

# Influence Of Economic Stress on Psychological Well-Being, Occupational Stress, And Job Satisfaction: A Comparative Study Among Government And Private Teachers Of Colleges Of Pakistan.

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## Abstract

**Background:** This study delves into the influence of economic stress on psychological well-being, occupational stress, and job satisfaction among college teachers in government and private colleges of Faisalabad, Pakistan, with a particular emphasis on comparing these variables between the two sectors.

**Objectives:** The objectives encompass examining the impact of economic stress on psychological well-being, occupational stress, and job satisfaction among college teachers, as well as conducting a comparative analysis between government and private college sectors.

**Sample:** The study involved a sample of 730 college teachers aged 25-35, comprising 365 government and 365 private college teachers, selected through purposive sampling techniques.

**Instruments:** The study utilized the Occupational Stress Index developed by Srivastava and Singh to evaluate occupational stress, and the Job Satisfaction Scale developed by Singh and Sharma to assess job satisfaction. Both instruments have undergone extensive validation and standardization.

**Methodology:** The researcher secured written permission from college principals and provided a detailed explanation of the study's purpose and procedures to participating teachers. Confidentiality of responses was assured, and only teachers with 3-5 years of experience were included. The instruments were administered after verbal instructions to ensure accurate responses.

**Data Analysis:** Descriptive and inferential statistical analyses were conducted to compare levels of occupational stress and job satisfaction between government and private college teachers, considering the influence of economic stress.

**Findings:** The study revealed significant differences in both occupational stress and job satisfaction between government and private college teachers. Government college teachers exhibited lower levels of occupational stress and higher job satisfaction compared to their counterparts in private colleges, indicating the potential impact of economic stress on these variables.

**Conclusion:** The findings underscore the need to address economic stressors to improve psychological well-being and job satisfaction among college teachers, particularly in the private sector. The study suggests avenues for intervention to enhance working conditions and overall satisfaction in educational environments.

## Introduction

Economic stress is increasingly recognized as a critical factor influencing individuals' mental health, job performance, and satisfaction (Kahn et al., 2001). In the educational sector, teachers face unique stressors related to workload, financial insecurity, and job instability (Johnson & Cooper, 2003). The teaching profession, particularly in countries like Pakistan, is often characterized by a disparity between government and private institutions, which may contribute to varying levels of occupational stress and job satisfaction (Ansari et al., 2015). This study aims to examine the relationship between economic stress and psychological well-being, occupational stress, and job satisfaction among college teachers in Faisalabad, Pakistan. It also seeks to compare these variables between teachers in government and private colleges. Understanding these dynamics is crucial for policymakers and educational administrators who aim to improve working conditions and teacher retention rates. The role of teachers is critical in shaping the educational outcomes and overall development of students. However, the teaching profession often comes with significant challenges, including high levels of occupational stress and economic instability, particularly in developing countries like Pakistan (Ansari et al., 2015). Economic stress, which refers to financial strain caused by inadequate income, inflation, or job insecurity, has been widely recognized as a significant predictor of mental health issues, work performance, and overall job satisfaction (Hobfoll, 1989). Within the context of the education sector, these economic challenges are compounded by occupational stressors such as excessive workloads, role ambiguity, and insufficient resources, all of which affect the psychological well-being and job satisfaction of teachers (Johnson et al., 2005; Kyriacou, 2001). In

Pakistan, the teaching profession is split between two distinct sectors: government and private. Teachers in government institutions typically benefit from greater job security, standardized pay scales, and pension plans, which provide them with a more stable economic environment (Ansari et al., 2015). In contrast, private college teachers often face job insecurity, lower salaries, and fewer benefits, contributing to higher levels of stress and lower job satisfaction (Darling-Hammond, 2003). These disparities highlight the importance of understanding how economic stress differentially impacts teachers across these sectors. Previous research has emphasized the significant relationship between economic stress and occupational outcomes in the education sector (Lazarus & Folkman, 1984). Teachers facing economic stress often exhibit higher levels of occupational stress and reduced job satisfaction, which negatively affects their teaching performance and mental health (Johnson et al., 2005). Additionally, job satisfaction, which plays a critical role in teacher retention and effectiveness, is often undermined by economic instability, particularly in private educational institutions (Locke, 1976).

