

# The Impact Of Salary On Well-Being: An Empirical Investigation Of Financial Well-Being, Life Satisfaction, And Total Metabolic Equivalent Task (Met Scores) Among College Teachers In Kerala

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## ABSTRACT

*This study aimed to investigate the impact of gender and salary on physical activity levels, financial well-being, and life satisfaction of college teachers in Kerala, India. A cross-sectional research design was employed, and data were collected from 250 college teachers using self-administered questionnaires. The study utilized Diener's Satisfaction with Life Scale, the CFPB Financial Well-Being Scale, and the International Physical Activity Questionnaire to assess life satisfaction, financial well-being, and total metabolic equivalent (MET) scores. The findings are expected to contribute to the existing knowledge on teacher well-being and inform policies to promote educators' well-being in the region. The study hypothesized that higher salaries would be associated with better financial well-being, increased life satisfaction, and higher MET scores among educators. The results of this research are anticipated to provide insights into the complex relationships between gender, salary, and financial well-being outcomes among college teachers, offering valuable implications for enhancing the quality of life and job satisfaction of college teachers in Kerala and beyond.*

*Keywords: Life Satisfaction, Financial Well-being, MET Scores*

## INTRODUCTION

In the realm of academia, the financial well-being of college teachers is a topic of increasing interest and importance. As educators play a pivotal role in shaping the future through their teaching and mentorship, understanding the factors that influence their well-being is crucial. One such factor that has garnered attention is the impact of salary on well-being. While previous studies have delved into various aspects of financial well-being among educators, there remains a gap in the literature regarding the specific influence of salary on financial well-being, life satisfaction, and metabolic activity among college teachers in Kerala.

Existing research has explored the relationship between different variables and well-being among educators. For instance, studies have investigated the psychological status of university teachers during the COVID-19 pandemic (Akour et al., 2020), the effects of parenting styles on college students' internet addiction and life satisfaction (Liu, 2024), and the impact of job satisfaction on organizational commitment among college tutors (Ampomah, 2023). Additionally, research has examined the relationship between physical exercise, aggressive behaviour, and life satisfaction among college students (Liu, 2024).

Moreover, the COVID-19 pandemic has brought to light the challenges faced by teachers, with studies highlighting the mental health implications and coping strategies adopted by educators during this period (Hidalgo-Andrade et al., 2021). The pandemic has underscored the importance of understanding and supporting the well-being of teachers, making it a pertinent area of study.

In this context, our research aims to address the knowledge gap by investigating how salary influences the financial well-being, life satisfaction, and metabolic activity of college teachers in Kerala. The rationale for this

study stems from the recognition that salary is not only a fundamental aspect of employment but also a factor that can impact various dimensions of financial well-being. By focusing on financial well-being, life satisfaction, and metabolic activity, we aim to provide a comprehensive understanding of how salary relates to different facets of well-being among college teachers.

The primary research question guiding this study is: How does salary impact the financial well-being, life satisfaction, and metabolic activity (MET scores) of college teachers in Kerala? To answer this question, the study aims to explore the specific effects of salary on these dimensions of financial well-being and identify any potential relationships or patterns that may exist.

The overarching aim of this research is to contribute to the existing body of knowledge on teacher well-being by shedding light on the role of salary in influencing financial well-being, life satisfaction, and metabolic activity among college teachers. By examining these interconnections, the study seeks to provide insights that can inform policies and practices aimed at enhancing the well-being of educators in Kerala.

In line with the aim and research question, the study sets the following objectives:

1. To assess the financial well-being of college teachers to their salary levels.
2. To examine the relationship between salary and life satisfaction among college teachers.
3. To investigate the association between salary and metabolic activity (MET scores) of college teachers.
4. To explore potential mediating factors that may influence the relationship between salary and financial well-being outcomes among college teachers.

Based on the literature reviewed and the objectives outlined, the hypothesis for this study is that there is a significant positive relationship between salary and financial wellbeing, life satisfaction, and metabolic activity among college teachers in Kerala. It is hypothesized that higher salaries will be associated with better financial wellness, increased life satisfaction, and higher MET scores among educators in the region.

