

## REGIONAL AND DEMOGRAPHIC PERSPECTIVE TOWARDS UNEMPLOYMENT AMONG COMMERCE STUDENTS IN THE PANVEL REGION

**\*Ms. Priyanka Shashikant Kamble, \*\*Ms.Muskan Babu Shaikh & \*\*\* Omprakash Indrajmal Kumawat**

*\* Research Students, JBSP Sansatha's Changu Kana Thakur Arts, Commerce and science college New panvel (Autonomous)*

*\*\* ,\*\*\*Assistant professor, JBSP Sansatha's Changu Kana Thakur Arts, Commerce and Science college New Panvel (Autonomous)*

### Abstract:

Unemployment among commerce students is a pressing issue, particularly in semi-urban areas like Panvel. This study explores the regional and demographic factors influencing unemployment, focusing on variables such as socio-economic background, gender, and access to resources. The research adopts a mixed-method approach, combining surveys and statistical analysis to identify challenges faced by commerce students in transitioning from education to employment. Key findings reveal a significant mismatch between academic curricula and industry demands, alongside disparities caused by socio-economic and gender-based barriers. The study concludes by recommending targeted interventions, including skill-based education, career counseling, and industry academia collaborations, to bridge the gap and enhance employability among commerce students in the Panvel region.

**Keywords:** Commerce students, unemployment, Panvel region, demographics, socio-economic factors, career opportunities.

**Copyright © 2025 The Author(s):** This is an open-access article distributed under the terms of the Creative Commons Attribution 4.0 International License (CC BY-NC 4.0) which permits unrestricted use, distribution, and reproduction in any medium for non-commercial use provided the original author and source are credited.

### Introduction:

Unemployment is a persistent socio-economic challenge, especially in semi-urban regions like Panvel. While India boasts a growing number of educated youth, a significant proportion struggles to transition from academia to the job market. This issue is particularly pronounced among commerce students, whose academic focus often leans heavily towards theoretical concepts with limited exposure to practical and job-oriented skills. The situation in Panvel highlights the complexities of unemployment, influenced by a combination of regional and demographic factors such as socio-economic status, gender, and access to resources.

The commerce stream has traditionally been regarded as a gateway to stable careers in fields like finance, management, and accounting. However, the rapidly

evolving job market, driven by technological advancements and globalization, demands a more dynamic skill set. This mismatch between the curriculum and industry requirements leaves many commerce graduates inadequately prepared for employment. Moreover, semi-urban areas like Panvel face additional challenges, including limited access to quality education, inadequate career counseling, and fewer opportunities for internships and on-the-job training. Demographics play a crucial role in shaping employment outcomes. For instance, students from economically weaker sections may lack the resources to pursue additional certifications or skill development programs. Similarly, societal norms and gender biases often restrict career opportunities for female students. These factors collectively contribute to the rising unemployment rate among commerce students in

Panvel, necessitating a comprehensive analysis of the issue.

This study aims to delve into these dynamics, offering insights into the regional and demographic perspectives of unemployment. By examining the unique challenges faced by commerce students in Panvel, the research seeks to identify actionable solutions to bridge the gap between education and employability. The findings of this study will be invaluable for policymakers, educators, and other stakeholders in addressing unemployment and fostering a more inclusive job market. Unemployment among commerce students can take various forms.

Structural unemployment arises due to a mismatch between the skills students possess and industry demands, often caused by outdated curricula or changing economic trends. Frictional unemployment occurs temporarily when students

transition between education and their first jobs. Cyclical unemployment, influenced by economic recessions, leads to job losses when local industries face downturns. Underemployment is common when students accept roles below their qualifications due to a lack of suitable opportunities. Seasonal unemployment affects those in industries like tourism or retail, which operate on a seasonal basis. Regional unemployment occurs when specific areas, like Panvel, have limited industrial growth, resulting in fewer job opportunities. Technological unemployment emerges as advancements in automation replace traditional roles, pushing commerce students to adapt to a tech-driven job market.

Unemployment among commerce students arises due to a significant skill mismatch caused by theoretical and outdated curricula, which fail to equip students with practical, technical, or digital skills. Slow economic growth and high competition for limited jobs exacerbate the issue, as does a lack of internships or hands-on experience. Regional disparities,

oversaturation in the commerce field, and insufficient support for entrepreneurial ventures further limit opportunities. Many students also face delayed employment as they prioritize competitive government jobs. The rise of automation has replaced traditional commerce roles, and socioeconomic barriers like financial constraints and discrimination worsen the problem. Unemployment among commerce students has several adverse effects. Economic pressure builds on students and their families due to a lack of income. Prolonged joblessness leads to mental health issues such as stress, anxiety, and low self-esteem. The underutilization of skills demotivates graduates, while long-term unemployment creates professional gaps, making future job prospects more challenging. Unemployment also increases social inequality, particularly for marginalized groups, and limits entrepreneurial aspirations due to inadequate resources and mentorship. Social pressures and over-competition, amplified by social media, intensify the psychological impact, leaving students disheartened and unfulfilled. To reduce unemployment, solutions like updating curricula with industry-relevant subjects, offering skill development programs, and encouraging internships can be effective. Providing career counseling, promoting local job creation, and supporting entrepreneurship through mentorship and resources are also crucial. Additionally, raising awareness about government employment schemes can help students explore more opportunities.