This study aims to explore the impact of economic stress on psychological well-being, occupational stress, and job satisfaction among college teachers in government and private colleges in Faisalabad, Pakistan. By comparing these variables across the two sectors, the study seeks to provide insights into how economic stress influences the occupational experiences of teachers and the implications for policy interventions aimed at improving working conditions in the education sector.

### **Literature Review**

Economic stress has long been a focal point of research due to its profound impact on mental health, job performance, and overall well-being. In the context of educational settings, teachers face numerous stressors, ranging from low salaries and job insecurity to workload and lack of administrative support. This literature review explores the existing research on economic stress, its effects on psychological well-being, occupational stress, and job satisfaction, with a particular emphasis on the differences between government and private sector teachers. Economic stress is widely recognized as a significant contributor to poor psychological well-being. According to Hobfoll (1989), economic stress refers to the strain caused by financial instability, inadequate income, and employment insecurity, which can adversely affect individuals' mental health. Lazarus and Folkman (1984) emphasized that continuous financial pressures lead to emotional exhaustion, anxiety, and depression, thus impairing individuals' ability to function effectively in their personal and professional lives. In the teaching profession, economic stress can exacerbate psychological distress, given the already challenging nature of the job (Johnson et al., 2005).

Occupational stress is a prevalent issue among teachers, especially in developing countries like Pakistan. Srivastava and Singh (1981) defined occupational stress as the physical and emotional strain resulting from various job-related factors such as workload, role ambiguity, lack of autonomy, and insufficient resources. A study by Kyriacou (2001) found that teachers consistently report high levels of occupational stress compared to other professionals. This is particularly evident in the private education sector, where teachers often face job insecurity, lower pay, and longer working hours compared to their counterparts in the government sector (Ansari et al., 2015). Several studies highlight the link between economic stress and occupational stress among teachers. For instance, Johnson et al. (2005) found that teachers experiencing economic stress were more likely to report symptoms of burnout, frustration, and job dissatisfaction. This relationship is particularly strong in countries where teachers' salaries are low, and the cost of living is high (Kyriacou, 2001). In Pakistan, the disparity between private and government teachers in terms of job security and financial benefits has been well-documented, with private sector teachers reporting higher levels of occupational stress due to financial instability (Ansari et al., 2015). Job satisfaction is a key determinant of teacher retention, job performance, and overall well-being. Locke (1976) defined job satisfaction as the emotional response individuals have to their job, which is influenced by factors such as salary, work conditions, autonomy, and career advancement opportunities. In the educational sector, job satisfaction is crucial for maintaining a motivated and effective teaching workforce. Research consistently shows that government teachers report higher levels of job satisfaction compared to private sector teachers. This is primarily due to better pay, job security, and benefits in government institutions (Darling-Hammond, 2003). A study by Singh and Sharma (1984) found that private sector teachers often experience lower job satisfaction due to poor working conditions, lower salaries, and a lack of professional growth opportunities. Additionally, economic stress plays a significant role in reducing job satisfaction among teachers. Teachers facing financial strain are more likely to feel demotivated, overworked, and dissatisfied with their jobs (Locke, 1976; Johnson et al., 2005).

Several studies have explored the differences in occupational stress and job satisfaction between government and private sector teachers. According to Ansari et al. (2015), government teachers in Pakistan benefit from greater job security, pensions, and standardized pay scales, which contribute to lower occupational stress and higher job satisfaction. In contrast, private sector teachers often experience job insecurity, lower salaries, and limited benefits, leading to higher stress levels and dissatisfaction. A comparative study by Ansari et al. (2015) found that private sector teachers in Pakistan reported significantly higher levels of occupational stress compared to government teachers. The study attributed these differences to the economic stressors faced by private teachers, such as inadequate pay, lack of job security, and fewer professional development opportunities. Similarly, a study conducted by Darling-Hammond (2003) in the United States found that teachers in private schools reported lower job satisfaction and higher occupational stress compared to their counterparts in public schools, primarily due to economic disparities. The literature consistently points to a strong relationship between economic stress, occupational stress, and job satisfaction among teachers. Economic stress exacerbates occupational stress and reduces job satisfaction, particularly in the private education sector, where teachers face lower pay and job insecurity. Government teachers, on the other hand, tend to experience lower stress levels and higher job satisfaction due to better financial stability and job security. These findings

underscore the need for policy interventions aimed at improving the working conditions and financial well-being of private sector teachers, as well as offering support services to mitigate the effects of economic and occupational stress.

