WORK STRESS, JOB SATISFACTION AND TEACHERS' TURNOVER INTENTION IN ZARIA METROPOLIS: THE MODERATING ROLE OF SELF EFFICACY

BY

Abdulrahim Otori YUSUF
(P15ADBA8030)

A THESIS SUBMITTED TO THE SCHOOL OF POSTBGRADUATE STUDIES, AHMADU BELLO UNIVERSITY, ZARIA IN PARTIAL FULFILLMENT OF REQUIREMENTS FOR THE AWARD OF MASTER OF SCIENCE (M.Sc) DEGREE IN BUSINESS ADMINISTRATION

DEPARTMENT OF BSINESS ADMINISTRATION,
FACULTY OF ADMINISTRATION,
AHMADU BELLO UNIVERSITY,
ZARIA

SEPTEMBER, 2018

DECLARATION

I declare that this dissertation entitled WORK STRESS, JOB SATISFACTION AND TEACHERS' TURNOVER INTENTION IN ZARIA METROPOLIS: THE MODERATING ROLE OF SELF EFFICACY was written by me in the Department of Business Administration. The information derived from the literatures has been fully acknowledged in the text and a list of references provided. No part of this dissertation was previously presented for another degree or diploma at this or any other institution.

Abdulrahim Otori YUSUF

| --- | --- | --- |
| Name of Student | Signature | Date |

CERTIFICATION

This dissertation entitled WORK STRESS, JOB SATISFACTION AND TEACHERS' TURNOVER INTENTION IN ZARIA METROPOLIS: THE MODERATING ROLE OF SELF EFFICACY by Abdulrahim Otori YUSUF meets the regulations governing the award of the degree of Master of Science (M.Sc.) degree of Ahmadu Bello University and is approved for its' contribution to knowledge and literacy presentation.

Prof. Bello Sabo

| --- | --- | --- |
| Chairman, Supervisory Committee | Signature | Date |

Dr. Salisu Umar

| --- | --- | --- |
| Member, Supervisory Committee | Signature | Date |

Dr. Nasir Abdullahi

| --- | --- | --- |
| Head of Department | Signature | Date |

Prof. S. Z. Abubakar

| --- | --- | --- |
| Dean, School of Postgraduate Studies | Signature | Date |

Dedication

This dissertation is dedicated to my lovely wife Hajiya Halimat Muhammed and my joyous children for their endurance and understanding throughout my stay in Ahmadu Bello university, Zaria.

ACKNOWLEDGEMENTS

I am indeed grateful to Almighty Allah (S.W.T) who has made everything possible in the course of this program and whose merciful guidance and protections has earned me success. His praise shall ever be on my lips.

A special thanks and appreciations to my able and hard working supervisory team, Professor Bello Sabo and Dr. Salisu Umar whose diligent guidelines and initiatives throughout this study resulted to a success, may Almighty Allah improve their knowledge and understanding. Let me also appreciate the effort of my H.O.D, Dr Nasir Abdullahi, my program Coordinator Dr M.I. Aminu for their hard work and thoroughness in the processes of all presentations at various stages of defense, May Allah reward them abundantly. Special thanks to my internal examiners, Dr A.J.C. Onu and Dr Idris Musa for their contributions. May Allah uplift and grant them successes in whatever they do.

My appreciation would be incomplete without acknowledging the assistance of some important personalities in this course in one way or the other. On this note, I wish to appreciate Dr Sadique Abubakar Muhammed (Director, CEDDERT Zaria) for his moral support, Mallam A.M. Yabagi for his encouragement and guidance, Alhaji Yakubu Maishanu (CEO AYM shafa Limited Bauchi) for his financial support, Alhaji A.A.Umar (Waziri Danbam) Director AYM shafa Limited and the entire Management staff of AYM Shafa for their prayers, May Allah in his infinite mercy reward them.

My profound gratitude goes to the Chief Personnel Officer Ministry of Education Zaria Zonal Office and the entire teachers of public secondary school, Zaria metropolis who participated in this research, thank you all for the attention and responses given in the course of this study. May Allah reward them all.

I owe my deepest gratitude and profound appreciations to my loving and caring wife, Halimat Muhammed for her numerous sacrifices, to my wonderful children Abdulmalik, Abdulalim and Nana Hauwau, for their love and patience towards me. May Allah continue to sustain you all. To my parents Mal Yusuf Otori and Mallama Aisha Aliyu for their constant prayers and support and my brothers and sisters for their efforts, thank you all for adding values to this great success. May Allah reward you abundantly.

Finally, I would also like to acknowledge the assistance rendered to me by some of my colleagues like Abubakar Abdullahi Sadiq, Yusuf Abdulmalik, Eseoghene Ojarikre, Kunle Oyelakin, Sariat Aragbada, Mariam Shomoye, Ahmed Sarafa and the entire members of 2015/2016 M.Sc class, their constructive criticisms and contributions have made this research work a success, May Allah reward each and every one of them.

ABSTRACT

Contemporary educational theory holds that one of the major causes of inadequate school performance is the inability of schools to adequately staff classrooms with qualified teachers and this might not be unconnected with shortage of teachers. In Zaria Metropolis, records have shown increasing voluntary turnover of public secondary school teachers in the past six years. This may be as a result of stressful nature of the teaching job or level of job satisfaction. Studies have considered self-efficacy as one of the most important factors effecting teachers' job satisfaction during their challenging teaching years. Therefore, this study examined the moderating role of self efficacy in the relationship between work stress, job satisfaction and teachers' turnover intention in Zaria Metropolis. The population of the study is 1647 teachers in the Metropolis and a total of 355 participated in the research. A cross-sectional survey research design was used and data were collected by using questionnaires adapted from past studies. The study employed Partial Least Square Structural Equation Modeling (PLS-SEM) using SmartPLS 2 software. The results confirmed that work stress has a significant positive effect on turnover intention, job satisfaction has significant negative effect on turnover intention and self efficacy has significant negative effect on turnover intention. The study further revealed that self efficacy moderated the relationship between job satisfaction and turnover intention and that it failed to moderate the relationship between work stress and turnover intention. In line with these results, the study concludes that turnover intention is affected by work stress, job satisfaction and self efficacy and self efficacy significantly strengthen the relationship between job satisfaction and teachers' turnover intention in Zaria Metropolis. The study therefore recommended that the schools should organize stress management training, time and priority management workshop for their teachers as these will combat job stress raise job satisfaction reduce turnover intention.

