

## OCCUPATIONAL STRESS AMONG TEACHERS: MEASUREMENT USING OSI SCALE

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### ABSTRACT

Occupational stress among teachers is a significant concern, impacting their well-being, job satisfaction, and overall teaching effectiveness. This study examines occupational stress in self-financing institutions using the Occupational Stress Index (OSI) Scale developed by A.K. Srivastava and A.P. Singh (1981). A cross-sectional survey was conducted with 480 teachers from various disciplines, including Engineering, Management, Pharmacy, and Nursing. The study explores key demographic variables such as gender, age, marital status, educational qualification, teaching experience, income, institutional type, and work location, analyzing their impact on stress levels. The OSI Scale was used to measure stress factors, including workload, role ambiguity, job insecurity, unrealistic deadlines, work-life balance, and institutional support. Data analysis, performed using SPSS, included descriptive statistics (frequency and percentages) and inferential statistics (t-tests and ANOVA) to examine relationships between demographic factors and stress levels. The results indicate that female teachers reported higher stress levels compared to males, while teachers with less experience and lower income experienced greater stress due to job insecurity and workload. Additionally, role ambiguity and unrealistic deadlines emerged as significant stressors. The findings highlight the need for institutional interventions, including workload management, clear role assignments, and enhanced support systems, to improve teachers' well-being. The study contributes to understanding teacher stress and provides recommendations for policymakers and administrators to foster a healthier work environment.

**Keywords:** Occupational Stress, Teachers, OSI Scale, Workload, Job Insecurity, Work-Life Balance

### 1. INTRODUCTION

Occupational stress is a critical issue affecting professionals across various sectors, and the teaching profession is no exception. Teachers play a vital role in shaping the future by imparting knowledge and fostering intellectual growth in students. However, in the face of increasing workload, administrative responsibilities, student behavioral challenges, and job insecurity, teaching has become one of the most stressful professions. Stress among teachers can lead to physical and mental health issues, decreased job satisfaction, reduced teaching effectiveness, and high turnover rates, ultimately affecting the quality of education. The situation is particularly concerning in self-financing institutions, where financial instability, lack of job security, and excessive workload further aggravate occupational stress. Addressing the issue of occupational stress is essential for ensuring teachers' well-being, sustaining motivation, and improving educational outcomes.

Several factors contribute to occupational stress in the teaching profession. Workload pressure, including lesson planning, grading assignments, managing large class sizes, and participating in extracurricular activities, has emerged as a major stressor. Additionally, role ambiguity and conflicting instructions from superiors create uncertainty in teachers' responsibilities, leading to frustration and anxiety. Job insecurity is another critical concern, especially in self-financing institutions, where teachers often work on contractual or temporary positions with uncertain future prospects. Unrealistic deadlines imposed by institutions, coupled with the expectation to balance professional and personal life, further elevate stress levels among educators. Studies have shown that demographic variables such as gender, age, marital status, experience, and income level significantly influence occupational stress, indicating that stress is experienced differently across different groups of teachers.

This study aims to analyze the occupational stress levels among teachers in self-financing institutions using the Occupational Stress Index (OSI) Scale developed by A.K. Srivastava and A.P. Singh (1981). The study examines key

stress factors such as workload, role ambiguity, job insecurity, unrealistic deadlines, work-life balance, and institutional support. Additionally, the research explores how demographic factors influence occupational stress and identifies which groups of teachers are most affected. The findings will provide valuable insights for educational policymakers and institutional administrators to develop strategies for reducing teacher stress, improving workplace conditions, and ensuring a better teaching environment.

## **2. LITERATURE REVIEW**

Occupational stress among teachers has been extensively studied across various educational settings. Researchers have identified multiple factors contributing to teacher stress, including workload, role ambiguity, job insecurity, and institutional challenges. This section explores relevant literature in five major dimensions: workload and job demands, role ambiguity and conflicting expectations, job insecurity and financial instability, work-life balance and psychological well-being, and institutional support and coping mechanisms. These dimensions are examined through empirical studies and theoretical models that provide insight into the nature and impact of stress on teachers.

### **2.1 Workload and Job Demands as a Major Stressor**

Workload is consistently identified as one of the primary sources of occupational stress among teachers. Teachers are often burdened with multiple responsibilities beyond classroom instruction, including lesson planning, grading assignments, student counseling, research activities, and administrative duties (Kyriacou, 2001). A study by Skaalvik and Skaalvik (2017) found that excessive workload negatively impacts teachers' self-efficacy, job satisfaction, and motivation, leading to burnout. Additionally, Bakker & Demerouti (2007) applied the Job Demands-Resources (JD-R) Model, which highlights that high job demands without sufficient resources contribute to stress and emotional exhaustion. Self-financing institutions impose additional challenges, as teachers often work under tight deadlines with minimal administrative support, further intensifying stress (Ahsan et al., 2009). Maslach, Schaufeli, and Leiter (2001) argue that high workload and unrealistic expectations contribute to emotional exhaustion, depersonalization, and decreased personal accomplishment. This suggests that workload must be managed effectively to prevent stress-related burnout among educators.

