



The moderating role of stress, turnover intentions, and life satisfaction: A comparative analysis between public and private sector secondary school teachers in Karachi

Muhammad Irfan, *PhD Scholar, University of Karachi, Pakistan*

Prof. Dr Anjum Ara Jehangir, *University of Karachi, Pakistan*

Prof. Dr Qudsia Tariq, *University of Karachi, Pakistan*

Corresponding Author Muhammad Irfan

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ABSTRACT

This study examined the predictive influence of stress of the private and public-school teachers on their satisfaction with life and turnover intentions in Karachi, Pakistan. Respondents were 245(80 males and 165 females) randomly selected from private and government schools in Karachi. A purposive sampling technique was used for the collection of data. Minnesota Satisfaction Questionnaire (MSQ, 1977), Turnover Intention Scale (Olusegun, 2013) and Job Stress Scale (Jamal & Baba, 1992) were used. Statistical Package for Social Sciences Version 20 was used to analyze the data. The finding shows a significant relationship between stress, job satisfaction, and teacher turnover intentions. The findings showed that private school teachers were experiencing more stress and less job satisfaction. The predictive reasons are salary incentives, work overload, management issues, attitudes of colleagues, domestic issues and lack of respect in respective institutions compared to government school teachers. The effect of gender and its implications on stress, job satisfaction, and turnover intention was also considered. The study's findings suggest that the Ministry of Education and Literacy should pay proper attention to stress among teachers and eliminate the variables that cause job dissatisfaction among teachers to stop teacher turnover intentions.

KEYWORDS: Stress, Job satisfaction, Turnover intentions, secondary school teachers, public and private schools.

I. INTRODUCTION

Stress at the workplace is a widespread problem witnessed and experienced by professionals in different fields. However, stress levels may vary from place to place, and perceptions about stress

may differ from person to person. Some professions are thought to be causing increased stress levels compared to others. (Heckman, 2019) highlighted that teachers suffer more stress than any other profession, and one out of five teachers report being unsatisfied with their jobs, which is one out of eight for other professions. That is why schools face challenges and difficulties in retaining their teachers and why the faculty loss is higher than their recruitment.

Job or occupational stress is defined as a condition in which an individual cannot cope with the pressures arising at work (Burman & Goswami, 2018). It can also be labelled as discomfort experienced personally in response to certain events or situations. Another definition suggests that the person can fulfil the demands and requirements posed by workplaces, resulting in physical, mental and emotional disturbances affecting overall job performance (Burman & Goswami, 2018).

According to Fink (2009), stress is a feeling of emotional, mental, or physical tension that may arise because of certain contributory factors. It can be the body's response to events which may be challenging or demanding and may lead to frustration, anxiety, and anger. The amount of stress on the human body determines the impact it may create. That is, stress can be desired, beneficial, and healthy in certain circumstances, whereas it can be harmful and disturbing in other conditions. Beneficial stress may help a person acquire their passion and achieve goals by creating a sense of competition and enthusiasm in contrast to harmful stress, which may hurt their physical and mental health, affecting their overall working abilities and potential.

One of the studies on determining the impact of stress in different age groups (Schneiderman, Ironson & Siegel, 2005) mentions



that different individuals can respond differently to stress conditions, which means a young, healthy adult may be better able to cope with the stressors. In contrast, an aged or adult with underlying comorbidity may respond harshly to stress-inducing factors, if the coping mechanism may be slow and delayed in such individuals.

One of the studies (Alson, 2019) highlighted some factors that lead to added stress in teachers. Among all the reasons the public-school teachers highlighted, lack of resources and implementation of innovative teaching methodologies were the most prominent. In addition, these teachers reported having suffered from additional burdens and unfavorable policies from the schools, increasing their emotional and physical stress.

Another study did a comparison between genders and the way stress created an impact more on one gender than the other. The findings highlighted that male teachers are more subjected to be affected by stress as compared to female teachers, and overall, 72% of teachers associated with public schools' report suffering from stress during their professional careers (Mendes et al., 2019).

One of the key contributors behind stress in individuals is the one arising from workplaces. The few highlighted factors that majorly impact employees inducing stress are dynamics, workload, shorter deadlines, competition, long working hours, lack of emotional and moral support, and poor management (Michie, 2020). Further, these stressors can have a major negative effect on mood, overall well-being, and health, affecting the productivity and efficiency of the employee overall in an aggravated manner (Schneiderman, Ironson & Siegel, 2005).

It has been noticed that the stress level during various times of the year stays the same when teachers are at work, which means their continuous exposure to workplaces leads to stress and anxiety throughout the year in contrast to summer breaks when their stress levels were minimal or near to zero (Ritvanen et al., 2003). Hence, this highlights the fact that if teachers work and go to school, they are exposed to certain stressful conditions that they do not get to see during the summer breaks, having a good and healthy impact on their physical and mental health.

Stress can be of two types: first, Eustress, which brings in motivation within the person to perform in a better way and produce promising results, and the second type is Distress, which demotivates a person and negatively affects their

performance, hence producing results that are not up to the mark and productive (Satpathy & Mitra, 2015). The same study highlighted that the workplace could induce stress because of a lack of appreciation and conflict in job roles.