TABLE OF CONTENTS

Title page i

Declaration ……ii

Certification….. ……iii

Dedication……..iv

Acknowledgement……v

Abstract ……..….vii

Table of contents.....viii

List of figures…….....xii

List of tables ……xiii

List of Abbreviations ……...xiv

CHAPTER ONE: INTRODUCTION

1.1 Background to the study.....1

1.2 Statement of the Research Problem 5

1.3 Research Questions 8

1.4 Research Objectives.....9

1.5 Research Hypotheses.....10

1.6 Significance of the Study 10

1.7 Scope of the Study.....11

1.8 Limitations of the study…….....12

CHAPTER TWO: LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction 13

2.2 Conceptualization…….13

2.2.1 Concept of Turnover intention…….13

2.2.2 Concept of Work stress……..17

2.2.3 Concept of job satisfaction……..27

2.2.4 Concept of Self efficacy……33

2.2 Review of related empirical studies……37

2.3.1 Work stress and turnover intention…….…….37

2.3.2 Job satisfaction and Turnover Intention……..39

2.3.3 Self efficacy and turnover intention……..……42

2.3.4 Self efficacy as a moderator……...44

2.4 Theoretical framework……..46

2.4.1 Theory of planned behavior (TPB)……...46

2.4.2 Person-Environment Fit Theory…….……..48

2.4.3 The Mobley model……..48

2.5 Research model……..50

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction.....51

3.2 Research Design 51

3.3 Population 51

3.4 Sampling design.....52

3.4.1 Sampling procedure.....52

3.4.2 Sample size.....52

3.4.3 Proportionate Sampling.....53

3.4.4 Systematic sampling……....53

3.5 Method of data collection.....53

3.5.1 Measurement and Instruments.....54

3.6 Pilot study 59

3.6.1 Validity Test 59

3.6.2 Reliability Test.....59

3.7 Data Cleansing and preliminary test.....61

3.7.1 Missing Values.....61

3.7.2 Outliers 61

3.7.3 Normality 62

3.7.4 Multicollinearity.....62

3.7.5 Confirmatory Factor analysis 63

3.8 Data Analysis.....63

3.8.1 Measurement Model.....63

3.8.2 Structural model.....65

3.9 Justification of methods 65

CHAPTER FOUR: DATA PRESENTATION, ANALYSIS AND DISCUSSION

4.1 Introduction.....67

4.2 Response rate.....67

4.3 Data cleansing and preliminary analysis.....68

4.3.1 Data coding 68

4.3.2 Missing Values.....68

4.3.3 Outliers.....69

4.3.4 Normality.....70

4.3.5 Multicollinearity test.....70

4.3.6 Non response bias test 71

4.4 Demographics profile.....72

4.5 Descriptive statistics……....73

4.6 Data analysis.……..……..74

4.6.1 Measurement model (outer model)……..74

4.6.2 Structural model.……76

4.6.3 Test of hypotheses (Direct relationships)....…….77

4.6.4 Test of hypotheses (Moderation)……..79

4.6.5 Effect size…… ….81

4.6.6 Predictive relevance……...…...81

4.7 Discussion of findings…….…....82

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary of findings …….…...84

5.2 conclusion……..…….84

5.3 Recommendations……..…85

5.4 Implication of the study……....…87

5.5.1 Theoretical implication.……87

5.5.2 Managerial implication.……87

5.6 Suggestions for further study……88

References…….....89

Appendices……..……...103

LIST OF FIGURES

2.1 Research model 50

4.1 Normal probability curve 70

4.2 Measurement model 75

4.3 Structural model (Direct relationship) 77

4.4 Structural model (moderated relationship) 79

4.5 Interaction effect (moderation graph) 80

LIST OF TABLES

3.1 Items measuring turnover intention	55
3.2 Items measuring work stress	56
3.3 Items measuring job satisfaction	57
3.4 Items measuring self efficacy	58
3.5 Pilot study: Loadings, Reliability and convergent validity	60
3.6 Pilot study: discriminant validity	61
4.1 Summary of response	67
4.2 Missing values	69
4.3 Collinearity diagnostic	71
4.4 Non response bias test	71
4.5 Demographic profile	72
4.6 Descriptive statistic	73
4.7 Construct reliability and validity	75
4.8 Discriminant validity	76
4.9 Path coefficient for direct relationship	77
4.10 Effect size for direct relationship	78
4.11 Predictive Relevance of Exogenous Variables	79
4.12 Moderation	80
4.13 Effect size of the models (Moderation)	81
4.14 Construct cross validated Redundancy	81

ABBREVIATIONS

AVE	Average variance extracted
CA	Cronbach alpha
CFA	Confirmatory Factor analysis
CR	Composite reliability
JS	Job satisfaction
P-E	person environment
PLS	partial least square
SE	Self efficacy
SEM	structural equation modeling
SPSS	statistical package for social science students
TI	Turnover intention
TSI	Teacher stress Inventory
VIF	Variance inflation Factor
WS	Work stress

CHAPTER ONE

INTRODUCTION

1.1 Background to the study

Teachers play a vital role in the society. Their impact are felt by the lives of all children from different backgrounds, including those children with varying levels of understanding, abilities and those from families that exhibit wide range of cultural and linguistic diversity. Teachers are educators or instructors saddled with the responsibility of educating children by grooming and helping them to discover their talents (Rahman, Nabi, Akhter, Saeed& Ajmal, 2011). According Rahman *et'al* (2011), teachers have long-lasting impacts on the lives of students who live to enjoy the knowledge they avail to them. They have good classroom management skills, ensure good student behaviour, effective study and work habit (Tehseen, 2015).

Adebomi, Olunfunke, Ibitoye and Oluyemisi (2012) noted that although teachers are recruited mainly to teach, they are also engaged in a wide variety of activities along with the basic face-to-face teaching, such as curriculum design and development, school planning, marketing, community relations, information technology, workplace, health and safety, resource management, students' welfare, as well as playground and sports regulation. In addition to the afore-mentioned, teachers are also expected to possess the knowledge of the subject matter they teach and to always prepare to answer questions and make lessons interesting and interactive for students. Infact, teachers have been considered as one of the most important determinants of quality of education (Goldhaber & Hansen, 2010). They are recognized as indispensable human resource and, indeed, a single most important element in the school system, more important than the quality of equipment and materials and the level of financing (Yusuf, 2016).

Despite this immeasurable role of teachers in the society, it is becoming worrisome that these teachers have been reported By Hanushek (2007) to be leaving the teaching profession or quitting their current teaching job to other jobs or transfer from one school to another, thereby denying those school children and youths the opportunities that consistency of teachers bring to the enhancement of quality of education. In 2015, Omonijo, Oludayo, Eche, Uche and Ohunakin reported that despite the large body of literature on turnover, Nigerian education system still experiences situation of voluntary turnover of staff. A record obtained from Ministry of Education Zaria in 2016 showed that for the last six years teachers of public secondary schools in Zaria metropolis have been quitting their job voluntarily (Ministry of Education Zaria, 2016).

Turnover poses a very serious challenge with critical effect on both the individual teacher and the institution. Studies such as Amstrong (2012), Ampomah and Cudjor (2015), Benedict, Josiah, Ogungbenle and Akpeti (2012) and Rajan (2013) have documented negative effects of turnover on an organization. Hassan and Mara (2014) reported that high turnover brings setback (in the form of direct and indirect cost and non-profitability) to the organization. This is rightly the case as funds would have been wasted for the provision of materials, equipment and other facilities as well as training and development of the individual teacher, who on the completion of his schooling or training, resigns for some other jobs for one reason or the other. If an organization has made significant investment in training and developing its employees, that investment is lost when employees leave (Mello, 2011).The National Center for Educational Statistics (NCES) observed in 2008, that teacher turnover is a global problem that impacts very negatively on student achievement and that it is a high cost phenomenon.

However, intention to quit has been viewed as a critical stage before the actual turnover (Balkan, Serin & Soran, 2014; Qasim, Javed& Shafi, 2014; Saba, Sadia, Muhammad& Mehwish, 2014). It

has been described as the last in a sequence of withdrawal cognitions, a set of cognitions include thinking of quitting and the intent to look for alternative employment and eventual turnover (Mobley, Horner, & Hollingsworth, 1978 as cited by Okubanjo, 2014). It has been a critical issue for management for many years (Chen, Lin & Lien, 2010) and it is a major problem for organizations now. Turnover intention explains conscious wilfulness to seek for other alternative jobs in other organizations. This intention may ultimately result in an outcome where an employee leaves the organization. However, understanding why employees decide to quit is the first step in getting them to stay. Intention to quit may be triggered by the level of job satisfaction (Mxenge, Dywili & Bazana, 2014), stress resulting from discharge of duties (Hassan & Mara, 2014) and the level of employee self efficacy (Muhangi, 2017).Employees may also leave their jobs when they encounter environments that lack essential professional supports (Duze & Rosemary, 2013) and these may include job dissatisfaction, poor working conditions and poor pay, inadequate support from parents, administration, colleagues and the public, discipline, management and attendance problems, increasing class size, increased in workloads; poor motivation of students; and lack of space for teachers to participate in key decisions affecting the school.

Job satisfaction explains how contented an individual is with the job he/she is currently doing; whether he/she likes the job or not. The inability of employees to achieve their needs may amount to dissatisfaction which could eventually lead to turnover intention of workers. Thus employees who are satisfied with their workplace / work environment are less likely to want to leave their organization. The improvement of performance in schools totally depends on teachers' job satisfaction (Shah & Jumani, 2015).This may be true because dissatisfied teachers may not be efficient in discharging their duties. Smilansky (1984) as contained in Kayastha,

(2012) observed teachers' work satisfaction and revealed that teachers' general satisfaction and stress at work were related mostly to their reported feelings about happening within class (such as interaction with pupils, the process of teaching, and pupils' behaviour in school) rather than to administrative or policy questions.

Previous research results showed that turnover intention is affected by job stress (Sheraz, Wajid, Sajid, Wajahat Hussain, & Rizwan, 2014; Siddiqui & Jamil, 2015).These studies have established a strong relationship between work stress and turnover intention but failed to integrate the influence of individual efficacy. Challenging demands of most jobs today may have put excessive pressures on employees which cause them to feel exhaustion and nervous. Stress occurs when individuals recognize that the pressures or requirements of the job are greater than their abilities to cope with them (Kyriacou, 1987). Furthermore, Mark and Smith (2013) reported a great deal of research on occupations that are typically seen as stressful such as those with low status, control, or financial benefits, as well other demanding occupations such as nursing, police work, and teaching. Ekundayo and Kolawale (2013) posited that teachers' job is fast becoming more stressful in recent times, and this tends to affect the level of teaching effectiveness.

Teachers' self-efficacy is considered to be one of the most important factors affecting teachers' job satisfaction during their tough teaching years (Wolters & Daugherty, 2007). It is the perception teachers have that they can effectively perform the professional tasks such as helping students to learn. According to Aloe, Amo and Sanan (2014), direct relationships between self-efficacy and burnout have also been confirmed in several meta-analyses. Demirdag (2015) observed that there is evidence demonstrating an association between teachers' self-efficacy and student and teacher outcome. In recent researches, empirical evidence has been found for several possible roles of self-efficacy, for example, self efficacy may serve as an indirect predictor of

strain via stress as mediator(Wang, Hall, & Rahimi, 2015), as a mediator between stress and strain (Yu, Wang, Zhai, Dai, & Yang, 2014), and as a moderator of the stress and strain relationship (Schwarzer & Hallum, 2008).Self-efficacy determines behaviors and behavioral changes of teachers (Canrinus, Helms-Lorenz, Beijaard, Buitink & Hofman, 2012) and also influences thoughts, feelings, attitudes and effort dedicated to teaching. Teachers with a high sense of self-efficacy exert much effort at work and are rational about teaching. Researchers (e.g., Skaalvik & Skaalvik, 2007 & Skaalvik & Skaalvik, 2010) reported that teachers with low self-efficacy were less satisfied with their jobs and would quit jobs soon.

Thus, the current study focuses on determining the effect of work stress and job satisfaction on turnover intention among public secondary school teachers in Zaria Metropolis and the moderating role of self-efficacy.