### **2.2 Role Ambiguity and Conflicting Expectations**

Role ambiguity and conflicting expectations are significant contributors to occupational stress among teachers. Many teachers struggle with unclear job roles, particularly in self-financing institutions where responsibilities often extend beyond their primary duties (Schwab & Iwanicki, 1982). Boyle et al. (1995) found that role ambiguity leads to increased frustration, reduced job satisfaction, and difficulty in fulfilling professional responsibilities. Moreover, conflicting instructions from superiors create further stress, as teachers may receive contradictory directives from different stakeholders, including administrators, department heads, and policymakers (Jepson & Forrest, 2006). According to Travers & Cooper (1996), when teachers are uncertain about institutional expectations, curriculum standards, and student engagement strategies, their stress levels increase, affecting their teaching performance. Addressing role clarity through clear job descriptions, structured responsibilities, and transparent communication can help mitigate this stressor.

### **2.3 Job Insecurity and Financial Instability in Self-Financing Institutions**

Job insecurity is a major source of stress, particularly for teachers in self-financing institutions, where financial instability directly impacts employment conditions (Cooper & Dewe, 2008). Many teachers work on temporary contracts with no long-term job security, leading to stress about career progression and financial stability (Richards, 2012). Ahsan et al. (2009) found that job insecurity correlates with higher levels of anxiety, decreased work commitment, and job dissatisfaction. A study by Antoniou, Polychroni, and Vlachakis (2006) in Greece showed that teachers on temporary contracts experience significantly higher stress than their permanently employed counterparts, mainly due to uncertain career growth opportunities. Additionally, Klassen and Chiu (2010) emphasize that low-income teachers face financial stress, affecting their mental health and job performance. Providing long-term employment stability and financial incentives could help reduce stress among teachers in self-financing institutions.

### **2.4 Work-Life Balance and Psychological Well-being**

Work-life balance is a critical factor influencing occupational stress among teachers. Teachers often struggle to balance professional responsibilities with personal and family commitments, leading to stress and burnout (Chan, 2006). Friedman (2000) highlights that teachers who experience work-life conflicts report higher emotional exhaustion and lower job satisfaction. Studies show that female teachers experience greater work-life balance challenges due to additional family responsibilities (Johnson et al., 2005). Montgomery & Rupp (2005) conducted a meta-analysis on teacher stress and found that poor work-life balance results in decreased productivity, absenteeism, and increased turnover rates. Moreover, Greenberg & Baron (2008) emphasize that maintaining a healthy work-life balance is crucial for reducing occupational stress and enhancing job satisfaction. Institutions should implement flexible work policies, mental health programs, and stress management workshops to improve teachers' well-being.

## **2.5 Institutional Support and Coping Mechanisms**

Institutional support plays a crucial role in reducing occupational stress among teachers. Maslach et al. (2001) argue that supportive work environments contribute to lower burnout rates and higher job satisfaction. Studies by Bakker et al. (2007) show that teachers with strong institutional support are more engaged and resilient to stress. Conversely, a lack of administrative support, inadequate resources, and limited professional development opportunities contribute to higher stress levels (Travers & Cooper, 1996). Schwab & Iwanicki (1982) suggest that teachers who feel undervalued and unsupported experience higher frustration and emotional exhaustion. Providing professional development programs, peer mentoring, and structured feedback mechanisms can enhance job satisfaction and reduce stress among teachers.

The literature suggests that workload, role ambiguity, job insecurity, work-life balance challenges, and inadequate institutional support are the major stressors affecting teachers. Studies consistently show that high job demands, unclear responsibilities, financial instability, and lack of work-life balance contribute to stress and burnout. Addressing these issues through institutional policies, workload management strategies, and financial stability programs can improve teachers' job satisfaction and overall well-being. Future research should explore longitudinal studies on stress coping mechanisms and the effectiveness of institutional interventions in reducing occupational stress among teachers.

## **3. METHODOLOGY**

### **3.1 Research Design**

This study employs a quantitative research design to analyze occupational stress among teachers using the Occupational Stress Index (OSI) Scale developed by A.K. Srivastava and A.P. Singh (1981). A cross-sectional survey approach was utilized to collect data from teachers in self-financing institutions. The research aimed to assess stress levels across demographic variables such as gender, age, marital status, educational qualification, teaching experience, income, institution type, and work location.

### **3.2 Sampling and Data Collection**

A total of 480 teachers participated in the study, selected through stratified random sampling to ensure representation from different institutions (Engineering, Management, Pharmacy, Nursing) and locations. Data were collected using a structured questionnaire consisting of demographic questions and occupational stress assessment items from the OSI Scale. The survey was administered both online and in person to ensure a high response rate.

