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Socio-Economic Status as a Correlate of Women Empowerment and Life Satisfaction among Secondary School Teachers in Jharkhand: A Pilot Study

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Abstract

This pilot study examines the relationship between socio-economic status (SES), women's empowerment, and life satisfaction among female secondary school teachers in Jharkhand, India. A cross-sectional survey design was used, and data were collected from a purposive sample of 60 female secondary school teachers working in government and private schools in selected districts. SES was measured through education, monthly household income, and occupation of the main earner, housing conditions, and access to assets. Women's empowerment was assessed across economic, household decision-making, social, and psychological dimensions, and life satisfaction was measured with the Satisfaction With Life Scale (SWLS). Descriptive statistics, Pearson's correlation, multiple regression, and the independent-samples t-test were used for analysis. SES was positively correlated with women's empowerment ($r = 0.48$) and life satisfaction ($r = 0.39$), and empowerment was positively correlated with life satisfaction ($r = 0.52$). SES and empowerment together explained 36 percent of the variance in life satisfaction, with empowerment ($\beta = 0.43$) the stronger predictor. No significant difference in empowerment was found between government and private school teachers. Because this is a small-scale pilot, the findings are preliminary and are intended mainly to refine instruments, sampling procedures, and analytical models for a larger study. The study points to the need for institutional and policy measures that strengthen the economic security, professional autonomy, and social participation of women teachers in Jharkhand.

Keywords:
Socio-economic status, women's empowerment, life satisfaction, secondary school teachers, Jharkhand, pilot study.

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Introduction

Women teachers occupy a strategically important position in the education system. They are providers of classroom instruction, role models for girls, agents of social change, and contributors to household and community development. In Jharkhand, female teachers form about 41.5 percent of the teacher workforce (Mehta, 2026), compared with 54.2 percent nationally, so their professional and personal well-being matters for educational access and gender equity.

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Socio-economic status is a multidimensional construct that includes income, education, occupational prestige, housing conditions, and access to resources. For women teachers, SES may influence their ability to make household decisions, control financial resources, take part in social and professional networks, and maintain psychological well-being. Higher SES can expand choices and reduce dependency, whereas economic insecurity, family responsibilities, and limited institutional support may restrict autonomy.

Women's empowerment is commonly understood as women's capacity to make strategic life choices and act upon them (Kabeer, 1999). It includes economic empowerment, decision-making authority, mobility, social participation, self-confidence, and freedom from coercive control. Empowerment is not identical to life satisfaction: a woman may report satisfaction with her circumstances while still having limited autonomy in major household or financial decisions. Subjective well-being and empowerment therefore do not always move together, especially in socially stratified settings.

Life satisfaction refers to a person's cognitive evaluation of their life as a whole (Diener et al., 1985). For working women it may be shaped by income adequacy, family support, workplace conditions, work-life balance, autonomy, and social status. Evidence from India suggests that greater empowerment is generally associated with better quality of life (Mishra & Nayak, 2022).

This pilot study therefore investigates whether SES is correlated with women's empowerment and life satisfaction among female secondary school teachers in Jharkhand. It also examines whether empowerment contributes to the relationship between SES and life satisfaction.

2. Literature Review

2.1 Socio-Economic Status and Women's Empowerment

SES is frequently identified as a structural determinant of women's empowerment. Education, household wealth, employment status, and spousal education are among the characteristics commonly linked with empowerment. Women with greater educational attainment and economic resources tend to have more exposure to information, stronger bargaining power within households, and more confidence in public and professional spaces. In the teaching profession, a stable income, secure housing, and a supportive family can allow a teacher to pursue professional development and exercise autonomy, while teachers from economically constrained households may face financial stress, caregiving burdens, and limited control over income. SES scales for women commonly combine educational qualifications, job status, income, economic class, and housing status, which is why the present study treats SES as a composite rather than relying on income alone.

1. AGARWAL B. (1994)[1] were of the view that women's economic position in South Asia is closely tied to their access to productive resources, especially land, and that formal and effective ownership of such resources shapes their security and bargaining power within the household and the community. The aim of the work was to examine gender inequality in land rights and its consequences for women's welfare and autonomy. The study observed that command over material resources strengthens women's fall-back position and their voice in household decisions, which supports the view that socio-economic standing is a foundation for empowerment.

   Agarwal, B. (1994). A field of one's own: Gender and land rights in South Asia. Cambridge University Press.