Since teachers are the main stakeholders of society and they contribute to the upbringing and development of students, the environment must be employee-friendly and stress-free. Teachers' mental health can be a crucial factor in the overall progress of the educational institution and individual students (Prilleltensky et al., 2016). Suppose teachers are allowed to work in a stress-free environment. In that case, they may contribute towards forming a conducive and innovative learning environment in contrast to the other scenario in which the development and learning of students may be hampered if their teachers are stressed.

Turnover intentions refer to an employee's thoughts and plans to leave their current job. This research focuses on the intentions of secondary school teachers in Karachi, Pakistan, specifically comparing public and private sectors. Understanding the factors influencing their desire to leave the profession can help identify areas to improve teacher retention and potentially address broader issues within the educational system.

Moreover, one of the key factors highlighted behind the decrease in the turnover of teachers is professional developmental training. It has been noted that the schools that implement this strategy and allow their teachers to be part of frequent training and developmental workshops see a lesser turnover of their teachers (Ekabu, 2020). At the same time, those schools with no or fewer opportunities for professional development and training witness decreased morale, motivation, and higher turnover rates. Professional development opportunities allow teachers to develop and enhance their skills, resulting in motivation and acknowledgement of their work and a chance to develop healthy relationships with their colleagues, which may help them recognize their efforts and keep them motivated.

It has been noted that teachers who have more emotional intelligence and moral support from their colleagues' teachers have the lesser intention to quit the job and have been seen to work with more enthusiasm (Mérida-López et al., 2020), whereas teachers who are not able to seek moral and social support face problems while their work routine and they have more intentions to switch the job and lesser retaining preferences. Research also revealed that teachers with a better support system available at work are more engaged, committed, involved, and



active at work. In contrast, teachers who do not have a proper support system available at work are less active, engaged, involved, and committed to their work. Hence, support at the workplace plays a central or mediating role in creating social and ethical moral relationships between teachers and more work engagement (Mérida-López et al., 2020).

Job satisfaction is employees' comfort, peace, and happiness (Aziri, 2011). It can also be defined as the feeling of accomplishment and achievement from the current job role which an individual is serving despite any odds and unfavorable circumstances he might face during the work. Many factors affect overall satisfaction, including policies, strategies, colleague support, and passion for assigned tasks.

Intrinsic satisfaction describes the inherent enjoyment and fulfillment individuals derive from their work itself, independent of external rewards. In the context of teaching, this could encompass feelings of accomplishment from witnessing student growth, the intellectual challenge of lesson planning, or the intrinsic value of contributing positively to society. Examining intrinsic satisfaction in this study can shed light on whether the work itself is fulfilling for teachers in both sectors.

Extrinsic satisfaction, on the other hand, refers to the external rewards and benefits associated with a job, such as salary, benefits package, job security, and opportunities for promotion. This research delves into how these factors influence teachers' satisfaction in public and private schools. Comparing the relative importance of extrinsic factors between the two sectors can inform strategies to attract and retain qualified teachers in both systems.

When teachers from primary, secondary, and higher secondary schools were compared on satisfaction level and other work-related attributes, the findings revealed that teachers of secondary schools were more passionate and dedicated towards their work and were found to be more satisfied with their jobs as compared to teachers from primary or higher secondary school levels (Tindowen, Echalar, Bautista & Parallag, 2020). Higher job satisfaction among teachers means that educational institutes can maintain sustainable support for their teaching staff. In addition, developmental opportunities gave teachers a sense of excellence and growth in their profession and the ability to perform their day-to-day matters with creativity, innovation and as needed.

Another study was conducted to determine the job satisfaction level among the university

faculty members. It was observed that 65% of the faculty were satisfied with their jobs, whereas 35% were not satisfied with their jobs. Furthermore, 61.5% of faculty reported an intention to leave, while 38.5% had no intention to leave or switch jobs. The findings of this study revealed that though universities provide more benefits to their faculty, they also expect more in return. Therefore, they feel more work overload, stress, and challenge, which makes them less satisfied with their jobs than primary, secondary, and higher schoolteachers.

One another study also highlighted that sustainable and retaining policies from human resource (HR) departments and environments such as flexible hours, conducive working environment, infrastructural support, pleasant working environment, clarity in communication, healthy relationship with colleagues and sufficient infrastructural support could be the major contributing factors for reducing stress and increased job satisfaction (Mohammed, Melese & Esa, 2019). How important infrastructure is can be deduced from the fact that ambiance and peaceful working environment can help teachers combat stressful conditions and make them mentally and emotionally healthy to take up challenges and work under strict deadlines. That is why infrastructure also plays a crucial role in increasing job satisfaction in addition to the policies, relationships and working environment.

The findings of another study complement the importance of good working conditions with overall job satisfaction and the intention of teachers to stay in their profession for a longer period. The results showed an inverse relationship between the working conditions and the overall turnover intention of teachers. It was found that a poor working environment leads to a higher turnover rate among teachers. A good working environment leads to retention and staying longer (Ekabu, Kalai & Nyagah, 2018). The working environment is one of the essential components for keeping other professionals motivated, satisfied, and working with their full spirit for the organization for a longer period.

In addition to the working environment, policies, and professional development opportunities, one of the principal factors behind job satisfaction and retention is the self-efficacy and personality traits of the teachers (Toropova, Myrberg & Johansson, 2020). The teachers who are ready and effectively deal with the discipline of students and are confident enough are seen to be more satisfied with their jobs in contrast to the teachers who are less confident and unable to solve



disciplinary issues of the students. Hence, personality traits play a significant role in job satisfaction as they allow the person to positively take up challenges and seek solutions with a positive approach. People who are frustrated easily with student's disciplinary issues and those who cannot cope with the stressful working conditions have reported higher turnover rates.