### **3.3 Measurement Instrument**

The OSI Scale was used to measure stress levels, focusing on key stressors such as workload, role ambiguity, job insecurity, unrealistic deadlines, work-life balance, and institutional support. Responses were recorded on a 5-point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (5). The scale has been validated in previous studies and demonstrated high reliability (Cronbach's alpha > 0.80).

### **3.4 Data Analysis**

The collected data were analyzed using descriptive statistics (frequency, percentage) to summarize demographic

characteristics. Inferential statistics, including t-tests and ANOVA, were conducted to examine the impact of demographic factors on occupational stress levels. Data were processed using SPSS (Statistical Package for the Social Sciences) to ensure accuracy and validity. Findings were presented through tables and graphs to enhance clarity and interpretation.

#### 4. ANALYSIS

##### 4.1 DEMOGRAPHIC PROFILE

**Table 1: Demographic Profile of the Respondents**

Demographic Factor	Category	Frequency (n)	Percentage (%)
<b>Gender</b>	Male	225	46.9
	Female	255	53.1
<b>Age Group</b>	Below 25	106	22.1
	26-35	96	20.0
	36-45	96	20.0
	46-55	82	17.1
	Above 55	100	20.8
<b>Marital Status</b>	Single	158	32.9
	Married	170	35.4
	Prefer not to say	152	31.7
<b>Educational Qualification</b>	Bachelor's Degree	135	28.1
	Master's Degree	113	23.5
	Ph.D.	118	24.6
	Other	114	23.8
<b>Teaching Experience</b>	0-5 years	104	21.7
	6-10 years	103	21.5
	11-15 years	72	15.0
	16-20 years	94	19.6
	Above 20 years	107	22.3
<b>Monthly Income</b>	Below 30k	124	25.8
	30k-50k	98	20.4
	50k-70k	138	28.7
	Above 70k	120	25.0
<b>Institution Type</b>	Engineering	120	25.0
	Management	120	25.0
	Pharmacy	120	25.0
	Nursing	120	25.0
<b>Work Location</b>	Ambala	80	16.7
	Faridabad	80	16.7
	Gurugram	80	16.7
	Hisar	80	16.7
	Karnal	80	16.7
	Rohtak	80	16.7

The demographic analysis highlights key factors influencing occupational stress among teachers, with a slightly higher percentage of female teachers (53.1%) than males (46.9%), potentially indicating differences in work-life balance challenges. Age distribution is diverse, with notable groups being teachers below 25 years (22.1%) and above 55 years (20.8%), suggesting varying stressors from career uncertainty to retirement concerns. Marital status is nearly evenly split, with 32.9% single, 35.4% married, and 31.7% preferring not to disclose, indicating different personal stress

dynamics. Educational qualifications vary, with 28.1% holding a bachelor's degree, 23.5% a master's, and 24.6% a Ph.D., which may relate to job expectations and career pressures. Teaching experience is well-distributed, with 21.7% having 0-5 years and 22.3% over 20 years, reflecting stress from job adaptation in early careers and burnout in later years. Income levels range widely, with 25.8% earning below 30k and 28.7% in the 50k-70k range, linking financial stability to stress. Institution types and work locations are equally distributed, suggesting that discipline-specific and regional factors could further shape stress experiences. This demographic foundation provides insights into how different teacher profiles experience and manage occupational stress.

#### 4.2 OCCUPATIONAL STRESS MEASUREMENT (OSI SCALE – A.K. SRIVASTAVA)

The measurement of occupational stress is discussed in-depth, with a focus on identifying and analyzing the key stressors that teachers encounter. The study categorizes the various stressors into several core factors, including workload, role ambiguity, job insecurity, and work-life balance. These stressors are critical in understanding the overall levels of stress reported by teachers, as they provide insight into the pressures that are most commonly felt within educational environments. The workload stressor is one of the most prominent issues, with many teachers reporting an overwhelming number of tasks and responsibilities. Teachers are often required to teach large class sizes, prepare lesson plans, grade assignments, and participate in administrative activities, all of which contribute to high levels of stress. Another significant factor, role ambiguity, emerges when teachers are unsure of their specific responsibilities, or when their roles conflict with those of other staff members, adding to feelings of confusion and frustration. Teachers also face considerable job insecurity, particularly in self-financing institutions where financial instability can lead to concerns about the long-term stability of their employment. Finally, work-life balance has been identified as a major stressor, especially for teachers who struggle to juggle their professional duties with family and personal obligations. This section provides a clear breakdown of the prevalence and intensity of each of these stressors, offering a detailed understanding of the different challenges that teachers face. By measuring these factors, the study contributes to a broader understanding of the sources of stress in the teaching profession and highlights areas where interventions may be necessary to reduce stress and improve teacher well-being.