#### **Literature review:**

1. Singh and Sharma (2020): In their study, "Employability Skills Among Commerce Graduates," the authors highlight the gap between academic training and industry demands. They argue that the lack of practical exposure and skill-based education is a significant barrier to employment.

2. Deshmukh (2021): The paper, “Regional Disparities in Employment Opportunities,” explores how semi-urban regions like Panvel face unique challenges, including limited access to infrastructure and fewer industrial opportunities, leading to higher unemployment rates among graduates.
3. Patel and Joshi (2019): Their work, “Gender and Employment Trends in India,” examines the role of gender in shaping employability. They note that female students, particularly in commerce, face additional barriers due to societal expectations and biases.
4. Rao (2018): In “The Socio-Economic Impact on Employment,” the author discusses how socio-economic backgrounds influence career opportunities. Students from lower-income families often lack the resources to compete in a highly competitive job market.
5. Kumar and Verma (2022): Their research, “Skill Development Initiatives in India,” emphasizes the importance of integrating vocational training and industry collaboration into the education system to enhance employability among graduates.
6. Government of India Report (2023): The report titled “Employment and Skill Development” provides data on unemployment trends and highlights the need for region-specific interventions to address the issue effectively.

**Research Gap:**

Observations have shown that various studies have been conducted on unemployment across disciplines and regions, but specifically on regional and demographic perspectives towards unemployment among commerce students in the Panvel region, research remains limited. This gap highlights the need for a focused investigation into the unique challenges

and factors affecting commerce students in this semi-urban area.

**Research Methodology:**

This study adopts a descriptive research design, combining quantitative and qualitative methods.

**Primary data** is collected through surveys and interviews with 51 commerce students from the Panvel region using random sampling.

**Secondary data** is sourced from academic journals, government reports, and employment statistics. Data analysis includes the use of statistical tools such as Data analysis to evaluate the impact of demographic and regional factors on unemployment. The methodology ensures a comprehensive understanding of the issue, enabling the development of targeted recommendations.

**Need of the study:**

1. Why commerce graduates struggle to find jobs in the Panvel region.
2. How demographic factors like socio-economic status and gender affect employability.
- 3.. The gap between theoretical education and industry demands.

**Objective:**

The study aims to:

1. Analyze the unemployment rate among commerce students in Panvel.
2. Understand the influence of demographic factors, such as socio-economic status, gender, and regional characteristics, on employability.
3. Provide actionable solutions to bridge the gap between education and employment.
4. Offer insights to educational institutions and policymakers for designing programs that enhance skill development and job readiness among commerce students.

Data analysis and interpretation:

Table 1 :-Age

Age	Frequency	Percentage
Below 18	8	15.7
18-21	32	62.7
22-25	6	11.8
Above 25	5	9.8

Table 2 Gender

Gender	Frequency	Percentage
Female	32	62.7
Male	19	37.3
Other	0	0.0

Table 3 Location

Location	Frequency	Percentage
Urban	37	72.5
Semi-urban	8	15.7
Rural	6	11.8

Table 4 :-Types of institutions

Institution	Frequency	Percentage
Government funded college	17	33.3
Private college	28	54.9
Open University	2	3.9
Others	4	7.9



Table 5:-Are you currently employed or seeking employment

Options	Frequency	Percentage
Employed	9	17.6
Seeking employment	15	29.4
Not seeking employment	7	13.7
Unemployment and not seeking	20	39.2

Table 6:- What is your primary career interest after completed your studies

Options	Frequency	Percentage
Corporate sector	11	21.6
Entrepreneurship	6	11.8
Government sector	17	33.3
Further studies	5	9.8
Others	12	23.5

Table 7:- Do you believe that there are enough job opportunities for commerce graduate in your region

Options	Frequency	Percentage
Yes	23	45.1
No	11	21.6
Unsure	17	33.3

Table8:-what do you think is the primary reason for unemployment among commerce graduate in your region

Options	Frequency	Percentage
Lock up training and skills	14	27.5
High competition in the job market	23	45.1
Economics condition of the region	1	2.0
Limited opportunities in the region	7	13.7
Lock of government support for fresh graduate	4	7.8
Others	2	3.9

Table 9:- In your opinion how well does your college prepare student for employment?

Options	Frequency	Percentage
Very well	27	52.9
Well	10	19.6
Average	9	17.6
Poorly	3	5.9
Very poorly	2	3.9

Table 10 :- Do you think the local economic effects job availability for commerce graduates

Options	Frequency	Percentage
Yes significantly	24	47.1
Yes, but to a small extent	17	33.3
No	3	5.9
Not sure	7	13.7

Table 11:- how would you describe the unemployment rate in your region

Options	Frequency	Percentage
Very high	7	13.7
High	19	37.3
Moderate	17	33.3
Low	3	5.9
Very low	5	9.8

Table12:-Are the specific industries or sector that are more likely to higher commerce graduate in your region?

