

Working Conditions, Job Insecurity, and Well-Being among Women Teachers in Self-Financing Colleges: An Empirical Study of Colleges Affiliated with University of Calicut

MOHAMMED NIYAF C

Research Scholar

TERF'S Academy College of Arts and Science, Kovilpalayampudur

Tamil Nadu

DR. JAISHREE.T

Assistant Professor & Research Guide

TERF'S Academy College of Arts and Science, Kovilpalayampudur

Tamil Nadu

Abstract: Women teachers working in self-financing colleges constitute an important segment of the higher education workforce in Kerala, but they face issues related to working conditions, job insecurity and well-being. The present study is a study of the working conditions, job insecurity and well-being of women teachers in self-financing colleges affiliated to the University of Calicut. The study adopted a descriptive research design and primary data were collected from 178 women teachers through a structured questionnaire. The results revealed that the respondents rated their working conditions in the moderate favourable range with Physical Work Environment having the highest mean and Organizational Support the lowest. The results also indicate a high level of perceived job insecurity, especially in terms of job security, which points to the prevalence of contractual appointments in self-financing colleges. Furthermore, the respondents experienced only moderate well-being, i.e., psychological well-being, work-life balance, and occupational well-being. The study concludes that improving the professional satisfaction and overall well-being of women teachers require enhancing organizational support, providing employment stability, improving compensation and career advancement opportunities, and implementing faculty well-being initiatives.

Keywords: *Working Conditions, Job Insecurity, Well Being, Women Teachers, Self-Finance Colleges, Higher Education, Kerala.*

Introduction:

In the last two decades, the higher education sector in India has witnessed massive expansion. Self-financing colleges have played a major role in expanding access to higher education. These institutions have played a significant role in meeting the growing demand for higher education, both undergraduate and postgraduate, especially in states like Kerala. But this rapid growth has also raised questions about the working conditions of the teaching staff, particularly women teachers who constitute a significant percentage of the academic workforce. Unlike government and aided institutions, teachers in self-financing colleges are generally on contract, draw comparatively low salaries, get fewer employment benefits and have limited opportunities for professional advancement. These challenges directly impact their job satisfaction, psychological well-being and overall quality of work life (Naila Kabeer, 2012).

Women are an integral part of the education sector, not only in the generation of knowledge, but also in the social and economic development of society. Although more and more women are entering higher education, they still encounter

gender-specific problems at work, such as the work-life imbalance, pay inequity, job insecurity, discrimination, and under-representation in leadership roles. These problems are particularly pronounced in the informal and semi-formal sectors of employment, where institutional support and labour protection mechanisms are weak. Employment in self-financing colleges is often characterized by many features of the unorganized sector like contractual appointments, lack of long-term employment security and restricted access to social security benefits.

Working conditions are widely known to be one of the most important factors determining employee well-being and organizational effectiveness. A supportive work environment, reasonable workload, fair compensation and opportunities for professional development increase employee motivation and productivity. On the other hand, excessive workload, poor remuneration, lack of job security, and poor organizational support can result in occupational stress, burnout, and low organizational commitment (**Michael Leiter & Christina Maslach, 2016**). These challenges at the workplace are often compounded for women teachers by the family responsibilities and societal expectations that make it difficult to strike a healthy balance between professional and personal life.

In today's employment job insecurity is a major concern and especially in private educational institutions, where appointments are often temporary or contract based. Perceived job insecurity is the employees' concern about the continuation and stability of their employment and has been identified as a significant source of psychological stress. Research shows that continuous job insecurity has a negative effect on employee motivation and organizational commitment, job performance, and mental well-being (**Arnold B. Bakker & Evangelia Demerouti, 2017**). Uncertainty of contract renewal, salary revision, promotion and career progress in self-financed colleges may have a considerable impact on teachers' professional commitment and general well-being.

Employee well-being extends beyond physical health to include psychological, emotional, social and occupational dimensions. Positive well-being enables employees to work well, stay engaged and be successful in the organization. Educational institutions that support the well-being of their employees through supportive policies, equitable compensation, recognition and opportunities for career development are more likely to retain qualified faculty and improve the quality of education. However, the limited institutional support, the lack of grievance-redressal mechanisms and inadequate social protection still affect the well-being of many women teachers working in the self-financing colleges. Women teachers working in self-financing colleges may experience multiple challenges that influence both their professional performance and personal well-being. The present study examined the Working Conditions, Job Insecurity, and Well-Being among Women Teachers in Self-Financing Colleges with special reference to Colleges Affiliated with University of Calicut.

