

Beyond the Degree: Exploring Overqualification and Employee Engagement among Indian Government Employees

Wasim Akram^{1*}, Dr. Neelam Choudhary²

¹Ph.D. Research Scholar, Department of Economics, University of Jammu, Jammu, Jammu and Kashmir, India. (Email: Wasimawf786@gmail.com).

²Assistant Professor of Economics, Directorate of Distance & Online Education, University of Jammu, Jammu, Jammu and Kashmir India (Email: neelam11choudhary@gmail.com).

How to cite this article: Wasim Akram, (2024) Beyond the Degree: Exploring Overqualification and Employee Engagement among Indian Government Employees. Library Progress International, 44(3), 01-13.

Abstract

This study examines the phenomenon of overqualification among the government employees of Jammu, utilizing primary data collected in the Jammu District between October 2022 and June 2023. Through a mixed-method approach that integrates both qualitative and quantitative data. The sample includes clerical employees, Class IV employees, and police constables, selected through purposive sampling across four tehsils and a variety of institutions such as government colleges, the University of Jammu, SKUAST-Jammu, and the Civil Secretariat. Quantitative findings reveal that 60.22% of respondents hold educational qualifications beyond those required for their roles, while 39.78% meet the adequate qualification level. Qualitative analysis of 24 in-depth interviews highlights the personal impacts of qualification mismatch, including decreased job satisfaction, disengagement, and various coping mechanisms like continued education and career compromises. The findings underscore that overqualification in the region is driven by economic pressures, high unemployment, and limited job opportunities, leading to emotional strain and dissatisfaction. The study emphasizes an urgent need for policy interventions such as skill alignment programs, career counselling, and job creation initiatives to enhance job satisfaction and fully utilize the talent within the region. These insights contribute to a deeper understanding of overqualification in the labour market, offering actionable recommendations to alleviate its adverse effects on employee well-being and productivity.

Keywords: Overqualification, Qualification mismatch, Employee engagement, Job dissatisfaction, Socioeconomic impacts, Career adaptation

Introduction

The term education-occupation mismatch refers to a difference between the attained years of education of an individual and the required years of education for the occupation (Duncan & Hoffman, 1981; Verdugo & Verdugo, 1989). Few scholars have called it an education mismatch (Betti et al., 2007). Thus, the term over education is meaningful when expressed in association with the job one is engaged in. In other words, an overeducated person has more educational qualifications than what is required for his job (Sharma & Sharma, 2017). It has been explained in different ways, e.g., workers possessing more than the required educational skills, getting less than

they expected (occupational attainment), or their shifting to a worse economic position (Tsang et al., 1985).

As a concept, it originated in 1870 (Gladwell, 2008) in a report, "Relation of Education to Insanity", by the then United States Commissioner of Education, Jarvis. He reported that about 205 cases of insanity could be identified among a total of 1,741 and that it could be attributed to "overstudy" (cited by Leuven & Oosterbeek, 2011). However, this mismatch between education and job remained unpopular, under-researched, and unaddressed for many decades. It emerged as a serious issue only in the 1970s, when the excess supply of job seekers as compared to the demand for them was

considered with seriousness (Freeman, 1975). In his book "The Overeducated Americans," Freeman (1975) forecasted that the surplus supply of graduates was going to stay for decades to come. In today's competitive job market, overqualification has become an increasingly prominent issue for both employees and organizations. Overqualification occurs when individuals hold educational credentials or skills beyond what is required for their job roles (Erdogan & Bauer, 2009). This mismatch can lead to reduced job satisfaction, disengagement, and lower motivation among employees (Fine & Nevo, 2008). Research indicates that overqualified employees are more likely to experience frustration, as their skills are underutilized, potentially resulting in decreased productivity and job performance (Maynard et al., 2006).

According to a recent ILO report (Bhattacharya, 2021), only fifty per cent of workers worldwide possess an educational qualification that matches their job requirements. The rest of them are either under-educated or overeducated. Thus, the report has pointed to a significant disconnect between the world of education and the world of work'. It further highlights that though substantial investment has taken place in different countries with regard to raising the level of education, in particular, that of girls, no noticeable progress has been achieved in 'labour market outcomes.' Moreover, in high-income countries, about 60% of the employees have a matching level of education, whereas the corresponding share of upper-middle and lower-middle income countries are 52% and 43%, respectively. Thus, many developing countries (e.g., Mexico, Pakistan, Philippines, and India) are facing overeducation (Abbas, 2008; Mehta et al., 2011).

Review of Literature

Overqualification is a common form of job-education mismatch, especially in economies with high unemployment rates. McGuinness (2006) defines overqualification as the situation where an individual's education level exceeds job requirements, leading to underutilization of their skills. This mismatch is prevalent in countries like India, where rapid educational expansion has outpaced job creation (Majumdar, 2019). In such contexts, overqualified workers often face job dissatisfaction due to the gap between their qualifications and job roles (Verhaest & Omeij, 2006). Green and Zhu (2010) highlight that overqualification is strongly linked to job dissatisfaction, reduced productivity, and lower engagement levels among employees, particularly in sectors like administration and clerical work. Overqualification also results in the wastage of resources significantly invested in the education

sector (Chevalier, 2003). Overeducated employees earn lower salaries compared to their appropriately educated counterparts (Hartog, 1985; Leuven & Oosterbeek, 2011). Studies argue that surplus education results in lower wages, with required education levels yielding higher returns (Alba-Ramirez, 1993; Conroy & Watson, 2023; Duncan & Hoffman, 1982; Hartog, 1985; Rumberger, 1987). Martins et al. (2004) also discuss the returns to education, further emphasizing the economic implications of overqualification.