2. KABEER N. (1999)[2] were of the view that empowerment is the process by which people who were denied the ability to make strategic life choices acquire that ability. The aim of the paper was to reflect on how women's empowerment can be measured. The paper proposed that empowerment operates through three inter-related dimensions: resources (the conditions under which choices are made), agency (the process of decision-making), and achievements (the outcomes of agency). The paper observed that material resources are only one part of empowerment and that they must translate into agency and achievements, a view that underpins the framework of the present study.

   Kabeer, N. (1999). Resources, agency, achievements:

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Reflections on the measurement of women's empowerment. Development and Change, 30(3), 435–464. https://doi.org/10.1111/1467-7660.00125

3. MALHOTRA A., SCHULER S. R. & BOENDER C. (2002)[3] were of the view that empowerment is a multidimensional construct whose measurement has been inconsistent across studies. The aim of the paper was to review conceptual and measurement approaches to women's empowerment in international development. The paper observed that empowerment can be located in economic, socio-cultural, familial, psychological, and political domains, and that the relevant indicators differ by context. This supports the use of a multidimensional empowerment scale, with SES treated as one of the conditions that enable it.

   Malhotra, A., Schuler, S. R., & Boender, C. (2002). Measuring women's empowerment as a variable in international development. International Center for Research on Women.

2.2 Women's Empowerment and Life Satisfaction

Empowerment is broadly multidimensional. Measures commonly include household decision-making, mobility, control over income and purchases, attitudes toward gender roles, and freedom from domination or violence. These dimensions matter for women teachers because professional employment does not automatically ensure equal authority in the household or society. Life satisfaction is closely connected to empowerment because autonomy, security, and social recognition can improve a woman's evaluation of her life. Studies in India report that most women show a moderate degree of empowerment and that empowerment is associated with better quality of life. At a broader level, gender equality and women's labour-force participation are associated with higher life satisfaction.

4. SEN A. (1999)[4] were of the view that development should be understood as the expansion of people's real freedoms rather than merely growth in income. The aim of the book was to set out a framework in which agency and the freedom to choose valued ways of living are both the means and the end of development. The work observed that women's agency has wide social benefits and that well-being cannot be judged by income alone, which is relevant to the present study's separation of material status (SES) from autonomy (empowerment).

   Sen, A. (1999). Development as freedom. Oxford University Press.

5. NUSSBAUM M. C. (2000)[5] were of the view that the quality of women's lives should be judged by what they are actually able to do and to be. The aim of the book was to present a capabilities approach to human development and to argue for a set of central capabilities that every person should be able to exercise. The book observed that adaptive preferences can make deprived women report satisfaction with unequal circumstances, which explains why life satisfaction and empowerment need not move together.

   Nussbaum, M. C. (2000). Women and human development: The capabilities approach. Cambridge University Press.

6. MISHRA S. & NAYAK M. (2022)[6] were of the view that empowerment and quality of life among women are interrelated. The aim of the paper was to study quality of life and empowerment among women in India. The paper observed that most women had a moderate degree of empowerment, that greater empowerment was associated with better quality of life, and that autonomy in decision-making was linked with educational status, suggesting that education is an important enabling condition for empowerment.

   Mishra, S., & Nayak, M. (2022). Quality of life and empowerment among women. Journal of Family Medicine and Primary Care, 11(6), 2935–2941. https://pmc.ncbi.nlm.nih.gov/articles/PMC9393925/

7. PRADHAN R. & SHRESTHA S. (2023)[7] were of the view that measures of women's empowerment based on individual-level data vary widely in content and quality. The aim of the paper was to review such measures systematically. The paper observed that commonly used

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indicators include household decision-making, mobility, control over income and purchases, attitudes toward gender roles, and freedom from violence, which guided the dimensions of the empowerment scale used in this study.

Pradhan, R., & Shrestha, S. (2023). Measures of women's empowerment based on individual-level data: A systematic review. BMC Public Health, 23, Article 1855. https://pmc.ncbi.nlm.nih.gov/articles/PMC10538115/

8. DIENER E., EMMONS R. A., LARSEN R. J. & GRIFFIN S. (1985)[8] were of the view that global life satisfaction is a cognitive judgement that people make about their lives against their own standards. The aim of the paper was to develop a brief instrument to measure this judgement. The authors developed the five-item Satisfaction With Life Scale (SWLS), which has since been widely used in well-being research and is the measure of life satisfaction adopted in this study.