Worth and Brande (2020) highlighted that autonomy plays a significant role in satisfaction. Teachers who are given more autonomy and powers and allowed to use their authority and innovative ideas are found to be more satisfied with their jobs and low turnover intentions. It also happens with seniority level as junior teachers are given less autonomy than senior teachers. Therefore, junior teachers often lose their interest, have low satisfaction with the profession, and have a higher turnover rate. Moreover, the school leaders and management are responsible for providing autonomy to the teachers to adopt pedagogies and teaching methodologies as per their convenience and interest. This will enhance their competency level, leadership quality, decision-making skills and work engagement with the assigned tasks.

Shi (2020) highlighted another paradigm that contributes to great turnover rate and dissatisfaction with the job. According to the study, familial conflicts are the major reasons contributing to job dissatisfaction, turnover intentions, work stress and job-related challenges. Teachers with peaceful, healthy, and supportive family environments are seen to be happier and content with their jobs and have a stable attitude towards long-term excellence and retaining in contrast to the teachers who belong to disturbed family setups. Hence, family support and dynamics also play a leading role in the teachers' overall job satisfaction and turnover intentions.

Shi (2020) further highlighted that low salary packages and lack of fringe benefits are other important reasons behind high turnover rates. Teachers associated with kindergarten and primary schools need extra effort and energy; therefore, they expect to receive the desired and appropriate compensation. When not met or fulfilled by educational institutions, these expectations can create disappointment among teachers, leading to a lack of interest and dissatisfaction with their work. In addition, most of the time, teachers cannot manage and balance their work and family lives. This adds further to the frustration and stress that exists in them. Owing to the advanced tools and teaching methodologies, teachers are demanded to contribute extra time outside their official working

hours, which increases their stress level and turnover intentions.

Teaching is an important profession that contributes to every profession as all subjects they teach are the building blocks of human and professional development. Teaching in every grade requires significant importance, and teaching staff should have positive behaviour towards their profession and roles. Consistency on the job and standardized following of curriculum and procedure are equally important in secondary school education. Stress, dissatisfaction and turnover among teachers can negatively affect the outcomes of institutions and student adjustment with frequent changes in faculty.

Increased turnover intention can lead to chronic shortages in the respective field, resulting in fewer people working professionally (Park & Johnson, 2019). Not only do universities and colleges face turnover among faculty, but secondary schools also face the increased challenge of turnover of teachers especially private institutions in Pakistan. Like other studies, this research suggested a positive correlation between work engagement and job satisfaction, negatively correlating with turnover intention.

Objectives:

- The study's main objective was to examine job stress as a predictor of turnover intention and job satisfaction among secondary school teachers.
- Another objective was to investigate the role of demographic variables (gender, nature of institution, nature of job, marital status, and length of teaching experience) and the difference in demographic patterns among the study variables.

Null Hypothesis:

1. There is no relation between job stress, turnover intentions, and job satisfaction (table 2).
2. Female teachers will experience more stress, higher turnover intentions, and less job satisfaction than Male teachers (table 3).
3. Teachers of private institutions will be less stressed and more satisfied with their jobs than teachers of public institutions (table 4).
4. Teachers of private institutions will be more satisfied and have fewer turnover intentions than public institutions (table 4).
5. Permanently employed teachers will be experiencing more stress and higher turnover intentions than teachers working temporarily (table 5).



6. Permanently employed teachers will be less satisfied with their jobs than temporary ones (table 5).

7. Married teachers will be experiencing more stress, higher turnover intentions and less satisfied than currently single teachers (table 6).

8. More experienced teachers will have more stress, high turnover intentions, and less satisfaction than less experienced teachers (table 7).

9. Job stress does not predict turnover intentions and satisfaction among secondary school teachers (tables 8 & 9).

Alternate hypothesis:

1. There is a significant relationship between job stress, turnover intentions, and job satisfaction (table 2).

2. Male teachers will be experiencing more stress, higher turnover intentions and less satisfied with their jobs than female teachers (table 3).

3. Teachers of public institutions will have less stress and be more satisfied with their jobs than teachers of private institutions (table 4).

4. Teachers of public institutions will be more satisfied and have fewer turnover intentions than private institutions (table 4).

5. Temporarily employed teachers will be experiencing more stress and higher turnover intentions than teachers working permanently (table 5).

6. Temporarily employed teachers will be less satisfied with their jobs than working permanently (table 5).

7. Currently, single teachers will be experiencing more stress, higher turnover intentions and less satisfied than married teachers (table 6).

8. Less experienced teachers will have more stress, high turnover intentions, and less satisfaction than more experienced teachers (table 7).

9. Job stress predicts turnover intentions and satisfaction among secondary school teachers (tables 8 & 9).

II. Methodology

Sample and Procedure

The sample of this study was comprised of 245 secondary school teachers (N = 245), Females (N = 165), and Males (N = 80) from boys' and girls' schools in Karachi. A purposive sampling was used to collect data from public and private secondary schools. Permission from the Principals/principals/principals of respective schools was taken. After getting permission from the head of institutions informed consents from the participants were taken. The participants were assured about the

privacy of their information provided. Finally, the questionnaires contained demographic information, job satisfaction, turnover intention, and job stress scales.