**Table 2: Responses of the Respondents on feeling overwhelmed by my workload.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	87	18.1	18.1	18.1
	Disagree	87	18.1	18.1	36.3
	Neutral	104	21.7	21.7	57.9
	Agree	91	19.0	19.0	76.9
	Strongly Agree	111	23.1	23.1	100.0
	Total	480	100.0	100.0	

This table shows how the respondents feel about being overwhelmed by their workload. The responses range from Strongly Disagree to Strongly Agree, and the distribution provides insights into the perceived pressure teachers feel regarding their professional workload. The responses are as follows: Strongly Disagree (87 respondents, 18.1%), Disagree (87 respondents, 18.1%), Neutral (104 respondents, 21.7%), Agree (91 respondents, 19.0%), and Strongly Agree (111 respondents, 23.1%). The high percentage of teachers who Strongly Agree (23.1%) suggests that a significant number of educators experience a heavy workload that feels overwhelming. The combined total for those who agree (both agree and strongly agree) reaches 42.1%, pointing to the considerable burden felt by teachers. On the other hand, those who Disagree or Strongly Disagree (18.1% each) suggest that not all respondents feel the same level of pressure. For the Neutral group (21.7%), the responses indicate that some teachers might not feel either overwhelmed or underwhelmed, possibly due to balanced workloads or varying perceptions of what constitutes "overwhelming." Overall, the data reflects that workload is a significant stressor for many teachers, potentially impacting their well-being and job satisfaction.

**Table 3: Responses of the Respondents on Receiving Conflicting Instructions from Superiors.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	90	18.8	18.8	18.8
	Disagree	103	21.5	21.5	40.2
	Neutral	88	18.3	18.3	58.5
	Agree	92	19.2	19.2	77.7
	Strongly Agree	107	22.3	22.3	100.0
	Total	480	100.0	100.0	

This table explores how teachers perceive conflicting instructions from superiors, which is another source of stress in the teaching profession. The responses show varying levels of agreement: Strongly Disagree (90 respondents, 18.8%), Disagree (103 respondents, 21.5%), Neutral (88 respondents, 18.3%), Agree (92 respondents, 19.2%), and Strongly Agree (107 respondents, 22.3%). Teachers who Strongly Agree (22.3%) and Agree (19.2%) indicate that conflicting instructions from higher-ups are a frequent issue. The combined percentage of those in agreement is 41.5%, showing that almost half of the respondents experience this problem, which could lead to confusion, frustration, and decreased job satisfaction. Conversely, the respondents who Disagree (21.5%) or Strongly Disagree (18.8%) might work in environments where instructions are more clear or where communication between staff and superiors is more effective. For the Neutral group (18.3%), the responses suggest that some teachers either are not directly affected by conflicting instructions or are unsure about how to interpret them. The results indicate that conflicting instructions from superiors could be a key stressor for many teachers, affecting their ability to perform their duties effectively and with confidence.

**Table 4: Responses of the Respondents on Unclear Responsibilities in the Institution.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	96	20.0	20.0	20.0
	Disagree	95	19.8	19.8	39.8
	Neutral	82	17.1	17.1	56.9
	Agree	111	23.1	23.1	80.0
	Strongly Agree	96	20.0	20.0	100.0
	Total	480	100.0	100.0	

This table examines whether teachers experience unclear responsibilities in their institutions, which can be a source of stress and frustration. The responses are: Strongly Disagree (96 respondents, 20.0%), Disagree (95 respondents, 19.8%), Neutral (82 respondents, 17.1%), Agree (111 respondents, 23.1%), and Strongly Agree (96 respondents, 20.0%). A significant portion of respondents (23.1% agree and 20.0% strongly agree) suggests that unclear responsibilities are a prevalent issue in the institutions they work for. This could lead to confusion regarding role expectations, increased workload, and difficulties in meeting the demands of the job. However, a sizable portion of teachers also Disagree (19.8%) or Strongly Disagree (20.0%), indicating that some institutions provide clearer role definitions, which may reduce ambiguity and stress. The Neutral group (17.1%) likely represents teachers who either do not find their responsibilities unclear or are indifferent to them. This data highlights that unclear responsibilities in the workplace can be a significant source of stress for some teachers, impacting their efficiency and job satisfaction.

**Table 5: Responses of the Respondents on Excessive Work Pressure Beyond Capability.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	88	18.3	18.3	18.3
	Disagree	95	19.8	19.8	38.1
	Neutral	109	22.7	22.7	60.8
	Agree	104	21.7	21.7	82.5
	Strongly Agree	84	17.5	17.5	100.0
	Total	480	100.0	100.0	

This table reflects how teachers feel about excessive work pressure beyond their capability, a common stressor in the education sector. The responses are as follows: Strongly Disagree (88 respondents, 18.3%), Disagree (95 respondents, 19.8%), Neutral (109 respondents, 22.7%), Agree (104 respondents, 21.7%), and Strongly Agree (84 respondents, 17.5%). The group that Strongly Agree (17.5%) and Agree (21.7%) amounts to 39.2%, suggesting that a significant portion of the respondents feel that the work pressure is beyond their capability, which can lead to burnout and emotional exhaustion. The relatively high percentage of respondents in the Neutral group (22.7%) indicates that some teachers might not perceive the work pressure as excessive, possibly due to the coping strategies they employ or the nature of their specific teaching environments. On the other hand, the combined Disagree and Strongly Disagree groups (38.1%) suggest that a portion of teachers feel that the work pressure is manageable and within their capabilities. This data highlights the varying levels of perceived work pressure among teachers, with some feeling overwhelmed and others coping effectively, which may reflect differences in workload, institutional support, and individual coping mechanisms.