1.2 Statement of the Research Problem

A healthy educational system is known to be the backbone of a developing nation and the teacher is the pivot around which the entire educational system revolves. The success of any educational system depends on the quality and ability of the teachers who are essential to the system and thus, they are an important force in the development of a society. Contemporary educational theories hold that one of the major causes of inadequate school performance is the inability of schools to adequately staff classroom with qualified teachers (Ingersoll& Smith, 2001). This however is not unconnected with shortage of teachers commonly observed among schools. Ingersoll and Smith (2001) noted that the rate of turnover on account of retirement is relatively low when compared to turnover associated with other factors, such as job dissatisfaction, job stress and pursuance of other jobs. Omonijo, Oludayo, Eche, Uche and Ohunakin (2015)

reported that despite the large body of literature on turnover intention, Nigerian education system still experiences situation of voluntary turnover of staff.

In 2016, records obtained from the Ministry of Education in Zaria have shown that in Zaria metropolis about 43% of public secondary school teachers who have left service in the last six years left voluntarily. A breakdown of this showed that in 2014, total teachers turnover was 44 of which 25 were on retirement and the remaining 19 were voluntary resignation or withdrawal. Likewise, in 2015 a total of 66 left, 41 on retirement, 2 death and 23 on voluntary resignation. These figures rose in 2016, where the total teachers' turnover stood at 72 of which 42 went on retirement, 1 death and 29 voluntary resignations. However, going by the position of theory of planned behavior (TPB), the intention to perform a behavior is the determinant of the actual behavior. Also, Albattat and Matsom (2013) noted that turnover intention is the crucial stage before the actual turnover occurs. Past studies have revealed that majority of staff that may have left their organization had initially intended to quit working with the organization (Hassman & Mara, 2014).By implication, the teachers that have left may have intended to quit their job. The question is why would a teacher decide to quit his/her current job?

Some researchers have over a number of years attempted to answer the question of what makes employees intend to leave the organisation. They have documented a number of possible factors responsible for this, some of which are work place stress (Mxenge, Dywili & Bazana, 2014; Ekundayo & Kolawale, 2013; Siddiqui and Jamil,2015; Arshadi & Damiri,2013), job insecurity (Benjamin, 2008), loss of trust, future prospect, leadership, better pay elsewhere, unfair treatment, level of job satisfaction (Hassan& Mara,2014; Wu, 2012;Shah & Jumani, 2015), self concept (Varshney,2014), organizational commitment and salary level (lee, Huang & Zhau,2011) as reasons why employees would want to quit a current job. Among these factors, work stress

and job satisfaction have been reported as key and most predictors of intention to quit (Mxenge et al., 2014; Hassan& Mara, 2014).

A number of studies (e.g., Arshadi & Damiri, 2013; Bashir, 2014; Liu & Onwuegbuzie, 2012; Peterson, 2009 & Siddiqui & Jamil, 2015) have documented a strong relationship between work stress and turnover intention but only few studies (e.g., Moreno-Jiménez, 2012; Arshadi & Damiri, 2013; Lin, 2013) have considered the inclusion of a moderator variable as recommended by Baron and Kenny (1986) as contained in Kim, Kaye and Wright (2001). According to Arshadi and Damiri (2013) and Mosadeghrad (2013), individual differences in terms of self esteem and self efficacy can play a role in the work stress and its outcome relations. This may be so because individuals differ in their perception of job stress resulting from differences in their abilities. Robbins and Judge (2013) and Yu, Wang, Zhai and Dai (2014) posited that employees with high self efficacy tend to overcome work stress than employees with low self efficacy.

In most turnover theories and researches, job satisfaction has been identified as a key variable that influences turnover intention (Hassan & Mara, 2014). Employee job satisfaction is his/her ultimate feeling after the performance of the task. It is the extent that the work meets the basic needs of employees, and is consistent with their expectations and values, and will be working satisfactorily. Studies on the relationship between job satisfaction and turnover intention have been inconsistent (Hakim, Dardar, Jusoh, & Rasli, 2012 & Tarigan & Ariani, 2015). Some studies(e.g., Chen, Chang & Yeh, 2004; Korunka, Hoonakker & Carayon, 2005; Lai & Chen, 2012; Peterson, 2009; Hassan & Mara, 2014; Shah & Jumani, 2015; Tnay, Ekhsan, Othman, Siong, Lim, & Lim, 2013) documenting significant negative relationship and others (e.g., Khatri, Fern & Budhwar, 2001 & Wang, Tsai, Jia, Lei, Chio, & Lai, 2016 & Hakim et al., 2012) had positive relationship betweeen the variables. In addition, Chen (2005) documented a non-

significant relationship between job satisfaction and turnover intention. It is on the basis of these differences in results and the recommendation of Baron and Kenny (1986) that the current study integrated a third variable that can possibly explain this inconsistencies. In line with this, Robbins and judge (2013) noted that employees with high self efficacy are more likely to be satisfied with their job than employees with low self efficacy.

A strong sense of efficacy enhances human success and personal welfare in many ways. People with high assurance in their abilities approach complex tasks as a challenge to be mastered rather than as threats to be avoided (Adebomi et al., 2012). To them, such an efficacious attitude fosters basic interest and deepens commitment. They heighten and sustain their effort in the face of failure. They quickly recover from failures and setbacks. They attribute failures to insufficient effort or deficient knowledge and skills which are acquirable. Bandura (2001) asserted that efficacious people approach threatening situations with assurance that they can exercise control over them. He further noted that such an efficacious stance produces personal achievement, reduces stress and lowers vulnerability to depression.

In view of this, it becomes evidently clear that intention to quit can be counter-productive to the achievement of schools' objectives and as such it is necessary to examine the effect of work stress and job satisfaction on teachers' turnover intention and the role of teachers self efficacy.

1.3 Research Questions

The research questions are to what extent does:

i. Work stress affect teachers' turnover intention among public secondary schools in Zaria Metropolis?

ii. Job satisfaction affects teachers' turnover intention among public secondary schools in Zaria Metropolis?

iii. Self efficacy affects teachers' turnover intention among public secondary schools in Zaria Metropolis?

iv. Self efficacy moderates the relationship between work stress and teachers' turnover intention among public secondary schools in Zaria Metropolis?

v. Self efficacy moderates the relationship between job satisfaction and teachers' turnover intention among public secondary schools in Zaria Metropolis?

1.4 Research Objectives

The main objective is to examine the effect of job satisfaction and work stress on teachers' turnover intention and the moderating role of self efficacy. The specific objectives are to determine whether:

i. Work stress affect teachers' turnover intention in public secondary schools Zaria metropolis.

ii. Job satisfaction significantly affects teachers' turnover intention in public secondary schools Zaria metropolis.

iii. Self efficacy significantly affects teachers' turnover intention in public secondary schools Zaria metropolis.

iv. Self efficacy moderates the relationship between work stress and teachers' turnover intention in public secondary schools Zaria metropolis.

v. Self efficacy moderates the relationship between job satisfaction and teachers' turnover intention in public secondary schools Zaria metropolis.

1.5 Research Hypotheses

H_1: Work stress has no significant effect on teachers' turnover intention in public secondary schools Zaria Metropolis

H_2: Job satisfaction has no significant effect on teachers' turnover intention in public secondary schools Zaria metropolis

H_3: Self efficacy has no significant effect on teacher's turnover intention in public secondary schools Zaria Metropolis

H_4: Self efficacy does not significantly moderate the relationship between work stress and teachers' turnover intention in public secondary schools in Zaria metropolis

H_5: Self efficacy does not significantly moderate the relationship between job satisfaction and teachers' turnover intention in public secondary schools in Zaria metropolis.

1.6 Significance of the Study

Education is basic to the development of any society and the teacher is the focal point. Teacher is the core of educational project as excellent teacher mean good education and this at present, raised serious concern about Teachers' turnover intention. Public secondary school teachers in Zaria have been observed to have relatively high intention to quit their job. Owing to their role in providing education in the metropolitan, it becomes imperative to conduct this study in order to provide appropriates recommendations towards reducing this problem.

The results of this study will play an important role for government and those at the helm of affairs of such institutions to take due care of the job stress, work load and work environment of their employees. Furthermore, it will be useful for the governments to devise such a service structure for the public schools that can enhance the efficiency and effectiveness of workers and ultimately improve the level of education in the country.

It is also expected that the findings of this study will be useful to academicians in understanding various trends concerning employee turnover intention. That means it will add to the existing body of knowledge by identifying the causes of employee intention to leave and further studies on various measures that can be taken on minimizing this problem. The findings, recommendations and the relevant literatures or theories of this study would be useful in providing direction for the further research which investigates the effect of job satisfaction, work stress on employee turnover intention.

The findings and recommendations would be a resource for school management in the public sector in determining appropriate retention strategies for teachers in the public secondary schools.

1.7 Scope of the Study

The study focused on teachers of public secondary schools in Zaria Metropolis. This is on the bases of the data available. The study is limited on the effect of work stress and job satisfaction on teachers' turnover intentions and the moderating role of self efficacy in period of 2016/2017. The researcher decided to use work stress and Job satisfaction because it has been found by studies (e.g., Mxenge et'al, 2013; Hassan& Mara, 2014; Kayastha & Kayastha, 2012) to have strong link with turnover intention.