Measures

To collect the data, a semi-structured self-constructed Demographic Information Questionnaire (gender, type of institutions, nature of job, marital status and working experience), Minnesota Satisfaction Questionnaire short form (MSQ, 1977), Turnover Intention Scale (Olusegun, 2013), and Job Stress Scale (Jamal and Baba, 1992) will be used. Permission for using the instruments from respective authors/institutions was taken.

Turnover Intention Questionnaire: To measure turnover intention among teachers Turnover Intention Questionnaire by Olusegun (2013) will be used. This questionnaire is comprised of eight items. This Likert scale ranges from 1-6 representing: 1 = Disagree very much, 2 = Disagree moderately, 3 = Disagree slightly, 4 = Agree Slightly, 5 = Agree moderately, 6 = Agree very much. For eight items, scores range from 8-48. Cronbach's alpha of the questionnaire is .86.

The Minnesota Satisfaction Questionnaire (MSQ) 1977: The Minnesota Satisfaction Questionnaire (MSQ) 1977 will be used to measure teacher job satisfaction. The MSQ consists of 20 items and uses a 5-point Likert-type response scale ranging from 1-5, representing 1 = Not satisfied, 2 = Somewhat satisfied, 3 = Satisfied, 4 = Very satisfied, 5 = Extremely satisfied; for 20 items, score ranges from 20-80. The MSQ comprises two distinct components: intrinsic job satisfaction (feelings about the nature of the job tasks) and extrinsic job satisfaction (feelings about situational job aspects – external to the job). Test-retest reliabilities of MSQ short form are between 0.70 and 0.80, with an alpha coefficient of 0.96 (Rothmann, Scholtz, Fourie & Rothmann, 2000).

Job Stress Scale (Jamal and Baba, 1992): Job Stress Scale: To measure job stress, the nine-item Job Stress Scale by Jamal and Baba (1992) will be used. This is an adaptation of the original 13-item scale developed by Parker and DeCottis (1983). This Likert response scale ranges from 1-5, representing 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree. For 11 items, scores range from 11-45. A higher score on the scale indicated a higher degree of job stress. The Cronbach alpha (as reported by the authors) for the nine-item scale is 0.83.



Statistical Analysis

Statistical Package for Social Sciences Version 20 was used to analyze the data. Descriptive statistics were used to ascertain the alpha reliability coefficient of the instruments. Pearson product-moment correlation was applied to see the relationship between study variables. An

independent sample t-test was applied to see the difference based on demographics. One way Analysis of Variance (ANOVA) was used to see the difference between the study variable and teaching experience. Regression analysis was used to see the effect of job stress on turnover intentions and satisfaction.

III. Results

Table 1. Descriptive Statistics and Alpha Reliability Coefficients for Study Instruments (N=245).

Scale	M	S. D	N	α	Range				S	K
					Actual		Potential			
					Min	Max	Min	Max		
Job Stress	28.65	9.34	9	.92	12	43	9	45	-.22	-1.46
Turnover Intention	29.5	8.11	8	.85	10	43	8	48	-.57	-.818
Life Satisfaction	71.5	20.63	20	.97	31	94	20	100	-.55	-1.44

Note: M= Mean, S. D= Standard Deviation, S= skewness, = Kurtosis

Table 1 reported the descriptive analysis results of the present study; N=245 participants (male = 80, females= 165) with an age range between 28-41.

Table 2. Correlations between Study Variables (N=245).

Sr. No.	Variables	1	2	3	4	5
1.	Job Stress	-	.973**	-.903**	-.896**	-.877**
2.	Turnover Intention		-	-.853**	-.847**	-.830**
3.	Life Satisfaction			-	.991**	.974**
4.	Intrinsic Life Satisfaction				-	.941**
5.	Extrinsic Life Satisfaction					-

** Correlation is significant at the 0.01 level (2-tailed).

Table 2 of the research depicts the correlational analysis of the study variables and the sub-scales of life satisfaction.



Table 3. Independent Sample T-test of Study Variables between Gender (N=245)

Variables	Male (N=80)		Female (N=165)		T	P	95 %CI		Cohen's d
	M	SD	M	SD			LL	UL	
Job Stress	28.8	10.05982	28.5818	9.00547	.171	.864	-2.29398	2.73034	0.022855
Turnover Intention	29.2	8.84	29.6	7.75	-.428	.669	-2.65275	1.70578	0.048118
Life Satisfaction	69.23	22.37538	72.5879	19.71411	-1.197	.232	-8.89560	2.16984	0.159242
Intrinsic Satisfaction	41.48	13.21677	43.5515	12.13713	-1.220	.224	-5.43053	1.27750	0.163259
Extrinsic Satisfaction	20.85	7.01373	21.9212	5.94691	-1.245	.214	-2.76549	.62307	0.164743

Table 3 of the study shows the mean differences between the male (n=80) and female sample (n=165) on the present study variables.