Employee engagement, defined as the emotional and cognitive involvement of employees in their work, is negatively affected by overqualification (Saks, 2006). Maynard et al. (2006) found that overqualified employees often experience reduced motivation and increased turnover intentions. Disengagement among overqualified employees results in lower productivity and reduced organizational commitment (Rothwell & Arnold, 2007). Furthermore, Erdogan and Bauer (2009) argue that overqualified employees frequently feel undervalued, exacerbating feelings of frustration and disengagement. This has significant implications for organizations seeking to retain a motivated workforce.

Overqualification has well-documented psychological effects. Johnson and Johnson (2000) found that overqualification leads to psychological distress, as employees struggle with the underutilization of their skills. The mismatch between qualifications and job roles often results in frustration, stress, and lower overall well-being (Verhaest & Omeij, 2006). McKee-Ryan and Harvey (2011) further highlight that overqualified individuals are more likely to experience emotional strain and reduced job satisfaction, which can lead to long-term dissatisfaction in their careers.

Despite the challenges, many overqualified workers develop coping strategies to manage job dissatisfaction. Kifle and Kler (2008) suggest that some overqualified employees pursue further education or continue searching for better-matched job opportunities while maintaining their current employment. This strategy allows them to enhance their qualifications and improve their prospects in the labour market. Green and Zhu (2010) note that some employees reconcile with their situation by prioritizing financial stability over career aspirations, a common adaptation in regions with high unemployment, such as Jammu and Kashmir (Kalleberg, 2011). For these individuals, job security often takes precedence over alignment with personal qualifications and career goals.

Objectives

To examine the prevalence of overeducation

among government employees in Jammu and Kashmir and its impact on job satisfaction, motivation, and employee engagement.

Methodology

This study utilizes primary data collected within the Jammu District between October 2022 and June 2023, employing a mixed-method approach that integrates both qualitative and quantitative methods.

Sampling and Data Collection

A purposive sampling technique was employed to select participants relevant to the study's focus on clerical employees, Class IV employees, and police constables. Data collection covered four tehsils within the Jammu District and involved various institutions, including government colleges, the University of Jammu, SKUAST-Jammu, and the Civil Secretariat. Additionally, data were gathered from police constables stationed at multiple sites, such as police stations, women's cells, chaukis, battalions, and other establishments where constable deployment is high. This sampling strategy ensured a representative and diverse dataset, covering different job roles and educational backgrounds within the public sector. The study involved a representative sample of 623 respondents, including clerical staff, Class IV employees, and police constables from selected government institutions in Jammu District. The analysis revealed that a substantial proportion (60.22%) of respondents were classified as overqualified, possessing educational qualifications exceeding the requirements of their current roles.

To complement the quantitative findings, in-depth interviews were conducted with 24 respondents identified as overqualified. These interviews provided rich, detailed insights into their personal experiences, coping mechanisms, and perceptions of job satisfaction. This mixed-methods approach enhanced the study by capturing both broad trends and nuanced individual perspectives. A qualitative approach was selected as the research strategy. An inductive methodology was employed in this qualitative research to gather data, as recommended by Lathlean (2006). While this approach can be time-consuming, it is one of the most appropriate and widely utilized strategies for identifying significant insights. Critics often argue that using a predetermined framework in qualitative studies may introduce bias, potentially limiting respondents' ability to fully express their views. However, a qualitative approach enhances

the ability to derive depth and significance from individuals' experiences, particularly in sensitive areas like unemployment.

Thematic content analysis was utilized to examine the data, following the guidelines of Pope et al. (1999) and Ritchie et al. (2004). This process involves identifying recurring themes, which represent overarching ideas or claims related to the research (Boyatzis, 1998). Themes are fundamental concepts that help differentiate between specific problems faced by respondents and broader trends within the data (Ryan & Bernard, 2003). The analysis involves several key steps, including initial coding to capture primary ideas, grouping related information into categories, and performing higher-order coding to consolidate multiple categories into overarching themes (Rubin & Rubin, 1995).

Before initiating thematic analysis, it is essential to understand the data as a whole (Crabtree & Miller, 1999; Pope et al., 2000). Once this holistic understanding is achieved, the coding process can begin. As noted by Miles and Huberman (1994), this involves breaking down responses into smaller sentences or paragraphs, tagging them with labels based on key concepts or terms, and ensuring the original context is preserved throughout the process.

Initial Coding and Extracted Themes

Coding is a key step in qualitative research, transforming raw data into meaningful categories or themes. It involves tagging units of data phrases, sentences, or paragraphs to reflect specific contexts or meanings (Miles & Huberman, 1994).