The researcher also considered self efficacy as a potential moderator of the relationship between work stress and teacher turnover intention because workers with high self efficacy tend to overcome stressful job as asserted by Bandura (1997). Also, in 2013 Arshadi and Damiri noted a potential gap in their work that calls for further research. According to them, individual differences in terms of self esteem and self efficacy can play a role in the relationship between

work stress and its outcomes. Hence, self efficacy has potential of either weakens or strengthen this relationship.

1.8 Limitations of the Study

Though this study contributed immensely to the body of knowledge but it is not without some limitations. Some of the limitations are:

1. Data was collected from public secondary schools in Zaria metropolis. As a result, the findings of the study may not be extended beyond public secondary schools. This is because the way individuals are affected in diverse ways regarding the current economic recession in Nigeria. Data was only collected from public secondary school teachers in Zaria. Private teachers were not considered.
2. The data of this study were collected through questionnaire only. Therefore, voluntary cooperation of the respondents determines the accuracy of the feedback. For example, the accuracy of the study might have been affected by dishonesty of the respondents in trying to project a good image of the school or the government; this is however beyond the researchers' ability to ascertain.
3. Also, collecting data at a single point in time (cross sectional) also raises the question of common method variance. Subsequent research on this topic should use a longitudinal approach to address these issues

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction

This chapter explained various concepts associated with the variables under study. The conceptualizations are in the following order: turnover intention, work stress, job satisfaction and self efficacy. The chapter explained each variable, the factors affecting each variable and the relationship between these variables based on the previous empirical studies. The chapter concludes with conceptual framework and theoretical model that summarizes the expected outcome of the research.

2.2 Conceptualization

This section is concerned with the conceptual definitions of the variables under study. The section will further explain all other related concepts.

2.2.1 Concept of Turnover intention

Turnover intention (TI) is defined by Lee (2008) as the subjective perception of an organizational member to quit the current job for other opportunities. Employees who leave on the organization's request as well as those who leave on their own initiative can cause disruptions in operations, work team dynamics and unit performance. Turnover results from a discontinued working (employment) relationship between employer and employee and is categorized as either voluntary or involuntary turnover (Ahmad, Shahid, Huma & Haider, 2012). Intention to leave refers to individuals' perceived possibilities that they will be staying or leaving the organization (Bigliardi, Petroni & Ivo Dormio, 2005). Mowday, Porter and Steers (1982) noted that employees with high withdrawal intentions from the organisation subjectively assess that they will be leaving the organisation in the near future.

The resignation of experienced worker has a negative impact on the success of a company (Sheraz, Wajid, Sajid, Wajahat Hussain & Rizwan, 2014). The organizations bear the costs of hiring and training of the new employees for the replacement of the employees who leave the job. Thus, for the purpose of this study, turnover intention is an employee's decision to leave the organization voluntarily

2.2.1.1Turnover intention and turnover

A number of researchers and scholars have used different terms to describe turnover, such as quitting, attrition, exit, migration, succession, etc. Unlike the actual employee turnover or quitting, intention to quit is not explicit in that it is only statements about a specific behaviour of interest and not the actual behaviour (Berndt, 1981). According to Ongori (2007), employee turnover is the rotation of workers around the labour market; between firms, jobs and occupations; and between the states of employment and unemployment. Ahmad, Shahid, Huma and Haider, (2012) viewed turnover as a result from a discontinued working relationship between employer and employee. To them, it is categorized as either voluntary or involuntary turnover. Voluntary turnover occurred when an employee decides to resign from the organization whereas involuntary turnover arises when the employer decides to terminate the employment of the employee in question (Dess & Shaw, 2001). Yücel (2012) defined turnover intention as the attitude or behavioural intention of an employee that affects his/her intent to resign from the organization.

Theoretically, several researchers (Mobley, Griffeth, Hand & Meglino, 1979; Breukelen, Van Der Vlist, & Steensma, 2004) have suggested that intention to turnover is the best determinant of actual turnover. Shore and Martin (1989), Khatri, Budhwa and Chong (2008) noted that turnover intention is an appropriate dependent variable because it is linked with actual turnover. The

research by Griffeth, Hom, and Gaertner (2000) found that turnover intentions, or intentions to quit a job, have been found to be one of the best predictors of actual quitting.Oluwafemi (2013) recommended the use of turnover intention over actual turnover is preferred because actual turnover is more difficult to predict than intentions as there are many external factors that affect turn over behaviour. Turnover intention has been widely used in many researches as an appropriate dependent variable as it is linked with the actual turnover and more preferably show the feeling of currently working employees.

2.2.1.2 Causes of turnover intention

Cotton and Tuttle as cited in Jayasundera, Jayakody, Jayawardana (2017) identified three categories of causes of employee turnover: work-related factors (job satisfaction, pay, performance, and organizational commitment), individual factors (age, education, sex, job tenure) and external factors (unemployment rates, employment perceptions, union presence).

Working time may influence job-to-job mobility in a positive manner since shorter working hours may imply that a worker is less integrated in the organization (Garcia-Serrano, 1998). It is further notable that long working hours may also increase the desire to change one's job. An inverse relationship between the wage rate and the probability of a job change, which has received the most attention in related literatures, is assumed. However, other job and employer characteristics such as fringe benefits, flexible working schedules, promotion expectations, firm-specific training, and firm size have been shown to relate to turnover (Zweimuller, & R. Winter-Ebmer, 2000).

In 2004, Sousa-Poza and Henneberger analyzed employee turnover intentions in twenty five countries with data from the 1997 international social survey program. Results revealed that

determinants of turnover intentions do vary substantially among countries. Though, job satisfaction, job security, and organization commitment and stress are significant in most countries. Meanwhile, in several psychological framework of turnover, the factors such as career commitment, job commitment, organizational commitment (Cohn, 2000), and job satisfaction are considered to be the determinants of turnover intentions. In another development, the social work study of Freund (2005) found that social workers' career commitment had a significant influence on withdrawal intentions and on thinking of quitting the organization.

2.2.1.3 Effect of employee turnover intention to organization

Employee turnover is expensive from the view of the organization and may be because the organization bears the cost of hiring new employees to replace those who left. Voluntary attrition represents an exodus of human capital investment from organizations and the subsequent replacement process entails manifold costs to the organizations. These replacement costs includes search of the external labour market for a possible substitute, selection between competing substitutes, induction of the chosen substitute, and provision of formal and informal training of the substitute until he or she attains performance levels equivalent to the individual who quit (John, 2000).

In addition to these replacement costs, organizational output would be affected to some extend or output would be maintained at extra cost like the cost of overtime payment. This may as a result of the fact that so much attention has been paid to the issue of turnover owing to its negative effect on the organization (Denvir & Mcmahon, 1992). Furthermore, many researchers argue that high turnover rates might have negative effects on the profitability of organizations if not managed appropriately (Wasmuth & Davis, 1993). According to Hogan (1992), nearly twenty

years ago the direct and indirect cost of a single line employee quitting was between $ 1400 and $4000.

Turnover has many hidden or invisible costs and these invisible costs are result of incoming employees, co-workers closely associated with incoming employees, co-workers closely associated with departing employees and position being filled while vacant. Incoming employee may find difficult or challenging to adapt to the organization's culture and the initial pace with which the new employees would work will be very low and all these affect the profitability of the organization.

Employee turnover also serious affects on customer service and satisfaction. Catherine (2002) contend that turnover costs include other costs, such as lost productivity, lost sales, and management's time, estimate the turnover costs of an hourly employee was over $3,000 each. This clearly demonstrates that turnover affects the profitability of the organization and if it's not managed properly it would have negative effect on the profit. Studies estimates indicate that hiring and training a replacement worker for a lost employee costs approximately 50 percent of the worker's annual salary (John, 2000) however, the costs do not stop there. As anytime an employee leaves the firm, it is presumes that productivity drops due to the learning curve involved in understanding the job and the organization.

2.2.2 Concept of Work stress

Stress is a very broad term which is used for different type of physiological and psychological (mental) pressures felt and handled by people in their lives (Sheraz, Wajid, Sajid, & Rizwan, 2014). To sheraz et'al, Stress is a condition of physiological and psychological unbalances which arises from the discrepancy between situational demand and capability or enthusiasm that the

individuals have to cope with those demands. Stress is a dynamic condition in which an individual is confronted with an opportunity, demand, or resource related to what the individual desires and for which the outcome is perceived to be both uncertain and important (Robbins and Judge, 2004). From Robbins and Judge (2004) and sheraz et'al (2014), stress is not necessarily bad, as outcome can have a potential positive impact on employees. However, Greenberg and Baron (2008) argue that even though there is a good stress, it is important to bear in mind that when we refer to stress on the job, we are referring to negative sources of stress.

Similarly, Moorhead and Griffen (1998) opined that stress is a person's adaptive response to a stimulus that places physical and psychological demands on a person. In a similar view, Sherman, Bahlander and Snell (1996) opined that stress is any adjustable demand on an individual caused by physical, emotional or mental factors that needs coping behavior. Taylor (1995), in his definition describes stress as a negative emotional experience accompanied by predictable biochemical, physiological, cognitive and behavioral changes that are directed either toward altering the events or accommodating its effects.