Table 4. Independent Sample t-test of Study Variables between Type of Institution (N=245)

Variables	Government (N=116)		Private (N=129)		T	P	95 %CI		Cohen's d
	M	SD	M	SD			LL	UL	
Job Stress	27.1379	9.00038	30.0155	9.46869	-2.438	.015	5.20273	-.55242	0.311513
Turnover Intention	28.39	7.721	30.49	8.344	-2.046	.043	-4.131	-.0702	0.261242
Life Satisfaction	75.4828	19.36042	67.8992	21.15451	2.916	.004	2.46070	12.70637	0.373994
Intrinsic Satisfaction	45.2500	11.56748	40.7364	12.97806	2.861	.005	1.40571	7.62142	0.367168
Extrinsic Satisfaction	22.8103	6.08049	20.4574	6.34799	2.955	.003	.78456	3.92141	0.378543

The study results of Table 4 indicate the mean differences between the government (n=116) and private (n=129) institutes. The outcomes reveal a significantly high difference between the two kinds of institutes on the study variables, including job stress ($t=-2.438$, $p=.015$), turnover intention ($t=-2.046$, $p=.043$); life satisfaction ($t=2.916$, $p=.004$) along with its two subtypes intrinsic ($t=2.861$, $p=.005$) and extrinsic ($t=2.955$, $p=.003$).

Table 5. Independent Sample t-test of Study Variables between Nature of Employment (N=245)

Variables	Permanent (N=186)		Temporary (N=59)		T	P	95 %CI		Cohen's d
	M	SD	M	SD			LL	UL	
Job Stress	28.0806	9.39344	30.4576	9.02166	-1.746	.084	5.07798	.32402	0.258105
Turnover Intention	29.032	8.1876	30.949	7.7358	-1.635	.105	4.24235	.40856	0.240681
Life Satisfaction	72.9892	20.34566	66.7627	21.00192	1.999	.048	.04307	12.41000	0.301141
Intrinsic Satisfaction	43.8172	12.29410	39.8983	12.82602	2.065	.042	.15130	7.68650	0.311943
Extrinsic Satisfaction	22.0323	6.23755	20.1186	6.41411	2.010	.047	.02355	3.80367	0.302492



Table 5 of the study revealed differences between the sample on the nature of the employment between permanent (n=186) and temporary (n=59).

Table 6. Independent Sample T-test of Study Variables between Marital Status (N=245)

Variables	Married (N=166)		Currently Single (N=79)		T	P	95 % CI		Cohen's d
	M	SD	M	SD			LL	UL	
Job Stress	27.3253	9.37968	31.4430	8.67763	-3.289	.001	-6.58398	-1.65149	0.455726
Turnover Intention	28.2651	8.27348	32.0759	7.13024	-3.518	.001	-5.94445	-1.67733	0.493432
Life Satisfaction	74.1145	19.89744	65.9747	21.19142	2.930	.004	2.66844	13.61111	0.396008
Intrinsic Satisfaction	44.4578	12.08084	39.5443	12.81905	2.917	.004	1.59584	8.23121	0.394487
Extrinsic Satisfaction	22.3855	6.09984	19.8608	6.47230	2.969	.003	.84965	4.19992	0.401458

Table 6 shows the differences between the married (n=166) and currently single (n=79) participants about the study variables.

Table 7. One-Way Analysis of Variance of Study Variables between Levels of Teaching Experience (N=245)

Variable	<5 years (N=79)		5-10 years (N=49)		11-20 years (N=41)		>20 years (N=76)		F	P	η^2	i-j	Mean D	SE	p	95% CI	
	M	SD	M	SD	M	SD	M	SD								LL	UL
	Job Stress	30.2152	9.92235	31.4490	7.93741	27.2195	9.23448	26.0000								8.93532	4.776
												2>4	5.44898*	1.67327	.008	.9977	9.9002
Turnover Intention	30.6835	8.68028	31.7959	6.98504	28.0732	8.02306	27.5395	7.74500	3.911	.009	0.2206	2>4	4.25644*	1.45943	.023	.3740	8.1388
Life Satisfaction	66.5190	22.19602	68.5714	19.73787	74.9512	19.18196	76.6711	19.02727	3.977	.009	0.2225	4>1	-10.15207*	3.25650	.012	-18.8150	-1.4891
Intrinsic Life Satisfaction	40.0633	13.69385	41.1837	12.16839	44.6585	11.72734	45.9211	11.16872	3.513	.016	0.2091	4>1	-5.85776*	1.97981	.020	-11.1245	-.5911
Extrinsic Life Satisfaction	19.9114	6.56563	20.8163	5.87251	22.8293	5.86047	23.1053	6.18294	4.246	.006	0.2299	4>1	-3.19387*	.99589	.009	-5.8432	-.5446

Note: η^2 = effect size, p = significance, S.E = standard error, UL = upper limit, LL = lower limit, p < .05*
 The findings of One-way ANOVA in Table 7 exhibit the difference between the four teaching experience categories comprised of <5 years, 5-10 years, 11-20 years and >20 years on all the study variables of the present research.

Table 8. Linear Regression Showing the Effect of Job Stress on Turnover Intention (N=245)

Dependent Variable	Variable	B	SE	β	p	95% CI	
						LL	UL
Turnover-Intention	Constant	4.237	.811		.000	2.640	5.834
	Job Stress	.847	.013	.976	.000	.821	.872
	R ²	.949					
	F	731.99*					

Note. B = unstandardized regression coefficient, β = standardized regression coefficient, CI = confidence interval, UL = upper limit, LL = lower limit, p < .05*

Table 8 represents the outcomes of the linear regression analysis exhibiting the predictive effect of job stress on the turnover intention of the current research sample.