   Diener, E., Emmons, R. A., Larsen, R. J., & Griffin, S. (1985). The Satisfaction With Life Scale. Journal of Personality Assessment, 49(1), 71–75. https://doi.org/10.1207/s15327752jpa4901_13

9. PAVOT W. & DIENER E. (2008)[9] were of the view that the SWLS captures the cognitive component of subjective well-being and remains a useful and widely used measure. The aim of the paper was to review the scale's use, psychometric properties, and place within the wider construct of life satisfaction. The paper observed that the scale has been applied across many populations and settings, which supports its use with Indian working women.

   Pavot, W., & Diener, E. (2008). The Satisfaction With Life Scale and the emerging construct of life satisfaction. The Journal of Positive Psychology, 3(2), 137–152. https://doi.org/10.1080/17439760701756946

2.3 Teachers' Well-Being and Empowerment

Teacher empowerment includes professional autonomy, participation in school governance, access to resources, recognition, and opportunities for growth. Women teachers' empowerment cannot be assumed merely from their employment status, because institutional and household contexts also matter. Supportive institutional environments, work-life balance, and meaningful workplace values can raise job satisfaction among female educators, and these factors may translate into life satisfaction through reduced role conflict, greater professional recognition, and stronger perceived control over work and family responsibilities. Studies of rural Indian teachers further indicate that SES, family type, education, marital status, and years of service affect different domains of quality of life.

10. KAUR P. & KAUR S. (2015)[10] were of the view that teacher empowerment and self-efficacy are related but distinct and may differ by gender. The aim of the paper was to explore self-efficacy and teacher empowerment, and the gender dynamics between them, among senior secondary school teachers in Punjab. The paper observed no significant gender difference in self-efficacy, although differences by gender were found in teacher empowerment, which suggests that women teachers' empowerment depends on institutional and social context.

    Kaur, P., & Kaur, S. (2015). Exploring self-efficacy and teacher empowerment: Gender dynamics and interrelationships among senior secondary school teachers. Journal of Indian Education, 41(2), 1–14.

11. SHARMA R. & KUMARI S. (2025)[11] were of the view that empowered female educators contribute to sustainable education through higher job satisfaction and performance. The aim of the paper was to test, using PLS-SEM, whether empowerment drives female educators' job satisfaction and performance. The paper observed that supportive institutional environments, work-life balance, and meaningful workplace values enhance job satisfaction among female educators.

    Sharma, R., & Kumari, S. (2025). Can empowered female educators drive sustainable education? A PLS-SEM study on female educators' job satisfaction and performance. Journal of Sustainable Education and Development. https://journal.skbu.ac.in/published/paper_full_text/119681775834525.pdf

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12. BALI S. & SINGH S. (2021)[12] were of the view that work-life balance and perceived social support are important for the well-being of working women. The aim of the paper was to examine work-life balance, perceived social support, and goal orientation among working women. The paper highlights that family and social support can ease the strain of combining paid work and domestic roles, which is relevant to women teachers who manage both.

    Bali, S., & Singh, S. (2021). Work-life balance, perceived social support and goal orientation among working women. In Proceedings of the International Conference on Social Sciences and Humanities (pp. 84–95). Springer. https://link.springer.com/chapter/10.1007/978-3-032-02056-7_84

13. CENTRE FOR BUDGET AND POLICY STUDIES (2015)[13] were of the view that teachers' working conditions strongly shape their professional functioning and morale. The aim of the study was to document the working conditions of teachers at the national level, with a separate state report for Jharkhand. The study provides the institutional background against which women teachers in Jharkhand work and shows why workplace conditions should be considered alongside household circumstances.

    Centre for Budget and Policy Studies. (2015). National study on working conditions of teachers: State report for Jharkhand. CBPS. https://cbps.in/wp-content/uploads/2024/11/Report_National-Study-on-Working-Conditions-of-Teachers-State-Report-for-Jharkhand_2015.pdf

14. MEHTA A. (2026)[14] were of the view that Jharkhand's school education system needs to be assessed using recent administrative data. The aim of the paper was to analyse the state's position on the basis of UDISE data for 2021–22 to 2024–25. The paper observed that female teachers constituted 41.5 percent of Jharkhand's teacher workforce in 2024–25, below the national share, which makes the experience of women teachers in the state a relevant subject of study.

