

Research Paper

A Study of Self-Efficacy and Life Satisfaction among Urban and Rural Working Women

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ABSTRACT

The present study explores the self-efficacy and life satisfaction differences among urban and rural working women in the Beed district of Maharashtra. As more women actively participate in the workforce, understanding their psychological well-being becomes crucial. This research investigates how the geographical setting—urban versus rural—impacts two key psychological constructs: self-efficacy and life satisfaction. A purposive sample of 100 working women was selected, comprising 50 urban and 50 rural participants, all aged between 25 and 50 years. Data were collected using the Self-Efficacy Scale by Arun Kumar Singh and Shruti Narain, and the Life Satisfaction Scale by Q.G. Alam and Dr. Ramji Srivastava. Independent sample t-tests were conducted to compare the groups. Results revealed statistically significant differences in both variables: urban working women scored higher in self-efficacy ($M = 81.06$) and life satisfaction ($M = 89.54$) compared to rural women ($M = 73.48$ and $M = 80.59$ respectively), with t-values of 9.85 and 10.19, both significant at the 0.01 level. The findings suggest that better access to education, work opportunities, and support systems in urban areas contribute to higher psychological well-being. Conversely, rural women may face social and economic barriers impacting their efficacy and life satisfaction. The study highlights the need for region-specific empowerment programs and workplace policies to bridge these psychological gaps and promote well-being among working women in diverse socio-economic settings.

Keywords: *Self-efficacy, Life satisfaction, Urban women, Rural women, Working women, Psychological well-being*

In recent decades, the increased participation of women in the workforce has marked a significant shift in the socio-economic fabric of Indian society. As women in both urban and rural areas step into diverse professional roles, their psychological well-being becomes a critical area of focus. Among the many psychological constructs associated with well-being, *self-efficacy* and *life satisfaction* have received considerable attention. Self-efficacy, as conceptualized by Bandura (1997), refers to an individual's belief in their capacity to execute behaviors necessary to produce specific performance attainments. It influences motivation, emotional regulation, and resilience in facing challenges. On the

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other hand, life satisfaction is defined as a cognitive judgment of one's overall well-being and quality of life (Diener et al., 1985). It reflects a person's subjective appraisal of their life about their expectations and values.

Working women, irrespective of their geographical setting, often face the dual responsibilities of professional and personal life. However, urban and rural women differ significantly regarding access to resources, socio-cultural expectations, job opportunities, and support systems. Although benefiting from better infrastructure and higher education, urban women often experience increased stress due to demanding work environments, nuclear family structures, and competitive career pressures. Conversely, rural working women may face challenges such as inadequate job security, gender bias, limited mobility, and lower wages. These contextual differences may affect their perceived self-efficacy and overall life satisfaction.

Research in the domain of self-efficacy has shown that individuals with high self-efficacy tend to perform better at work, manage stress more effectively, and report higher happiness levels. Similarly, life satisfaction is closely tied to job fulfillment, family support, health, and a sense of autonomy. For working women, especially in socio-economically diverse settings like India, the interplay between these variables becomes even more significant. Studies suggest that enhancing self-efficacy through skill development and empowerment programs can substantially increase life satisfaction.

The current study aims to explore the relationship between self-efficacy and life satisfaction among urban and rural working women. It seeks to compare the levels of these constructs in both groups and analyze the factors that may influence them. This comparative approach is vital for tailoring region-specific interventions and policies to support working women's mental and emotional well-being. In a broader context, the findings may contribute to gender-sensitive workplace practices, community support mechanisms, and psychological health initiatives.

In conclusion, as the landscape of women's employment continues to evolve in both rural and urban India, understanding their psychological strengths and subjective well-being becomes essential. The constructs of self-efficacy and life satisfaction offer valuable insights into how working women perceive themselves and their lives. By examining these factors across urban-rural lines, the study hopes to illuminate key pathways for enhancing the quality of life among working women in diverse settings.

REVIEW OF RELATED STUDIES

Bandura, A. (1997) foundational work introduced the concept of self-efficacy as a critical determinant of human motivation and behavior. He posited that individuals with high self-efficacy are more likely to persevere through challenges and view difficult tasks as achievable. This theory has been instrumental in studying working women's confidence in managing dual roles and coping with occupational stress, especially across diverse socio-cultural contexts like urban and rural India.

Diener, E., Emmons, R. A., Larsen, R. J., & Griffin, S. (1985) study developed and validated the Satisfaction With Life Scale (SWLS), which remains a key instrument in assessing subjective well-being. The authors emphasized the cognitive evaluation aspect of life satisfaction, distinguishing it from affective components of happiness. For working

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women, particularly in contrasting environments, the SWLS offers a standardized measure to assess how occupational, familial, and social conditions impact their life appraisal.

Sahu, R., & Misra, G. (2017). An empirical study compared self-efficacy levels among rural and urban Indian women. It highlighted that urban women reported higher self-efficacy, which is attributed to better education and career exposure. However, rural women demonstrated strong emotional resilience. The research suggests that while urban women benefit from institutional support, rural women rely more on familial and community networks for self-validation and efficacy.

Srivastava, S., & Singh, P. (2020) study explored life satisfaction in a sample of 200 working women, evenly split between urban and rural settings. The findings revealed that urban women reported higher life satisfaction due to financial independence and better working conditions, while rural women cited family support and job stability in agriculture or local enterprises as contributing factors. The study emphasizes the contextual nature of satisfaction, shaped by individual expectations and socio-cultural environments.