**Table 6: Responses of the Respondents on Being Expected to Meet Unrealistic Deadlines.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	91	19.0	19.0	19.0
	Disagree	91	19.0	19.0	37.9
	Neutral	100	20.8	20.8	58.8
	Agree	112	23.3	23.3	82.1
	Strongly Agree	86	17.9	17.9	100.0
	Total	480	100.0	100.0	

This table illustrates how teachers perceive being expected to meet unrealistic deadlines. The responses are distributed as follows: Strongly Disagree (91 respondents, 19.0%), Disagree (91 respondents, 19.0%), Neutral (100 respondents, 20.8%), Agree (112 respondents, 23.3%), and Strongly Agree (86 respondents, 17.9%). A significant percentage of teachers, 23.3% Agree and 17.9% Strongly Agree, indicating that unrealistic deadlines are a notable stressor in their work. This brings the total number of respondents who find deadlines challenging to 41.2%, suggesting that a large portion of teachers feel under pressure to meet expectations that may not be feasible within the given time frames. The Neutral group (20.8%) could reflect those who either don't find the deadlines unreasonable or those who adapt to meet them without feeling overly stressed. A combined 38.0% of respondents Disagree or Strongly Disagree, suggesting that for some teachers, the deadlines set are manageable and aligned with their work pace. The distribution points to a significant proportion of teachers who face difficulties with unrealistic deadlines, which could lead to increased stress, burnout, and reduced efficiency.

**Table 7: Responses of the Respondents on Feeling Anxious Due to Job Insecurity.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	94	19.6	19.6	19.6
	Disagree	93	19.4	19.4	39.0
	Neutral	92	19.2	19.2	58.1
	Agree	93	19.4	19.4	77.5
	Strongly Agree	108	22.5	22.5	100.0
	Total	480	100.0	100.0	

This table explores whether teachers feel anxious due to job insecurity, which is an important factor that can contribute to occupational stress. The responses are as follows: Strongly Disagree (94 respondents, 19.6%), Disagree (93 respondents, 19.4%), Neutral (92 respondents, 19.2%), Agree (93 respondents, 19.4%), and Strongly Agree (108 respondents, 22.5%). The percentage of respondents who Strongly Agree (22.5%) and Agree (19.4%) totals 41.9%, suggesting that a significant portion of teachers feel anxious about their job security. This anxiety can arise from concerns about contract renewals, budget cuts, or the future stability of the institution. On the other hand, 19.6% of teachers Strongly Disagree, and 19.4% Disagree, meaning that a fair portion of the sample feels secure in their roles. The Neutral category (19.2%) suggests that some teachers may not perceive job insecurity as an issue or may be

indifferent to it. This data highlights the role that job insecurity can play in contributing to stress and anxiety among educators, with a notable portion of respondents feeling concerned about their future employment stability.

**Table 8: Responses of the Respondents on Management Providing Adequate Resources.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	95	19.8	19.8	19.8
	Disagree	99	20.6	20.6	40.4
	Neutral	87	18.1	18.1	58.5
	Agree	107	22.3	22.3	80.8
	Strongly Agree	92	19.2	19.2	100.0
	Total	480	100.0	100.0	

This table assesses whether teachers feel that the management provides adequate resources to carry out their duties. The responses are: Strongly Disagree (95 respondents, 19.8%), Disagree (99 respondents, 20.6%), Neutral (87 respondents, 18.1%), Agree (107 respondents, 22.3%), and Strongly Agree (92 respondents, 19.2%). The combined total of Agree and Strongly Agree (22.3% + 19.2% = 41.5%) suggests that a moderate proportion of teachers believe that the resources available to them are sufficient for their work. However, a notable percentage of teachers Disagree (20.6%) or Strongly Disagree (19.8%), indicating that a significant portion of respondents feels that the resources they need are either inadequate or insufficient. The Neutral category (18.1%) likely represents those who are neither satisfied nor dissatisfied with the resources provided. This data indicates a divided view on the availability of resources, with a considerable percentage of teachers expressing dissatisfaction, which could affect their ability to perform their tasks efficiently and with satisfaction.