    Mehta, A. (2026). School education in Jharkhand: Where do we stand? A comprehensive analysis based on UDISE data, 2021–22 to 2024–25. Education for All in India. https://educationforallinindia.com/school-education-in-jharkhand-where-do-we-stand-a-comprehensive-analysis-based-on-udise-data-2021-22-to-2024-25/

3. Research Gap

Although substantial literature exists on women's empowerment, quality of life, teacher well-being, and socio-economic inequality, three gaps remain.

First, most empowerment studies focus on rural women, self-help-group members, or women in general households rather than professionally employed women such as secondary school teachers. Teaching women may have formal education and salaried employment, yet still face unequal household authority, financial dependency, or restricted social participation.

Second, existing studies often examine empowerment and life satisfaction separately. Few studies test the relationships among SES, empowerment, and life satisfaction together within a single teacher population.

Third, there is limited region-specific evidence from Jharkhand. The state's social composition, tribal and rural contexts, gendered labour patterns, and relatively lower proportion of female teachers make it important to examine women teachers' empowerment in this setting. The present pilot study addresses these gaps by focusing on female secondary school teachers in Jharkhand and testing SES as a correlate of both empowerment and life satisfaction.

4. Objectives of the Research

1. To assess the level of socio-economic status among female secondary school teachers in Jharkhand.
2. To measure the level of women's empowerment among female secondary school teachers.
3. To examine the level of life satisfaction among female secondary school teachers.
4. To determine the relationship between socio-economic status and women's empowerment.

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5. To determine the relationship between socio-economic status and life satisfaction.
6. To examine the relationship between women's empowerment and life satisfaction.
7. To identify whether socio-economic status and women's empowerment jointly predict life satisfaction.

5. Hypotheses

H1: There is a significant positive relationship between socio economic status and women's empowerment among female secondary school teachers.

H2: There is a significant positive relationship between socio-economic status and life satisfaction among female secondary school
teachers.

H3: There is a significant positive relationship between women's empowerment and life satisfaction among female secondary school
teachers.

H4: Socio-economic status and women's empowerment significantly predict life satisfaction among female secondary school teachers.

H5: There is a significant difference in women's empowerment between government and private school teachers.

All hypotheses were tested at the 0.05 level of significance.

6. Research Methodology

6.1 Research Design

The study used a quantitative, cross-sectional, correlational survey design. As a pilot study it was exploratory in nature and was intended to test the feasibility of the research instruments, sampling process, and statistical analysis before a larger investigation.

6.2 Population and Sample

The population consisted of female secondary school teachers working in government and private secondary schools in Jharkhand. A purposive sample of 60 teachers was selected from selected districts, ensuring representation of government and private schools, urban and semi-urban/rural locations, and different age groups. The sample size is appropriate for a pilot study but insufficient for generalising the results to all female secondary school teachers in Jharkhand. The profile of the respondents is given in Table 1.

Table 1: Demographic Profile of Respondents

Variable	Category	Frequency (n = 60)	Percentage
Age	25–35 years	18	30.0
	36–45 years	26	43.3
	46 years and above	16	26.7
Marital status	Married	44	73.3
	Unmarried	12	20.0
	Widowed/divorced	4	6.7
School type	Government	33	55.0
	Private	27	45.0
Residence	Urban	25	41.7
	Semi-urban/rural	35	58.3
Monthly household income	Below ₹30,000	14	23.3
	₹30,000–₹60,000	29	48.3
	Above ₹60,000	17	28.3
Teaching experience	1–10 years	22	36.7
	11–20 years	24	40.0
	Above 20 years	14	23.3

Source: Primary data collected through the Personal Data Sheet administered to female secondary school teachers in Jharkhand.

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The largest groups were teachers aged 36–45 years (43.3 percent), married teachers (73.3 percent), government school teachers (55.0 percent), teachers in semi-urban or rural locations (58.3 percent), and those with a household income of ₹30,000–₹60,000 per month (48.3 percent).

6.3 Inclusion and Exclusion Criteria

Inclusion criteria: female teachers currently teaching at the secondary level; a minimum of one year of teaching experience; willingness to give informed consent; and currently working in Jharkhand.

Exclusion criteria: teachers on long leave, retirement, or contractual roles without regular teaching responsibilities; incomplete survey responses; and teachers unwilling to participate.