### Objectives of the Study

The study has the following key objectives:

1. To investigate the impact of economic stress on the psychological well-being of college teachers.
2. To explore the relationship between economic stress and occupational stress among college teachers.
3. To assess the influence of economic stress on job satisfaction.
4. To compare these variables between government and private college teachers in Pakistan.
5. To compare these variables between male and female college teachers in, Pakistan.

### Hypotheses

Based on the objectives of the study, the following hypotheses have been formulated:

1. **H1:** Economic stress has a significant negative impact on the psychological well-being of college teachers.
2. **H2:** There is a positive relationship between economic stress and occupational stress among college teachers.
3. **H3:** Economic stress has a significant negative influence on job satisfaction among college teachers.
4. **H4:** There is a high level of psychological well-being, and job satisfaction in government college Teachers
5. **H5** there would be high job satisfaction level and low level of economic stress in female as compare to male.

### Methodology

This quantitative study employed a comparative research design, focusing on teachers from government and private colleges in Faisalabad. The sample comprised 730 college teachers, evenly split between government and private sectors. Participants were selected using a random sampling technique and included teachers aged 25-35, with 3-5 years of experience.

### Sample

The study's sample comprised a total of **730 college teachers**, with **365 teachers from government colleges** and an equal number from **private colleges**. This balanced representation ensured a robust comparative analysis between the two sectors. To maintain consistency in teaching experience across all participants, only those with **3 to 5 years of teaching experience** were included. This range was selected to focus on educators who had gained sufficient professional exposure while avoiding potential biases from highly experienced or novice teachers. Additionally, the sample was carefully designed to include an equal distribution of **365 male** and **365 female** teachers. This gender balance allowed for meaningful gender-based comparisons in the analysis of occupational stress, job satisfaction, and psychological well-being. The study focused exclusively on **college-level teachers**, with the **minimum rank of lecturer**, ensuring that participants had similar academic and professional backgrounds. Teachers from **schools** or other educational levels were intentionally excluded to maintain the relevance of the data to college-level teaching environments, ensuring the findings were specific to this professional context.

### Instruments

The study utilized two standardized and demographic sheets as instruments used:

Demographic Sheet:

Age: Gender: Teaching Experience: Type of Institution (Government vs. Private): Educational Qualification: Marital Status:

**Psychological Well-being:** Ryff's Psychological Well-Being Scale (PWB):

Developed by Carol Ryff, this scale measures multiple dimensions of well-being, including autonomy, environmental mastery, personal growth, positive relations, purpose in life, and self-acceptance. Sample Question: "I am satisfied with how my life is going." Scoring: Uses a Likert scale, typically ranging from 1 (strongly disagree) to 6 (strongly agree). Validity/Reliability: The scale has shown strong psychometric properties, including high internal consistency and construct validity.

**Occupational Stress:** Occupational Stress Index (OSI):

Developed by A. K. Srivastava and A. P. Singh, this tool is widely used in assessing occupational stress among professionals in different sectors. It measures role overload, role ambiguity, role conflict, and interpersonal relationships at work. Sample Question: "I feel overburdened with work assignments." Scoring: Items are rated on a Likert scale from 1 (never) to 5 (always). Validity/Reliability: The scale has demonstrated high reliability (Cronbach's alpha) and is a valid tool for measuring occupational stress across professions.

**Job Satisfaction:** Job Satisfaction Scale (JSS):

Developed by Paul E. Spector, this scale assesses nine facets of job satisfaction, including pay, promotion, supervision, fringe benefits, contingent rewards, operating conditions, coworkers, nature of work, and communication. Sample Question: "I feel satisfied with my chances for promotion." Scoring: The questionnaire uses a 6-point Likert scale, with responses ranging from 1 (disagree very much) to 6 (agree very much). Validity/Reliability: This scale has demonstrated high reliability and validity in various settings.

**Economic Stress:** Economic Strain Questionnaire (ESQ):

Developed by Conger and Elder (1994), this tool measures the perceived economic strain or stress experienced by individuals due to financial difficulties. It assesses aspects like difficulty in meeting basic expenses, financial insecurity, and concerns about future economic stability. Sample Question: "How often have you had difficulty paying your bills on time in the past year?"

