

Job Security and Financial Benefits as Determinants of Satisfaction in the Teaching Profession: A Comparative Study of Women Teachers in Pollachi

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Abstract

Job satisfaction in the teaching profession is significantly influenced by employment stability and financial benefits. The present study examines the role of job security and financial incentives as determinants of job satisfaction among women teachers working in Government, Government-aided and Private schools in Pollachi town. Primary data were collected from 240 women teachers using a structured questionnaire covering 31 job satisfaction components measured on a five-point Likert scale. A Job Satisfaction Index was computed and statistical tools such as mean, standard deviation, weighted average ranking and Chi-square test were applied. The findings reveal that Government school teachers reported the highest mean job satisfaction index (76.18), followed by Government-aided teachers (73.86), while Private school teachers recorded a comparatively lower index (65.24). Financial benefits such as salary, increment for additional qualification, insurance, loan facilities and job security significantly influenced satisfaction levels. The study concludes that structured financial policies and employment protection mechanisms are essential for enhancing teacher satisfaction and institutional effectiveness.

Introduction

Teaching is a socially significant profession that contributes directly to human capital formation and societal development. The effectiveness of teachers largely depends on their psychological well-being and professional satisfaction. Job satisfaction is influenced not only by intrinsic factors such as commitment to teaching and student relationships, but also by extrinsic factors including salary structure, increments, job security, insurance benefits and other financial provisions. In the contemporary educational system, considerable variation exists in employment conditions across Government, Government-aided and Private institutions. Government institutions generally offer structured pay scales, pension schemes and employment protection, whereas Private institutions often provide comparatively limited financial security. These differences significantly influence teachers' perceptions of job satisfaction. Therefore, this study examines how job security and financial benefits determine satisfaction levels among women teachers in Pollachi.

Review of Literature

Earlier research has established the connection between job satisfaction and overall well-being. Timothy A. Judge identified a strong relationship between job satisfaction and life satisfaction, emphasizing the importance of workplace stability. Shimon L. Dolan highlighted the influence of socio-demographic variables in shaping satisfaction levels. Andrew J. Wefald observed that organizational support and financial benefits significantly enhance employee morale. Similarly, Vicdan Altnok found that job security and professional status are key predictors of satisfaction among academic staff. Despite these contributions, limited studies focus exclusively on women teachers across institutional types in semi-urban Indian contexts, which justifies the present research.

Objectives of the Study

The study aims to examine the level of job satisfaction among women teachers, analyze the influence of job security on satisfaction, evaluate the impact of financial benefits on job satisfaction and compare satisfaction levels across Government, Government-aided and Private schools.

Methodology

The study is based on primary data collected from 240 women teachers in Pollachi town. The sample consists of 100 Government school teachers, 70 Government-aided school teachers and 70 Private school teachers selected through convenient sampling. A structured questionnaire was designed to collect information regarding socio-economic background and job satisfaction components. Job satisfaction was measured using 31 statements rated on a five-point Likert scale. The maximum obtainable score was 155. Statistical tools such as mean, standard deviation, weighted average ranking and Chi-square test were used for data analysis.

Measurement of Job Satisfaction and Job Satisfaction Index

Job satisfaction was measured by assigning numerical values from 1 to 5 for each of the 31 components. The maximum possible score for each respondent was 155. The Job Satisfaction Index (JSI) was calculated using the following formula:

$$\text{Job Satisfaction Index} = \left(\frac{\text{Actual Score}}{155} \right) \times 100$$

The mean Job Satisfaction Index across institutional categories is presented in Table 1.

Table 1

Mean Job Satisfaction Index of Women Teachers by Type of Institution

Type of School	Number of Respondents	Mean Job Satisfaction Index	Standard Deviation
Government	100	76.18	7.81
Government-Aided	70	73.86	8.29
Private	70	65.24	11.95
Total	240	—	—

The results indicate that Government school teachers recorded the highest mean Job Satisfaction Index (76.18), followed by Government-aided teachers (73.86), while Private school teachers reported a comparatively lower index (65.24). The higher standard deviation among Private school teachers suggests greater variability in satisfaction levels within this group. The findings clearly demonstrate that institutional differences influence overall job satisfaction.

Financial Benefits and Their Influence on Satisfaction

Financial benefits emerged as major determinants of job satisfaction. Salary received higher ratings among Government teachers compared to Government-aided and Private teachers. Increment for additional qualifications was positively perceived in Government and Government-aided institutions but received low ratings in Private schools. Loan facilities and insurance benefits were more accessible in Government and Government-aided schools, contributing positively to satisfaction. Job security recorded the highest rating among Government teachers, moderate levels among Government-aided teachers and low levels among Private teachers. These results confirm that financial stability and employment protection strongly shape teachers' perceptions of job satisfaction.

Statistical Analysis

Chi-square analysis revealed significant differences in job satisfaction levels across institutional types with respect to financial benefits and job security. The calculated values exceeded the table values at the 5 percent level of significance for key financial variables, indicating a statistically significant association between institutional type and satisfaction level. Therefore, the null hypotheses were rejected.

Discussion

The findings demonstrate that job security and financial benefits are critical determinants of job satisfaction in the teaching profession. Government teachers benefit from structured pay scales, assured increments, insurance coverage and employment protection, which collectively enhance their satisfaction. Government-aided teachers experience moderate satisfaction due to partial financial security. In contrast, Private school teachers report comparatively lower satisfaction primarily due to financial instability and limited employment security. These findings align with earlier research emphasizing the role of economic stability in enhancing professional commitment and psychological well-being.

Findings

The study reveals that Government teachers exhibit the highest job satisfaction levels, job security is the strongest determinant of satisfaction, salary and increments significantly influence satisfaction, insurance and loan facilities contribute positively to perceived stability and Private school teachers experience comparatively lower financial satisfaction.

Suggestions

Private institutions should implement structured increment policies, introduce mandatory insurance coverage, ensure transparent employment contracts and facilitate institutional loan arrangements. Policymakers may consider establishing standardized welfare frameworks to ensure equitable financial protection for teachers across institutional categories.

Conclusion

The study concludes that job security and financial benefits play a decisive role in determining job satisfaction among women teachers. Institutional variations significantly influence satisfaction levels. Ensuring stable employment conditions, fair salary structures and comprehensive financial benefits will not only enhance teacher well-being but also improve educational outcomes. Educational administrators and policymakers must therefore prioritize employment security and financial welfare mechanisms to promote sustainable development in the teaching profession.

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