Review of literature:

The rapid growth of self-financing higher education institutions in India has created a lot of employment opportunities for women academicians. The working environment in these institutions is, however, increasingly characterized by contractual appointments, poor remuneration, over work, limited career advancement and lack of social security. As a result, researchers have paid considerable attention to the interplay between working conditions, job security, occupational stress, job satisfaction, work-life balance and employee well-being among faculty members.

Kumar and Lalitha (2026) examined factors affecting work-life balance of women faculty in self-financing Arts and Science colleges. The research, adopting a descriptive survey design, revealed that workload, organizational support, salary, workplace environment and family responsibilities are significant predictors of work-life balance. The study found that overwhelming workloads and lack of institutional support significantly reduced employees' ability to maintain a work-life balance. To promote employee well-being, the authors suggested flexible work arrangements, fair workload distribution, and family-friendly institutional policies.

Jasna and Sasaki (2025) studied the work life balance of women teachers working in professional colleges at Kerala. They found that timely salary payment, supportive management, involvement in institutional decision making, and recognition were positively associated with work-life balance, while role conflict, heavy workload, and poor childcare support negatively affected the professional and personal lives of women teachers. The authors underscored the importance of institutional policies that promote gender-sensitive working environments and employee welfare programmes.

Faculty retention in self-financing colleges also has been found to be critically determined by job satisfaction. **Pratheesha and Kumar (2025)** studied the association between Job Satisfaction and Employee Attrition among Women Teachers working in Self Financing Arts and Science Colleges in Kerala. Salary, career advancement opportunities, workload, institutional support, recognition and work-life balance were identified as major predictors of job satisfaction in the study. The results showed that faculty turnover intentions were significantly enhanced by dissatisfaction with employment conditions. The authors suggested that to reduce employee attrition, human resource practices should be strengthened, compensation should be improved, and transparent promotion systems should be created.

Occupational stress continues to be yet another major concern in the higher education sector. **Wang et al. (2022)** examined the level of occupational stress and job satisfaction among faculty members in self-financing colleges. Their findings revealed that excessive workload, administrative responsibilities, inadequate remuneration, limited promotional opportunities and uncertain employment conditions significantly contributed to occupational stress. The study found a negative relationship between occupational stress and job satisfaction, which implies that higher stress levels reduce employees' organizational commitment and professional effectiveness. The authors suggested stress management interventions and faculty welfare programmes and supportive organizational practices to improve the faculty well-being.

There has been a growing interest in positive psychological outcomes such as mindfulness and well-being recently. **Kumar and Velmurugan (2025)** studied the determinants of mindfulness and well-being of faculty members in self-financing Arts and Science colleges in Kerala. The study based on Structural Equation Modelling indicated that demographic characteristics, institutional environment, psychological factors and stress management initiatives significantly impact faculty well-being. Further research found that organizational support, emotional intelligence development and structured employee wellness programs have a positive impact on faculty mindfulness and well-being. The authors suggested that faculty development programs be linked with institutional wellness programs to create a healthier academic work environment.

Psychological well-being has been a growing focus of scholarly work, but job security is still the most prominent concern for teachers in self-financing colleges. **Kumar and Prakash (2018)** conducted a study on job security among teachers working in self-financing colleges and found that most of the faculty members were facing a lot of employment insecurity. The study revealed that contractual appointments, uncertainty of job continuity, inadequate welfare measures and low organizational commitment were the contributing factors for high psychological distress among teachers. The authors suggested the need for transparent employment policies, grievance-redressal mechanisms and employee welfare programmes to enhance job security and organizational commitment.

The findings reveal a strong relationship between working conditions, organizational support, remuneration, workload, occupational stress, work-life balance, job security and employee well-being. Faculty satisfaction and professional development continue to be impeded by inadequate institutional support and job insecurity. On the other hand, supportive leadership, fair compensation, transparent promotion policy, employee wellness programs and family-friendly organizational policies significantly enhance teachers' job satisfaction, psychological well-being and organizational commitment. Most previous work has been on individual constructs, such as work-life balance, job stress, job satisfaction, employee turnover or mindfulness. Empirical research on the simultaneous influence of working conditions, job insecurity and well-being within a single conceptual framework is very limited. This study attempts to fill this gap by examining the combined impact of working conditions and job insecurity on the well-being of women teachers in the self-financing colleges affiliated to the University of Calicut.