Table 9. Linear Regression Showing the Effect of Job Stress on Life Satisfaction and its sub-scales (N=245)

Dependent Variable	Variable	B	SE	b	p	95% CI	
						LL	UL
Life Satisfaction	Constant	124.739	3.876		.000	117.103	132.375
	Job Stress	-1.994	.062	-.903	.000	-2.117	-1.871
	R ²	.819					
	F	178.99*					
Intrinsic Life Satisfaction	Constant	75.864	2.428		.000	71.080	80.648
	Job Stress	-1.203	.039	-.899	.000	-1.280	-1.127
	R ²	.806					
	F	165.113*					
Extrinsic Life Satisfaction	Constant	35.992	1.307		.000	33.417	38.568
	Job Stress	-.590	.021	-.872	.000	-.631	-.548
	R ²	.780					
	F	140.736*					

Note. B = unstandardized regression coefficient, β = standardized regression coefficient, CI = confidence interval, UL = upper limit, LL = lower limit, $p < .05$ *

The findings presented in *Table 9* are of the linear regression analysis demonstrating the predictive ability of job stress on life satisfaction and its two domains, intrinsic and extrinsic life satisfaction, of the present investigation sample.

IV. Discussion

The present study aimed to analyze stress as a predictor of job satisfaction and turnover intentions among secondary school teachers. Furthermore, it analyzes the difference in demographic variables such as gender, nature of institution, nature of job, marital status, and length of teaching experience among secondary school teachers. The present study's findings significantly support the previous studies on the hypothesis and previous studies.

Table 1 reported the descriptive analysis results of the present study and includes the mean, standard deviation, Cronbach alpha reliability, ranges, skewness, and kurtosis of N=245 participants (male = 80, females= 165) with age range between 28-41.

The correlational analysis of the study variables suggests that job stress has a significantly high negative correlation with life satisfaction ($r = -.903$) with its domains; intrinsic life satisfaction ($r = -.896$) and extrinsic life satisfaction ($r = -.877$). Additionally, job stress positively correlated significantly with turnover intention ($r = .973$). The

strong negative correlation between job stress and life satisfaction, as well as its domains of intrinsic and extrinsic life satisfaction, aligns with previous research indicating that higher levels of job stress are associated with lower levels of overall life satisfaction (Aruldoss et al., 2021). Furthermore, the positive correlation between job stress and turnover intention is consistent with findings from prior studies highlighting the role of job stress as a significant predictor of turnover intentions among employees (Nisar et al., 2020). These results underscore the detrimental effects of job stress on both individual well-being and organizational outcomes.

The study's findings suggest that there are mean differences between the male ($n=80$) and female sample ($n=165$) on the present study variables, but no significant difference was on any study variable. One of the important aspects of the study was to learn and analyze the gender implications on stress level, job satisfaction and turnover intentions. It was noticed that females were seen to be more satisfied apparently because of their colleagues' more social and moral support.



Considering the dynamics of the workplaces, it was interesting. It is expected to note that females were in the higher ratio in the teaching profession than males whose presence and representation in any institution was even lesser than females (Amah, 2009). The lack of significant mean differences between male and female samples on the study variables suggests that job stress, life satisfaction, and turnover intention are experienced similarly across genders in this sample. This finding aligns with previous research indicating that gender differences in these variables may not always be substantial or consistent across different contexts (Sharma & Sehrawat, 2014; Hundera, 2014; Iqbal et al., 2014; Mahmood et al., 2022).

It was also noticed that there were substantive numbers of female teachers in boys' schools while the presence of male teachers in girls' schools was rare. Females seek moral and social support from their colleagues, which helps them cope with stress and other day to affairs easily, which adds to their job satisfaction and helps them keep working for the same institution (Hong, 2012; Kumar, 2015; Fazal et al., 2019). Another important aspect of female job satisfaction is that male staff respects female teachers and feelings of respect and importance in the institution.

The reasons behind less satisfaction and higher turnover intentions as compared to females as most male members in our society are the major bread earners of households, and because the schools have limited opportunities for financial compensation and limited salary offers (Sarwar & Imran, 2019) therefore, male teachers tend to be more dissatisfied and have higher turnover intention than females. In addition to the lack of social and moral support, financial needs and the limited salary add up to the stress and subsequent poor coping mechanisms in males. Another important aspect is the patriarchal system that plays a vital role in Pakistani society; males are less likely to open or share their challenges and problems with their colleagues, friends, and significant others, which also adds to life dissatisfaction (Hussain et al., 2020).

Findings of the study based on institutional types revealed a significantly high difference between government ($n=116$) and private ($n=129$) institutes on the study variables. The outcomes reveal job stress ($t=-2.438, p=.015$); turnover intention ($t=-2.046, p=.043$); life satisfaction ($t=2.916, p=.004$) along with its two subtypes intrinsic ($t=2.861, p=.005$) and extrinsic ($t=2.955, p=.003$). Teachers at private secondary

schools experiencing higher job stress, more turnover intentions and scoring significantly low on job satisfaction in general and its sub domains (intrinsic and extrinsic satisfaction). Out of all the study participants, most from the private schools reported higher stress levels than their counterparts from the public schools.

Hence, the teachers in private secondary schools face greater job stress, lower job satisfaction, and higher turnover intentions compared to their counterparts in public schools, highlighting potential disparities in working conditions between the two sectors. This aligns with prior research indicating that factors such as workload, administrative pressure, and lack of resources may contribute to heightened stress levels and lower job satisfaction among teachers in private educational settings (Finster, 2013; Alsubaie, 2023).