Coding Process

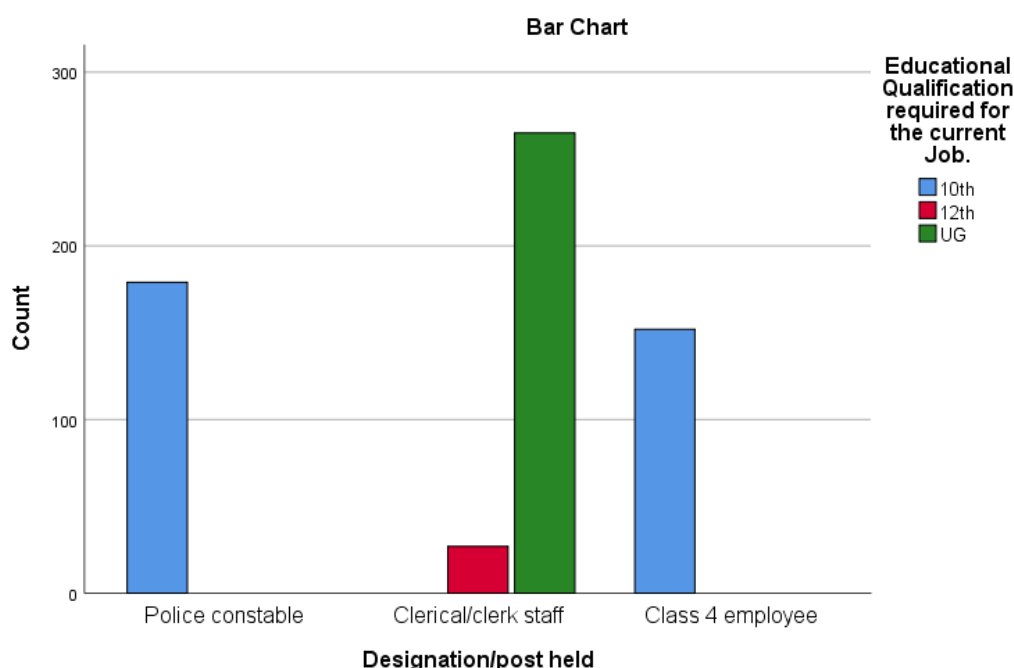
The process included two primary levels: Open Coding, which is breaking down raw data to identify key ideas and initial codes. Axial Coding: Refine and group these codes into themes and sub-themes (Corbin & Strauss, 2015).

Ensuring Validity and Reliability

Strategies like triangulation, member checking, and prolonged engagement were employed to enhance validity (Creswell & Miller, 2000). A single coder conducted the analysis to maintain consistency, supported by an audit trail for transparency (Janesick, 2003; Carcary, 2009). Reliability was further ensured through iterative questioning, data documentation, and constant comparison (Ali & Yusof, 2011).

Results and discussion

Fig.1. Educational Qualification Required for the Current Job

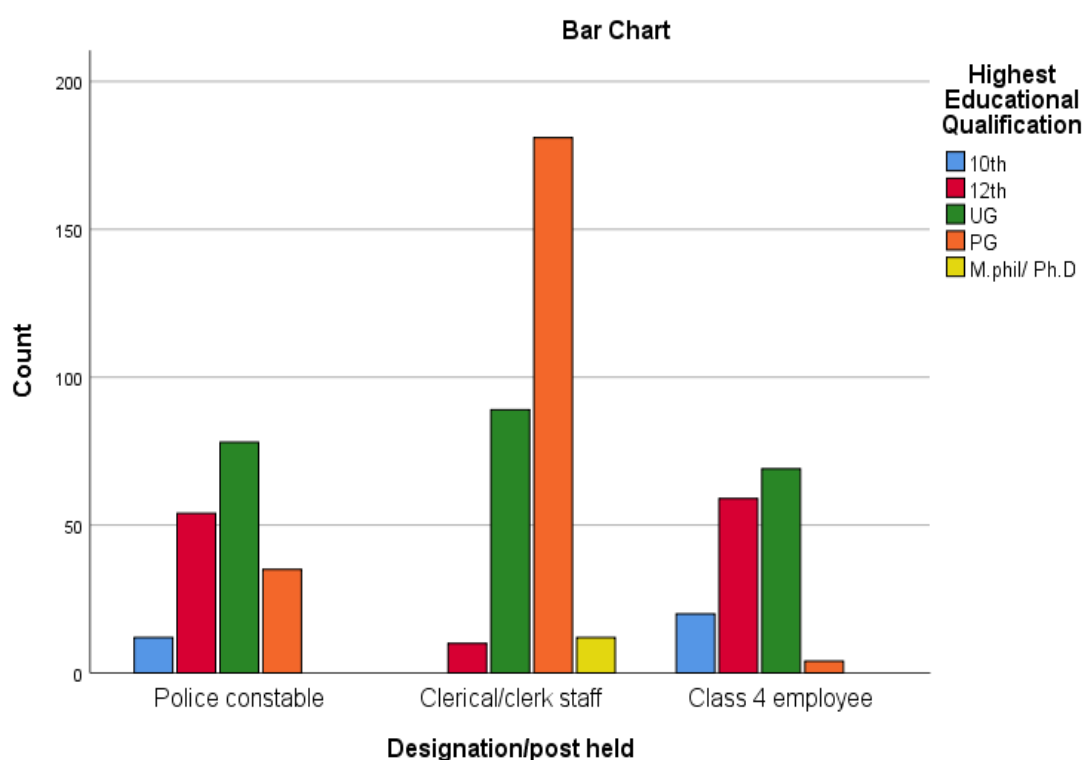


Source: Drawn by the researcher on the basis of the survey.