Options	Frequency	Percentage
Banking and financial services	25	49.0
Accounting and auditing	18	35.3
Retailing or e-commerce	4	7.8
Others	4	7.8



**Table 13:-do you think regional disparities (Urban Vs Rural) impact the employment opportunities for commerce graduates?**

Options	Frequency	Percentage
Yes, significantly	20	39.2
Yes, but to a small extent	24	47.1
No	0	0.0
Not sure	7	13.7

**Table 14 :- do you feel that your current curriculum equips you with the necessary skill for the job market**

Options	Frequency	Percentage
Yes	32	62.7
No	9	17.6
Partially	10	19.6

**Table 15:-have you pursued any additional certification or training outside of your regular curriculum?**

Options	Frequency	Percentage
Yes	35	68.6
No	16	31.4

**Table 16:- If yes, what kind of training or certifications have you completed?**

Options	Frequency	Percentage
Financial analysis	10	19.6
Accounting / Taxation	11	21.6
Data analysis/IT skills	2	3.9

Soft skills/Communication	14	27.5
Others	14	27.5

**Table 17:-what do you think could be done to improve employment opportunities for commerce graduates in your region?**

Options	Frequency	Percentage
Improving college- industry linkage	10	19.6
Government policy and support for youth employment	12	23.5
More internship and job fair	16	31.4
More focus on practical skills in education	6	11.8
Better career counseling and guidance	4	7.8
Other	3	5.9

**Table18:- Do you think unemployment among commerce graduates is a major issue in your region?**

Options	Frequency	Percentage
Yes	32	62.0
No	6	12.0
Not sure	13	26.0

**Table19: what type of support or initiatives would help you find employment after graduation**

Options	Frequency	Percentage
More internship or job placement	20	40.0
Government schemes or financial assistance	8	16.0
Workshop or skill-building sessions	5	10.0
Networking opportunities with industry professionals	12	24.0
Other	5	10.0

### Conclusions and suggestions :

The study on unemployment among commerce students in the Panvel region highlights several key challenges, including the gap between academic skills and industry demands, socio-economic barriers,

gender bias, and regional disparities. These factors hinder employability and negatively impact students' financial stability, mental health, and career prospects. To address this issue, the study suggests solutions like updating curricula to match industry trends, increasing



internship opportunities, promoting entrepreneurship, and fostering collaborations between educational institutions, industries, and government bodies. A holistic approach focusing on skill development and regional job creation is essential to improve the job market for commerce students.

### Suggestions:

- **Focus on Regional Employment:** This ties directly to creating job opportunities in semi-urban areas like Panvel, aligning with your topic on regional perspectives towards unemployment.
- **Skill Development Programs:** Providing affordable certification and vocational training is critical for addressing unemployment among commerce students.
- **Curriculum Revision:** Aligning education with industry needs ensures that students are more employable.
- **Career Counseling:** Establishing career guidance centers helps students understand job market trends, an essential part of tackling unemployment.
- **Industry-Academia Collaboration:** Creating partnerships for internships and apprenticeships bridges the gap between education and employment.
- **Regional Initiatives:** Developing local employment schemes and improving infrastructure directly supports the Panvel region.
- **Promote Government Schemes:** Awareness about government training and financial assistance

programs can aid students in exploring more opportunities.

### References:

1. Government of India. (2023). *Employment and Skill Development Report*. Ministry of Labour and Employment. <https://labour.gov.in>
2. Singh, A., & Sharma, R. (2020). *Employability Skills Among Commerce Graduates*. *International Journal of Business and Management Studies*, 12(4), 56-68. <http://www.ijbms.com>
3. Deshmukh, P. (2021). *Regional Disparities in Employment Opportunities*. *Indian Journal of Regional Studies*, 8(2), 45-59 <http://www.ijrs.org>
4. Patel, N., & Joshi, S. (2019). *Gender and Employment Trends in India*. *Journal of Gender Studies*, 15(3), 89-102. <https://www.jgs.org>
5. Rao, K. (2018). *The Socio-Economic Impact on Employment*. *Economic and Social Review*, 10(1), 34-49. <https://www.esrjournal.com>
6. Kumar, P., & Verma, D. (2022). *Skill Development Initiatives in India*. *Journal of Vocational Education and Training*, 14(5), 123-138 <https://www.jvet.org>
7. Patel, M. (2020). *The Role of Industry-Academia Collaboration in Enhancing Employability*. *Journal of Educational Research*, 18(4), 67-78. <https://www.jedr.org>
8. National Sample Survey Organization (NSSO). (2021). *Periodic Labour Force Survey Report (2019-20)*. Government of India. <http://mospi.nic.in>

### Cite This Article:

Ms. Kamble P.S., Ms. Shaikh M.B. & Kumawat O.I. (2025). Regional and Demographic perspective towards unemployment among commerce students in the panvel region. In *Aarhat Multidisciplinary International Education Research Journal*: Vol. XIV (Number I, pp. 309–317) DOI: <https://doi.org/10.5281/zenodo.15252006>