According to Greenberg and Baron (2008), stress can be defined as the pattern of emotional states and psychological reactions occurring in response to demands from internal or external to the organization. These demands are known as stressors (or awful situations that create extreme demands on an individual). They lead to stress reactions when they are cognitively appraised as being threatening, and beyond one's control. Stress has also been viewed as a wide collection of physical and psychological symptoms that results from difficulties experienced by an individual while attempting to adapt to an environment (Bennett, 1994). The present study adopted Kyriacou's (1987) teacher stress definition. According to him, teacher stress may be defined as the experience by a teacher of unpleasant emotions, such as tension, frustration, anxiety, anger

and depression, resulting from aspects of his work as a teacher. In other words, there exist possible stresses when an environmental situation presents a demand threatening to exceed a person's capabilities and resources. This definition is in line with that of Greenberg and Baron (2008) and Moorhead and Griffen (1998).

2.2.2.1 Types of stressors

Stressors are those conditions, demand or situations that result to stress. Studies have found it useful to distinguish stressors in different categories. Taylor (1995) on her own part noted four stressors of acute, chronic, episodic and traumatic stressors. Mxenge, Dywili, & Bazana, (2014) identified three major stressors to includes Acute stressors, chronic and episodic stressors.

i. Acute Stress

Acute stressors bring sudden change, threaten the employee's physical and psychological well-being, and often force employees to make undesirable alterations. It is the most common and most recognizable form of stress. It is the kind of stress which the individual knows exactly why he/she is stressed. Normally, the body rest when these stressful events cease and life gets back to normal because the effects are short-term (Taylor, 1995). Acute stress usually does not caused severe or permanent damage to the body.

ii. Chronic Stress

Chronic stressors, as the term implies, are constant and have a long effect on the body, mind, and spirit (Greenberg and Baron, 2008). It is as a result of unrelenting demands and pressures for seemingly interminable periods of time. Chronic stress is the type that wears the individual down day after day and year after year with no visible escape (Taylor, 1995), It grinds away at both emotional and health of the individual leading to breakdown and even death.

iii. Episodic stressor

The episodic stressors are the ones that are most commonly encountered in organizations (Taylor, 1995; Greenberg & Baron, 2008). People experiencing this type of stress lives in very chaotic condition, out of control and they always seem to be facing multiple stressful situation. Taylor (1995) stated that such individuals are always in a rush, always late, taking on too many projects and handling too many demands

iv. Traumatic stressors

Taylor explained that traumatic stress is a severe stress reaction that results from a catastrophic event or intense experience such as a natural disaster, sexual assault, life-threatening accident, or participation in a combat. Here, after the initial shock and emotional fallout, many trauma victims gradually begin to recover. But for some people, the psychological and physical symptoms triggered by the trauma do not go away, the body does not return to equilibrium, and life does not return to normal.

2.2.2.2 Potential Sources of teacher Stress

Liu and Onwuegbuzie (2012) identified six sources of teachers stress. They includes stresses from, the society, students and parents, the school teacher evaluation policy, heavy workload, economic situation, and a variety of exams that teachers themselves had to take. According to Liu and Onwuegbuzie (2012), many surveyed teachers reported that educational reforms were only words without action and the society put too many expectations on teachers regarding how to improve student test scores. The pressure that is put on teachers is too heavy. Regarding students and parents, stresses comes from student test scores resulting from their poor academic background. Also, parents do not normally take responsibility in helping their children and mainly relied on teachers in terms of improving student test scores. Teacher evaluation through test result is another source of stress (Ingersoll & Smith, 2003). Stress from heavy workload such

as heavy teaching load, including a large amount of homework to grade, and teaching more than one subject, too many inspections from all levels of educational departments, constitute another serious stress. Stress from economic situation such as low salaries in relation to the high inflation of prices in the economy. Also, teachers may also be stress from the exams, which are often organized by school districts or the school administration. If they failed these exams, they would lose their professional reputation. This put teachers under great pressure.

Different potential stressors predict emotional exhaustion, engagement, and motivation through different psychological processes (Skaalvik & Skaalvik, 2016). Empirical studies have identified potential teacher's stressors to include student misbehaviour or discipline problems, time pressure and workload, poor student motivation, large student diversity, conflicts with colleagues, lack of administrative support, and value conflicts. Some literatures such as (Noor, 2008; Sheraz, Wajid, Sajid, Wajahat Hussain, et al., 2014; Skaalvik & Skaalvik, 2016) have revealed that work stress resulting from work overload interpersonal demand, role demand often causes dissatisfaction which may stimulates physical and psychological consequences.

However, to Robbins and Judge (2013), there are three categories of potential stressors, they includes environmental, organizational and personal stressors.

i. Environmental Factors:

Just as environmental uncertainty influences the design of an organization's structure, it also influences stress levels among employees in that organization. Indeed, uncertainty is the biggest reason people have trouble coping with organizational changes. There are three main types of environmental uncertainty economic, political, and technological. a way makes them stressful.

ii. Organizational Factors

There is no shortage of factors within an organization that can cause stress. Pressures to avoid errors or complete tasks in a limited time, work overload, a demanding and insensitive boss, and unpleasant co-workers are a few examples. They include the design of the job (its degrees of autonomy, task variety, degree of automation), working conditions, and the physical work layout. Goksoy and Argon (2016) identified that the common sources of role conflict for teachers are that they are expected to provide quality education to their students, yet they are not allowed to use the best instructional methods or curriculum materials available. According to them, they are responsible for maintaining discipline but do not have the authority for doing so. Teachers may also experience role conflict when they are told to perform task that is outside the domain of their professional work. Working in an overcrowded room or a visible location where noise and interruptions are constant can increase anxiety and stress as may be observed in some schools. Role demands relate to pressures placed on a person as a function of the particular role he or she plays in the organization. Role conflicts create expectations that may be hard to reconcile or satisfy.

Role overload according to Robbins and Judge (2013) occurs when the employee is expected to do more than time permits. Role ambiguity means role expectations are not clearly understood and the employee is not sure what to do. Individuals who face high situational constraints (such as fixed work hours or demanding job responsibilities) are also less able to engage in the proactive coping behaviors that reduce stress levels. When faced with hassles at work they will not only have higher levels of distress at the time, but they'll also be less likely to take steps to eliminate stressors in the future. Although in some ways teachers' role is defined quite explicitly, that is to teach children well, in other ways with regard to school discipline and accountability

ambiguity arises. Interpersonal demands are pressures created by other employees. Bennett (1994) noted that Lack of social support from colleagues and poor interpersonal relationships can cause stress, especially among employees with a high social need. A rapidly growing body of research has also shown that negative co-worker and supervisor behaviors, including fights, bullying, incivility, racial harassment, and sexual harassment, are especially strongly related to stress at work. Teachers' organizational stress may be from their teaching role, students' attitude to academics, indiscipline students, parents demand for a better performance of their wards and ambiguous role of teachers in discharging their functions.

iii. Personal Factors:

The final category, then, is factors in the employee's personal life: family issues, personal economic problems, and inherent personality characteristics. Marital difficulties, the breaking of a close relationship, and discipline troubles with children create stresses as employees often cannot leave at the front door when they arrive at work. The economic problems of overextended financial resources create stress and siphon attention away from work. According to Robbins and judge (2013) Studies in three diverse organizations found that participants who reported stress symptoms before beginning a job accounted for most of the variance in stress symptoms reported 9 months later and that the researchers concluded that some people may have an inherent tendency to accentuate negative aspects of the world.

2.2.2.3 Effect of work stress

Stress at work has been viewed to have a number consequence not only to the individual but to the organization as well to increase. Greenberg and Baron (2011) observed that work stresses can results to accidents, low productivity, and extraordinary boosts in medical insurance. This is very costly to organisations. El Shikieri and Musa (2012) linked stress with flawed individual

functioning in the workplace. According to them, about 91.5 million working days are lost each year through stress-related illness because the negative effects of stress lead to reduced efficiency, decreased strength to perform, and generally reduced interest in working.

El Shikieri and Musa (2012) further noted that employees tend to have less or no concern for the organisation and colleagues, and absolute loss of responsibility thereby resulting loss of focus. All these lead to reduced outputs and poor product quality, increased overtime and organisational sabotage. All these are highly detrimental to the organisation

However, Robbins and judge (2013) stated that the ways in which stress manifests itself are generally referred to in terms of behavioural, physical or psychological outcomes. Overall, teachers manifesting high levels of stress also show signs of high levels of psychological distress, usually demonstrated by high anxiety and low psychological well-being, as well as decreased job satisfaction. Stress is a major risk factor in the physical and mental health of a teacher, and the effects may be both short and long term. Teachers experiencing high levels of work-related stress can develop a sort of "stress syndrome" that combines their stress with negative emotions like anger, fear and helplessness. This syndrome can make it difficult for them to relax in their spare time, have a negative impact on their health and well-being, greatly interrupt their interpersonal transactions, and negatively interfere with their non-professional and family life. A school affected by stress may display the following symptoms: High levels of sickness and absenteeism among teachers, frequent and severe accidents, high teachers' turnover, dysfunctional personal relationships, apathy among the workforce and Poor quality and low levels of performance.

