

# A Study on Economic Empowerment and Autonomy Among Women Teachers in Vizianagaram.

Chelluru Srinivas Uday Abhijit <sup>1</sup>, Dr. V. Bala Ruby<sup>2</sup>

<sup>1</sup>PhD Part Time Research Scholar, Department of Economics, Vels Institute of Science, Technology and Advanced Studies (VISTAS), Pallavaram, Chennai, Tamil Nadu, India-600117.

acsueducation@gmail.com

<sup>2</sup>PhD Part Time Research Scholar, Department of Economics, Vels Institute of Science, Technology and Advanced Studies (VISTAS), Pallavaram, Chennai, Tamil Nadu, India-600117.

vbalaruby@gmail.com

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## ABSTRACT

The present paper tries to focus on burning, yet eternal issue of women's empowerment and autonomy. Undoubtedly, there is a direct relationship between the above two factors, it is not surprising to find enough autonomy is not accessible to women even after economic empowerment. This paper studies some samples of women teachers in some schools in Vizianagaram town of Andhra Pradesh.

**Keywords:** Autonomy, Empowerment, Vizianagaram, Teachers, Economic

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## INTRODUCTION

The paper focuses on the relationship between economic empowerment and decision-making abilities of women school teachers in Vizianagaram. It is very much under-researched in the context of women's empowerment in India (Anand et al., 2025). Specifically, it targets financial independence that determines autonomy in personal, professional and household decisions. Sometimes the financial autonomy and the ability to make independent decisions are linked to higher earnings (Anand et al., 2025). The same is observed in the women's empowerment to achieve global sustainable development goals (Mishra et al., 2024). Furthermore, the acknowledgment of significant gaps in women's economic participation and opportunities. Where women have no rights, Where women have no rights, the decision-making power is mainly in countries like India. Economic empowerment, which stems from being involved in paid work, significantly motivates women to take control of their financial decisions (Biswas & Banu, 2022). Increased economic independence and the level of empowerment also depends on the respect women receive from men and society (Menon et al. 2020). Hence, it is important to examine the economic empowerment of school teachers in order to formulate strategies that can promote autonomy and decisiveness (Biswas & Banu, 2022). This paper seeks to unearth the specific pathways through which economic empowerment leads to increase the decision making power among female teachers in Vizianagaram. The gaps in existing literature mainly focus on generalising women's financial autonomy without analysing specific professions.

## 2. REVIEW OF LITERATURE

Several theoretical perspectives in feminist economics and developmental sociology emphasize the interconnections

between agency, structure and cultural norms in women's economic lives.

The basic idea that women's empowerment is a complex phenomenon is studied. Heaton et al. (2024) claim that the capacity to make strategic life choices and access to resources are closely linked. This sometimes entails adequate economic resources and sufficient autonomy to utilize them ("International Journal of Social Sciences and Management Review," 2020). Studies have shown that women with more engagement in the labor market and greater decision-making authority are better placed to make viable household choices and the adoption of cleaner energy sources (Wilson et al., 2024). The working position is another important factor of female empowerment to have effect within a household (Biswas & Banu, 2022). The problem is that some studies have found that women's financial input does not always correlate with their decision-making independence. And stringent marital or familial relationships sometimes constrain women's financial independence and stability (Shohel et al., 2021). Research has also shown that women's control over assets positively correlates with their participation in household decision-making. The legitimate power or authority to perform tasks is internally linked to financial freedom (Ashraf et al., 2010). The ability to exercise control over material resources and labor income is regarded as a strong indicator of women's independence (Heaton et al., 2024). "Power" does not exist in a vacuum but is intertwined with several factors such as the nature of paid work women engage in and household dynamics (Khurana, 2015; Mahmuda et al., 2024).

## 8. Research Objectives

The main focus of this study is to analyze the economic empowerment of school teachers in Vizianagaram and its

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\*Author for Correspondence: Chelluru Srinivas Uday Abhijit

relationship with their financial decision-making abilities. The study also aims to identify factors that promote or hinder teachers' financial independence (Caingcoy, 2025).

**Economic Empowerment**

The theoretical concept of economic empowerment encompasses the ability to access and control financial, physical and intellectual resources. Women's access to economic resources related to jobs, financial services, property and skills development increases their independence in decision-making (Natukunda et al., 2021). A narrower definition of economic empowerment targets women's access to wealth and knowledge needed for economic work, which is accompanied by agency in key decisions regarding the use of resources (Haley & Marsh, 2021).