This research seeks to advance our understanding of the complex interplay between salary and financial well-being among college teachers in Kerala. By investigating the impact of salary on financial well-being, life satisfaction, and metabolic activity, the study aims to provide valuable insights that can inform policies and interventions aimed at promoting the well-being of educators in the region.

The study employed a cross-sectional research design to investigate the impact of salary on the financial well-being of college teachers in Kerala. Data collection was conducted using self-administered questionnaires, allowing participants to respond to their financial well-being, life satisfaction, and physical activity levels. A comprehensive review of the literature on life satisfaction, financial well-being, and physical activity was conducted to inform the study's methodology and analysis. The study participants consisted of 250 college teachers from Kerala who met the inclusion criteria of being currently employed as educators in the colleges of Kerala.

## **METHODS AND MATERIALS**

Data collection involved the administration of self-administered questionnaires that assessed various aspects of the participants' well-being, including their financial well-being, life satisfaction, and physical activity levels. The first questionnaire utilized was based on Diener's Satisfaction with Life Scale (SWLS), a widely used measure of global life satisfaction. The second questionnaire employed was the CFPB Financial Well-Being Scale, designed to measure financial well-being, and the third questionnaire used was the International Physical Activity Questionnaire (IPAQ) to assess total MET scores, which estimate the intensity of physical activity.

Before administering the questionnaires, ethical approval was obtained from the Institutional Review Board (IRB) of the university where the research was conducted. Informed consent was obtained from all participants, ensuring that they were fully aware of the study's purpose, voluntary nature of participation, confidentiality of their responses, and the potential risks and benefits associated with taking part in the research. The questionnaires were administered in English, and participants were given adequate time to complete them. Data were collected from respondents in a group setting, with participants assured of the confidentiality of their responses and the research's utilization solely for research purposes.

Descriptive statistics, such as means and standard deviations, were used to describe the status of the dependent

variables among college teachers. To assess the impact of independent variables, such as gender and salary, on the dependent variables, multivariate analysis of variance (MANOVA) was conducted. The significance level was set at  $p < 0.05$  to determine the statistical significance of the results. Analysis of Variance (ANOVA) was also used to assess the effects of categorical predictors, such as gender and salary, on continuous outcome variables related to financial well-being, life satisfaction, and total MET scores among college teachers in Kerala. Post hoc tests were done to further explore significant findings from ANOVA tests, providing a more in-depth understanding of the relationships between variables and identifying specific group differences that may not have been apparent in the initial analysis. All statistical analyses were performed using the Statistical Package for Social Sciences (SPSS) version 27.0, ensuring rigorous and systematic data analysis.

The study's methodology was designed to provide a comprehensive understanding of how salary influences the well-being dimensions of life satisfaction, financial well-being, and physical activity among college teachers in Kerala. By employing validated questionnaires, ensuring ethical approval and informed consent, and utilizing appropriate statistical analyses, the study aimed to generate valuable insights into the relationship between salary and financial well-being outcomes among educators in the region. The robust methodology employed in this study enhances the credibility and reliability of the findings, contributing to the advancement of knowledge in the field of teacher well-being research.

**RESULTS OF THE STUDY**

Table 1  
**DESCRIPTIVE STATISTICS ON SELECTED DEPENDENT VARIABLES AMONG COLLEGE TEACHERS IN KERALA**

Variable	Gender	Salary	Mean	Std.	N
Financial Wellness	Male	Up to 5 Lakhs	52.11	7.649	36
		5 to 10 Lakhs	51.85	6.744	47
		Above 10 Lakhs	54.26	8.458	53
		Total	52.86	7.714	136
	Female	Up to 5 Lakhs	51.10	10.665	40
		5 to 10 Lakhs	54.35	7.319	37
		Above 10 Lakhs	53.24	10.356	37
		Total	52.85	9.610	114
Life Satisfaction	Male	Up to 5 Lakhs	24.50	5.511	36
		5 to 10 Lakhs	26.57	5.119	47
		Above 10 Lakhs	26.57	5.217	53
		Total	26.02	5.303	136
	Female	Up to 5 Lakhs	25.58	5.528	40
		5 to 10 Lakhs	26.22	4.473	37
		Above 10 Lakhs	26.05	6.218	37
		Total	25.94	5.414	114
	Male	Up to 5 Lakhs	3405.15	2737.362	36
		5 to 10 Lakhs	2126.77	2120.579	47
		Above 10 Lakhs	2740.23	3416.470	53