The respondents were asked to select one of the four education levels which met their eligibility criteria for the current job: (1) '10th', (2) '12th', (3) 'Bachelor's Degree', and (4) 'Master's Degree'. The bar chart represents the required information. It shows that the qualification requirements vary

across the three categories. For police constables and Class 4 employees, the minimum required Qualification is 10th grade, of employees. whereas, clerical/clerk staff positions require a minimum qualification of 12th grade or graduation level.

Figure 2. Education Qualification of Employees



Source: Drawn by the researcher on the basis of the survey.

It implies that those who meet the minimum requirements for their roles are adequately qualified, and those who fall into the category of overeducated or overqualified are the ones holding qualifications that surpass the minimum requisites. This classification provides valuable insights into the prevailing scenario of overeducation and overqualification in the study area.

Status of Employees

A pie chart titled 'Status of Employees' showing the distribution of employee status. The chart is divided into two segments: a blue segment representing 'Adequately matched' at 39.78%, and a red segment representing 'Overeducation' at 60.22%. A legend on the right side of the chart identifies the colors: blue for 'Adequately matched' and red for 'Overeducation'.

Status	Percentage
Adequately matched	39.78%
Overeducation	60.22%

Among the employees in the study area, 39.78% of the respondents have qualifications that align with the requirements of their current jobs, indicating they are adequately qualified for their positions. However, a substantial proportion of 60.22% are classified as overqualified, possessing higher educational qualifications than what is necessary for their current roles. Hence, they are over-qualified.

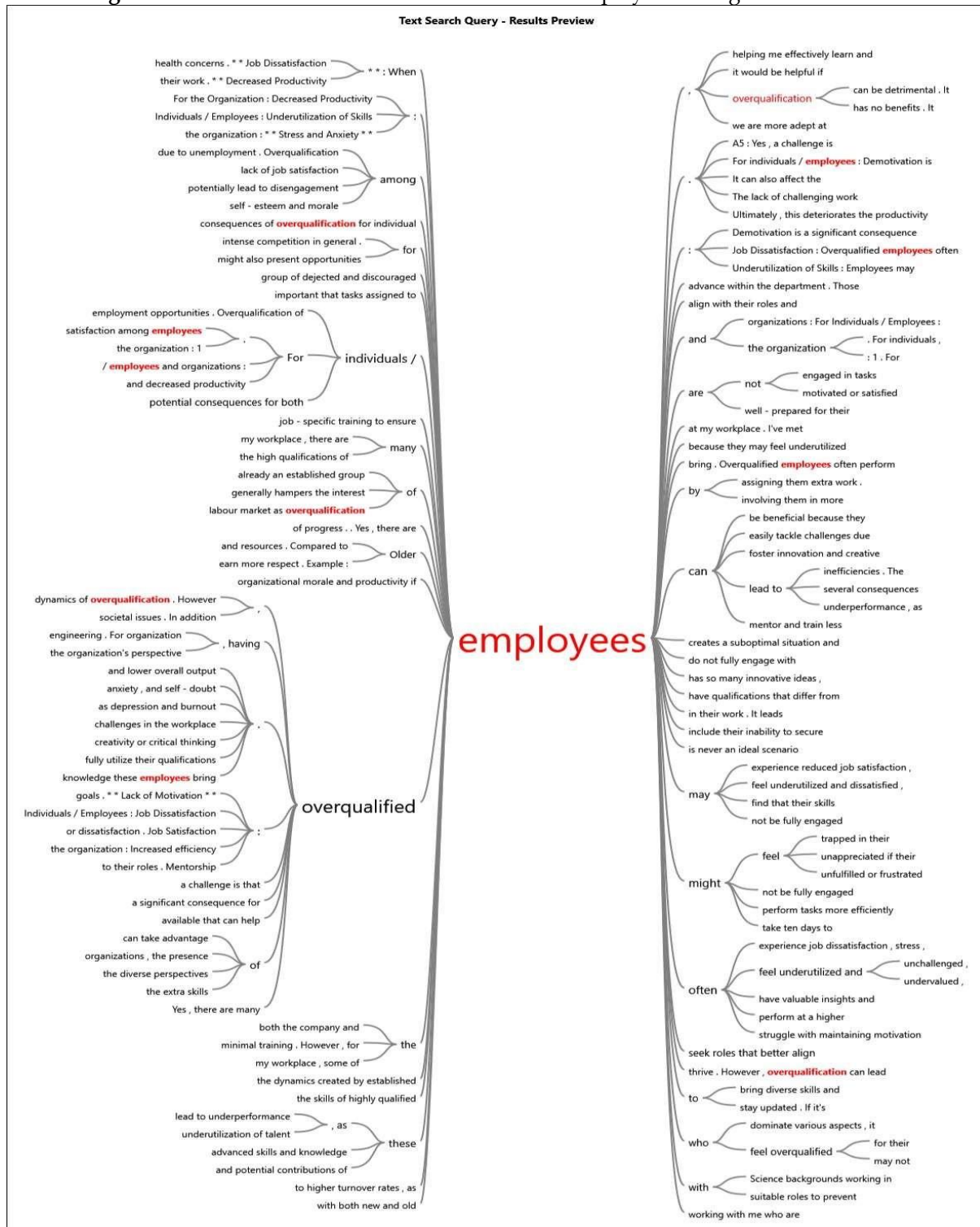
Library Progress International | Vol.44 No.3 | Jul-Dec 2024

Figure 5: Word search visualizations for the term "Job" using NVivosoftware



Source: Drawn by the researcher based on further analysis using NVivo software.