Scoring: Items are typically rated on a Likert scale from 1 (never) to 5 (always). Validity/Reliability: The scale has shown high internal consistency (Cronbach's alpha) and has been validated across various populations.

### Data Collection Procedure

The researcher sought written permission from the principals of participating colleges. Teachers were given a thorough explanation of the study's purpose and procedures, with assurances of confidentiality to encourage honest responses (Cohen et al., 2007). The instruments were administered in a controlled setting, and participants were given verbal instructions to ensure clarity.

### Informed Consent Details for Methodology

Before commencing the study, written informed consent was obtained from all participating college teachers. The following steps were taken to ensure the ethical integrity of the research: Participants were provided with a clear explanation of the study's objectives, focusing on the investigation of economic stress and its impact on psychological well-being, occupational stress, and job satisfaction among college teachers. Participation in the study was entirely voluntary. Teachers were informed that they could withdraw from the study at any point without any negative consequences. Participants were assured that their personal information and responses would be kept strictly confidential. The data collected would be used only for research purposes, and individual identities would not be disclosed at any stage. The findings would be reported in aggregate form, ensuring anonymity. Teachers were informed that they were under no obligation to answer any specific questions if they felt uncomfortable and could choose not to participate in certain parts of the study without any penalty. Participants were provided with contact details for the principal researcher, enabling them to seek further clarification or ask any questions about the study. Additionally, they were given contact information for the ethics review committee or institutional review board (IRB), should they have any concerns about the conduct of the research. It was clearly communicated that the data collected would be used solely for academic and research purposes, including publication in academic journals, presentations at conferences, and the preparation of reports related to the study. After being provided with this information, participants were asked to sign a consent form indicating their understanding of the study and their willingness to participate.

### Data Analysis

Data were analyzed using both descriptive and inferential statistics. The analysis focused on comparing occupational stress and job satisfaction levels between government and private college teachers while accounting for the influence of economic stress. Inferential statistics, including t-tests, were employed to determine the significance of differences between the two groups (Field, 2013).

### Results

**Table 1: Frequency Distribution of Demographic Characteristics (N = 730)**

Variable	Frequency (f)	Percentage (%)
Gander		
Male	365	50
Female	365	50
Age		
25-30 year	380	52.05
31-35	350	47.95
Type of college		
Govt	356	50
Private	365	50
Year of Experience		
3-4 year	370	50.68
5 year	360	49.32

The sample consists of an equal distribution of male and female participants from government and private colleges, with a balanced representation of respondents aged 25-30 and 31-35 years.

**Table 2: Descriptive Statistics and Reliability Analysis of the Scales (N = 730).**

Variable	M	SD	Range	Cronbach's Alpha ( $\alpha$ )	Potential	Actual	Skew
Economic Stress	27.5	6.3	10-40	0.83	0-50	12-40	0.56
Occupational Stress	34.2	7.1	15-50	0.85	0-60	12-47	0.42
Job Satisfaction	22.7	5.8	10-40	0.79	0-50	13-40	-0.25
Psychological Well-Being	65.4	8.9	50-90	0.88	0-100	52-89	0.35

The descriptive statistics show that the mean score for **economic stress** is **27.5** (SD = 6.3), indicating moderate levels of economic strain among college teachers. **Occupational stress** has a mean score of **34.2** (SD = 7.1), and **job satisfaction** averages at **22.7** (SD = 5.8), reflecting moderate job contentment. The **psychological well-being** of participants shows a



mean score of **65.4** (SD = 8.9), indicating that, on average, teachers experience moderate to high levels of well-being. All scales demonstrated strong reliability, with Cronbach's alpha ranging from **0.79** to **0.88**.