2.2.2.4 Coping with stress in the workplace

The risks of the work-related stress lead to the significant costs for organizations. When employees suffer from the work-related stress and other psychological problems, they generally tend to miss a lot of working time(Nekoranec & Kmo, 2015). It is very often for employees to report to work; even though they are incapable of working fully. To Nekoranec and Kmo (2015), overall costs arising from the mental health disorders are estimated to be 240 billion Euros per year. Due to the high rate of work inability as well as the considerable employee turnover rate and the inability to cope with the stressful situations in organizations most employers and companies have to pay considerable financial amounts.

The costs resulting from the employee selection process and training of new people are increasing due to employees leaving from the organization. The problems of coping with stress in the workplace are actual from the human as well as the economic point of view (Lazarus & Folkman, 1984). To them, coping with stress is defined as a complex of cognitive and behavioral efforts to manage, reduce or tolerate specific external and internal demands that threaten or exceed the resources of the individual. Nekoranac and Kmo noted that the structure of coping includes coping processes, coping skills, coping patterns, strategies and styles and coping resources. Nekoranac and Kmo (2015) further classify coping strategies into reduction of work related stress, gaining social support and stress coping programs.

i. Reduction of work-related stress

A direct way to handle stress in the workplace is to change a source of problems by taking away the stressors. It is possible to alter the physical stressors in the way they will not be harmful or their effect on performance and health will be of less intensity. Nekoranace and kmo (2015)

identified reduction of noise and dust, site a proper temperature in the workplace, usage of personal protective gadgets, etc, as ways of reducing stress. Also, workplace organization significantly impact in the elimination of stress. In the process of the work integration it is also important to pay attention to the elimination of overcrowding, when the workplace is overcrowded and contravention of the personal liberty and distress occur. The amount of stressors emerging from the content of the work can be reduced by redistribution of work or by giving employees their functions back (Nekoranec & Kmo, 2015). They also contend that periodic analyses of the employment relationships within the work team can show how to restructure jobs and adjust the content of the job. Work responsibility should be clearly stated and those whose responsibility changes need the proper training. In the interest of the prevention and elimination of stress, it is also vital to announce the relocation of work and other changes within the organization and explain to employees how these changes will affect their future.

ii. Gaining social support

Scholars dealing with the stress problems perceive social support as a factor that makes negative effects of stress less intense reduces helplessness and increases trust in ability to deal with the work-load situations and this is known as stress buffer model (Salami, 2009). This narrower conception connects seeking, providing and receiving social support with techniques that help employee or the work team to cope with stress. A broader conception of the social support is associated with the phenomenon of relationship support in the environment a human being lives in. The content of this term is described as theoretical construct that includes psychosocial resources, or possibly some activity that facilitates to overcome certain crisis, or support provided by other people. Nekoranac and Kmo (2015) viewed social support as a set of relations that individual perceives in communication system as subjectively relevant to maintain his own

identity and mental balance. By means of the social support, stressed staff can acquire the information and advice on how to cope with stress in the workplace or how to avert it. They may also gain emotional support and encouragement. The co-workers are often helpful in solving objective work problems and in the questions of career building. Providing the social support by the organizations leads to the satisfaction of the employees with the job and a greater loyalty to their employer.

iii. Stress coping programs

Individual-based interventions, such as relaxation programs and cognitive behavioral programs, appear to be effective in reducing employee strain, burnout, distress, depressed mood, anxiety, and psychosomatic symptoms, whereas the effectiveness of organization-based strategies is still to be demonstrated explicitly (Quick, Quick, Nelson & Hurrell, 1997). The most of the stress coping programs do not concentrate on the implementation of changes in the certain work conditions. They are rather individual-based and learn employees how they should help themselves while doing their work. Often, they are part of the general health related programs of the organizations. Most of them include relaxation techniques, increasing self-esteem, meditation and biofeedback (Quick et'al 1997). Physical fitness programs enable employees to decrease a physiological reaction to the work-related stress, induce the state of relaxation and get rid of the energy created by stressors. Though, the strategies and techniques of socio-psychological training and consultations in the field of work and organizational psychology are used for the realization of these programs.

2.2.3 Concept of job satisfaction

Job satisfaction has been defined in many different ways. Some believe it is simply how contented an individual is with the job he/she is currently doing, that is, whether or not they like

the job or individual aspects or facets of jobs, such as nature of work or supervision (spector, 1997; Qasim, Cheema and Syed, 2012; Shah & Jumani 2015). Others are of the view that job satisfaction is not as simplistic as this definition suggests and instead that multidimensional psychological responses to one's job are involved (Hulin & Judge 2003). Other views were noted in the extent of job satisfaction measurement variability that is, how job satisfaction measures vary in the extent to which they measure feelings about the job, affective job satisfaction (Thompson & Phua, 2012) or cognitions about the job, cognitive job satisfaction (Moorman,1993).

A most widely used definition in organizational research is that of Locke (1976), who defines job satisfaction as a favourable or positive emotional state resulting from the assessment of one's job or job experiences. Spector (1997) defined it as simply how contented an individual is with the job he/she is currently doing; whether he or she likes the job or not. Spector stated further that job satisfaction is assessed at both the global level, whether or not the individual is satisfied with the overall job, or at the facet level that is, whether or not the individual is satisfied with different aspects of the job. It is base on this that fourteen (14) common facets of job satisfaction were identified by Spector in 1997. These includes Appreciation, Communication, Coworkers, Fringe benefits, Job conditions, Nature of the work, Organization, Personal growth, Policies and procedures, Promotion opportunities, Recognition, Security, and Supervision.

A recent definition of the concept of job satisfaction is from Hulin and Judge (2003), who have noted that job satisfaction includes multidimensional psychological responses to an individual's job, and that these personal responses have cognitive, affective, and behavioral components. Job satisfaction scales vary in the extent to which they assess the affective feelings about the job or the cognitive assessment of the job. Affective job satisfaction is a subjective construct

representing an emotional feeling individuals have about their job. This view is in line with that of Kalleberg (1977), Moorman (1993) and supported by Thompson & Phua (2012).Thus, affective job satisfaction for individuals reflects the degree of pleasure their job in general induces. Cognitive job satisfaction is a more objective and logical evaluation of various facets of a job. Cognitive job satisfaction can be unidimensional if it comprises evaluation of just one facet of a job, such as pay or maternity leave, or bi-dimensional if it comprises of two facets of a job, or multidimensional if two or more facets of a job are simultaneously evaluated. It should be noted here that Cognitive job satisfaction does not assess the degree of pleasure or happiness that arises from specific job facets, but rather measures the extent to which those job facets are judged by the job holder to be satisfactory in comparison with objectives they themselves set or with other jobs. While cognitive job satisfaction might help to bring about affective job satisfaction, the two constructs are distinct, not necessarily directly related, and have different antecedents and consequences (Moorman, 1993).

Job satisfaction can also be viewed within the broader context of the range of factors which influences an individual's experience of work, or their quality of working life. To Hill (2013) and Tomaževič, Seljak and Aristovnik (2014), Job satisfaction can be understood in terms of its relationships with other key factors, such as general well-being, stress at work, control at work, home-work interface, and working conditions. Kumari, Joshi, and Pandey (2014) investigated Factors Affecting Job Satisfaction of the Employees in Public and Private Sector in India concluded that employees tend to love their job if they get what they believe is an important attribute of a good job.

2.2.3.1 Factors affecting job satisfaction

There are a number of approaches developed for determination of the employee job satisfaction and studies have also been conducted about determinant of employee job satisfaction in the literature. The fundamental dimensions of job satisfaction as identified by Locke (1976), are the job itself, payment, promotion, working conditions, benefits of the work, fellow workers, personal values, employee relationship. Adeniyi (2004) found factors affecting job satisfaction to include interpersonal relationships, conditions of service, type of social insurance possessed, supervision, promotion, job design, organizational environment, age, and gender, equal treatment by management, income and attitude. An employee's overall satisfaction with his job is the result of a combination of factors (Hill, 2013). According to her financial compensation is only one of them. Hill also identified working condition, opportunity for advancement, workload and stress level, respect from co workers, relationship with supervisors and financial rewards as the major determinant of employees' level of job satisfaction.