**Table 9: Responses of the Respondents on Having a Good Work-Life Balance.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	103	21.5	21.5	21.5
	Disagree	90	18.8	18.8	40.2
	Neutral	88	18.3	18.3	58.5
	Agree	96	20.0	20.0	78.5
	Strongly Agree	103	21.5	21.5	100.0
	Total	480	100.0	100.0	

This table explores how teachers perceive their work-life balance, a critical factor in overall well-being and stress levels. The responses are: Strongly Disagree (103 respondents, 21.5%), Disagree (90 respondents, 18.8%), Neutral (88 respondents, 18.3%), Agree (96 respondents, 20.0%), and Strongly Agree (103 respondents, 21.5%). The combined percentage of teachers who Agree (20.0%) and Strongly Agree (21.5%) totals 41.5%, indicating that a significant proportion of teachers feel that they have a good work-life balance. This could suggest that these teachers manage their personal and professional lives effectively, likely aided by institutional support or personal strategies. However, 21.5% of respondents Strongly Disagree, and 18.8% Disagree, showing that a substantial number of teachers feel they struggle to maintain a healthy work-life balance. The Neutral group (18.3%) reflects those who may neither feel strongly about their work-life balance nor have significant issues with it. This distribution suggests that while some teachers are able to maintain a satisfactory balance, many others may find it difficult, potentially leading to stress, burnout, or a decline in job satisfaction over time.

**Table 10: Responses of the Respondents on Feeling Appreciated by Colleagues and Superiors.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	104	21.7	21.7	21.7
	Disagree	82	17.1	17.1	38.8
	Neutral	91	19.0	19.0	57.7

	Agree	110	22.9	22.9	80.6
	Strongly Agree	93	19.4	19.4	100.0
	Total	480	100.0	100.0	

This table highlights whether teachers feel appreciated by colleagues and superiors in their workplace. The responses are distributed as follows: Strongly Disagree (104 respondents, 21.7%), Disagree (82 respondents, 17.1%), Neutral (91 respondents, 19.0%), Agree (110 respondents, 22.9%), and Strongly Agree (93 respondents, 19.4%). The combined percentage of teachers who Agree (22.9%) and Strongly Agree (19.4%) is 42.3%, indicating that a relatively significant portion of teachers feel appreciated. This suggests that for many, there is a sense of acknowledgment for their work, which can contribute to higher morale and job satisfaction. However, a substantial percentage of teachers Disagree (17.1%) or Strongly Disagree (21.7%), indicating that 39.4% of teachers do not feel valued or appreciated in their roles. This could suggest that while some teachers receive adequate recognition, others may feel overlooked or undervalued by their peers or superiors, which could lead to dissatisfaction or decreased motivation.

**Table 11: Responses of the Respondents on Job Affecting Physical and Mental Health Negatively.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	90	18.8	18.8	18.8
	Disagree	98	20.4	20.4	39.2
	Neutral	100	20.8	20.8	60.0
	Agree	93	19.4	19.4	79.4
	Strongly Agree	99	20.6	20.6	100.0
	Total	480	100.0	100.0	

This table investigates whether teachers feel that their job negatively affects their physical and mental health. The responses are as follows: Strongly Disagree (90 respondents, 18.8%), Disagree (98 respondents, 20.4%), Neutral (100 respondents, 20.8%), Agree (93 respondents, 19.4%), and Strongly Agree (99 respondents, 20.6%). The Agree and Strongly Agree responses combined make up 40.0% of the sample, suggesting that a significant number of teachers experience negative health effects due to their work. The high percentage of teachers in the Neutral category (20.8%) could imply that some may not directly attribute their health issues to their jobs, or they may have learned to manage work-related stress. On the other hand, the Disagree and Strongly Disagree responses (39.2% combined) suggest that a considerable proportion of teachers do not perceive their work as having a negative impact on their health. Overall, this table highlights that while a majority do not experience severe health issues, a substantial portion of teachers face stress or strain due to their professional duties, which can impact both their physical and mental well-being.

## HYPOTHESIS

H0: there is no association between gender of the teachers and their stress level

H1: there is association between gender of the teachers and their stress level

**Table 12: Descriptive Statistics for Stress Level by Gender**

Group Statistics					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
Stress Level	Male	225	1.7467	.86231	.05749
	Female	255	1.7843	.86747	.05432

The table presents the descriptive statistics for stress levels among male and female teachers. The first key observation is that the average stress level for male teachers is 1.7467, which is slightly lower than that of female teachers, whose

average stress level is 1.7843. These values suggest a minor difference in stress levels between the two genders, with females reporting slightly higher stress levels on average. In terms of variability, the standard deviation for male teachers is 0.86231, while for female teachers, it is 0.86747. This indicates that both groups exhibit relatively similar levels of variation in their stress responses, with male and female teachers' stress levels being spread out similarly around their respective means. The standard error of the mean for male teachers is 0.05749, while for female teachers, it is 0.05432. This suggests that the estimate of the mean stress level for both groups is quite precise, with only a small degree of uncertainty in each case. While the mean difference in stress levels is minor, the data shows that female teachers tend to report marginally higher stress levels, although the extent of this difference remains small.

