

# Skill Mismatch and Professional Distress: A Study of Panchayat Account Clerical Employees in Jammu and Kashmir

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**Abstract:** *This study investigates the prevalence of overqualification and skill mismatch among panchayat account clerical employees in Jammu. Drawing from a sample of 204 employees, the research highlights a significant job-education misalignment, with over 60% of respondents being overqualified for their roles. Factors such as financial security and limited job opportunities aligned with qualifications contribute to this mismatch. The data were collected from May 2022 to July 2023 during training sessions approximately every two months at the Northern Zonal Accountancy Training Institute in Jammu. Statistical analysis revealed a strong correlation between overqualification, job dissatisfaction, and active job searching. Overqualified employees are more likely to be dissatisfied with their current roles and seek alternative employment. The findings underscore the need for policy reforms to better align educational outcomes with labour market demands, create jobs that match employee qualifications, and enhance career development opportunities, especially in the public sector, to improve employee retention and satisfaction in Jammu's panchayat account clerical workforce.*

**Keywords:** Job Dissatisfaction, Overqualification, Skill Mismatch, Panchayat Account, Clerical Employees

## INTRODUCTION

Skill mismatch refers to the discrepancy between the skills possessed by workers and those required by their jobs. This mismatch can be categorised into vertical (where workers are overqualified or underqualified) and horizontal (where workers are employed in a field different from their education or training). The prevalence of skill mismatch is a critical concern in labour economics, impacting individual career trajectories and broader economic productivity.

Several factors contribute to skill mismatch. Rapid technological advancements and globalisation have increased the demand for specialised skills, leaving many workers either underqualified or in positions where they are overqualified. Moreover, educational systems often fail to align with evolving market demands, further exacerbating these mismatches (McGuinness, 2006; CEDEFOP, 2015). Demographic changes, migration patterns, and slow job creation in certain sectors also contribute to mismatches when workers with higher education find it difficult to align their roles with their qualifications (Quintini, 2011; Martin, 2011).

The effects of skill mismatch are multifaceted. Overqualified workers often experience lower wages, underutilisation of skills, and higher job dissatisfaction (Leuven & Oosterbeek, 2011). This dissatisfaction can lead to higher employee turnover, absenteeism, and reduced productivity (Lefebvre, 2011). For instance, studies in developed and developing countries, including India, have shown that overqualification is more common in in-service sectors, whereas underqualification tends to affect technical and high-skill sectors (Varghese, 2022).

Addressing this skill mismatch requires coordinated policy efforts between governments, educational institutions, and industries. Policies should focus on forecasting future skill demands and adjusting educational curricula accordingly (Chanda & Sabiraj, 2020). In the Indian context, research has shown that the problem of overqualification, particularly among public sector employees, reflects a misalignment between educational achievements and job market demands (Akram & Choudhary, 2024; Pandey et al., 2021).

## REVIEW OF LITERATURE

Overeducation and skill mismatch are significant labour market phenomena that affect employee productivity, job satisfaction, and economic growth (Erdogan & Bauer, 2021). Overeducation occurs when individuals possess

higher levels of education than required for their job roles, whereas skill mismatch refers to a broader discrepancy between an employee's qualifications and the demands of their job, including both overqualification and underqualification (Pandey et al., 2016). The prevalence of overeducation and skill mismatch has increased globally due to rapid technological advancements, structural shifts in labour markets, and the mass expansion of higher education (McGuinness, 2006). In developing economies, such as India, skill mismatch is particularly evident due to a growing educated workforce with limited access to jobs that fully utilise their qualifications (Sharma, 2022).

Research indicates that overeducation leads to lower wages, job dissatisfaction, and fewer career progression opportunities compared to individuals whose education matches their job requirements (Leuven & Oosterbeek, 2011). Overqualified employees often report lower job engagement and motivation due to underutilisation of their skills, which in turn affects their productivity and workplace satisfaction (Lefebvre, 2011). Similarly, skill mismatch can result in economic inefficiencies when highly skilled workers are employed in low-skilled jobs, leading to a loss of human capital (Quintini, 2011).

The consequences of skill mismatch are not limited to individual employees but also impact organizational performance and economic growth. Overqualified workers are more likely to engage in job search behaviours and have higher turnover intentions, which can increase hiring and training costs for organisations (Verhaest & Omey, 2006). Moreover, when employees experience a misalignment between their educational and job roles, their productivity levels decline, negatively impacting their overall economic efficiency (Chanda & Kabiraj, 2020).