Şirin (2009) as cited by Çınar & Karcıoğlu, (2012)states the factors affecting job satisfaction to includes; feeling of success, relations with the management and employees, job safety, responsibility, recognition, high pay, promotion opportunity, clarity of roles, participation in decisions, freedom, good coordinated work, lack of continuity, relocation, performance, life satisfaction, and perceived work stress. All these studies support the idea that employee satisfaction has many aspects and influenced by various factors. In 1997, Spector divided these factors into two main groups of environmental factors and personal factors.

i. Working Conditions

Working conditions are the physical and social conditions at the work. Employees want to work in a comfortable, safe environment, a clean, modern, equipped environment and work in good conditions such as appropriate temperature, lighting and noise (Green, 2000).Providing

productivity tools such as upgraded information technology to help employees accomplish tasks more efficiently contributes to job satisfaction as well. For example, Bridger and Brasher (2011) noted that people can be disturbed when they are distracted by unexpected noise such as telephones, conversations or crowding and where this arise, employee job satisfaction is hampered.

ii. Self-Improvement

Employees want to improve their skills, abilities, knowledge, and to learn new strategies capable of providing personal growth. Employees who are satisfied on self improvement opportunities tend to have increased overall job satisfaction. On this note, Jin and Lee (2012) noted that training and employee development programs can training plays a key role for personal development opportunities and helps employees to be more specific with their job, give them more sense of confidence, providing control over their career and increasing positive feelings towards their job as a result, employee job satisfaction increases.

iii. Reward

Reward has been linked by Kalleberg (1977) to be related with the employee's desire, and it motivates employees. It is an indication of what an employee wants after performing a certain task. Literatures have divided reward into two categories and they include extrinsic rewards and intrinsic rewards. While extrinsic rewards consist of money, promotion and benefits, intrinsic rewards include having a sense of achievement, being part of a team success, being appreciated by superiors because of a good performance and feeling recognized.

iv. Supervision

The support of supervisors and recognition of employees by them have positive effect Employee job satisfaction (Yang, Brown & Moon, 2011). To Yang *et'al* (2011), the supervisors represent

the institution, their support and assistance raises employees satisfaction level. Also, communication between them determines employees' attitudes towards their jobs. Lack of communication between employees and supervisors negatively affect employees' level of job satisfaction.

v. Co-worker

Employees having a better relationship with their co-workers are more likely to be satisfied with their job (Yang, *et'al*., 2011). Employees prefer to work with people being friendly, supportive, and cooperative (Yang, *et'al*., 2011). Employees seek to be treated with respect by those they work with. A hostile work environment with rude or unpleasant coworkers -- is one that usually has lower job satisfaction. In 2011 survey published by FoxBusiness.com, 50 percent of those responding said they had personally experienced a great amount of workplace incivility. Employees spend majority of their times with colleagues, if their colleagues make them happy, their level of job satisfaction increases.

vi. Communication

The exchange of information within workplace is essential for organizations in terms of job satisfaction. According to Ozturk, Hancer and Im (2014), there are two different dimensions of internal communication in organizations; they include managerial communication and informal interaction. While managerial communication consists of giving of oral presentation and giving feedback, informal interaction include communication with each other beyond formal channels. Effective interaction and communication provide to improve job satisfaction; on the contrary, lack of communication causes dissatisfaction.

vii. Gender

Studies have investigated the relationships between gender and job satisfaction. There are different results about this issue. Some of them proposed that women are more satisfied than men while some suggest the vice-versa. Men and women have different social roles and as such their expectancies from job may also differ. For example, female give more importance to working conditions and social relationship, whereas male are more satisfied with some factors such as pay, opportunity for growth and promotion. This may be resulted from the differences between expectancy levels of men and women, the expectancy level of women are relatively less than men are, so, women can be satisfied with more.

viii. Educational Level

In the literature, most researches indicate that as the level of employee education increases, job satisfaction may decrease. According to Green (2000), highly educated workers may be dissatisfied with their work if it requires performing the repetitive tasks. If the level of education of a worker is so high for requirements of the job, this causes dissatisfaction. Also, highly educated employees may be dissatisfied with their job because of their high level of expectation.

ix. Seniority

There are a number of views about the relationship between seniority and job satisfaction. Seniority is defined as how long employees have been working in their jobs within the same organization. On one hand, Seniority is also expected to contribute to increase job satisfaction due to the familiarity with work content and work environment. On the other hand, some of them suggest that job satisfaction and seniority are negatively correlated as shown (Green, 2000).

2.2.4 Concept of Self efficacy

Self-efficacy also referred to as personal efficacy, is the extent or strength of one's belief in one's own ability to complete tasks and reach goals. Bandura (1997) has defined self-efficacy as one's

belief in one's ability to succeed in specific situations or accomplish a task. According to Bandura's theory, people with high self-efficacy that is, those who believe they can perform well are more likely to view difficult tasks as something to be mastered rather than something to be avoided. Social cognitive scholars argued that self-perceptions strongly affect the choices people make, the effort they utilise, the strength of their perseverance in the face of adversity, and the degree of fretfulness they experience (Bandura, 1986)

The most influential source of teacher self-efficacy is previous mastery experiences, previous experiences with succeeding or failing on activities which are similar to the present activity (Skaalvik & Skaalvik, 2016). Other sources according to them are vicarious experiences (e.g., observing other teachers mastering similar challenges), verbal persuasion (e.g., social support from colleagues and the school administration), and physiological arousal (e.g., a teacher noticing heartbeat when facing a challenge). Teachers with high self efficacy are more likely to succeed in stressful and challenging teaching jobs.

2.2.4.1 Sources of self efficacy

It is generally belief efficacy can be developed by four main sources. This includes Mastery experience, verbal persuasion, vicarious experience and emotional cue. The most effective way of creating a strong sense of efficacy is through mastery experiences (Wood & Bandura, 1989). Past successes build a vigorous belief in one's personal efficacy. Previous failures undermine efficacy level especially where the failures occur before a sense of efficacy is confidently established. Where employee experiences only easy successes they come to expect quick results and are easily dispirited by failure. A resilient sense of efficacy requires experience in handling challenges through perseverant attempt. Some setbacks and difficulties in human pursuits serve a useful purpose in teaching that success usually requires sustained effort. After an employee

become convinced they have what it takes to succeed, they persist in the face of challenges and quickly rebound from setbacks. By sticking it out through tough times, they emerge stronger from difficulty.

Another way of creating and strengthening self-beliefs of efficacy is through the vicarious experiences provided by social cognitive models (Wood & Bandura, 1989). Where people similar to oneself succeed by sustained effort, it raises one belief that they too possess the abilities comparable activities to succeed, by the same token, observing others' fail despite high effort lowers one judgments of their own efficacy level and undermines their hard work. The impact of modelling on perceived self-efficacy is strongly influenced by perceived equivalent to the models. The greater the assumed similarity, the more persuasive are the successes and failures. Where employee sees the models as very different from themselves, their perceived self-efficacy is not much influenced by the behavior and the results others produce. Modelling influence does more than provide a social standard against which to judge one's own abilities. Employee seeks proficient models that possess the competencies to which they aspire (Schwarzer, 1992). In the course of their behavior and expressed ways of thinking, competent people transmit knowledge and teach observers effective skills and strategies for managing the demand of the environment. Acquisition of better means raises perceived self-efficacy.

Verbal or social persuasion is another important source of efficacy and it involves convincing people that they have the ability to succeed at a particular task (Lunenburg, 2011). The best way for a leader to use verbal persuasion is through the Pygmalion effect. The Pygmalion effect is a form of a self-fulfilling prophesy in which believing something to be true can make it true. Employees who are persuaded verbally that they possess the abilities to master given activities are likely to put in greater effort and sustain it than if they harbor self-uncertainties and dwell on

personal shortcomings when problems arise. To the extent that persuasive boosts in perceived self-efficacy lead people to try hard enough to succeed, they promote development of skills and a sense of personal efficacy. It is more difficult to instill high beliefs of personal efficacy by social persuasion alone than to undermine it.

Successful efficacy builders do more than convey positive appraisals. In addition to raising people's beliefs in their capabilities, they structure situations for them in ways that bring success and avoid placing people in situations prematurely where they are likely to fail often. They measure success in terms of self-improvement rather than by triumphs over others. Employee also relies partly on their somatic and emotional states in judging their capabilities. They interpret their stress reactions and tension as signs of vulnerability to poor performance. In activities involving strength and vigor, employee judge their fatigue, aches and pains as signs of physical impediment. Disposition also affects people's judgments of their personal efficacy. Positive disposition enhances perceived self-efficacy, despondent mood diminishes it

The fourth way of developing self-beliefs of efficacy is to reduce people's stress reactions and alter their negative emotional proclivities and misinterpretations of their physical states. Bandura (1986) argued that emotion dictate self-efficacy. A person who expects to fail at some task or finds something too demanding is likely to experience certain physiological symptoms: a pounding heart, feeling flushed, sweaty palms, headaches, and so on. The symptoms vary from individual to individual, but if they persist may become associated with poor performance. It is not the sheer intensity of emotional and physical reactions that is important but rather how they are perceived and interpreted. People who have a high sense of efficacy are likely to view their state of affective arousal as an energizing facilitator of performance, whereas those who are beset

by self- doubts regard their arousal as a debilitation. Physiological indicators of efficacy play an especially influential role in health functioning and in athletic and other.

2.3 Review of related empirical studies

This section is concerned with the review of empirical studies on the relationship between work stress and turnover intention, job satisfaction and turnover intention and the relationship between self efficacy and turnover intention. The section concludes with a review of empirical studies on self efficacy as a moderator

2.3.1 Work stress and turnover intention

High levels of stress can impair workers' performance and result in negative behavioral and attitudinal work outcomes (Gilboa, Shirom, Fried, & Cooper, 2008). Recent studies have shown that chronic work pressure conduces a feeling of overconsumption of energy that undermines wellbeing. It occurs when job-relevant personal resources are constantly exceeded by work demands (Urien Angulo, & Osca, 2012).

Studies (e.g., Nizam bin Salahudin, Osman, Abdullah, Ramlia, & Annuar Lim, 2016; Noor, 2008) have also been conducted on the relationship between work stress and turnover intention. In turkey, Elçi, Karabay, & Aksoy (2014)examined the effect of ethical leadership and leadership effectiveness on employee turnover intention. They used work related stress as a mediator of the relationship among ethical leadership, leader effectiveness and turnover intention. The result shows that work related stress has a positive effect on employees' turnover intention. The study concluded that the relationship between work stress and turnover intention could not be understood properly. They recommended for further investigation to be carry out.