Other factors mentioned by private teachers that add to their stress were frequent follow-ups from the parents, more accountability and complex systems from higher management, long working hours, dealing with more students simultaneously in the classroom and strict obedience to the schools' policies. These factors were either absent or had minimal effects in the public sector schools; therefore, their teachers were less exposed to the stressful conditions. A descriptive discussion and the survey review revealed that public school teachers are more satisfied with their jobs and have comparatively fewer turnover intentions than private school teachers (Habib et al., 2010). In public schools, they normally have flexible working hours, an easy and relaxed routine, less accountability, support from higher management, and use of conventional teaching methodologies, which facilitates easy learning and a peaceful teaching process. These reasons shared by the teachers of both educational institutions were the major contributory factors as to why the turnover intention of private school teachers is much higher than that of public-school teachers who have comparatively less approach towards changing their profession or workplace (Habib et al., 2010; Hussain & Ghulam, 2017).

The study's findings revealed differences between the sample on the nature of the employment between permanent ($n=186$) and temporary ($n=59$) secondary school teachers. Only significant differences existed in life satisfaction and its sub-domains with $t= 1.99, p= .048$ for general life satisfaction; $t=2.065, p= .042$ for intrinsic life satisfaction and $t= 2.001, p= .047$ for extrinsic life satisfaction, respectively. The mean



score of teachers regarding life satisfaction working temporarily is higher than permanent teachers on job stress and turnover intentions but insignificant.

The non-significant difference in job stress and turnover intentions between temporary and permanent teachers despite the higher life satisfaction among temporary teachers suggests that while temporary teachers may experience temporary boosts in life satisfaction due to factors such as flexibility or reduced long-term commitment, they still face similar levels of job stress and turnover intentions as permanent teachers. This finding aligns with previous research indicating that temporary employment arrangements may offer certain benefits but do not necessarily alleviate the underlying stressors or intentions to leave the job (Rizwan et al., 2017; Ahmed et al., 2021; Suleman et al., 2018).

The differences between married ($n=166$) and currently single ($n=79$) participants about the variables of the study exhibit significant differences: job stress ($t=-3.289$, $p=.001$), turnover intention ($t=-3.518$, $p=.001$), life satisfaction ($t=2.930$, $p=.004$) and its domains intrinsic life satisfaction ($t=2.917$, $p=.004$) and extrinsic life satisfaction ($t=2.969$, $p=.003$). The findings suggest that married teachers have significantly less stress and lower turnover intentions than currently single teachers. Married teachers also score significantly high on job satisfaction and its domains (intrinsic and extrinsic satisfaction) compared to currently single teachers.

The significant differences between married and currently single teachers in terms of lower stress, lower turnover intentions, and higher job satisfaction indicate the potential protective effect of marriage on teacher well-being, due to increased social support and stability within the marital relationship. These findings align with existing research highlighting the positive influence of marital status on job-related outcomes and overall well-being among various occupational groups (Bhatti et al., 2011; Ofovwé et al., 2013; Husain, Gulzar & Aqeel, 2016; Hussain & Ghulam, 2017; Muhangi, 2017; Mocheche et al., 2018).

Furthermore, one-way ANOVA's findings exhibited a statistically significant difference between the four teaching experience categories comprised of <5 years, 5-10 years, 11-20 years and >20 years on all the study variables of the present research. The denoted values of job stress ($F(3, 241) = 4.78$, $p=.003$), turnover intention ($F(3, 241) = 3.911$, $p=.009$), general life satisfaction ($F(3, 241) = 3.977$, $p=.009$), intrinsic life satisfaction ($F(3, 241) = 3.513$, $p=.016$) and extrinsic life

satisfaction ($F(3, 241) = 4.246$, $p=.006$) with effect sizes " η^2 " of 0.2438, 0.2271, 0.2230, 0.2225, and 0.2091 respectively, as presented by the findings of ANOVA.

A Bonferroni Post hoc test discovered that the scores significantly diverged of <5-year group and >20-year group ($p=.027$) and 5-10 years group and >20 years group ($p=.008$) between the four categories: <5 years (30.22 ± 9.92 , $p=.003$), 5-10 years (31.45 ± 7.94 , $p=.003$), 11-20 years (27.22 ± 9.24 , $p=.003$), when compared with >20 years (26 ± 8.94 , $p=.003$) on Job stress.

Furthermore, when the groups were contrasted on the Turnover intention, <5 years (30.684 ± 8.68 , $p=.009$), 5-10 years (31.796 ± 6.99 , $p=.009$), 11-20 years (28.07 ± 8.023 , $p=.009$), when compared with >20 years (27.54 ± 7.745 , $p=.009$) the significant difference was only found between <5-year group and >20-year group ($p=.016$).

Additionally, the differences on ANOVA with relation to General Life Satisfaction were also significant between <5-year group and >20-year group ($p=.012$) between levels <5 years (66.52 ± 22.2 , $p=.009$), 5-10 years (68.57 ± 19.74 , $p=.009$), 11-20 years (74.95 ± 19.2 , $p=.009$), when compared with >20 years (76.67 ± 19.03 , $p=.009$). Similarly, on Intrinsic Life Satisfaction of <5 years (40.06 ± 13.69 , $p=.016$), 5-10 years (41.18 ± 12.17 , $p=.016$), 11-20 years (44.65 ± 11.73 , $p=.016$), when compared with >20 years (45.92 ± 11.17 , $p=.016$) were significant between <5-year group and >20-year group ($p=.02$). Finally, values of comparative groups <5 years (19.91 ± 6.57 , $p=.006$), 5-10 years (20.82 ± 5.87 , $p=.006$), 11-20 years (22.83 ± 5.86 , $p=.006$), when compared with >20 years (23.11 ± 6.18 , $p=.006$) on Extrinsic Life Satisfaction were also significant between <5-year group and >20-year group ($p=.009$).