Addressing overeducation and skill mismatch requires policy interventions and organizational strategies that align labour market demands with educational outcomes. Governments and educational institutions must focus on demand-driven skill development programs to reduce the gap between workforce qualifications and industry requirements (CEDEFOP, 2015). In developing regions such as India, studies have suggested that improving vocational training programs and creating more specialised employment opportunities can help mitigate the adverse effects of skill mismatch (Akram & Choudhary, 2024). Additionally, job redesign and career development initiatives within organisations can help overqualified employees utilise their skills more effectively, leading to improved engagement and retention (Singh & Parida, 2022).

#### Research Objectives:

1. To analyse the prevalence of job-education mismatch among clerical employees in the Jammu region.
2. To identify the primary reasons for accepting jobs that do not match employee qualifications.
3. To assess the relationship between job dissatisfaction and active job search behaviours among employees.

#### Hypothesis

**Null Hypothesis (H0):** There is no relationship between job dissatisfaction and job search behaviour among overqualified employees.

## RESEARCH METHODOLOGY

### 1. Study Population and Sample

This study targeted Panchayat Account Clerical Employees in the Jammu region, specifically those undergoing training. The total population of clerical employees across the 10 districts in the Jammu division was 623. A total of 204 employees were selected from this population. These districts within Jammu province represent a diverse cross-section of employees attending training sessions, ensuring that the sample reflects a broad demographic within the clerical workforce.

### 2. Sampling Method

A non-probability convenience sampling approach was employed, which was suitable because the data collection coincided with the employees' training sessions. This method allowed practical access to respondents while they were gathered for training, facilitating the collection of a substantial subset of 204 clerical employees, or approximately one-third of the total population, for analysis.

### 3. Data Collection Process

Data collection was conducted from 10 May 2022 to 6 July 2023 in alignment with the training schedule of Panchayat clerical employees. These employees attended sessions approximately every two months at the Northern Zonal Accountancy Training Institute in Jammu. Data were collected across eight training sessions, with a total of 676 employees participating. The principal or director of finance granted formal permission.

### 4. Data Collection Period

The table below summarises the dates of the training sessions and the number of employees present in each session:

S. No.	Date of Training	Total Employees
1	10-05-2022	120
2	07-07-2022	121
3	10-09-2022	120
4	07-11-2022	120
5	07-01-2023	121
6	11-03-2023	121
7	20-05-2023	120
8	06-07-2023	79
<b>Total</b>		<b>676</b>

**Frequency of Visits:** The data collection was carefully timed with the training schedule, and I visited the institute during each of the eight sessions over this period.

**District Representation:** Employees from 10 districts within Jammu province were included, ensuring a representative sample of the clerical workforce across the region.

### 5. Data Collection Tools

A structured questionnaire was used as the primary data-collection tool. It gathers information on employees' educational qualifications, job roles, and perceived mismatches between their qualifications and job requirements. The questions focused on whether employees felt adequately qualified, overqualified, or experienced a skill mismatch in their current roles.

6. Ethical Considerations

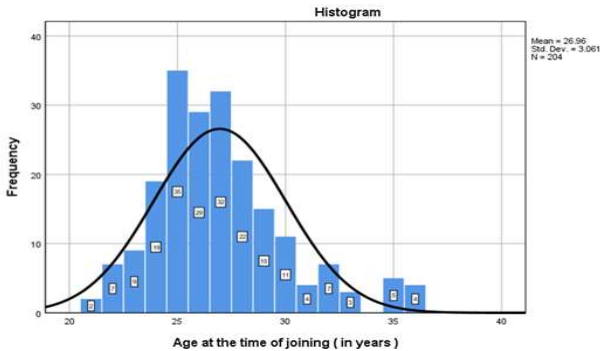
Informed consent was obtained from all participants before they completed the questionnaire. Employees were briefed on the study’s purpose and assured that their participation was voluntary. Confidentiality was rigorously maintained, with data anonymised to protect respondent identities.

7. Data Analysis

The collected data were coded and analysed using statistical methods to reveal trends in education levels and job qualification statuses. Frequencies and percentages were calculated to determine the proportion of employees who were adequately qualified, overqualified, or experiencing a skill mismatch. This analysis provides a comprehensive view of qualification mismatches within the clerical workforce.