Figure 6: Word search visualizations for the term "employees" using NVivo software.



Source: Drawn by the researcher based on further analysis using NVivo software.

Table 1 Initial Codes Related to Overqualification and Employee Engagement				
Overqualification	Work Environment	Education Mismatch	Lack of Opportunities	Career Misalignment
Job Security	Role Utilization	Stream Irrelevance	Regional Disparities	Economics Application
Family Responsibility	Aspirations	Career Path Divergence	Post-370 Impact	Limited Relevance
Unemployment	Professional Goals	Early Guidance	Reduced Productivity	Boss Expectations
Local Job Market Issues	Determination	Parental Role	Conflicts	Field Transition
Limited Job Opportunities	Self-Learning	Career Guidance	Mental Health	Rule Awareness
Demotivation	Online Resources	Regional Differences	Job Burden	Positive Work Dynamics
Psychological Impact	Skill Development	Family Background Influence	Educational Regret	Institutional Contribution
Underachievement	Teamwork	Policy Suggestion	Missed Opportunities	Menial Tasks
Underutilization	Collaboration	Vocational Training	Infrastructure Deficiencies	Task Relevance
Opportunities for Higher Education	Dedication	Standardized Exams	Uncertainty	Career Path
Skills Misalignment	Emergency Readiness	Engagement	Professional Ambiguity	Labor Market Transition
Compromised Aspirations	Collegial Support	Job Satisfaction	Policy Knowledge	Specific Job Eligibility
Educational Irrelevance	Interesting Tasks	High Workload	Positive Work Relationships	Career Relevance
Confidence from Education	Special Assignments	Job Mismatch	Self-Improvement	Moderate Engagement

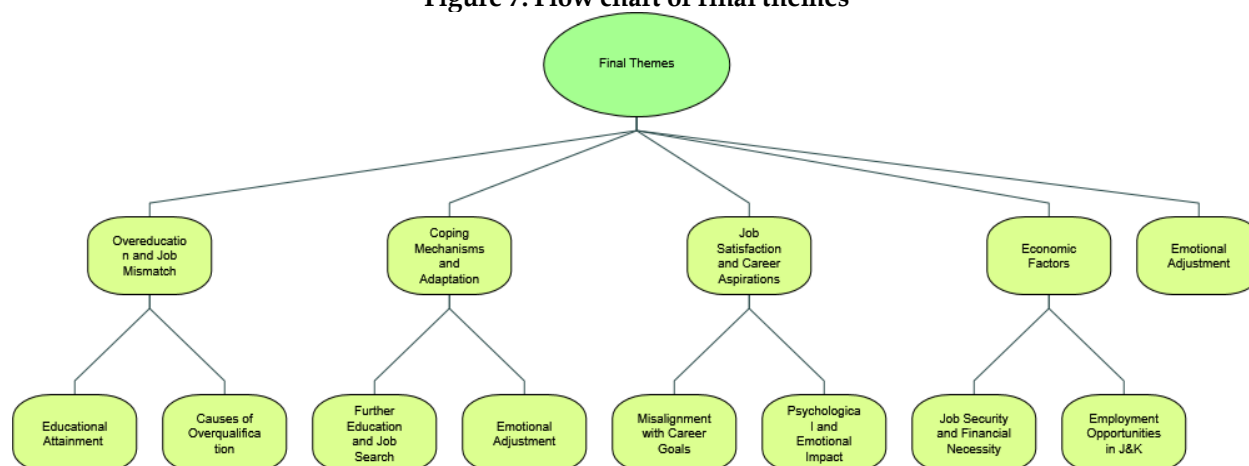
Source: Drawn by the researcher, on the basis of further analysis

Table 2 Final Themes and Codes Related to Overeducation and Employee Engagement

Main Theme	Sub-theme	Initial Codes
Overeducation and Job Mismatch	Educational Attainment vs. Job Requirements	Overqualified for Current Role
		Unrelated Job Field
	Causes of Overqualification	Lack of Jobs in Chosen Field
		Family or Financial Pressure
Job Satisfaction and Career Aspirations	Misalignment with Career Goals	Misalignment with Career Aspirations
		Job Frustration
	Psychological and Emotional Impact	Stress and Anxiety
Economic Factors	Employment Opportunities in J&K	Job Scarcity
	Job Security and Financial Necessity	Job Security Over Career Growth
Coping Mechanisms and Adaptation	Further Education and Job Search	Adapting to Current Role
	Emotional Adjustment	Continued Education

Source: Drawn by the author, on the basis of further analysis

Figure 7: Flow chart of final themes



Source: Drawn by the researcher based on further analysis using NVivo software.