Objective of the study:

- To assess the level of self-efficacy among urban and rural working women.
- To assess the level of life satisfaction among urban and rural working women.

Hypotheses:

- H₁: There is a significant difference in self-efficacy between urban and rural working women.
- H₂: There is a significant difference in life satisfaction between urban and rural working women.

RESEARCH METHODOLOGY

Sample

The study was conducted among working women in the Beed district of Maharashtra state. 100 participants were selected using a purposive sampling technique, comprising 50 urban and 50 rural working women. The urban participants were employed in various sectors such as education, healthcare, banking, and private offices within the municipal areas of Beed city. The rural participants were selected from nearby villages and were engaged in occupations including teaching, self-employment, agricultural labor, and Anganwadi services. All participants were aged between 25 and 50 years, had a minimum educational qualification of 10th standard, and were employed full-time. The sample was carefully chosen to ensure representation from diverse socio-economic backgrounds. The study aimed to maintain an equal distribution across urban and rural groups to facilitate meaningful comparative analysis of self-efficacy and life satisfaction. Informed consent was obtained from all participants prior to data collection.

Variable:

Independent Variable (IV) –

- 1) Area of Residence a) Urban b) Rural

Dependent Variable (DV) –

- 1) Self-efficacy
- 2) Life Satisfaction

Research Tools

- **Self-efficacy scale:** Arun Kumar Singh and Shruti Narain developed the Self-Efficacy Scale. This scale is designed for use with the general adult population and adolescents, but it is not applicable to individuals under the age of 12. It consists of 20 items that utilize a five-point response scale, with the following categories: (1) Strongly Agree, (2) Agree, (3) Neutral, (4) Disagree, and (5) Strongly Disagree. A higher score on the scale indicates a greater level of self-efficacy. The test-retest reliability of the scale was calculated and found to be 0.82, while the split-half reliability was measured at 0.74. All reliability coefficients were significant at the 0.01 level. The Self-Efficacy Scale was also validated against the General Perceived Self-Efficacy Scale, originally developed in German by Jerusalem and Schwarzer and later adapted into Hindi by Sud. The concurrent validity of the scale was found to be 0.92, which is statistically significant.
- **Life Satisfaction Scale:** Q. G. Alam and Dr. Ramji Srivastava developed the Life Satisfaction Scale. This scale consists of 60 items, which can be answered with a simple "Yes" or "No." There is no time limit for completing the scale, but it typically takes around 20 minutes to finish. The Test-Retest reliability of this scale is 0.84, measured over a time gap of six weeks. Its validity was established through correlations with Saxena's Adjustment Inventory and Srivastava's Adjustment Inventory, yielding coefficients of 0.74 and 0.82, respectively. The scale also demonstrates face validity. Scores from the scale are converted from raw scores to T-scores.

Statistical techniques used:

The mean, standard deviation (SD), and t-value were utilized in the analysis.

STATISTICAL ANALYSIS AND DISCUSSION

Table No-1 Mean Std. Deviation and t value of life satisfaction and Self-Efficacy among urban and rural working women.

Dimensions	Urban Working Women		Rural Working Women		df	t
	Mean	SD	Mean	SD		
Self-Efficacy	81.06	3.65	73.48	4.03	98	9.85**
Life Satisfaction	89.54	4.15	80.59	4.62	98	10.19**

Significant at 0.01 = 2.62, 0.05* = 1.98**

The results presented in Table 1 reveal significant differences in self-efficacy between urban and rural working women. Urban working women reported a higher mean score (M = 81.06, SD = 3.65) compared to their rural counterparts (M = 73.48, SD = 4.03). The independent samples t-test yielded a t-value of 9.85, which is statistically significant at the 0.01 level ($p < .01$). This indicates a strong disparity in self-efficacy levels based on geographical location. According to Bandura (1997), individuals with higher self-efficacy demonstrate greater control over their environment and show better resilience when facing challenges. The higher self-efficacy scores among urban women may be attributed to increased access to education, exposure to diverse work environments, and better support systems within urban infrastructures.

Similarly, life satisfaction was significantly higher among urban working women (M = 89.54, SD = 4.15) than rural women (M = 80.59, SD = 4.62). The t-value of 10.19, which also exceeds the critical value for 0.01 significance, confirms a statistically meaningful difference. These results align with Diener et al. (1985), who emphasized that life

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satisfaction is influenced by autonomy, job stability, income, and access to services. Urban women, benefiting from greater professional opportunities and social mobility, may perceive their lives as more fulfilling, scoring higher on life satisfaction measures. In contrast, rural women often face constraints regarding job diversity, gender roles, and limited health or educational services.

The findings support both Hypothesis 1 and Hypothesis 2, confirming significant differences in self-efficacy and life satisfaction between urban and rural working women. The results highlight the psychological implications of environmental and socio-economic disparities. These findings are consistent with prior studies (Sahu & Misra, 2017; Srivastava & Singh, 2020), which reported that urban employment settings tend to foster higher self-efficacy and subjective well-being due to structured organizational environments and resource availability. Therefore, policy interventions aimed at empowering rural women—through vocational training, financial independence, and community engagement—could play a vital role in enhancing both their efficacy and life satisfaction.

CONCLUSIONS

- 1) Urban Working women exhibit significantly higher self-efficacy than rural Working women.
- 2) Urban Working women exhibit significantly higher life satisfaction than rural Working women.

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Conflict of Interest

The author(s) declared no conflict of interest.

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