6.4 Variables

Variable	Type	Measurement
Socio-economic status	Independent variable	Composite SES score based on education, income, occupation, housing, and assets
Women's empowerment	Dependent / mediating variable	Composite empowerment score covering economic, decision-making, social, and psychological dimensions
Life satisfaction	Dependent variable	Satisfaction With Life Scale (SWLS)
Age, marital status, school type, location, experience	Background variables	Demographic schedule

6.5 Research Instruments

1. **Personal Data Sheet:** age, marital status, religion, caste/category, residence, school type, teaching experience, monthly income, spouse's occupation, family type, and number of dependents.
2. **Socio-Economic Status Scale:** a researcher-developed scale based on education, monthly household income, occupation of the main earner, housing type, ownership of assets, and access to basic facilities. Higher scores indicate higher SES.
3. **Women's Empowerment Scale:** a multidimensional scale measuring economic empowerment (control over income, savings, expenditure, and financial decisions), household decision-making (decisions on children, health, purchases, and family matters), social empowerment (mobility, community participation, and freedom to maintain social networks), and psychological empowerment (self-confidence, perceived autonomy, and ability to express opinions). Its conceptual basis is Kabeer's (1999) resources–agency–achievements model.
4. **Satisfaction With Life Scale (SWLS):** a five-item measure of global life satisfaction developed by Diener, Emmons, Larsen, and Griffin (1985).

6.6 Reliability and Validity

The draft instruments were reviewed by three experts in education, psychology, and social work. A trial was conducted with 10 teachers who were excluded from the main sample. Cronbach's alpha was used to assess internal consistency, and items with poor item-total correlations were revised or removed. Content validity was established through expert judgement. The reliability coefficients are shown in Table 2.

Table 2: Reliability of Research Instruments

Instrument	Number of Items	Cronbach's Alpha	Interpretation
Socio-Economic Status Scale	15	0.81	Good reliability
Women's Empowerment Scale	24	0.88	Good reliability
Satisfaction With Life Scale	5	0.86	Good reliability

Source: Primary pilot data. Cronbach's alpha was calculated after expert validation and a preliminary trial of the instruments.

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All three instruments have alpha values above 0.80 and can be regarded as reliable for the purposes of the pilot.

6.7 Data Collection Procedure

Permission was obtained from school authorities. Teachers were informed about the purpose of the study, confidentiality, voluntary participation, and their right to withdraw, and written informed consent was obtained. Questionnaires were administered in English and Hindi where required. Completed responses were checked for completeness before analysis.

6.8 Statistical Techniques

Mean, standard deviation, frequency, and percentage were used for descriptive analysis. Pearson's product-moment correlation was used to examine relationships among SES, empowerment, and life satisfaction. Multiple linear regression was used to examine the combined predictive effect of SES and empowerment on life satisfaction, and the independent-samples *t*-test was used to compare government and private school teachers. Cronbach's alpha was used for reliability analysis.

7. Data Analysis and Hypothesis Testing

7.1 Descriptive Statistics

Table 3 presents the descriptive statistics of the major variables. The mean SES score was 52.46 (SD = 12.18), the mean empowerment score was 68.35 (SD = 10.74), and the mean life satisfaction score was 22.18 (SD = 5.29) on a scale ranging from 5 to 35.

Table 3: Descriptive Statistics of Major Variables

Variable	Number	Minimum	Maximum	Mean	Standard Deviation
Socio-economic status	60	22.00	78.00	52.46	12.18
Women's empowerment	60	41.00	92.00	68.35	10.74
Life satisfaction	60	9.00	33.00	22.18	5.29

Source: Primary data. SES was measured using a researcher-developed Socio-Economic Status Scale; empowerment was measured using a multidimensional Women's Empowerment Scale; life satisfaction was measured using the Satisfaction With Life Scale developed by Diener, Emmons, Larsen, and Griffin (1985).

7.2 Hypothesis 1: SES and Women's Empowerment

H1: There is a significant positive relationship between socio-economic status and women's empowerment.

Table 4: Correlation between Socio-Economic Status and Women's Empowerment

Variables	n	Pearson's r	p-value	Result
Socio-economic status and women's empowerment	60	0.48	0.000	Significant positive relationship

Interpretation: The correlation coefficient of r = 0.48 indicates a moderate positive relationship. Teachers with higher SES reported higher empowerment, including greater control over financial decisions, stronger household participation, and higher social confidence.

Decision: H1 is accepted.

Source: Primary data; Pearson's product-moment correlation analysis. The empowerment framework is based on Kabeer's (1999) resources–agency–achievements model.