Theme 1: Overeducation in the Workforce

Sub-theme 1.1: Educational Qualifications vs. Job Requirements

Respondents, such as Respondent 22 and Respondent 23, highlight how their educational qualifications exceed the requirements of their current jobs. This phenomenon of overqualification has been well-documented in labour market studies. According to McGuinness (2006), overeducation occurs when an individual's level of education exceeds the skill requirements of the job, leading to an underutilization of their capabilities.

"No, I have completed a PhD and an M.Phil. and have also passed the SET exam. I am currently working in a clerical job, which only requires a graduate degree. Given my advanced qualifications, I do not believe my current job aligns with my educational background (R22)"

"I hold a PhD and an M.Phil., yet I am working in a clerical role where the minimum qualification is just a graduation (R23)"

"No, since I am currently employed as an account assistant and civil engineer. Due to a lack of opportunities at the time of my graduation, I could not find a job that was aligned with my educational qualifications (R2)"

Overqualification is increasingly common in economies facing a high supply of educated workers and a limited number of matching jobs, as discussed by Green & Zhu (2010)

Sub-theme 1.2: Emotional and Psychological Impact

Overqualification is often associated with emotional and psychological distress. Mismatch between education and job roles can lead to dissatisfaction, stress, and a sense of wasted

potential (Verhaest & Omey, 2006).

"I have completed an MPhil in Zoology and also cleared the NET JRF exam. Based on my qualifications, I should ideally be working as a lecturer or professor. However, my current job only requires a graduate degree, and my tasks involve data entry, which doesn't align with my aspirations (R3)"

"I completed my Master's degree in Sociology, and I feel distressed working in a clerical role that required only a graduation degree (R6)"

"I have completed my Master's degree but am currently working as a Multi-Tasking Staff (MTS) employee, where the required qualification is just 10th or 12th grade (R7)"

This emotional toll is supported by previous studies, such as those by Johnson & Johnson (1996), who noted that overqualified individuals often report lower job satisfaction and higher levels of job-related stress.

Theme 2: Job Satisfaction and Engagement

Sub-theme 2.1: Misalignment with Career Aspirations

Misalignment between job roles and career aspirations has been extensively studied. Nabi (2003) suggests that individuals who are unable to pursue their desired careers experience diminished motivation and professional fulfilment.

"I aspired to become a professor, having cleared the NET JRF exam, but now I am performing clerical tasks that are far removed from what I aspire to do in my career (R22)"

"I wanted to pursue civil engineering, but job security pressures led me to become a police constable instead, which does not align with my aspirations. "I aspired to become a professor, having cleared the NET JRF exam,

but now I am performing clerical tasks that are far removed from what I aspire to do in my career (R14)"

"My current job, involving data entry, is far removed from my goal of becoming a lecturer(R3)"

Misalignment can lead to disengagement from work, as documented by McKee-Ryan and Harvey (2011), where employees who felt their jobs did not align with their goals often became demotivated.

Sub-theme 2.2: Motivation to Stay or Leave

Despite the mismatch, some respondents stay in their jobs due to financial stability or the potential for promotions, consistent with the findings of Sloane (2014), who found that employees in misaligned roles often remain due to economic security.

"Although my current job does not align with my aspirations, I am content with the financial stability it provides(R3)"

"I want to pursue a career more aligned with my qualifications(R12)"

Theme 3: Impact of Economic Conditions

Sub-theme 3.1: High Unemployment and Limited Opportunities

High unemployment and limited job opportunities force many to accept roles below their qualifications. As noted by Kalleberg (2011), economic pressures often compel individuals to accept underemployment to secure financial stability.

"Overqualification is common due to high unemployment and a lack of suitable employment opportunities(R22)"

"I have seen people with PhDs and M.Phil. degrees facing unemployment or taking contractual jobs(R6)"

"The lack of opportunities in my field at the time of my graduation forced me to take this job. Many graduates in Jammu and Kashmir face similar issues (R2)"

Research by Majumdar (2019) supports this, highlighting the regional disparities in job availability and infrastructure challenges that limit opportunities for educated youth.

Sub-theme 3.2: Compromising on Job Roles

Family and financial pressures often lead individuals to compromise on job roles. This aligns with research by Garz (2013), which shows that individuals in economically constrained regions often accept lower-level jobs despite holding

higher qualifications.

"I chose job security over pursuing a career aligned with my educational qualifications (R14)"

Theme 4: Coping Strategies

Sub-theme 4.1: Continued Education and Career Development

To cope with their current job mismatch, several respondents continue pursuing education or seeking better opportunities, a strategy supported by Kifle and Kler (2008), who found that overqualified individuals often continue self-development to align with their long-term career goals.

"I am continuously studying and taking exams while working as a police constable, hoping to find a position that better aligns with my qualifications(R19)"

"I continue to engage in studies alongside my job, seeking better alignment with my qualifications(R3)"

Sub-theme 4.2: Adaptation to Job Environment

Some respondents adapt to their current jobs, finding contentment in financial stability despite the mismatch, which echoes findings by Green and Zhu (2010), who noted that financial security can mitigate the dissatisfaction of overqualification.