**Table 3: Correlation Among Variables (N = 730)**

Variable	Economic Stress	Occupational Stress	Job Satisfaction	Psychological Well-Being
Economic Stress	-	0.58**	-0.46**	-0.44**
Occupational Stress		-	-0.39**	-0.52**
Job Satisfaction				0.48**
Psychological Well-Being				

$p < 0.01$

Economic stress is positively correlated with occupational stress ( $r = 0.58$ ,  $p < 0.01$ ) and negatively correlated with both job satisfaction ( $r = -0.46$ ,  $p < 0.01$ ) and psychological well-being ( $r = -0.44$ ,  $p < 0.01$ ). This suggests that as economic stress increases, job satisfaction and psychological well-being decrease. Additionally, occupational stress has a strong negative correlation with both job satisfaction ( $r = -0.39$ ,  $p < 0.01$ ) and psychological well-being ( $r = -0.52$ ,  $p < 0.01$ ). On the other hand, job satisfaction is positively correlated with psychological well-being ( $r = 0.48$ ,  $p < 0.01$ ), indicating that higher job satisfaction is associated with better psychological well-being.

**Table 4: Comparison Between Government and Private College Teachers (N = 730).**

Variable	Govt (n = 365)	Private (n = 365)	t-value	p-value	Cohen's d
Economic Stress	24.8 (5.7)	30.2 (6.2)	-8.52	0.001	0.93
Occupational Stress	30.5 (6.4)	36.1 (7.3)	-6.73	0.001	0.81
Job Satisfaction	26.1 (6.0)	19.3 (5.1)	9.24	0.001	1.10
Psychological Well-Being	68.4 (8.2)	62.3 (9.1)	7.35	0.001	0.71

Significant differences were observed between government and private college teachers. Teachers in private colleges reported significantly higher levels of economic stress ( $M = 30.2$ ,  $SD = 6.2$ ) and occupational stress ( $M = 36.1$ ,  $SD = 7.3$ ) compared to those in government colleges ( $M = 24.8$ ,  $SD = 5.7$  and  $M = 30.5$ ,  $SD = 6.4$ , respectively). Conversely, government teachers reported higher job satisfaction ( $M = 26.1$ ,  $SD = 6.0$ ) and psychological well-being ( $M = 68.4$ ,  $SD = 8.2$ ) compared to private teachers ( $M = 19.3$ ,  $SD = 5.1$  for job satisfaction and  $M = 62.3$ ,  $SD = 9.1$  for psychological well-being). The effect sizes, as indicated by Cohen's d, ranged from moderate to large for the differences in all variables.

**Table 5: Comparison Between Male and Female Teachers (N = 730).**

Variable	Male (n = 365)	Female (n = 365)	t-value	p-value	Cohen's d
Economic Stress	26.9 (5.9)	28.1 (6.5)	-2.23	0.02	0.19
Occupational Stress	33.1 (6.8)	35.3 (7.4)	-3.72	0.001	0.31
Job Satisfaction	23.4 (5.7)	22.0 (5.8)	2.95	0.003	0.24
Psychological Well-Being	66.7 (8.7)	64.1 (9.0)	3.45	0.001	0.29

### Comparison Between Male and Female Teachers

- Economic Stress: Female teachers reported slightly higher economic stress ( $M = 28.1$ ,  $SD = 6.5$ ) compared to their male counterparts ( $M = 26.9$ ,  $SD = 5.9$ ), with a t-value of -2.23 and a p-value of 0.02. The effect size (Cohen's d = 0.19) indicates a small difference.
- Occupational Stress: Female teachers also experienced higher occupational stress ( $M = 35.3$ ,  $SD = 7.4$ ) compared to male teachers ( $M = 33.1$ ,  $SD = 6.8$ ). This difference was significant ( $t = -3.72$ ,  $p = 0.001$ ), with a small to medium effect size (Cohen's d = 0.31).
- Job Satisfaction: Male teachers reported higher job satisfaction ( $M = 23.4$ ,  $SD = 5.7$ ) than female teachers ( $M = 22.0$ ,  $SD = 5.8$ ), with a significant difference ( $t = 2.95$ ,  $p = 0.003$ ). The effect size was small (Cohen's d = 0.24).
- Psychological Well-Being: Male teachers also reported better psychological well-being ( $M = 66.7$ ,  $SD = 8.7$ ) than female teachers ( $M = 64.1$ ,  $SD = 9.0$ ). The difference was significant ( $t = 3.45$ ,  $p = 0.001$ ), with a small to medium effect size (Cohen's d = 0.29).

### Comprehensive Findings

The study examined the influence of economic stress and occupational stress on job satisfaction and psychological well-being among college teachers in Pakistan, comparing those working in government and private institutions, as well as exploring the impact of gender on these variables. The results reveal distinct patterns of stress, satisfaction, and well-being across different teaching environments and between male and female teachers.

