



## LIFE SATISFACTION FACTORS AMONG PENSIONER AND NON-PENSIONER SECONDARY SCHOOL TEACHERS IN RELATION TO GENDER

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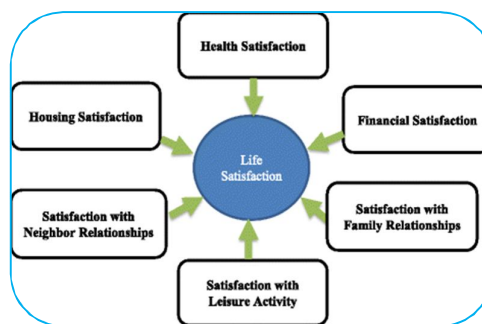
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### ABSTRACT

The present study examined life satisfaction factors among secondary school teachers, pensioners and non-pensioners, with regard to gender. Life satisfaction is an important component of subjective well-being because it reflects how individuals evaluate their personal, social, and occupational lives. The study was conducted on a sample of 180 secondary school teachers selected from Jalgaon district. The sample included 90 pensioner teachers and 90 non-pensioner teachers; gender-wise, it included 90 male and 90 female teachers. The Teacher's Life Satisfaction Scale, developed by Dr Sapna Sharma and Savitri Sharma, was used for data collection. The three factors studied were personal, social, and job satisfaction, along with total life satisfaction. Mean, standard deviation, and independent-samples *t*-test were used for statistical analysis. The findings revealed that pensioner teachers obtained significantly higher scores than non-pensioner teachers on all life satisfaction factors and total life satisfaction. Female teachers also scored significantly higher than male teachers on personal, social, job, and total life satisfaction. The null hypotheses were rejected at the .05 or .01 levels based on the obtained *t* values. The study concludes that pension status and gender are important variables in understanding life satisfaction factors among secondary school teachers.



**KEYWORDS:** life satisfaction, personal satisfaction, social satisfaction, job satisfaction area, pensioner teachers, non-pensioner teachers, gender, secondary school teachers

### INTRODUCTION

Life satisfaction is a major component of subjective well-being and represents the individual's cognitive evaluation of life as a whole. It includes the extent to which a person feels satisfied with personal conditions, social relations, and work-related life experiences. Diener, Emmons, Larsen, and Griffin (1985) defined life satisfaction as an overall judgment made by individuals in accordance with their own standards and expectations. For teachers, life satisfaction is particularly important because the teaching profession involves emotional involvement, social responsibility, institutional accountability, and continuous interaction with students.

Secondary school teachers play an important role in shaping adolescents' academic, emotional, and social development. Their work is not limited to classroom teaching. They also handle examination duties, parent contact, discipline, documentation, school activities, and students' personal needs.

Therefore, a teacher's personal and social satisfaction may influence professional functioning and adjustment. Teachers who experience higher life satisfaction are generally expected to show better emotional balance, positive participation, and stronger commitment to their role.

The present article focuses on the factors of life satisfaction rather than only the total score. This approach is useful because life satisfaction is not a single uniform experience. A teacher may be satisfied with personal life but less satisfied with social participation, or may be satisfied with work-related conditions but less satisfied in personal areas. Hence, the study separately examines personal, social, and job satisfaction areas among secondary school teachers.

Teacher status is an important variable in the present educational context. Pensioner teachers covered under assured pension benefits may experience a stronger sense of post-retirement security. Non-pensioner teachers may face comparatively greater uncertainty about financial security after retirement. This difference may influence their sense of stability and overall satisfaction. Gender is also important because male and female teachers may experience different social expectations, family responsibilities, and role pressures. Therefore, the present study compares pensioner and non-pensioner teachers, as well as male and female teachers, on factors related to life satisfaction.

## REVIEW OF RELATED LITERATURE

Diener et al. (1985) developed the Satisfaction With Life Scale and established life satisfaction as a cognitive component of subjective well-being. Their work indicates that life satisfaction is not merely the absence of stress or dissatisfaction; rather, it is a positive evaluation of one's life in accordance with self-selected standards. This view is useful in the present study because teachers evaluate life satisfaction through personal, social, and professional experiences.

Veenhoven (1996) described life satisfaction as the degree to which an individual positively evaluates the overall quality of life. This approach suggests that life satisfaction is shaped by both inner judgment and external life conditions. For teachers, external conditions such as financial security, family responsibilities, institutional climate, and social respect may influence satisfaction in different life domains.

Heller, Judge, and Watson (2002) explained that job satisfaction and life satisfaction are related but not identical constructs. Their view is relevant to the present research because the Teacher's Life Satisfaction Scale includes the job satisfaction area along with personal and social satisfaction. Therefore, teachers' life satisfaction should be studied through its separate dimensions rather than a single combined score.

Pavot and Diener (2008) reviewed research on life satisfaction and noted that it is a meaningful indicator of subjective well-being. They observed that life satisfaction may be influenced by work, family, personality, social relationships, and contextual conditions. In the present study, pension status and gender are considered important contextual variables for understanding the factors influencing teachers' life satisfaction.

Research on teacher well-being generally shows that personal adjustment, occupational security, social support, and school environment contribute to teachers' overall satisfaction. When teachers feel secure, respected, and supported, their personal and social functioning is likely to improve. Therefore, a factor-wise study of life satisfaction among pensioner and non-pensioner teachers may help identify the specific areas in which teachers require support.