"I initially felt stress and anxiety about my role, but I have come to terms with it due to the stable income it provides(R3)"

"Although I had aspirations of working in a field related to my degree, I have adapted to the current situation by excelling in my clerical role(R6)"

Conclusion

This study highlights the pervasive issue of overqualification in the Indian labour market, particularly in the Jammu district of Jammu and Kashmir. The findings demonstrate that a significant mismatch exists between the educational qualifications of employees and the requirements of their job roles, leading to emotional distress, job dissatisfaction, and disengagement. Overqualified employees often feel underutilized, which negatively impacts their motivation and productivity. Economic pressures, high unemployment, and limited job opportunities compel many to accept jobs that do not align with their skills or career aspirations.

Despite these challenges, respondents have employed various coping strategies, such as pursuing further education, emotionally adapting to their roles, or compromising on their aspirations for financial stability. While some have managed to

find contentment in job security, the majority expressed dissatisfaction and frustration, underscoring the need for systemic change.

To address these issues, this study calls for concerted efforts from both policymakers and employers. At the organizational level, employers can mitigate the negative effects of overqualification by offering internal mobility programs, opportunities for skill development, and creating more engaging roles that utilize employees' full potential. At the policy level, the government should prioritize job creation initiatives, skill alignment programs, and targeted career guidance to ensure that educational qualifications match labour market demands. This will help reduce the prevalence of overqualification and improve employee satisfaction and engagement across the workforce. Overqualification remains a significant challenge in the Jammu labour market, and addressing it through strategic interventions and targeted policies can significantly improve job satisfaction, employee engagement, and overall economic productivity.

Policy Implications

The findings of this study have significant implications for both policymakers and organizations. Overqualification not only leads to employee dissatisfaction but also undermines the efficient use of human capital in the labour market. Addressing this issue requires strategic interventions on multiple fronts:

Government Initiatives:

Governments, particularly in regions like Jammu and Kashmir, should focus on expanding industries that align with the region's educational output. Investments in infrastructure and industry-specific job creation can alleviate the pressure on overqualified workers. Introduce programs that bridge the gap between educational qualifications and market demands. For instance, skill development centres could offer training programs that equip overqualified employees with skills that are more relevant to high-demand sectors. Governments and educational institutions should collaborate to offer targeted career counselling from an early stage. This would help students make informed choices about their education, aligning it with labour market trends and preventing overqualification. Implement policies that incentivize businesses to employ local talent in positions that align with their qualifications. Tax breaks or subsidies for companies hiring within their region can encourage a better match between skills and job roles.

For Employers:

Employers should create pathways for internal promotions and mobility that allow overqualified employees to use their skills. Offering retraining programs and encouraging lifelong learning can help align employees' capabilities with evolving job roles. Employers can redesign job roles to incorporate more challenging and engaging tasks that better match the skills of overqualified employees. This would boost engagement, productivity, and retention. Developing a workplace culture that supports employee engagement through leadership training, employee feedback mechanisms, and professional development opportunities can mitigate the negative effects of overqualification.

Future Research

While this study offers valuable insights into overqualification in the Jammu labour market, several areas remain for future exploration. Future research should focus on longitudinal studies that track the long-term effects of overqualification on employees' career progression, mental health, and job satisfaction. This could offer insights into how coping mechanisms evolve over time and the impact on overall career success. A comparative analysis between regions with varying unemployment and overqualification levels, both within India and internationally, could provide a deeper understanding of how local labour market conditions influence the prevalence and impact of overqualification. Future research could examine overqualification within specific sectors, such as IT, healthcare, or education, to understand the unique challenges and opportunities in different industries. This would help develop sector-specific policy recommendations.

References

1. Abbas, Q. (2008). Over-education and under-education and their effects on earnings: Evidence from Pakistan, 1998–2004. *SAARC Journal of Human Resource Development*, 4(1), 109–125.
2. Alba-Ramirez, A. (1993). Mismatch in the Spanish labour market: Overeducation? *Journal of Human Resources*, 28, 259–278.
3. Ali, A. M., & Yusof, H. (2011). Quality in qualitative studies: The case of validity, reliability, and generalizability. *Issues in Social and Environmental Accounting*, 5(1/2), 25–64.
4. Boyatzis, R. E. (1998). *Transforming qualitative information: Thematic analysis and code development*. Sage Publications.
5. Carcary, M. (2009). *The research audit trail*