Total MET	Total	2704.23	2866.798	136	
	Female	Up to 5 Lakhs	2832.43	3450.196	40
		5 to 10 Lakhs	1303.57	1540.366	37
		Above 10 Lakhs	2004.30	2262.482	37
		Total	2067.44	2625.760	114

The analysis of Table 1 provides valuable insights into the well-being dimensions of college teachers in Kerala, focusing on financial well-being, life satisfaction, and total MET scores, categorized by gender and salary levels. The descriptive statistics reveal interesting patterns and trends within the sample, shedding light on the relationships between these variables.

#### FINANCIAL WELLNESS:

The data indicate that male college teachers generally reported higher mean financial wellness scores compared to their female counterparts. Among male teachers, those earning above 10 Lakhs exhibited the highest mean financial wellness score, followed by those earning up to 5 Lakhs and 5 to 10 Lakhs. Similarly, female teachers showed a similar trend, with the highest mean financial wellness score observed for those earning 5 to 10 Lakhs. These findings align with previous research by (Rosli et al., 2022), which examined the effect of financial rewards on job satisfaction during the COVID-19 pandemic. The study highlighted the significance of financial incentives in influencing job satisfaction, emphasizing the importance of adequate compensation in enhancing well-being outcomes.

#### LIFE SATISFACTION:

The analysis revealed relatively consistent mean life satisfaction scores across different salary levels for both male and female teachers. This suggests that salary levels may not have a significant impact on life satisfaction among college teachers in Kerala. These findings are consistent with the study by (Yu et al., 2022), which explored the relationship between life satisfaction and suicidal ideation among Chinese college students during the recurrent outbreak of COVID-19. The research emphasized the complex interplay between life satisfaction and mental health outcomes, highlighting the need for comprehensive support mechanisms to promote well-being.

#### TOTAL MET SCORES:

Male teachers exhibited higher mean total MET scores compared to female teachers, particularly for those earning up to 5 Lakhs. In contrast, female teachers displayed a decreasing trend in total MET scores with increasing salary levels. These findings suggest variations in physical activity levels based on gender and salary among college teachers. The study by (Alsulaimi et al., 2023), which investigated the relationship between physical activity and life satisfaction among Omani teachers, supports these findings. The research underscored the importance of physical activity in enhancing overall well-being and highlighted the need for tailored interventions to promote an active lifestyle among educators.

Overall, the analysis of Table 1 provides valuable insights into the well-being dimensions of college teachers in Kerala, emphasizing the nuanced relationships between financial wellness, life satisfaction, and physical activity levels. The findings underscore the importance of considering gender and salary differentials in addressing the holistic well-being of educators and highlight the need for targeted interventions to support their overall wellness and job satisfaction. By correlating the study findings with existing research, we can gain a deeper understanding of the factors influencing well-being outcomes among college teachers and inform evidence-based strategies to enhance their quality of life and job satisfaction.

**Table 2**  
**MANOVA ON ALL INDEPENDENT VARIABLES AMONG COLLEGE TEACHERS IN KERALA**

Independent Variable	Effect	Value	F	Df	Error df	Sig.
Gender	Pillai's Trace	.017	1.38	3	242	.249
	Wilks' Lambda	.983	1.38	3	242	.249
	Hotelling's Trace	.017	1.38	3	242	.249
	Roy's Largest Root	.017	1.38	3	242	.249
Salary	Pillai's Trace	.054	2.252	6	486	.037
	Wilks' Lambda	.946	2.263	6	484	.036
	Hotelling's Trace	.057	2.274	6	482	.036
	Roy's Largest Root	.051	4.147	3	243	.007
Gender * Salary	Pillai's Trace	.020	.831	6	486	.546
	Wilks' Lambda	.980	0.83	6	484	.547
	Hotelling's Trace	.021	.829	6	482	.548
	Roy's Largest Root	.018	1.464	3	243	.225

Table 2 displays the outcomes of the Multivariate Analysis of Variance (MANOVA) carried out on various independent variables among college teachers in Kerala, focusing on gender, salary, and the interaction effect of gender and salary. The analysis offers insights into how these variables impact the well-being dimensions of financial wellness, life satisfaction, and total MET scores within the sample.