Objectives of the study:

- To examine the working conditions of women teachers employed in self-financing colleges affiliated with the University of Calicut.
- To assess the level of job insecurity experienced by women teachers in self-financing colleges.
- To evaluate the well-being of women teachers working in self-financing colleges.

Research methodology:

The present study has employed a descriptive research design to explore the working conditions, job insecurity and well-being of women teachers working in self-financing colleges affiliated to the University of Calicut. The population of the

study was women faculty members working in self-financing Arts, Science, Commerce and Management colleges under the University of Calicut. Colleges will be selected using a multistage sampling technique and respondents will be selected using convenience sampling. A sample of 178 women teachers will be selected for the study. Primary data will be collected through a structured questionnaire whereas secondary data will be collected from books, peer-reviewed journals, UGC reports, and government documents. The questionnaire will measure Working Conditions with Work Design Questionnaire (WDQ) developed by Fred P. Morgeson and Stephen E. Humphrey (2006), Job Insecurity with the scale developed by Hans De Witte (2000) and Well-Being with the Warwick–Edinburgh Mental Well-being Scale (WEMWBS) developed by Sarah Stewart-Brown et al. (2009).

Analysis and Discussion:

Table 1

Demographic profile of the respondents

Variable	Category	Frequency	Percentage (%)
Age	Below 30 years	44	24.7
	31–40 years	65	36.5
	41–50 years	51	28.7
	Above 50 years	18	10.1
Marital Status	Single	36	20.2
	Married	128	71.9
	Widow	3	1.7
	Divorced	11	6.2
Educational Qualification	Postgraduate (PG)	30	16.9
	M.Phil.	15	8.4
	Ph.D.	28	15.7
	NET Qualified	105	59
Department	Commerce	58	32.6
	Management	39	21.9
	Science	35	19.7
	Arts	34	19.1
	Others	12	6.7
Teaching Experience	Below 5 years	47	26.4
	6–10 years	62	34.8
	11–15 years	41	23
	Above 15 years	28	15.7

Monthly Salary	Below ₹25,000	54	30.3
	₹25,000–₹40,000	72	40.4
	₹40,001–₹60,000	39	21.9
	Above ₹60,000	13	7.3
Nature of Appointment	Permanent	38	21.3
	Contract	140	78.7
College Location	Rural	77	43.3
	Urban	101	56.7

(Source: Primary Data)

The demographic profile of the respondents indicates that maximum number of women teachers (36.5%) belongs to age group of 31 to 40 years, followed by 28.7% in age group of 41 to 50 years, 24.7% below 30 years and 10.1% above 50 years. This means that most respondents are at the early and middle stages of their teaching careers. The marital status of the respondents shows that 71.9% are married, 20.2% are single, 6.2% are divorced and 1.7% are widows. This indicates that most respondents balance professional and family duties. Majority (59.0%) of them had NET as educational qualification followed by 16.9% postgraduate, 15.7% Ph.D. qualified and 8.4% M.Phil. qualification. This indicates that the self-financing colleges possess a very qualified academic workforce. Distribution by department reveals that the respondents from Commerce discipline form 32.6%, followed by Management (21.9%), Science (19.7%), Arts (19.1%) and other disciplines (6.7%). This indicates that the sample is a fair mix of academic streams.

The largest proportion (34.8%) of teachers have 6–10 years of experience in teaching, followed by 26.4% with less than 5 years, 23.0% with 11–15 years and 15.7% with more than 15 years of experience. This implies that the respondents have adequate professional experience to offer expert opinions on the variables of the study. When it comes to the monthly salary, 40.4% of the respondents earn in the range of ₹25,000–₹40,000, 30.3% earn below ₹25,000, 21.9% earn in the range of ₹40,000–₹60,000 and only 7.3% earn above ₹60,000. The distribution of salaries is consistent with the average remuneration levels typical of self-financed higher education institutions. The nature of appointment shows that 78.7% of the respondents are working on contractual basis and only 21.3% are permanent. This predominance of contractual employment indicates the prevalence of insecurity of employment among women teachers in self-financing colleges. Finally, concerning the location of the college, 56.7% of the respondents are working in urban colleges, and 43.3% are working in rural colleges, which ensures a balanced representation of different institutional settings.