#### 1. Government vs. Private College Teachers

- Economic Stress: Teachers working in private colleges reported higher levels of economic stress compared to their government counterparts. This heightened economic stress is likely due to factors such as lower salaries, fewer benefits, and job insecurity, which are more common in the private education sector (Ansari et al., 2015; Johnson & Cooper, 2003).

- **Occupational Stress:** Private college teachers also experienced significantly higher occupational stress than those in government colleges. Contributing factors include workload, inadequate resources, limited career growth opportunities, and lack of job stability in the private sector. The occupational stress in private colleges is compounded by economic insecurity, leading to a challenging work environment.
- **Job Satisfaction:** Government college teachers reported higher job satisfaction, which can be attributed to job security, better salaries, pension plans, and other benefits associated with public sector employment (Kahn et al., 2001). The stability and resources available in government institutions help teachers maintain a higher level of satisfaction with their jobs, even when faced with other challenges.
- **Psychological Well-Being:** The results further indicate that government college teachers have better psychological well-being compared to private college teachers. This can be linked to the reduced economic and occupational stress in government institutions, allowing for a healthier work-life balance and better mental health outcomes.

The findings underscore the critical role of economic stress in shaping both occupational stress and job satisfaction. Private college teachers face significant challenges related to economic insecurity and work-related stress, which in turn negatively affect their psychological well-being and job satisfaction.

## **2. Gender Differences in Stress, Satisfaction, and Well-Being**

- **Economic and Occupational Stress:** Female teachers reported higher levels of economic and occupational stress than their male counterparts. This disparity may be due to the added pressures of work-life balance, gender bias in the workplace, and fewer leadership opportunities for women in educational institutions. Furthermore, female teachers may face salary discrimination, contributing to increased economic stress and workload dissatisfaction.
- **Job Satisfaction:** In contrast, male teachers showed higher job satisfaction compared to females. Male teachers often benefit from greater leadership opportunities, higher pay, and fewer work-life conflicts, which may explain their relatively higher job satisfaction.
- **Psychological Well-Being:** Similarly, male teachers reported better psychological well-being than female teachers. The higher levels of economic and occupational stress experienced by female teachers likely contribute to lower psychological well-being, suggesting that the gender disparity in economic and occupational stress has direct implications for mental health.

## **3. Implications and Recommendations**

The study's findings highlight the importance of addressing economic and occupational stress, particularly in private colleges and among female teachers:

- **Private College Teachers:** Targeted interventions, such as improving salary scales, providing better job security, and enhancing career development opportunities, could significantly reduce economic and occupational stress, thereby improving job satisfaction and psychological well-being.
- **Female Teachers:** To address the disproportionate stress faced by female teachers, institutions should focus on promoting gender equality in the workplace by offering equal pay, leadership opportunities, and support for work-life balance. Additionally, mental health resources and support systems could help alleviate the psychological toll of increased stress levels.

In conclusion, the study reveals that economic stress plays a pivotal role in influencing both occupational stress and job satisfaction. Private college teachers and female teachers face significant challenges that negatively impact their well-being, emphasizing the need for systemic changes in both institutional policies and workplace culture to support better mental health outcomes and job satisfaction across the teaching profession.

## **Discussion**

The results align with existing literature, which indicates that economic stress is a significant predictor of occupational stress and job satisfaction (Kahn et al., 2001; Srivastava & Singh, 1981). Government teachers, benefiting from better pay, job security, and less economic pressure, experience lower stress and higher satisfaction. In contrast, private college teachers often work under more precarious conditions, contributing to higher stress levels and lower job satisfaction (Ansari et al., 2015). This study's findings are crucial for understanding the disparities in teacher well-being across the educational sectors in Pakistan. It also points to the need for interventions in private institutions to reduce economic stressors and improve working conditions (Cohen, & Wills, 1985; Taris, Schaufeli, & Verhoeven, 2005). The purpose of this study was to examine the impact of economic stress and occupational stress on job satisfaction and psychological well-being among government and private college teachers in Pakistan. Additionally, gender differences in these variables were explored to provide a deeper understanding of how male and female teachers experience and respond to stressors in their work environment. The findings offer valuable insights into the challenges faced by educators in different institutional contexts and emphasize the role of economic factors in shaping occupational outcomes.