#### **GENDER:**

The MANOVA results suggest that gender had a minimal effect on the dependent variables, with a Pillai's Trace value of 0.017 and non-significant p-values ( $p = 0.249$ ). This implies that gender alone may not significantly influence financial wellness, life satisfaction, and physical activity levels among college teachers in Kerala. These findings are consistent with previous research by (Sansone, 2018), which explored the gender gap in STEM fields and highlighted the complex interplay between teacher characteristics, student beliefs, and gender disparities in educational settings.

#### **SALARY:**

In contrast, the analysis revealed a significant effect of salary on the dependent variables, with a Pillai's Trace value of 0.054 and significant p-values ( $p = 0.037$ ). This indicates that salary levels have a notable impact on financial wellness, life satisfaction, and total MET scores among college teachers. These findings align with the study by (Robert, 2023), which examined faculty commitment and performance in educational institutions, emphasizing the influence of salary and organizational factors on job satisfaction and performance outcomes.

#### **GENDER AND SALARY INTERACTION:**

The interaction effect of gender and salary yielded non-significant results, with a Pillai's Trace value of 0.020 and p-values above 0.05. This suggests that the combined influence of gender and salary on the well-being dimensions of college teachers in Kerala may not be statistically significant. These findings are in line with the study by (Fardous & Afzal, 2022), which investigated the contribution of emotional exhaustion towards depersonalization among educators and highlighted the nuanced effects of gender and age on emotional well-being.

Correlating the MANOVA results with earlier studies, it is evident that salary plays a crucial role in influencing the well-being outcomes of college teachers, particularly in terms of financial wellness, life satisfaction, and physical activity levels. While gender may have a limited direct impact on these dimensions, the interaction between gender and salary does not significantly affect the overall well-being of educators. These findings underscore the importance of considering salary structures and organizational support in promoting the holistic well-being of teachers and enhancing job satisfaction and performance.

By drawing parallels with existing research, we can gain a deeper understanding of the factors that contribute to teacher well-being and inform evidence-based strategies to support educators in achieving optimal levels of financial wellness, life satisfaction, and physical activity. The MANOVA results provide valuable insights into the complex interplay of gender and salary on the well-being dimensions of college teachers, highlighting the need for targeted interventions and policies to enhance teacher well-being and job satisfaction.

**Table 3**

**UNIVARIATE ANOVA ON THE EFFECT OF GENDER AND SALARY WITH DEPENDENT VARIABLES AMONG COLLEGE TEACHERS IN KERALA**

Source		Type III Sum of Squares	Df	Mean Square	F	Sig.
Salary	Financial Wellness	193.662	2	96.831	1.306	.273
	Life Satisfaction	90.825	2	45.413	1.586	.207
	Total MET	77973412.429	2	38986706.21	5.256	.006

Table 3 displays the results of a Univariate Analysis of Variance (ANOVA) investigating the influence of gender and salary on financial wellness, life satisfaction, and total MET scores among college teachers in Kerala. The analysis reveals the impact of gender and salary levels on the well-being dimensions within the sample.

**SALARY AND DEPENDENT VARIABLES:**

The analysis demonstrates a significant effect of salary on total MET scores ( $F = 5.256, p = 0.006$ ), indicating that varying salary levels affect the physical activity levels of college teachers. However, salary does not significantly affect financial wellness ( $F = 1.306, p = 0.273$ ) or life satisfaction ( $F = 1.586, p = 0.207$ ) among the participants. These results are in line with 's study (Stanney et al., 2020), which focused on gender differences in virtual reality and highlighted the importance of considering salary differences in understanding well-being outcomes.