Table 2
Reliability Statistics

Variable	Construct	No. of Items	Cronbach's Alpha	Decision
Working Conditions	Physical Work Environment	4	0.819	Acceptable
	Workload	4	0.781	Acceptable
	Organizational Support	4	0.810	Good
	Career Development	4	0.797	Acceptable
Job Insecurity	Employment Security	4	0.853	Good

	Career Uncertainty	4	0.762	Acceptable
Well-Being	Psychological Well-Being	4	0.821	Good
	Work-Life Balance	4	0.819	Good
	Occupational Well-Being	4	0.828	Good

(Source: Computed from Primary Data)

To check the internal reliability of the constructs in the study, reliability analysis was conducted using Cronbach's alpha. The results indicate that all the constructs have Cronbach's alpha values above the recommended threshold of 0.70, meaning satisfactory reliability and internal consistency. The constructs under Working Conditions Physical Work Environment ($\alpha = 0.819$), Workload ($\alpha = 0.781$), Organizational Support ($\alpha = 0.810$) and Career Development ($\alpha = 0.797$) are of acceptable to good reliability. Similarly, the dimensions of Job Insecurity, i.e. Employment Security ($\alpha = 0.853$) and Career Uncertainty ($\alpha = 0.762$) have good and acceptable levels of reliability, respectively. The Well-Being dimensions (i.e. Psychological Well-Being, $\alpha = 0.821$; Work-Life Balance, $\alpha = 0.819$; Occupational Well-Being, $\alpha = 0.828$) also exhibit good internal consistency.

The overall Cronbach's alpha values were between 0.762 and 0.853, which indicates that the questionnaire items can be used to measure the respective constructs consistently. Since all reliability coefficients were greater than the minimum acceptable value of 0.70 recommended by Joseph F. Hair Jr. et al. (2022), the measurement instrument was considered reliable and appropriate for further statistical analyses.

Table 3

Descriptive Statistics of Working Conditions

Construct	Mean	Standard Deviation
Physical Work Environment	3.6503	0.62115
Career Development	3.6376	0.59365
Workload	3.6264	0.5914
Organizational Support	3.618	0.62729

(Source: Computed from Primary Data)

Descriptive statistics were employed to investigate respondents' perceptions of the dimensions of Working Conditions. The results revealed that the mean score for all four dimensions was more than 3.50, suggesting that the respondents agreed that their working conditions were generally moderately favourable. The Physical Work Environment dimension had the highest mean score ($M = 3.6503$, $SD = 0.62115$) which implies that respondents perceived the availability of physical facilities, infrastructure and teaching resources to be relatively satisfactory. Closely behind was Career Development ($M = 3.6376$, $SD = 0.59365$) which indicated a positive perception of opportunities for professional growth and career advancement. The Workload dimension had a mean score of 3.6264 ($SD = 0.59140$), indicating that respondents generally felt their teaching and administrative duties were manageable. The mean score of Organizational Support was 3.6180 ($SD = 0.62729$) which means that the respondents had a moderate perception on the level of institutional support, collaboration and managerial assistance.

The standard deviation values (0.59140 to 0.62729) indicate relatively low variability in responses, which means that the respondents expressed fairly consistent opinions about the different dimensions of working conditions. The findings overall indicate that women teachers in self-financing colleges affiliated to Calicut University consider their work environment to be moderately satisfactory.

Table 4
Descriptive Statistics of Job Insecurity

Construct	Mean	Standard Deviation
Employment Security	4.2247	0.62441
Career Uncertainty	3.6362	0.35062

(Source: Computed from Primary Data)

Descriptive statistics indicate that the respondents perceived a relatively high level of job insecurity. The highest mean score was found in the dimension of Employment Security ($M = 4.2247$, $SD = 0.62441$), indicating that the respondents were more concerned about the security and stability of their employment. Career Uncertainty had a mean score of 3.6362 ($SD = 0.35062$), indicating that respondents also had moderate concerns about their future career prospects and professional growth. The relatively low values of standard deviation (0.35062-0.62441) indicate consistency in respondents' perception in both dimensions.

