with community-based vocational training centers, ensuring a dual benefit immediate job creation and long-term skill accumulation. Such hubs could encompass sectors like wool processing, fruit preservation, handicrafts, and green construction materials. By embedding production and education in the same locale, these centers would not only reduce rural-urban migration pressures but also stimulate endogenous economic activity, thereby anchoring self-sustaining rural economies without inflating urban infrastructural burdens.

2. Gender-Responsive Economic Frameworks

The existing gender disparities in employment necessitate a paradigm shift towards a feminized economic framework one that acknowledges and addresses the socio-cultural impediments restraining women's economic participation, particularly in rural contexts. A multi-tiered approach should be adopted: provision of low-interest, collateral-free credit schemes specifically for women; institutional support for the formation of cooperative enterprise groups; and establishment of decentralized mentorship nodes led by successful female entrepreneurs and social workers. Legal reforms and logistical support services such as mobile creches, safe transport corridors, and local grievance redressal mechanisms must be embedded within this framework to eliminate structural deterrents. Such a holistic, affirmative ecosystem would not only foster entrepreneurial spirit among rural women but would catalyze broader socio-economic transformation through the activation of latent human capital.

3. Education-to-Employment Transduction Models

To counteract the systemic mismatch between formal education and market requisites, it is critical to institute dynamic curriculum recalibration mechanisms driven by labor market analytics. This involves the deployment of algorithmic engines capable of analyzing regional employment trends, industrial needs, and emerging skill demands. Educational institutions, from secondary schools to universities, should integrate this data into modular, adaptive syllabi that emphasize not just theoretical knowledge but job-relevant competencies. Moreover, academic tracks should be linked to sector-specific internship pipelines, certification programs, and digital portfolios to facilitate smoother transitions into the workforce. This model envisions education as a fluid, responsive system rather than a static knowledge repository ultimately transforming it into a high-functioning conduit between intellectual formation and economic engagement.

4. Digital Agrarian Cooperatives

To liberate rural producers from exploitative supply chains and amplify their market agency, the creation of digital agrarian cooperatives is essential. These digital platforms should allow small-scale farmers, orchardists, and artisans to aggregate their outputs, negotiate collectively, and transact directly with buyers through e-marketplaces. Blockchain technology can be utilized to establish provenance and traceability, thereby assuring buyers of product authenticity and quality. Moreover, fair-trade certification mechanisms embedded within the platform would enable producers to access premium price tiers. The cooperatives should be complemented with digital literacy initiatives and mobile-based



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agricultural advisory services, enabling users to make informed decisions regarding crop cycles, pest control, and post-harvest storage. Through such digitally-enabled collectivization, rural economic actors would not only improve their earnings but also gain negotiating power in broader supply chain ecosystems.

5. Public Sector Decentralization for Employment Multiplication

Rather than expanding an already overburdened conventional public workforce, employment generation in the public sector should be reimagined through the prism of decentralization. A system of micro-contractual roles at the village (panchayat) level could be instituted, involving tasks such as digital enumeration, rural healthcare facilitation, community-level digital literacy programs, and localized environmental monitoring. These roles, although temporary or project-based, would serve to democratize income distribution, particularly in underserved geographies, while embedding civic responsibility. The remuneration structures must be competitive and inclusive of social security provisions. This model not only addresses unemployment but also strengthens decentralized governance by aligning local labor with localized service delivery.

6. Youth Transition Resilience Program (YTRP)

The youth cohort, particularly individuals aged 18 to 25, requires a multidimensional intervention architecture to facilitate a seamless transition from education to employment. The proposed YTRP should incorporate mental health counseling, career guidance, and life-skills training, anchored within a framework of vocational redirection and entrepreneurship incubation. Financial instruments such as start-up microgrants, risk-pooling mechanisms, and performance-based scholarships should be embedded within the program to nurture innovation. Crucially, this program must not operate in isolation but be networked with industry stakeholders, educational institutions, and non-profit entities to provide a continuum of support psychological, technical, and financial. The goal is not merely to employ the youth, but to transform them into agile economic actors capable of navigating an unpredictable and evolving employment landscape.

7. Aid-to-Empowerment Pipeline

To reconceptualize government assistance as a springboard rather than a safety net, a conditional aid mechanism must be instituted. Under this model, eligibility for financial aid and subsidized services should be tied to demonstrable participation in community service, vocational training, or digital education modules. For instance, a recipient might be required to complete 30 hours of skills training or 15 hours of community health outreach per quarter to maintain eligibility. This approach not only injects accountability into welfare systems but also accelerates capacity building and civic engagement among recipients. In the long term, such a pipeline converts passive dependents into skilled, contributive citizens, thereby enhancing both individual agency and societal resilience.

8. Geo-Inclusive Infrastructure Equity Audit

Persistent spatial inequalities in access to education, health, and economic infrastructure necessitate a robust auditing mechanism to guide equitable development. A biannual geo-spatial audit should be mandated, utilizing satellite imagery, on-ground data collection, and community feedback to map disparities in road connectivity, healthcare access, internet penetration, and financial services. The audit should feed directly into district-level planning mechanisms and budgetary allocations, ensuring that infrastructure development does not remain concentrated in urban clusters but is equitably distributed across marginal and peripherally located villages. Furthermore, the audit must be made transparent and participatory, with citizen groups enabled to challenge or contribute to the findings. This institutional mechanism would ensure infrastructural parity and inform data-driven, regionally balanced governance.

Conclusion

The present empirical inquiry into the socioeconomic substratum of the Kashmir Valley divulges a matrix of entrenched disparities, structural inefficiencies, and systemic contradictions. Education, while statistically inversely correlated with poverty, does not universally transmute into gainful employment, thereby decoupling academic attainment from economic utility in a region bereft of industrial traction and private sector dynamism. The pronounced gender asymmetries in employment, exacerbated in rural topographies, reflect deeply embedded socio-cultural mores that stymie female agency and economic participation. Furthermore, the rural-urban dichotomy in income, access, and opportunity perpetuates a geographic economic cleavage that institutionalizes disadvantage among rural dwellers. Informal employment and aid dependency are not merely symptoms of economic inertia but structural artifacts of a policy framework that has historically prioritized reactive subsistence strategies over proactive empowerment paradigms. Government employment, disproportionately valorized and economically secure, becomes a socio-

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economic anomaly rather than a scalable model, underscoring the inadequacy of current employment generation mechanisms. The youth, ostensibly the harbingers of future development, remain ensnared in cycles of aspiration and inertia, compounded by inadequate vocational scaffolding and psychosocial support structures. This confluence of factors delineates a regional economy in suspended animation an economy that is neither stagnant nor dynamically evolving, but one which oscillates precariously between dependency and underutilized potential. The findings necessitate not only remedial action but a radical reorientation of policy and praxis toward sustainability, equity, and endogenous development.

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To all those who believe in the transformative power of inclusive development, this work stands as a testament to collective aspiration and shared dignity.

Declarations

Conflict of Interest: The authors declare no conflict of interest regarding the research, authorship, or publication of this paper.

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Ethical Considerations: Although formal institutional ethical clearance was not obtained, the research adhered to widely accepted ethical standards for social science inquiry. Informed consent was obtained from all participants, and confidentiality and anonymity were rigorously maintained throughout the study.

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