8. Age Distribution of Employees

Age Distribution of Employees at the Time of Job Entry



The age distribution of employees at the time of joining their jobs reveals interesting insights into workforce demographics. As depicted in Figure 2, the most common age for joining is 25 years, with 35 employees (17.2%) starting their careers at this age. The data also show that a significant number of employees joined between the ages of 24 and 28, comprising over 67% of the total respondents. Specifically, 19 employees (9.3%) joined at age 24, 29 (14.2%) at 26, and 32 (15.7%) at 27.

In contrast, fewer employees began their careers at younger ages; only two employees (1.0%) joined at age 21, and seven employees (3.4%) at age 22. Similarly, older age groups also show lower frequencies, with only five employees (2.5%) joining at age 35 and four employees (2.0%) at age 36.

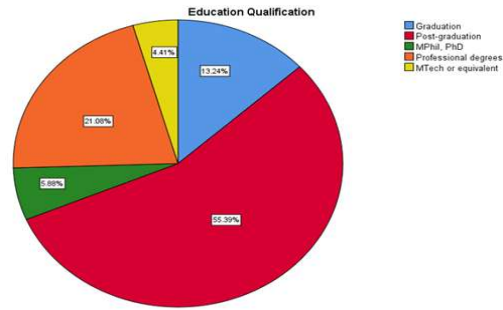
Overall, the data indicate that most employees entered the workforce during their mid-20s, highlighting a trend in which individuals are more likely to start their careers in this age range. The peak in frequency between ages 24 and 28 suggests that this age group is critical for workforce entry, potentially reflecting educational completion and readiness to join the job market.

RESULTS AND DISCUSSION

1. Education Qualification

Education levels of respondents.

Code	Education Qualification	Description
1	Graduation (BA, BSc)	General undergraduate degrees in arts, sciences, or commerce. Mostly, there are three degrees I found
2	Postgraduate (MA, MSc, M. Com, B.Ed. M.Ed.	Master’s level education in arts, science, commerce, education, etc., B.Ed. med
3	MPhil, PhD	Research degrees beyond post-graduation (MPhil or PhD).
4	Professional degrees (B.Tech, LLB, Pharmacy)	Technical or professional degrees such as engineering, law, or pharmacy.
5	MTech or equivalent	Specialised technical postgraduate degrees (for example, MTech, ME).



The data show that post-graduation holders (MA, MSc, etc.) represent 55.4% of the sample. A notable 21.1% had professional degrees (such as B.Tech or LLB). Only 5.9% of the respondents held MPhil or PhD degrees. The least represented category, at 4.4%, was those with MTech or equivalent. The current study assessed overeducation using the survey’s (Self-assessment ( measures. The ISA measure asks employees to specify the educational level required for the hiring criteria of their current job. It was based on the following question: ‘What minimal level of formal education is required to get your current job?’ Similar measures with slight differences in question formulation have been used in previous studies ( Di Paolo & Mañé, 2016; Dolton & Silles, 2008; Duncan & Hoffman, 1981; Green et al., 2002; Linsley, 2005; Salinas-Jiménez et al., 2016; Verhaest& Omey, 2006a, 2006b).

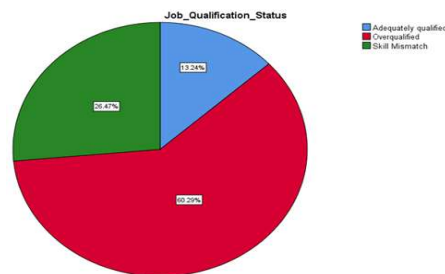
The basic qualification required for clerical roles is a graduation degree. Based on this, we classify the qualification statuses as follows:

2. Job Qualification Status of Employees

**Adequately qualified:** Their qualifications match the job requirements.

**Overqualified:** They possess qualifications that exceed job requirements.

**Skill mismatch:** Their qualifications are unrelated or unsuitable for the job.



The survey revealed notable concerns about job qualification mismatches in the workforce. A significant 60.3% of employees are overqualified for their current roles, pointing to potential under-employment and inefficient use of human capital. Additionally, 26.5% of respondents worked in jobs unrelated to their field of study, which could negatively impact productivity, job satisfaction, and career growth. However, only 13.2% of the workforce adequately matches the qualifications required for their positions, indicating a scarcity of jobs that align with the skills and education of many applicants.