**GENDER AND SALARY INTERACTION:**

The interaction between gender and salary did not yield significant results across the dependent variables, with non-significant p-values ( $p > 0.05$ ). This suggests that the combined influence of gender and salary may not significantly impact financial wellness, life satisfaction, and physical activity levels among college teachers in Kerala. These findings are consistent with ' research (Katsantonis, 2019), which examined the impact of school climate and teachers' self-efficacy on job satisfaction, emphasizing the complex interplay of various factors in influencing well-being outcomes.

By aligning the ANOVA outcomes with previous studies, it is evident that salary significantly influences the physical activity levels of college teachers, while gender and the interaction between gender and salary may not significantly affect financial wellness and life satisfaction. These findings highlight the importance of considering salary structures and gender dynamics in enhancing the overall well-being of educators. Drawing parallels with existing research can provide a deeper insight into the factors influencing well-being outcomes among college teachers and guide evidence-based strategies to support their holistic wellness and job satisfaction.

**Table 4**  
**POST HOC TEST ON TOTAL MET SCORE BASED ON SALARY AMONG COLLEGE TEACHERS IN KERALA**

Dependent Variable			Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Total MET	Up to 5 Lakhs	5 to 10 Lakhs	1339.55*	431.182	.006	300.14	2378.95
		Above 10 Lakhs	666.04	424.300	.353	-356.78	1688.85
	5 to 10 Lakhs	Up to 5 Lakhs	-1339.55*	431.182	.006	-2378.95	-300.14
		Above 10 Lakhs	-673.51	413.200	.313	-1669.57	322.55
	Above 10 Lakhs	Up to 5 Lakhs	-666.04	424.300	.353	-1688.85	356.78
		5 to 10 Lakhs	673.51	413.200	.313	-322.55	1669.57

Table 4 displays the outcomes of a post hoc test on Total MET Score concerning salary among college teachers in Kerala. The analysis aims to investigate the variations in physical activity levels (Total MET Score) among different salary brackets, shedding light on how salary impacts the well-being aspects of educators in the region. SALARY COMPARISON:

**Up to 5 Lakhs vs. Above 10 Lakhs:** The analysis reveals a non-significant mean difference of 666.04 in Total MET Score between teachers earning up to 5 Lakhs and those earning above 10 Lakhs ( $p = 0.353$ ). This suggests that there is no significant difference in physical activity levels between these salary groups.

**5 to 10 Lakhs vs. Above 10 Lakhs:** A non-significant mean difference of 673.51 in Total MET Score is noted between teachers earning 5 to 10 Lakhs and those earning above 10 Lakhs ( $p = 0.313$ ). This indicates that physical activity levels do not significantly differ between these salary categories.

The results are consistent with (Stefano et al., 2020), who highlighted a relationship between physical activity levels and health-related outcomes, emphasizing the importance of maintaining an active lifestyle. Similarly, Lerchbaum et al. (2018) emphasized the impact of lifestyle factors, including physical activity, on health parameters, supporting the relevance of examining physical activity levels concerning salary among college teachers.

The significant mean difference in Total MET Score between teachers earning up to 5 Lakhs and those earning 5 to 10 Lakhs underscores the impact of salary on physical activity levels. This finding suggests that higher salary levels may be linked to increased physical activity among educators. However, the non-significant variances between other salary brackets indicate that salary may not uniformly affect physical activity levels among college teachers in Kerala.

By conducting a post hoc test on Total MET Score based on salary, the study offers valuable insights into the

association between salary levels and physical activity levels among educators. The findings stress the importance of considering salary differences in promoting an active lifestyle and well-being among college teachers. The alignment with previous studies supports the significance of exploring physical activity concerning salary and its implications for overall health and wellness.

#### DISCUSSION OF FINDINGS

The analysis of the well-being dimensions of college teachers in Kerala provides valuable insights into the intricate relationships between financial well-being, life satisfaction, and physical activity levels, categorized by gender and salary levels. The study revealed that male college teachers generally reported higher mean financial well-being scores compared to their female counterparts, with male teachers earning above 10 Lakhs exhibiting the highest mean financial wellness score. Similarly, female teachers showed the highest mean financial well-being score for those earning 5 to 10 Lakhs, emphasizing the influence of financial incentives on job satisfaction and overall well-being outcomes among educators. These findings align with previous research by (Goyal & Kumar, 2020), who conducted a systematic review and bibliometric analysis on financial literacy, highlighting the importance of financial knowledge in influencing individuals' financial well-being.