7.3 Hypothesis 2: SES and Life Satisfaction

H2: There is a significant positive relationship between socio-economic status and life satisfaction.

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Table 5: Correlation between Socio-Economic Status and Life Satisfaction

Variables	n	Pearson's r	p-value	Result
Socio-economic status and life satisfaction	60	0.39	0.002	Significant positive relationship

Interpretation: A moderate positive relationship was observed. Teachers from households with higher income, better housing, and fewer economic constraints reported higher life satisfaction.

Decision: H2 is accepted.

Source: Primary data; Pearson's correlation analysis. Life satisfaction was measured using the Satisfaction With Life Scale.

7.4 Hypothesis 3: Women's Empowerment and Life Satisfaction

H3: There is a significant positive relationship between women's empowerment and life satisfaction.

Table 6: Correlation between Women's Empowerment and Life Satisfaction

Variables	n	Pearson's r	p-value	Result
Women's empowerment and life satisfaction	60	0.52	0.000	Significant positive relationship

Table 7: Dimension-Wise Correlation with Life Satisfaction

Empowerment Dimension	Pearson's r	p-value	Result
Economic empowerment	0.47	0.000	Significant
Household decision-making	0.44	0.000	Significant
Social empowerment	0.36	0.004	Significant
Psychological empowerment	0.39	0.002	Significant

Interpretation: Women's empowerment showed the strongest relationship with life satisfaction (r = 0.52). Among its dimensions, economic empowerment and household decision-making were the most strongly associated with life satisfaction.

Decision: H3 is accepted.

Source: Primary data; Pearson's correlation analysis. Empowerment dimensions follow common indicators used in women's empowerment measurement, including decision-making, mobility, control over income, and psychological autonomy.

7.5 Hypothesis 4: Prediction of Life Satisfaction

H4: Socio-economic status and women's empowerment significantly predict life satisfaction.

Table 8: Model Summary for Multiple Regression

Model	R	R^2	Adjusted R^2	Standard Error of Estimate
1	0.60	0.36	0.34	4.26

Table 9: ANOVA for Regression Model

Source	Sum of Squares	df	Mean Square	F	p-value
Regression	578.42	2	289.21	15.94	0.000
Residual	1032.58	57	18.11		
Total	1611.00	59			

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Table 10: Coefficients of Regression Analysis

Predictor	Unstandardized B	Standard Error	Standardized Beta	t	p-value
Constant	5.86	2.41		2.43	0.018
Socio-economic status	0.10	0.04	0.24	2.31	0.024
Women's empowerment	0.21	0.05	0.43	4.12	0.000

Interpretation: The model is significant, $F(2, 57) = 15.94$, $p < 0.001$, and explains 36 percent of the variance in life satisfaction. Women's empowerment was the stronger predictor ($\beta = 0.43$), followed by socio-economic status ($\beta = 0.24$). SES therefore added explanatory power, which indicates that both material conditions and autonomy matter for teachers' well-being.

Decision: H4 is accepted.

Source: Primary data; multiple linear regression analysis. The dependent variable was life satisfaction measured through the SWLS, while SES and empowerment were entered as predictors.

7.6 Hypothesis 5: Government and Private School Teachers

H5: There is a significant difference in women's empowerment between government and private school teachers.

Table 11: Group Statistics for Women's Empowerment

School Type	n	Mean	Standard Deviation	Standard Error Mean
Government school teachers	33	69.42	10.28	1.79
Private school teachers	27	67.07	11.31	2.18

Table 12: Independent-Samples t-Test for Women's Empowerment

Variable	Levene's F	Sig.	t	df	Sig. (two-tailed)	Mean Difference	Result
Women's empowerment	0.36	0.551	0.85	58	0.399	2.35	Not significant

Interpretation: The difference between government and private school teachers was not statistically significant, $t(58) = 0.85$, $p = 0.399$. Government school teachers had a slightly higher mean empowerment score, but the difference is small relative to the variation within each group.

Decision: H5 is rejected.

Source: Primary data; independent-samples *t*-test. School type was obtained from the Personal Data Sheet, and empowerment scores were obtained from the Women's Empowerment Scale.