- Enhancing trustworthiness in qualitative inquiry. *Electronic Journal of Business Research Methods*, 7 (1), 11–24.
6. Chevalier, A. (2003). Measuring over-education. *Economica*, 70(279), 509–531.
7. Conroy, T., & Watson, P. (2023). Overeducation, natural amenities, and entrepreneurship. *Small Business Economics*, 61(3), 1111–1131.
8. Corbin, J., & Strauss, A. (2015). *Basics of qualitative research: Techniques and procedures for developing grounded theory* (4th ed.).
9. Crabtree, B. F., & Miller, W. L. (1999). *Doing qualitative research*.
10. Creswell, J. W., & Miller, D. L. (2000). Determining validity in qualitative inquiry. *Theory into Practice*, 39(3), 124–130.
11. Duncan, G., & Hoffman, S. (1981). The incidence and wage effects of overeducation. *Economics of Education Review*, 1, 75–86.
12. Erdogan, B., & Bauer, T. N. (2009). Perceived overqualification and its outcomes: The moderating role of empowerment. *Journal of Applied Psychology*, 94 (2), 557–565.
13. Fine, S., & Nevo, B. (2008). Too smart for their own good? A study of perceived cognitive overqualification in the workforce. *The International Journal of Human Resource Management*, 19 (2), 346–355.
14. Garz, M. (2013). The overqualification mismatch hypothesis: Theory and evidence. *Economics Letters*, 120 (3), 531–534.
15. Gladwell, M. (2008). *Outliers: The story of success*. Little, Brown.
16. Green, F. (2006). *Demanding work: The paradox of job quality in the affluent economy*. Princeton University Press.
17. Green, F., & Zhu, Y. (2010). Overqualification, job dissatisfaction, and increasing dispersion in the returns to graduate education. *Oxford Economic Papers*, 62 (4), 740–763.
18. Hartog, J. (1985). Earnings functions: Testing for the demand side. *Economics Letters*, 19 (3), 281–285.
19. Janesick, V. J. (2003). The choreography of qualitative research design. In N. Denzin & Y. Lincoln (Eds.), *Strategies of qualitative inquiry* (2nd ed., pp. 46–79).
20. Johnson, G., & Johnson, W. (2000). Job overqualification and psychological well-being. *Journal of Applied Psychology*, 85(1), 78–84.
21. Kalleberg, A. L. (2011). Good jobs, bad jobs: The rise of polarized and precarious employment systems in the United States, 1970s to 2000s.
22. Kifle, T., & Kler, P. (2008). Overeducation and job satisfaction: A comparative analysis of Australia, Canada, and the United Kingdom. *International Journal of Manpower*, 29 (4), 275–292.
23. Lathlean, J. (2006). Qualitative analysis. In K. Gerrish & A. Lacey (Eds.), *The research process in nursing* (5th ed., pp. 417–433).
24. Leuven, E., & Oosterbeek, H. (2011). Overeducation and mismatch in the labour market. In E. A. Hanushek, S. Machin, & L. Woessmann (Eds.), *Handbook of the economics of education* (Vol. 4, pp. 283–326). North-Holland.
25. Majumdar, M. (2019). Job mismatch in India: Socio-economic disparities. *Development Policy Review*, 37 (6), 829–848.
26. Martins, P. S., & Pereira, P. T. (2004). Does education reduce wage inequality? Quantile regression evidence from 16 countries. *Labour Economics*, 11 (3), 355–372.
27. Maynard, D. C., Joseph, T. A., & Maynard, A. M. (2006). Underemployment, job attitudes, and turnover intentions. *Journal of Organizational Behavior*, 27 (5), 509–536.
28. McGuinness, S. (2006). Overeducation in the labour market. *Journal of Economic Surveys*, 20 (3), 387–418.
29. McKee-Ryan, F. M., & Harvey, J. (2011). I have a job, but...: A review of underemployment. *Journal of Management*, 37 (4), 962–996.
30. Mehta, A., Felipe, J., Quising, P., & Camingue, S. (2011). Overeducation in developing economies: How can we test for it, and what does it mean? *Economics of Education Review*, 30 (6), 1334–1347.
31. Miles, M. B. (1994). *Qualitative data analysis: An expanded sourcebook*. Thousand Oaks.
32. Nabi, G. R. (2003). Situational characteristics and subjective career success: The mediating role of career-enhancing strategies. *International Journal of Manpower*, 24(6), 653–672.
33. Pope, C., Mays, N., & Popay, J. (1999). *Synthesizing qualitative and quantitative health evidence: A guide to methods*. McGraw-Hill Education.
34. Pope, C., Ziebland, S., & Mays, N. (2000). Analysing qualitative data. *BMJ*, 320 (7227), 114–116.
35. Ritchie, J., Lewis, J., Nicholls, C. M., & Ormston, R. (2003). *Qualitative research practice* (Vol. 757). London: sage.
36. Rothwell, A., & Arnold, J. (2007). Self-perceived employability: Development and validation of a scale. *Personnel review*, 36(1), 23–41.
37. Rubin, H. J., & Rubin, I. S. (2011). *Qualitative interviewing: The art of hearing data*. sage.

38. Ryan, G. W., & Bernard, H. R. (2003). Techniques to identify themes. *Field Methods*, 15(1), 85–109.
39. Saks, A. M. (2006). Antecedents and consequences of employee engagement. *Journal of Managerial Psychology*, 21(7), 600–619.
40. Sharma, S., & Sharma, P. (2017). Educational mismatch and its impact on earnings: Evidence from the Indian labour market. *International Journal of Social Economics*, 44 (12), 1778–1795.
41. Sloane, P. (2014). Overqualification, skills, and job satisfaction: Evidence from the UK. *Economics of Education Review*, 34, 183–193.
42. Tsang, M. C., & Levin, H. M. (1985). The economics of overeducation. *Economics of Education Review*, 4 (2), 93–104.
43. Verdugo, R. R., & Verdugo, N. T. (1989). The impact of surplus schooling on earnings: Some additional findings. *Journal of Human Resources*, 24 (4), 629–643.
44. Verhaest, D., & Omey, E. (2006). The impact of overeducation and its measurement. *Labour Economics*, 13 (4), 451–469.