When a comparison was made on the teaching experiences of all the study participants, it was noted that teachers with more years of experience were familiar with the strategies and coping mechanisms of stress and tended to have less turnover intention. Teachers new to the workplace and with less experience were easily stressed out and had difficulty coping and adjusting to the system. Therefore, the new or less experienced teachers have low satisfaction levels and higher turnover intentions. Longer working experience also gives confidence and feelings of competence, belongingness with the workplace, mastery in their profession and recognition attached to current institutions. Therefore, it increases satisfaction and minimizes turnover



intentions. With the increase in seniority comes the increase in maturity towards decision-making, coping mechanisms and abilities to remain peaceful and positive under stressful conditions and display appropriate responses when needed.

The observation that teachers with more years of experience exhibit lower turnover intentions and higher job satisfaction aligns with prior research emphasizing the positive relationship between tenure and job attitudes in the teaching profession (Ingersoll & Strong, 2011; Klassen & Chiu, 2010). Additionally, studies have shown that experienced teachers develop effective coping strategies for dealing with stressors in the workplace, contributing to their overall well-being and job satisfaction (Montgomery & Rupp, 2005; Skaalvik & Skaalvik, 2014).

The findings of linear regression analysis exhibit the predictive effect of job stress on the turnover intention of the current research sample. The results indicated that job stress significantly positively predicts turnover intention ($\beta = .976$). The overall model explained 94.9% variance in turnover intention ($F(6, 238) = 731.988, p = .000$).

The strong positive predictive effect of job stress on turnover intention observed in the linear regression analysis underscores the importance of addressing job stressors to mitigate turnover intentions among employees, consistent with previous research highlighting the significant association between job stress and turnover intention across various occupational settings (Iqbal et al., 2014;). These findings emphasize the need for organizational interventions aimed at reducing job stress to promote employee retention and organizational stability (Rizwan et al., 2017).

The findings of the linear regression analysis demonstrate the predictive ability of job stress on life satisfaction and its two domains, intrinsic and extrinsic life satisfaction, for the present sample. The findings revealed that job stress significantly negatively predicts all three: general life satisfaction ($\beta = -.903$), intrinsic life satisfaction ($\beta = -.899$), and extrinsic life satisfaction ($\beta = -.872$). The overall model explained 81.9% variance in general life satisfaction ($F(6, 238) = 178.99, p = .000$), 80.6% variance in intrinsic life satisfaction ($F(6, 238) = 165.113, p = .000$), and 78% variance in extrinsic life satisfaction ($F(6, 238) = 140.736, p = .000$) respectively.

The substantial negative predictive effect of job stress on all dimensions of life satisfaction observed in the linear regression analysis highlights

the detrimental impact of job stress on overall well-being, both intrinsically and extrinsically. This aligns with previous research indicating that high levels of job stress are associated with lower levels of life satisfaction across various populations and contexts (Tayyar, 2014; Suleman et al., 2018; Sahito, 2019; Çobanoğlu et al., 2023). These findings underscore the importance of addressing job stressors to promote employees' overall life satisfaction and well-being.

V. Conclusion

Hence, it is concluded that schools, their working environment, policies, the behaviour of management and colleagues, growing opportunities, and financial safety are a few contributing factors behind job stress and satisfaction. The institutions where teachers have a supportive environment, better policies, helping and facilitating management, appropriate compensation, and growth opportunities, teachers are more satisfied with their jobs and have low turnover intentions than vice versa.

It is also manifest from the study findings that in government institutions, teachers have more freedom, job security and a better reward system than in private secondary schools; therefore, teachers of government institutions are more satisfied and less likely to go for turnover than teachers of private secondary schools. The government financial compensation system is standardized, while in the private sector, there is no standardized pay system; every private school has its pay package system.

Length of experience is also an important aspect that must not be ignored. Teachers with longer working experience are more satisfied and have low turnover intentions than those with little working experience. Length of service gives them mastery, competence and enough strength to deal with stressful situations. They better enjoy their work and have a strong attachment with the organization, which helps them stay attached to its values and goals and are less likely to switch institutions.

In certain instances, a major difference was seen in responses between genders, highlighting educational institutions' biases, management, and policies regarding gender. Female teachers are more satisfied and less likely to switch jobs than male teachers. In most instances, females are not the chief bread earners in a family, while males are chief wage earners in most instances; therefore, males owe more



household financial responsibilities than female teachers. Females can afford to work on a small salary package, while it is hard for males to stick to a lower salary package.

VI. Recommendation

It is recommended that the study planned to be done in continuation of this work should focus on the demographics, that is the location of the schools on the stress, to focus on the areas which went during this current work. Also, another critical area of consideration can be to highlight the biases schools have for gender to highlight the difference in responses put forward by both genders. Understanding these biases will help make the working environment better for male genders, increasing their satisfaction levels, reducing their turnover intentions, and providing them equal opportunities to grow and progress professionally.

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