**3. Job-Education Mismatch**

Is it your dream job	Frequency	Per cent
Yes	28	13.7
No	176	86.3
TOTAL	204	100

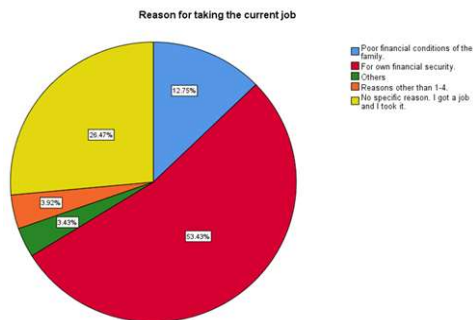
The survey reveals a significant job-education mismatch, with 86.3% of respondents indicating that their current jobs are not their “dream jobs.” This suggests widespread discontentment in the workforce, where many employees feel that their roles do not align with their educational qualifications or aspirations.

**4. Job Search Behavior**

looking for an alternative job	Frequency	Per cent
Yes	159	77.9
No	45	22.1
TOTAL	204	100

The data indicate that 77.9% of respondents seek alternative employment. This is a strong indication of dissatisfaction and suggests that many employees are eager to transition to roles that align better with their skills and aspirations. This search for alternative jobs could be directly linked to feelings of frustration stemming from the current job’s mismatch with the educational background.

**Reasons for taking the current job**



When examining the reasons for accepting jobs that do not match qualifications, 53.4% of the respondents cited personal financial security as their primary motivator. Additionally, 12.7% reported poor family financial condition as a factor. This highlights the critical role of economic circumstances in employment decisions, suggesting that financial pressure significantly drives individuals to accept positions that do not align with their qualifications.

The finding that 26.5% of the respondents took their current job without a specific reason reinforces the idea that many individuals may feel compelled to accept whatever job opportunities arise, often out of necessity rather than choice.

**Financial Security (53.4%):** The most common reason for accepting current jobs is **personal financial security**, with 53.4% of respondents citing this as their primary motivator. This indicates that many individuals prioritise stable income and financial independence when making employment decisions. The need for financial security likely stems from various economic pressures, including living expenses and financial obligations.

**Poor Financial Conditions of the Family (12.7%):** 12.7% of respondents reported that poor financial conditions within their families influenced their decision to take their current job. This highlights the broader economic context in which individuals operate, and suggests that familial financial struggles can drive individuals to accept jobs that they might not have chosen otherwise.

**No Specific Reason (26.5%):** A notable 26.5% of respondents indicated that they had no specific reason for taking their current job; they simply accepted the opportunity that arose. This may reflect a sense of urgency or necessity, whereby individuals feel compelled to secure employment, regardless of alignment with their qualifications or career aspirations.

**Other Reasons (3.4% and 3.9%):** A small percentage of respondents (3.4% for “Others” and 3.9% for “Reasons other than 1-4”) indicated alternative motivations. These reasons could encompass personal circumstances, unexpected opportunities, or a desire to gain experience in the workforce, although they are not as prevalent.

**Table 1: Crosstabulation of Job Qualification Status and Dream Job**

Job Qualification Status	Yes (Dream Job)	% (Dream Job)	No (Not Dream Job)	% (Not Dream Job)	Total
Adequately qualified	8	29.60%	19	70.40%	27
Overqualified	14	11.40%	109	88.60%	123
Skill Mismatch	6	11.10%	48	88.90%	54
<b>Total</b>	<b>28</b>	<b>13.70%</b>	<b>176</b>	<b>86.30%</b>	<b>204</b>

This table shows that a significant proportion of overqualified employees (109 out of 123, or 88.6%) do not consider their current job as their “dream job”, indicating dissatisfaction. In comparison, only 70.3% of employees with skill mismatch and 70.4% of adequately qualified employees did not consider their job a dream job. These data suggest that overqualification is strongly associated with job dissatisfaction.

**Table 2: Crosstabulation of Job Qualification Status and Active Job Search Behavior**

Job Qualification Status	Yes (Looking for an Alternative Job)	% (Looking)	No (Not Looking)	% (Not Looking)	Total
Adequately qualified	16	59.30%	11	40.70%	27
Overqualified	99	80.50%	24	19.50%	123
Skill Mismatch	44	81.50%	10	18.50%	54
<b>Total</b>	<b>159</b>	<b>77.90%</b>	<b>45</b>	<b>22.10%</b>	<b>204</b>

This table shows that 80.5% of overqualified employees are actively looking for an alternative job, compared to 81.5% of those with a skill mismatch, and 59.3% of those who are adequately qualified. This finding highlights that overqualified employees are significantly more likely to search for new employment, indicating a strong correlation between overqualification and job search behaviour.