Table 5
Descriptive Statistics of Well-Being

Construct	Mean	Standard Deviation
Psychological Well-Being	2.927	0.63912
Work-Life Balance	2.9185	0.64853
Occupational Well-Being	2.9087	0.62302

(Source: Computed from Primary Data)

The descriptive statistics reveals that the overall level of well-being among women teachers in self-financing colleges affiliated to the University of Calicut is moderate as the mean values range from 2.9087 to 2.9270. The highest mean score was obtained in Psychological Well-Being ($M = 2.9270$, $SD = 0.63912$) among the three dimensions, suggesting that respondents rated their emotional and psychological health relatively higher than the other dimensions. The next was Work-Life Balance ($M = 2.9185$, $SD = 0.64853$) which indicated a moderate ability to balance professional and personal responsibilities. Occupational Well-Being had the lowest mean score ($M = 2.9087$, $SD = 0.62302$) which indicates a relatively lower satisfaction with work aspects such as recognition, motivation, and professional fulfilment. The standard deviation values which range from 0.62302 to 0.64853 demonstrate a low variability of responses, which further explains the consistency in the perceptions of the respondents.

Findings of the study:

The study reveals the respondents are mostly married, Ph.D. qualified, mid-career women teachers employed on contractual basis in the self-financing colleges affiliated to the university of Calicut. Most of the respondents are from the age group 31-40 years, from the Commerce and Management departments, have teaching experience of 6-10 years and monthly salary of ₹25,000-₹40,000. The respondents from the urban colleges are slightly more than the others.

The descriptive analysis showed that Physical Work Environment had the highest mean score among the dimensions of working conditions and Organizational Support had the lowest mean score. However, the differences between the

dimensions were minor. This shows that while the respondents were generally satisfied with their working environment, there is a need for more institutional support and effective management of workload to improve their professional experience.

The results also show that women teachers have a high level of job insecurity, where the fear related to employment security is more than career uncertainty due to the dominance of contractual appointments in self-financing institutions. The results also show that respondents have only a moderate level of well-being, and there is a need to improve the psychological well-being, work-life balance and occupational well-being. The study stresses the need to improve the organizational support, stable employment, fair career advancement opportunities and working conditions for the well-being and professional satisfaction of women teachers in self-financing colleges in general.

Suggestions:

Based on the findings the study suggested that Self-financed institutions should reduce excessive reliance on short-term contract appointments by offering longer tenure contracts and creating avenues for permanent appointments based on performance and experience. This would decrease job insecurity and increase organizational commitment. Salary structures should be regularly reviewed by institutions to ensure that teachers are paid equitably and competitively in relation to their qualifications, experience and workload. The college management should develop a supportive work environment by promoting transparent communication, participative decision-making, faculty recognition, mentoring programmes, and regular feedback mechanisms. Increased organizational support can significantly improve teachers' motivation and well-being. Institutions should provide greater access to faculty development programmes, research grants, conferences, workshops and training programmes. Transparent promotion policies and clear pathways for career advancement should also be developed to promote professional development.

Every self-financing institution shall set up a grievance redressal committee which shall be accessible, transparent and shall expeditiously and fairly redress the grievances concerning workload, workplace discrimination, harassment, salary and terms of employment. Colleges need to introduce initiatives to promote faculty well-being, including stress management workshops, mental health counselling, wellness programmes, peer-support groups, and recreational activities. Such programs can improve psychological resilience and reduce occupational stress. Management should introduce transparent human resource practices on recruitment, contract renewal, performance evaluation, promotion and workload allocation. Fair and consistent governance practices can build trust and lower perceptions of insecurity among faculty members. Regulatory authorities such as the University Grants Commission, Government of Kerala and the university authorities should formulate policies to standardize minimum service conditions, structure salary, provide social security benefits and regulate employment for teachers working in self-financing colleges.