**Demographic Profile of Respondents:**

Since categorically close variables frequently exhibit interconnectedness, a comprehensive grasping of participants' demographics is essential for an adequate interpretation of other findings on financial literacy, economic empowerment and decision-making. Age and educational level, which are closely related, significantly affect financial knowledge and behaviour (Lopez et al., 2024). Likewise, income levels and household composition dictate women's financial and economic empowerment. The study will explore whether the two moderators affect the interrelations between financial literacy and empowerment aspects. It is imperative to realise that the absence of financial literacy in school curriculums and limited exposure to finances on a daily basis can affect women and young people significantly (Lovekesh et al., 2025; Rashid, 2024). This is highly pertinent because women often struggle with financial literacy and money management due to socio-economic problems and cultural norms (Sundarasan et al., 2023). Consequently, the study will pay close attention to how financial literacy relates to economic empowerment and decision-making among teachers (Bindabel & Salim, 2020). The analysis will facilitate the examination of how variations in respondents' characteristics affect their financial skills, knowledge and other financial attributes (Dewi, 2022). Additionally, the study will explore the income and specialization factors affecting financial literacy to improve teachers' economic background knowledge (Dewi, 2022). The sample's gender composition is consistent with the national population of teachers (Burke, 2024). Additionally, most participants have bachelor's and master's degrees. The sample was dominated by teachers aged 26-35, while only a few respondents were in the older age groups (Rawashdeh & Bakhit, 2023).

**10. Results and Discussion**

Empirical findings obtained from the data analysis are presented in this section. The results will then be discussed and interpreted in relation to the existing literature and theories. The study further aims to investigate the economic empowerment of school teachers in Vizianagaram by comparing its results with those from previous studies (Hsu, 2023). Additionally, the

study will explore the practical effects of the findings and suggest possible strategies to improve financial well-being among teachers. In order to comprehend the audience profile, it is imperative to identify the socio-demographic characteristics of respondents such as age, gender and educational qualifications (Ambo, 2024).

**Personal Autonomy Survey**

**(Based on Ryff's Psychological well-being scales)**

1. I am not afraid to voice my opinions, even when they are in opposition to the opinions of most people

In Charge of situation	Response	%
Yes	50	20
No	30	12
Can't say	170	68
Total	250	100

Source: Field Study

The above data clearly depicts the real status of women teachers as they are not voiced in some situations that demand courage. About 68% of them can't say, 20% are courageous to voice and remaining 12% are not at all having guts to express.

2. My decisions are not usually influenced by what everyone else is doing

everyday life often get me down	Response	%
Yes	152	60.8
No	30	12
Can't Say	68	27.2
Total	250	100

Source: Field Study

The data suggests that the average woman teacher is seemingly have outside influences, but with economic empowerment, they function independently in certain areas. About 60.8% are not influenced by others, 27.2% can't say anything and only 12% are influenced by others.

3. It is difficult for me to voice my opinion on controversial matters

Don't fit very well with the people	Response	%
Yes	139	55.6
No	66	26.4
Can't Say	45	18
Total	250	100

Source: Field Study

The situation is same for men and women. The women always try to play safe as far as controversial matters are concerned. About 55.6% can't express, 26.4% can express themselves and remaining 18% can't say anything.

4. I am quite good at managing the many responsibilities of my daily life.

quite good at managing the responsibilities	Response	%
Yes	207	62.6
No	68	20.6
Can't Say	55	16.8
Total	250	100

Source: Field Study

It is observed that women with financial freedom can manage their responsibilities with ease. In this case also about 62.5% of women can manage,20.6% can't manage and the remaining 16.8% can't say anything.

5. I often feel overwhelmed by my responsibilities.

Commanding respect of job in family	Response	%
Yes	183	73.2
No	38	15.2
Can't Say	29	11.6
Total	250	100

Source: Field Study

It is natural for women workers to feel overwhelmed by their responsibilities. About 73.2% women feel overwhelmed,11.6% can't say and remaining 15.2% are not overwhelmed.

6. I have difficulty in arranging my life in a way that is satisfying to me.

life in a way that is satisfying to me	Response	%
Yes	176	70.4
No	54	21.6
Can't Say	20	8
Total	250	100

Source: Field Study

This is the episode of everyone's life. 70.4% can't arrange their life in their liking,21.6% can arrange and the remaining can't say anything.

7. I some people wander aimlessly through life, but I am not one of them

I am not one of them	Response	%
Yes	207	62.6
No	68	20.6
Can't Say	55	16.8
Total	250	100

Source: Field Study

It is really fulfilling for to think that their life is with aim. 62.6% feel they are fulfilled, 20.6% think they are aimless and remaining 16.8% can't say anything.

**Summary of Findings**

It will also look at the psychological aspects of financial decision-making in teachers, such as risk aversion and cognitive biases. It seeks to examine how educators perceive and respond to financial risks, their susceptibility to the common cognitive errors like confirmation bias and the effects of stress or anxiety on their financial planning

behaviors (Antwi et al., 2024). Additionally, it will examine how financial education programs can mitigate the effects of behavioral biases like present bias or anchoring on educators' financial decisions and long-term planning (Amana 2025). This aspect focuses on how financial education affects teachers' capabilities to deliver instructions since the poor performance in financial knowledge tests has raised alarm on the quality of training. There is a need to evaluate the kind of financial literacy programs adapted by teachers and how they affect their personal economic status in order to rectify the issue (Lone & Bhat, 2022). The study also aims to establish a link between teachers' financial literacy and general financial well-being (Arroyo & Bayani, 2024)

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