

Impact of Demographic and Organization Centered Factors on Perceived Over Qualification and Employee Wellbeing in Kerala Economy

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Kerala has achieved high human development indicators among all other States in India. On the other hand the State also ranks first in educated unemployment. The high proportion of educated unemployment resulted in an oversupply of arts and science and professionally qualified graduates without adequate job openings. As a result highly qualified employees are working in both private and public sector jobs requiring lesser level of education resulting in a phenomenon known as over qualification. These employees are found to accept less demanding jobs in order to prevent them from being unemployed. As such the objective of this paper is to analyze the impact of demographic and organizational variables on perceived over qualification and employee wellbeing of overqualified employees.

For an adequate representation of data a sector had to be selected where both government and private organizations mutually co exists and a plenty of overqualified employees are working. Banking sector in India satisfies this criteria and hence the data had been collected from full time regular employees working in both public sector and new generation private banks in Kerala. The population of the study is “the employees working in the position of officers and clerks in banks”. Employees above 50 years of age were ignored and thus the data has been controlled for nature of jobs and age. The sample size is 561 and the study adopted stratified proportionate sampling in order to select the sample. Perceived over qualification is found to differ significantly among organization type, educational qualifications, age and experience in the current job. Employee wellbeing is found to significantly differ across organization type, educational qualifications, marital status and experience. The study is an eye opener towards the extent of problem of over qualification in Kerala. The study stresses the need for devising an effective manpower planning policy for our State to provide a supply of labor that matches the requirements of the Industry.

Keywords: *Employee wellbeing, Mismatch, Over-qualification, Perceived over qualification, Unemployment*

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