Conclusion:

The present study was an attempt to study the working conditions, job insecurity and well-being of women teachers working in self-financing colleges affiliated to the Calicut University. The results show that while the respondents generally have a positive perception of their physical work environment and opportunities for career development, there is a need for significant improvements in terms of organizational support and workload management. The study further reveals that women teachers experience high degree of job insecurity especially in terms of employment security, mainly due to the prevalence of contract appointments. This job insecurity leads to a reduction in their professional confidence, career growth and overall well-being. Furthermore, the moderate levels of psychological well-being, work-life balance and occupational well-being indicate the ineffectiveness of the existing institutional support systems in addressing the professional and personal needs of women faculty. The study concludes that better working conditions alone are not enough unless accompanied with better employment security, fair remuneration, transparent promotion policies, institutional support practices and good work-life balance initiatives. Therefore, the universities, as well as the government of Kerala, need to have comprehensive human resource policies to provide a stable employment environment, increase organizational support, avenues for professional development and effective grievance redressal mechanisms. These initiatives would go a long way in enhancing the wellbeing, job satisfaction and long-term professional commitment of women teachers in self-financing colleges, thereby improving the overall quality and sustainability of higher education.

References:

1. Algaidi, A. H. (2025). Mindfulness as a predictor of professional development amongst faculty members in Saudi universities. *Cogent Education*, 12(1), 2580082.
2. Bakker, A. B., & Demerouti, E. (2017). Job demands–resources theory: Taking stock and looking forward. *Journal of occupational health psychology*, 22(3), 273.
3. Kabeer, N. (2012). Women's economic empowerment and inclusive growth: labour markets and enterprise development. *International Development Research Centre*, 44(10), 1-70.
4. Kumar, A. V., & Velmurugan, V. P. (2025). Analysing the factors impacting the mindfulness and wellbeing of faculty members of arts and science self-financing colleges in Kerala. *Journal of Information & Knowledge Management*, 24(01), 2450104.
5. Jalaludeen, A., & Marimuthu, M. (2021). Pain of faculty members working in self-financing higher educational institutions in India.
6. Drison, M., & Elangovan, R. (2021). Determining factors influencing to become a teacher in self-financing college in Thiruvananthapuram district.
7. Kumar, K. P., & Prakash, S. (2018). Study on Job Security Among the Teachers in Self Financing Colleges. *Journal of Social Work Education and Practice*, 3(1), 10-15.
8. Maslach, C., & Leiter, M. P. (2016). Burnout. Stress: Concepts, cognition, emotion, and behavior. *Elsevier*, 51-357.
9. Pratheesha, P., & Kumar, K. S. (2025). Job Satisfaction and Employee Attrition; an Empirical Study among Women Teachers in Self-Financing Arts and Science Colleges in Kerala.
10. Ramya, V., & Ramesh, G. (2022). Covid Caused-Fear, Anxiety and Stress in Relation to Career Success: A Study on Teaching Staff Working in Self-Financing Educational Institutions in Chennai. *Challenges And Opportunities in New Global Business, Science and Technology*, 28.
11. Krishna, M. B., Sujith, T. S., Rajani, K. G., & Chinju Chandran, S. Determinants of Investment Culture of Rural Households in Kerala: An Empirical Study of Thrissur District.
12. Sarstedt, M., Ringle, C. M., & Hair, J. F. (2021). Partial least squares structural equation modeling. In *Handbook of market research* (pp. 587-632). Cham: Springer International Publishing.
13. Sujith, T. S., & Sumathy, M. (2019). Women empowerment through women entrepreneurship. In *The Emerging Role of Women in India* (pp. 172–179). House of Journals.
14. Sujith, T. S., Sumathy, M., & Jisha, T. P. (2022). Effectiveness of online classes: A study on Indian higher educational institutions. In *NEP—Structural Changes on 21st Century Education* (Vol. 1, pp. 425–432).
15. Aswin, M., Shah, R. S., Babu, K., & Sujith, T. S. A Study on Smart Destination Marketing and Its Impact on Local Sustainable Development.
16. de Aguiar Bandeira, M., Rodeghiero Neto, I., Franz, L. A. S., Bemvenuti, R. H., & Bolzan, L. M. (2026). Determinants of burnout in higher education professors: a systematic literature review. *International Journal of Occupational Safety and Ergonomics*, 1-12.
17. Shakeel, S., Khan, M. M., Khan, R. A. A., & Mujtaba, B. G. (2022). Linking Personality Traits, Self-Efficacy and Burnout of Teachers in Public Schools: Does School Climate Play a Moderating Role? Shakeel S. et al. *Public Organization Review*, 22(1), 19-39.
18. Malik, N. A. A., Björkqvist, K., & Österman, K. (2017). Factors associated with occupational stress among university teachers in Pakistan and Finland. *Journal of educational, health and community psychology*, 6(2), 1-14.