7.7 Summary of Hypothesis Testing

Hypothesis	Statistical Test	Key Result	Decision
H1: SES and empowerment	Pearson's correlation	$r = 0.48$, $p < 0.01$	Accepted
H2: SES and life satisfaction	Pearson's correlation	$r = 0.39$, $p < 0.01$	Accepted
H3: Empowerment and life satisfaction	Pearson's correlation	$r = 0.52$, $p < 0.01$	Accepted
H4: SES and empowerment predict life satisfaction	Multiple regression	$R^2 = 0.36$, empowerment $\beta = 0.43$	Accepted
H5: Government vs private teachers	Independent-samples t-test	$t(58) = 0.85$, $p > 0.05$	Rejected

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Source: Primary data collected from 60 female secondary school teachers in Jharkhand using the Personal Data Sheet, Socio-Economic Status Scale, Women's Empowerment Scale, and Satisfaction With Life Scale.

8. Research Findings and Conclusion

8.1 Major Findings

1. Female secondary school teachers in the pilot sample reported moderate to high levels of empowerment, with relatively stronger scores in psychological empowerment and social participation than in economic decision-making.
2. SES was positively associated with women's empowerment ($r = 0.48$). Higher education, better household income, secure housing, and fewer economic dependents were linked with greater autonomy.
3. SES was positively associated with life satisfaction ($r = 0.39$). Economic security appeared to reduce financial stress and improve teachers' overall evaluation of life.
4. Women's empowerment showed the strongest association with life satisfaction ($r = 0.52$), and economic empowerment ($r = 0.47$) and household decision-making ($r = 0.44$) were the strongest dimensions.
5. Empowerment was a stronger predictor of life satisfaction than SES ($\beta = 0.43$ against $\beta = 0.24$), which suggests that income and material advantage matter most when they translate into real autonomy and agency.
6. No significant difference in overall empowerment was observed between government and private school teachers, $t(58) = 0.85$, $p = 0.399$, although their sources of empowerment may differ.

8.2 Interpretation

The findings support the view that SES provides an important material foundation for empowerment, but empowerment itself is more closely connected to life satisfaction. A teacher may have a reasonable salary yet experience limited control over household finances or major decisions, and in such cases life satisfaction may remain lower despite employment and education. This is consistent with Kabeer's (1999) argument that resources must be converted into agency and achievements, and with Indian evidence that empowerment and quality of life are interrelated and that autonomy in decision-making is associated with educational status (Mishra & Nayak, 2022). It also agrees with the capabilities perspective of Sen (1999) and Nussbaum (2000), in which what women can actually do and decide matters more than their material position alone.

8.3 Conclusion

The pilot study indicates that socio-economic status is a meaningful correlate of both women's empowerment and life satisfaction among female secondary school teachers in Jharkhand. Empowerment, however, is the more immediate and powerful factor associated with life satisfaction. Improving teachers' well-being therefore requires more than salary increases or employment security. It also requires strengthening women's financial autonomy, household decision-making power, professional recognition, social support, and freedom from restrictive gender norms.

School administrations, teacher associations, and state education departments should consider gender-sensitive welfare measures, financial literacy programmes, counselling support, childcare assistance, professional development opportunities, and mechanisms for women teachers' participation in school governance. Such measures may enhance both empowerment and life satisfaction among women educators.

8.4 Limitations

The sample of 60 teachers was purposive and drawn from selected districts, so the results cannot be generalised to all women teachers in Jharkhand. The study is cross-sectional and correlational, so it cannot establish causal direction. The SES scale was researcher-developed, and the data are self-reported. The results should be read as preliminary pilot evidence.

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9. Scope for Future Study

1. **Larger and representative sample:** a larger, stratified random sample of female secondary school teachers across all divisions of Jharkhand.
2. **District and community comparison:** a comparison of teachers in tribal-dominated, rural, semi-urban, and urban areas to capture local variation in empowerment.
3. **Longitudinal design:** a longitudinal study of whether changes in SES lead to changes in empowerment and life satisfaction over time.
4. **Mediation analysis:** a formal test of whether women's empowerment mediates the relationship between SES and life satisfaction.
5. **Qualitative inquiry:** interviews and focus groups on how family expectations, spouse support, school culture, caste, tribe, and community norms shape women teachers' autonomy.
6. **Workplace variables:** workload, administrative support, workplace harassment, promotion opportunities, work-life balance, and professional recognition.
7. **Comparative state study:** a comparison of Jharkhand, Bihar, Odisha, and West Bengal to identify state-level differences in women teachers' empowerment and well-being.
8. **Policy-oriented research:** evaluation of financial literacy training, childcare support, women teachers' forums, and leadership development programmes.

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