**Table 3: Chi-Square Test Results for Job Qualification and Dream Job**

Test	Value	df	p-value (Sig.)
Pearson Chi-Square	6.649	2	0.036
Likelihood Ratio	5.5	2	0.064
Linear-by-Linear Association	3.534	1	0.06

The table shows the Pearson Chi-Square value of 6.649 with a p-value of 0.036, indicating a statistically significant relationship between job qualification status and whether the job is considered a “dream job.” As the p-value is less than 0.05, we can reject the null hypothesis, confirming that overqualified employees are significantly more likely to report job dissatisfaction than adequately qualified employees or those experiencing a skill mismatch.

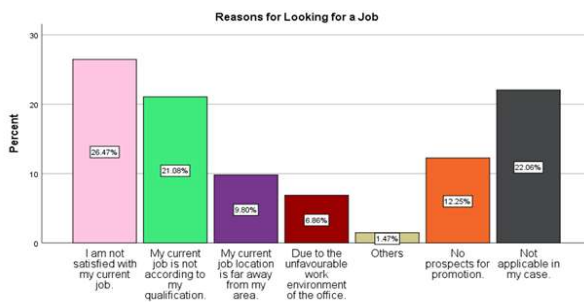
**Table 4: Chi-Square Test Results for Job Qualification and Job Search Behavior**

Test	Value	df	p-value (Sig.)
Pearson Chi-Square	6.339	2	0.042
Likelihood Ratio	5.616	2	0.060
Linear-by-Linear Association	3.617	1	0.057

The table shows the Pearson Chi-Square value of 6.339 with a p-value of 0.042, which shows a statistically significant relationship between job qualification status and the likelihood of looking for an alternative job. Since the p-value is less than 0.05, we conclude that overqualified employees are significantly more likely to be actively seeking other jobs, compared to those who are adequately qualified or experiencing a skill mismatch.

The results from Tables 3 and 4 indicate that overqualification strongly correlates with job dissatisfaction and job search behaviour. Employees who are overqualified for their roles are more likely to feel dissatisfied with their jobs and actively search for alternative employment. These findings emphasise the importance of addressing job-education alignment to improve employee engagement and retention.

**Reasons for Looking for a Job**



A survey of the reasons for job searching reveals several key factors influencing employees’ decisions. The most common reason, job dissatisfaction, was cited by 26.5% of the respondents, highlighting disengagement or unhappiness in their current roles. A significant 21.1% expressed a misalignment between their qualifications and job roles, emphasising the importance of job fit. Proximity to the workplace also played a role, with 9.8% citing long commutes. Additionally, 12.3% were looking for new opportunities due to a lack of promotion prospects, while 6.9% were dissatisfied with their work environment. A smaller proportion (1.5%) mentioned other reasons, and 22.1% stated that none of the listed reasons applied to them, suggesting satisfaction with their current roles or no active job search.

**CONCLUSION:**

The study on the overqualification and skill mismatch among clerical employees in the Jammu region reveals significant job-education misalignments. A large majority of the workforce is overqualified for their current roles, with over 60% of employees possessing higher qualifications than those required for their positions. This mismatch leads to high job dissatisfaction, as many employees actively seek alternative employment options. The results show that overqualification is strongly correlated with both dissatisfaction and an increased likelihood of job search behaviour. These findings highlight critical labour market inefficiencies, suggesting that the current job structure does not adequately harness the potential of the educated workforce, particularly in public sector employment.

**Policy Implications:**

- 1. Educational Reforms:** The study underscores the necessity for alignment between educational systems and labour market needs. Educational institutions should incorporate market-relevant skills and offer career counselling to guide students toward industries with higher demand for specific qualifications.
- 2. Labour Market Policy:** The government should initiate labour market reforms that promote creating jobs aligning with higher qualifications. This could include encouraging the private sector to invest in regions such as Jammu and facilitating job-matching programs that ensure a better fit between skills and job roles.
- 3. Career Development Programs:** Employers, particularly in the public sector, could benefit from career development programs that provide opportunities for role advancement. Such programs can mitigate the job dissatisfaction and turnover caused by perceived stagnation.
- 4. Flexible Employment Policies:** Policies that promote lateral mobility within sectors can help overqualified employees find roles that better match their skills, improving job satisfaction and reducing underemployment.

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