## Objectives of the Study

1. To compare pensioner and non-pensioner secondary school teachers on life satisfaction factors, namely personal satisfaction, social satisfaction, job satisfaction area, and total life satisfaction.
2. To compare male and female secondary school teachers on life satisfaction factors, namely personal satisfaction, social satisfaction, job satisfaction area, and total life satisfaction.

## Hypotheses

1. There is no significant difference between pensioner and non-pensioner secondary school teachers on life satisfaction factors.

2. There is no significant difference between male and female secondary school teachers on life satisfaction factors.

## RESEARCH METHOD

### Sample

The sample consisted of 180 secondary school teachers. The sample included 90 pensioner teachers and 90 non-pensioner teachers. Gender-wise, the sample included 90 male teachers and 90 female teachers. The group-wise distribution is presented in Table 1.

**Table 1**  
**Distribution of the Sample**

Group	Male Teachers	Female Teachers	Total
Pensioner Teachers	45	45	90
Non-Pensioner Teachers	45	45	90
Total	90	90	180

### Tool Used

The Teacher's Life Satisfaction Scale, developed by Dr Sapna Sharma and Savitri Sharma, was used. The scale measures life satisfaction across three domains: personal, social, and job satisfaction. Higher scores indicate higher life satisfaction.

### Statistical Techniques

Mean, standard deviation, and an independent-samples t-test were used. The obtained t values were interpreted at the .05 and .01 levels of significance.

## RESULTS AND DISCUSSION

**Table 2**  
**Comparison of Pensioner and Non-Pensioner Secondary School Teachers on Life Satisfaction Factors**

Life Satisfaction Factor	Pensioner Teachers N = 90 Mean	S.D.	Non-Pensioner Teachers N = 90 Mean	S.D.	df	t	Sig.
Personal Satisfaction	107.84	11.96	101.28	12.14	178	3.65**	.01
Social Satisfaction	72.19	7.28	67.46	7.64	178	4.25**	.01
Job Satisfaction Area	109.74	12.08	100.82	12.76	178	4.82**	.01
Total Life Satisfaction	289.77	26.84	269.56	27.36	178	5.00**	.01

\*  $p < .05$ . \*\*  $p < .01$ .

Table 2 shows that pensioner teachers obtained higher mean scores than non-pensioner teachers on personal satisfaction, social satisfaction, job satisfaction, and total life satisfaction. The obtained t values were 3.65, 4.25, 4.82, and 5.00, respectively, and all were significant at the .01 level. Therefore, the first null hypothesis was rejected. The finding indicates that pensioner teachers reported significantly higher levels of life satisfaction than non-pensioner teachers. This may be due to greater post-retirement security, better psychological stability, and reduced uncertainty regarding future financial life.

**Table 3**  
**Comparison of Male and Female Secondary School Teachers on Life Satisfaction Factors**

Life Satisfaction Factor	Male Teachers N = 90 Mean	S.D.	Female Teachers N = 90 Mean	S.D.	df	t	Sig.
Personal Satisfaction	101.92	12.74	107.20	12.40	178	2.82**	.01
Social Satisfaction	68.42	7.96	71.23	7.44	178	2.45*	.05
Job Satisfaction Area	102.38	13.20	108.18	12.58	178	3.02**	.01
Total Life Satisfaction	272.72	28.14	286.61	27.06	178	3.38**	.01

\*  $p < .05$ . \*\*  $p < .01$ .

Table 3 indicates that female teachers obtained higher mean scores than male teachers on all life satisfaction factors and total life satisfaction. The obtained t value for personal satisfaction was 2.82, which was significant at the .01 level. For social satisfaction, the obtained t value was 2.45, which was significant at the .05 level. The t values for job satisfaction area and total life satisfaction were 3.02 and 3.38, respectively, and both were significant at the .01 level. Therefore, the second null hypothesis was rejected. The results suggest that female teachers showed higher satisfaction in personal, social, and job-related areas.

## DISCUSSION

The findings show that pensioner and non-pensioner secondary school teachers differ significantly in life satisfaction factors. Pensioner teachers reported higher levels of personal, social, job-related, and total life satisfaction. This result may be understood in relation to security and stability. Pensioner teachers may experience greater confidence in their future, which can positively affect their personal and occupational well-being. Life satisfaction is shaped not only by present working conditions but also by perceived security and expectations about the future (Diener et al., 1985; Veenhoven, 1996).

The gender-wise comparison also revealed significant differences. Female teachers scored higher than male teachers on all life satisfaction factors. This may be due to better social adjustment, stronger interpersonal support, and greater satisfaction derived from family and professional roles. However, the difference in social satisfaction was significant at the .05 level, while the other differences were significant at the .01 level. This indicates that gender differences are present but vary in strength across factors.

The results support the importance of studying life satisfaction factor-wise. If only total life satisfaction had been considered, the specific pattern of personal, social, and job-related satisfaction would not have been clear. The factor-wise analysis shows that pension status and gender influence different areas of teacher well-being. These findings are useful for school administrators and counsellors because teachers from different service backgrounds may require different forms of support.

## CONCLUSION

1. Pensioner and non-pensioner secondary school teachers differed significantly on life satisfaction factors. Pensioner teachers obtained higher scores than non-pensioner teachers on personal satisfaction, social satisfaction, job satisfaction area, and total life satisfaction.
2. Male and female secondary school teachers differed significantly on life satisfaction factors. Female teachers obtained higher scores than male teachers on personal satisfaction, social satisfaction, job satisfaction area, and total life satisfaction.

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