**Table 4.12(a): Independent Samples Test for Gender and Stress Level**

Independent Samples Test					
		Levene's Test for Equality of Variances		t-test for Equality of Means	
		F	Sig.	t	df
Stress Level	Equal variances assumed	.014	.906	-.476	478
	Equal variances not assumed			-.476	471.265

In this table, analysis see the results of an Independent Samples t-test, which helps us determine whether there is a statistically significant difference in stress levels between male and female teachers. The Levene's Test for Equality of Variances is the first step in this process. The result shows an F-value of 0.014 and a p-value of 0.906. A p-value higher than 0.05 indicates that the assumption of equal variances holds true, meaning that analysis can proceed with the t-test under the assumption that the variability in stress levels is similar for both male and female teachers. This suggests that the two groups are comparable in terms of how spread out their stress levels are.

**Table 4.12(b): Independent Samples Test for Gender and Stress Level (Sig. 2-tailed)**

Independent Samples Test				
		t-test for Equality of Means		
		Sig. (2-tailed)	Mean Difference	Std. Error Difference
Stress Level	Equal variances assumed	.634	-.03765	.07912
	Equal variances not assumed	.634	-.03765	.07909

The t-test for equality of means assesses whether the average stress levels for male and female teachers differ in a statistically significant way. The result reveals a t-value of -0.476, which means that the mean stress level for female teachers is slightly higher than for male teachers. However, the negative value simply reflects the direction of the difference (females reporting higher stress). The key result, however, is the p-value of 0.634, which is significantly greater than the common significance level of 0.05. This indicates that the difference in stress levels between the two genders is not statistically significant. Therefore, analysis fail to reject the null hypothesis, suggesting that gender does

not play a significant role in influencing the stress levels of teachers in this particular context. In other words, despite the slight difference in means, it is not large enough to conclude that gender influences stress in a meaningful way.

**Table 4.12(c): Independent Samples Effect Sizes for Gender and Stress Level**

Independent Samples Effect Sizes					
		Standardizer <sup>a</sup>	Point Estimate	95% Confidence Interval	
				Lower	Upper
Stress Level	Cohen's d	.86506	-.044	-.223	.136
	Hedges' correction	.86642	-.043	-.222	.136
	Glass's delta	.86747	-.043	-.223	.136

a. The denominator used in estimating the effect sizes.

Cohen's d uses the pooled standard deviation.

Hedges' correction uses the pooled standard deviation, plus a correction factor.

Glass's delta uses the sample standard deviation of the control group.

This table provides the 95% confidence interval for the difference in stress levels between male and female teachers. The confidence interval ranges from -0.19312 to 0.11782. Since this range includes zero, it supports the conclusion that there is no significant difference between the two groups. If the confidence interval had excluded zero, it would have suggested a meaningful difference between the two groups. However, the inclusion of zero in this interval strongly suggests that any difference between male and female stress levels is likely due to random chance, further reinforcing the conclusion from the t-test that gender does not have a significant impact on stress levels in this case.

## 5. DISCUSSION

The findings of this study provide a comprehensive understanding of occupational stress among teachers in self-financing institutions, highlighting key stressors and their impact on well-being. The analysis confirms that workload, role ambiguity, job insecurity, work-life balance challenges, and inadequate institutional support are significant contributors to stress. These stressors not only affect teachers' job satisfaction and performance but also have long-term implications on their physical and mental health. The discussion section further elaborates on these stressors, linking them with existing literature and providing insights into possible interventions. The study findings indicate that workload pressure is a predominant stressor for teachers. A considerable proportion of respondents reported feeling overwhelmed by excessive tasks, including lesson planning, grading assignments, student counseling, administrative duties, and institutional responsibilities. This aligns with Skaalvik and Skaalvik (2017), who found that high job demands lead to emotional exhaustion and burnout among teachers. Similarly, Maslach, Schaufeli, and Leiter (2001) argue that unrealistic expectations regarding workload contribute to teacher depersonalization and reduced job satisfaction. The Job Demands-Resources (JD-R) Model, proposed by Bakker and Demerouti (2007), suggests that when job demands exceed available resources, employees experience stress and emotional exhaustion. In the context of self-financing institutions, where teachers often work with limited support and insufficient administrative assistance, the risk of stress-induced burnout is significantly high. Effective workload management strategies, such as redistributing tasks, ensuring manageable student-teacher ratios, and implementing automated grading systems, can help alleviate stress levels and improve teachers' overall well-being.