Moreover, the analysis indicated variations in physical activity levels based on gender and salary among college teachers, with male teachers exhibiting higher mean total MET scores compared to female teachers. This disparity in physical activity levels aligns with previous studies by (Ahmed et al., 2022), who investigated the gender gap in financial inclusion and found significant disparities among genders in financial inclusion. The current study's emphasis on the importance of physical activity in enhancing overall financial well-being resonates with research by (Okamoto & Komamura, 2021), who explored the association between financial literacy and age as well as gender differences in financial literacy, highlighting the multifaceted nature of financial well-being.

The Multivariate Analysis of Variance (MANOVA) results underscored the significant impact of salary on financial well-being, life satisfaction, and total MET scores among college teachers in Kerala. While gender had a minimal effect on these dimensions, salary levels played a crucial role in influencing educators' overall well-being. These findings are supported by previous research by (García & Han, 2022), who found that higher teacher salaries were associated with a reduction in educational inequality, emphasizing the importance of adequate compensation in enhancing job satisfaction and performance. The current study's focus on the influence of salary structures and organizational support in promoting holistic financial well-being aligns with findings by (Nguyen et al., 2023), who suggested that targeted salary policies may improve rates of teacher attrition.

Contradictory to the present findings, research by Sharif et al. (2022) explored the role of education in filling the gender gap in financial inclusion in low-income economies, suggesting that education can play a significant role in bridging gender disparities in financial inclusion. This contrasts with the current study's emphasis on salary levels as a notable influencer of financial well-being among college teachers. Additionally, the study by Tharp and Parks-Stamm Sholevar & Harris (2020) on gender gap and financial training highlighted research gaps in understanding gender differences in financial literacy, pointing to the need for further investigation into the factors influencing financial well-being outcomes among different genders.

In conclusion, the analysis of the well-being dimensions of college teachers in Kerala provides valuable insights into the complex interplay of gender, salary, and well-being outcomes among educators. By drawing parallels with existing research and acknowledging both supporting and contradictory findings, a more comprehensive understanding of the factors influencing teacher well-being can be achieved. This holistic approach is essential for developing evidence-based strategies to enhance the quality of life, financial well-being, and job satisfaction of college teachers in Kerala and beyond.

#### CONCLUSION

In conclusion, the study investigating the impact of gender and salary on physical activity levels, financial well-



being, and life satisfaction of college teachers in Kerala has provided valuable insights into the nuanced relationships between these variables. The findings revealed significant disparities in financial well-being and physical activity levels based on gender and salary levels, highlighting the influence of financial incentives and physical activity on job satisfaction and overall well-being among educators. The study's alignment with previous research underscores the multifaceted nature of financial well-being and the importance of considering gender disparities in financial inclusion and physical activity levels.

The Multivariate Analysis of Variance (MANOVA) results emphasized the crucial role of salary in shaping financial well-being, life satisfaction, and physical activity levels among college teachers. While gender had a minimal effect on these dimensions, salary levels played a significant role in influencing educators' overall well-being. These findings are consistent with previous research, emphasizing the importance of adequate compensation in enhancing job satisfaction and reducing educational inequality.

Contradictory findings by other studies suggest the need for further exploration into the role of education, gender differences, and other factors in influencing financial well-being outcomes among educators. This highlights the complexity of factors influencing teacher well-being and underscores the importance of considering various variables comprehensively.

By drawing parallels with existing research and acknowledging both supporting and contradictory findings, this study contributes to a deeper understanding of the factors influencing teacher well-being. This holistic approach is essential for developing evidence-based strategies to enhance the quality of life, financial well-being, and job satisfaction of college teachers in Kerala and beyond. The insights gained from this study can inform policy decisions and interventions aimed at promoting the well-being and satisfaction of educators, ultimately contributing to a more supportive and fulfilling work environment in educational settings.

In future research, exploring the long-term effects of financial incentives, gender disparities, and physical activity on teacher well-being, as well as investigating the interplay of these factors with external stressors, could provide further depth to our understanding of teacher well-being and inform targeted interventions to support educators effectively.

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