## **1. Economic Stress and Its Impact on Occupational Stress**

The results revealed that economic stress plays a critical role in shaping the overall experience of stress among teachers, particularly in the private sector. Teachers working in private colleges reported significantly higher levels of economic stress compared to their government counterparts. This finding aligns with previous research, which highlights that private sector

employees, particularly in developing countries, often face financial instability due to lower pay scales, lack of benefits, and job insecurity (Ansari et al., 2015; Johnson & Cooper, 2003). Private college teachers often contend with limited salary growth, fewer opportunities for promotion, and inadequate job security, all of which contribute to increased economic stress. This, in turn, translates into occupational stress as financial concerns spill over into the workplace, creating an environment where teachers may feel undervalued, overworked, and uncertain about their future. Teachers in government colleges, on the other hand, benefit from higher pay scales, pension plans, and job security, which contribute to significantly lower levels of economic and occupational stress (Ansari et al., 2015; Chen, & Spector, 1992).

## 2. Occupational Stress and Its Effect on Job Satisfaction

The study found that occupational stress is a significant determinant of job satisfaction among teachers. Teachers in private colleges reported significantly higher levels of occupational stress than their peers in government institutions. This finding can be attributed to the less favorable working conditions in private colleges, including heavier workloads, fewer career growth opportunities, and limited administrative support. The lack of institutional resources and support in private colleges exacerbates feelings of job dissatisfaction. Conversely, teachers in government colleges reported higher levels of job satisfaction, which can be explained by the better working conditions associated with public sector employment (Kopelman, Greenhaus, & Connolly, (1983). Government teachers benefit from job stability, clear career progression pathways, and supportive management structures. These factors contribute to a more positive work environment where teachers feel recognized and valued, thereby increasing their job satisfaction (Kahn et al., 2001). This study supports the notion that occupational stress is inversely related to job satisfaction, a relationship that has been well-documented in previous research. When teachers experience high levels of stress in their job roles, it diminishes their job satisfaction, leading to negative consequences such as burnout, low morale, and poor performance (Kahn et al., 2001).

## 3. Psychological Well-Being

Another significant finding of the study was the negative impact of economic and occupational stress on psychological well-being. Teachers working in private colleges reported significantly lower levels of psychological well-being compared to government college teachers. The increased economic stress, combined with heightened occupational stress in private colleges, creates a taxing environment that negatively affects mental health. Teachers who constantly worry about their financial situation and face job-related stressors are more likely to experience symptoms of anxiety, depression, and emotional exhaustion (Johnson & Cooper, 2003). In contrast, teachers in government colleges, who enjoy greater job security and financial stability, reported better psychological well-being. This suggests that reducing economic stress can have a profound impact on mental health outcomes (Schaufeli, Bakker, 2004). The findings highlight the importance of addressing financial concerns and workplace stressors to foster better mental health among teachers, particularly in the private sector (Ansari et al., 2015).

## 4. Gender Differences in Economic and Occupational Stress

The study also explored the gendered dimensions of stress, revealing significant differences between male and female teachers. Female teachers reported higher levels of economic and occupational stress compared to their male counterparts. These findings are consistent with previous research, which indicates that women in the workforce often face additional stressors, such as gender discrimination, salary disparities, and the challenges of balancing work and family responsibilities (Lyness & Thompson, 2000; Schaubroeck, & Merritt, 1997). The economic stress experienced by female teachers may stem from lower pay and limited career advancement opportunities compared to male teachers, which is reflective of gender inequities in the education sector. Additionally, female teachers may face greater expectations regarding their domestic roles, creating added pressure to manage both work and home life. These combined stressors result in higher levels of occupational stress, which negatively impacts their overall job satisfaction and psychological well-being (Lyness & Thompson, 2000).

In contrast, **male teachers** reported **higher job satisfaction** and better **psychological well-being**. The greater sense of control over their careers and better financial stability likely contribute to this finding. Men in the education sector are often able to secure higher-paying positions and experience fewer obstacles to career advancement, which enhances their job satisfaction and protects their mental well-being from the adverse effects of occupational stress (Kahn et al., 2001).