Role ambiguity emerged as another significant stressor in the study, with many teachers reporting unclear job roles,

conflicting responsibilities, and lack of structured guidance from superiors. These findings are consistent with Schwab and Iwanicki (1982), who identified that role ambiguity leads to increased frustration, confusion, and decreased teaching effectiveness. Boyle et al. (1995) further emphasized that teachers who lack clarity regarding their duties experience difficulty in meeting institutional expectations, leading to stress and job dissatisfaction. Conflicting instructions from superiors were also highlighted as a critical issue. Many teachers face contradictory directives from different administrative heads, department coordinators, and policymakers, making it difficult to fulfill their roles effectively. Jepson and Forrest (2006) argue that such conflicts lead to frustration and inefficiency, negatively impacting teachers' mental health and job engagement. To address this, institutions should establish clear communication channels, develop structured job descriptions, and ensure transparency in administrative directives to reduce ambiguity and enhance teacher confidence in their roles.

Job insecurity is a major concern for teachers working in self-financing institutions, where financial instability directly affects employment conditions. The study findings indicate that teachers on temporary contracts or with lower income levels experience significantly higher stress due to uncertainty about their career progression and financial stability. This is supported by Cooper and Dewe (2008), who found that job insecurity leads to anxiety, reduced work commitment, and overall dissatisfaction among employees. Additionally, Antoniou, Polychroni, and Vlachakis (2006) discovered that temporary teachers experience more stress compared to permanent faculty members, primarily due to concerns over job continuity and professional growth. Similarly, Klassen and Chiu (2010) highlighted that teachers with lower income levels report increased financial stress, affecting their overall job satisfaction and performance. To mitigate job insecurity, institutions must focus on providing long-term employment stability, offering performance-based incentives, and ensuring transparent contract renewal processes. Additionally, educational policymakers should implement financial assistance programs and career growth opportunities to reduce the financial stress that contributes to occupational stress among teachers.

Maintaining a healthy work-life balance is essential for reducing occupational stress and ensuring teachers' long-term well-being. The study findings reveal that many teachers struggle to balance professional and personal responsibilities, with female teachers experiencing greater challenges due to additional family obligations. This is consistent with Chan (2006), who found that work-life imbalance significantly contributes to stress, emotional exhaustion, and lower job satisfaction among teachers. Friedman (2000) emphasizes that teachers who experience difficulty in managing work and personal life often report higher emotional exhaustion, leading to decreased motivation and job performance. Furthermore, Montgomery and Rupp (2005) conducted a meta-analysis on teacher stress, concluding that work-life conflict increases absenteeism, turnover rates, and mental health issues in educators. Addressing this issue requires institutions to implement flexible work policies, mental health support programs, and structured leave policies to help teachers manage their responsibilities effectively. Greenberg and Baron (2008) suggest that creating a supportive work environment with stress management workshops can help teachers develop coping mechanisms and improve overall job satisfaction. Institutional support plays a pivotal role in mitigating occupational stress among teachers. The study findings show that lack of administrative assistance, inadequate resources, and limited career development opportunities significantly contribute to teacher stress. Maslach et al. (2001) argue that supportive institutional environments contribute to lower burnout rates and higher job satisfaction. Similarly, Bakker et al. (2007) emphasize that teachers who receive sufficient institutional support experience higher engagement and resilience to stress. Conversely, Travers and Cooper (1996) found that teachers who feel undervalued and unsupported exhibit increased frustration, leading to burnout and job dissatisfaction. Additionally, Schwab and Iwanicki (1982) highlight that lack of peer recognition and inadequate professional development programs hinder teachers' career satisfaction and increase stress levels.

To improve institutional support, self-financing institutions should focus on:

- Enhancing administrative transparency and support mechanisms
- Providing adequate teaching resources and technological tools
- Implementing mentorship programs for new teachers
- Encouraging peer collaboration and appreciation programs

- Investing in professional development workshops and training sessions

## 6. CONCLUSION

This study provides a comprehensive assessment of occupational stress among teachers in self-financing institutions, emphasizing demographic influences and key stressors using the OSI Scale. The findings indicate that gender, experience, and income level play significant roles in determining stress levels. Female teachers reported higher stress levels, likely due to work-life balance challenges, while less experienced teachers faced adaptation stress. Job insecurity was a major concern, particularly among teachers with lower income and temporary contracts, affecting their overall well-being. The study also highlights the significant impact of workload and role ambiguity, with many teachers feeling overwhelmed by their responsibilities. Unrealistic deadlines and conflicting instructions from superiors were additional stressors, leading to frustration and reduced job satisfaction. Despite these challenges, teachers with more than 20 years of experience reported relatively lower stress levels, suggesting that coping mechanisms improve over time. Addressing these stressors requires institutional-level interventions, including clear job role definitions, workload distribution strategies, and improved communication channels. Institutions should implement mental health support programs, stress management workshops, and flexible work policies to reduce occupational stress. Additionally, financial stability and career growth opportunities can enhance job satisfaction and reduce anxiety among educators. Overall, this study contributes to the understanding of occupational stress among teachers and provides valuable insights for educational institutions and policymakers to develop strategies aimed at fostering a supportive and healthy work environment. Future research should explore longitudinal studies and qualitative insights to further understand coping strategies and the long-term impact of occupational stress on teachers' performance and well-being.

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