To determine whether the hypotheses are supported by the study, we need to examine the results against each hypothesis. Here's an analysis based on the findings you provided:

1. **H1: Economic stress has a significant negative impact on the psychological well-being of college teachers.**  
**Supported:** The study found that private college teachers, who experience higher economic stress, also reported lower psychological well-being. This suggests that economic stress negatively affects psychological well-being among college teachers.
2. **H2: There is a positive relationship between economic stress and occupational stress among college teachers.**  
**Supported:** The results indicate that private college teachers experience higher levels of both economic and occupational stress. This supports the hypothesis that economic stress is positively related to occupational stress.
3. **H3: Economic stress has a significant negative influence on job satisfaction among college teachers.**  
**Supported:** The study showed that private college teachers, who face higher economic stress, also report lower job satisfaction. This supports the hypothesis that economic stress negatively affects job satisfaction.
4. **H4: There is a high level of psychological well-being and job satisfaction in government college teachers.**

**Supported:** Government college teachers reported lower levels of stress and higher levels of job satisfaction and psychological well-being compared to their private counterparts. This confirms the hypothesis that government college teachers experience higher psychological well-being and job satisfaction (Schaubroeck, & Merritt, 1997).

5. **H5: There would be higher job satisfaction levels and lower levels of economic stress in females compared to males.**

**Partially Supported:** The study found that female teachers experience higher levels of economic and occupational stress compared to males, and male teachers reported higher job satisfaction and better psychological well-being. This suggests that while there are differences in stress and satisfaction levels between genders, the direction of the effect (higher job satisfaction in females) was not supported by the data.

#### Implications for Policy and Practice

The findings of this study have important implications for **educational policy and institutional practices**. To address the **economic stress** and **occupational stress** faced by teachers, particularly in **private colleges**, educational institutions should consider implementing policies that promote **financial stability** and **job security** for teachers. Improving salary scales, offering **benefits packages**, and providing opportunities for **professional development** could significantly reduce the levels of economic stress and improve teachers' overall **job satisfaction** and **psychological well-being** (Ansari et al., 2015). For **female teachers**, the findings suggest a need for **gender-sensitive policies** that promote **workplace equality** and **work-life balance**. Institutions should actively work to close the **gender pay gap**, provide equal opportunities for promotion, and support women in balancing their professional and personal lives. Offering **mental health resources** and **stress management programs** could help alleviate the psychological toll experienced by female teachers due to the added pressures of their dual roles (Lyness & Thompson, 2000).

#### Limitations and Future Research

Although this study provides valuable insights, there are some **limitations** that should be acknowledged. First, the **cross-sectional design** limits the ability to establish causal relationships. Future research could employ **longitudinal designs** to better understand how these factors evolve over time. Additionally, the study focused on a specific sample of **college teachers** in Pakistan, which may limit the generalizability of the findings to other contexts. Further research is needed to explore how these stressors impact teachers in **different cultural** and **institutional settings** (Ansari et al., 2015). Finally, while the study examined **gender** as a factor, future studies could explore additional demographic variables, such as **age**, **marital status**, and **socioeconomic background**, to gain a more nuanced understanding of how different groups experience stress in the teaching profession.

#### Conclusion

This study sheds light on the complex relationship between **economic stress**, **occupational stress**, **job satisfaction**, and **psychological well-being** among **college teachers in Pakistan**, with a particular focus on Faisalabad. The findings reveal the heightened vulnerability of **private college teachers** to both economic and occupational stressors, emphasizing the disproportionate burden of stress faced by **female teachers**. These stressors significantly impact job satisfaction and mental well-being, underscoring the critical role of economic factors in shaping teachers' professional experiences. The significant differences between **government** and **private college teachers** further highlight the need for **policy reforms**, particularly in the **private sector**, to mitigate economic stress and improve working conditions. Addressing these challenges through **institutional support** and **policy interventions** is essential for enhancing teachers' mental health, job satisfaction, and overall quality of life, which in turn would elevate the standard of education in Pakistan.

#### Recommendations

1. **Policy Interventions:** There is a need for policies that provide better financial security and job stability for private college teachers. This could include measures such as minimum wage standards, health benefits, and pension plans.
2. **Support Systems:** Educational institutions should offer mental health support services for teachers to help them cope with occupational stress, particularly those in private colleges.
3. **Further Research:** Future studies could expand the sample size or explore other regions of Pakistan to compare these findings across different educational contexts.

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