In the regression results of Siddiqui & Jamil (2015), it was found that turnover intentions are influenced by job stress and work environment whereas work overload has not been found as a

significant predictor of turnover intentions among employees of Pakistan. The study utilised 200 employees of different educational institutions in Pakistan and recommended that other researchers should employ larger sample size and a balanced male and female participants. Noor (2008) examines the antecedents of turnover intentions among marketing executives in Pakistan using a sample of 248 marketing executives from different organization. The study adopted correlation research design and found a significant positive relationship between work stress and turnover intentions. According to him, Work overload has a strong influence on work exhaustion. The study failed to examine the level of effect that the predictor had on turnover intention.

Hassan and Mara (2014) explored the factors that influence turnover intention among existing Technical employees as well as identified the most significant factors influencing the turnover intention. Using a total of 103 respondents was involved in the study. Seven independent variables of organizational commitment, job stress, job characteristics, promotion opportunities, pay level and rewards, quality of work life and job satisfaction were examined to determine their relationship with dependent variable which is turnover intention. Data was obtained and analyzed using Statistical Package for Social Sciences (SPSS) version 16. The results of the multiple regression analysis showed that only job stress is found having positive and significant relationship with turnover intention.

In Iran, Arshadi & Damiri (2013) investigated the relationship of job stress with turnover intention and job performance, considering the moderating role of organization-based self-esteem (OBSE). Data collected from 286 employees of Iranian National Drilling Company (INDC), who were selected by simple random sampling method. Using Pearson correlation and Moderated regression analysis through SPSS 19 software package, data were analyzed and

findings indicated positive relationship between job stress and turnover intention. Chiang and Chang (2012) compared the levels of stress, depression, and intention to leave among clinical nurses employed in different medical units in relation to their demographic characteristics under the National Health Insurance (NHI) System in Taiwan. The study adopted Cross-sectional design, using Spearman's correlation, one-way ANOVA with Scheffe post hoc analysis tests, and multiple regression analyses were conducted. A total of 314 research participants were surveyed, all of whom came from regional hospitals in Northern Taiwan. The results shows that nurses working in internal and external medical wards, especially the inexperienced and married ones, experienced greater depression and stress thereby develop stronger intention to leave.

2.3.2 Job satisfaction and Turnover Intention

Job satisfaction is one of the most widely studied work related attitudes and its impact on employees' turnover intention was a point of interest to organization (Ghada, Walid, & Mohammed, 2017). Studies (e.g., Hassan, 2014; Shah & Jumani, 2015; Worku, 2015) have also documented strong link between job satisfaction and turnover intention. Tnay, Ekhsan, Othman, Siong, Lim and Lim (2013) investigated the influences of job satisfaction and organizational commitment on employee turnover intention in a production industry in Malaysia. Using 85 sampled participants, descriptive and inferential statistics were applied to analyze the data obtained and Pearson Correlation Coefficient was used to measure the degree of relationship between independent variables with dependent variable in this research. The result showed that job satisfaction with the factors on satisfaction with pay and supervisory support had a low, turnover intention among the employees within the organization. The study recommeded that further study be embark on in a different population group using a larger sample size.To Robbins and Judge (2013) the relationship between job satisfaction and turnover is stronger than between

job satisfaction and absenteeism. The satisfaction–turnover relationship also is affected by alternative job prospects. If an employee is presented with an unsolicited job offer, job dissatisfaction is less predictive of turnover because the employee is more likely leaving in response to "pull" (the lure of the other job) than "push" (the unattractiveness of the current Job). Also, Hassan and Mara (2014) admitted it is a key variable in predicting staff turnover intention.

Shah & Jumani (2015) studied relationship of job satisfaction and turnover intention of private secondary school teachers in Islamabad with a sample of 860 teachers, the study found a significant negative relationship between job satisfaction and teachers turnover intention. Similarly, In Thailand, Wu (2012) studied factors affecting Influencing Employee Turnover Intention using the Case of Retail Industry in Bangkok, the result indicated that job satisfaction in a combination with job characteristics are a strong determinant of employee turnover intention. other studies consistent to these findings are (Hussein, 2015; Hassan& Mara, 2014). Similar findings were noted in the work of Okubanjo (2014) who examined the predictive power of organizational commitment and job satisfaction on turnover intention in Nigeria. The study used 200 primary school teachers in ijebu north local government area of Ogun State. Multiple regression (stepwise) and simple percentage were used for analysis. The results show that the independent variables (organizational commitment and job satisfaction) made significant relative contribution to the turnover intention of primary school teachers in ijebu north local government Ogun State.

Sunday, Ngbea and Banje (2015) investigated the influence of worker-supervisor relationship and pay satisfaction on turnover intentions among primary school teachers in Ado in Benue State, Nigeria. The study was a survey and a total of 299 primary school teachers who were randomly sampled took part in the study. The result showed that pay satisfaction was statistically

significant on turnover intention of teachers. Further analysis showed that there was no joint influence of worker-supervisor relationship and pay satisfaction on turnover intention of primary school teachers. Also in Nigeria, Olusegun (2013) examined the influence of Job Satisfaction on Turnover Intentions of Library Personnel in Selected Univerisities in South West. The study utilised 233 samples and expost factor research design and the result of the study shows that the linear combination effect of job satisfaction and turnover intentions was significant. Also, there are significant relationships between job satisfaction and turnover intention. This is consistent with the earlier results such as Adeyemo and Afolabi (2007)

Also, Lee, Huang & Zhao, (2011) examined factors affecting turnover intention of hotel employees in Taiwan using 350 samples of employees; the study documented that the effect of job satisfaction and turnover intention is below expected significance. Similar result was recorded in the work of Worku (2015) who investigated the relationship among Perceived Organizational Support, Perceived Supervisor Support, Job Satisfaction and Turnover Intention using 37 participants from two schools, found an insignificant relationship between job satisfaction and turnover intention.

Similarly, Rouleau, Fournier, Philibert, Mbengue, and Dumont (2012) Observed in his investigation of the effects of midwives' job satisfaction on burnout, intention to quit and turnover in Senegal, the study found that although midwives seem to be experiencing burnout and unhappiness with their working conditions, they retain a strong sense of confidence and accomplishment in their work and thus less intention to quit their jobs. The study utilized 226 midwives from 22 hospitals across Senegal in the, using multifaceted job satisfaction instrument developed in West Africa, descriptive statistics and a series of multiple regressions. However, this study was conducted in Senegal using hospital and therefore the conclusions may

be limited in generalization, hence a similar study is needed in Nigeria and this is because cultural differences can have influences in research findings as noted by Lok and Crowford (2004) and Lau and Ngo (1996). Also, these findings are not consistent with that of Hussein, (2015), Hassan and Mara (2014), Shah & Jumani (2015) and Wu (2012).

However, Horm and Knicki (2001) suggest that job satisfaction is negatively related with turnover intentions. Khatri, Fern, and Budhwar (2001) however argued that job satisfaction accounted for a small proportion of the variance in turnover intention. In china, Wang, Tsai, Jia, Lei, Chio, & Lai (2016) examined the relationships among job satisfaction, organizational commitment, and turnover intention of workers in two casinos in Macau. The study utilized convenience sample of 105 employees and correlation, the study documented positive association between job satisfaction and turnover intention and the regression model indicated that job satisfaction and organizational commitment were effective predictors of employees' turnover intention.

Also, none of the studies considered the impact of individual employee self efficacy in this context. Robbins and judge (2013) noted that employees with high self efficacy are more likely to be satisfied with their job than employees with low self efficacy.

2.3.3 Self efficacy and turnover intention

Self-efficacy determines behaviors and behavioral changes of teachers and also influences thoughts, feelings, attitudes and effort dedicated to teaching. Few empirical studies have examined the relationship between self efficacy and turnover intention. In 2017, Albrecht and Marty examined the influence of HEXACO personality facets, self-efficacy, and job resources on engagement, affective commitment and turnover intention among 623 participants working in

a variety of organizational settings to test a proposed and a re-specified model, the study utilized structural equation modelling on data and the results showed that both job resources and individual differences factors had direct and indirect effects on engagement, affective commitment and turnover intention. The personality facet liveliness was positively associated with engagement; sentimentality was positively associated with affective commitment; and social boldness, diligence and sentimentality were positively associated with self-efficacy. It revealed that self efficacy has a significant negative effect on turnover intention.

Lai & Chen (2012) studied self-efficacy, effort, job performance, job satisfaction, and turnover intention: the effect of personal characteristics on organization performance in Taiwan, using a convenient sample of 616 automobile sales people, the result of their structural equation modelling (SEM) showed that Self-efficacy has a positive effect on job performance. In a study conducted to examine Self-efficacy and Job Satisfaction as Correlates to Turnover Intentions among Secondary School Teachers in Mbarara District Pakistan, Muhangi (2017) revealed that turnover intention was related with self-efficacy and job satisfaction among secondary school teachers. The study utilized Independent samples t-test, Chi-square, Pearson Correlation Analysis, Regression analysis; and Kruskal Wallis test. The results showed that teacher self-efficacy and job satisfaction depend on personal characteristics including sex, age, religious affiliation, marital status, and teaching work experience. The study also revealed that self-efficacy and job satisfaction are correlates to turnover intentions among secondary school teachers while school context self efficacy predict turnover intentions among teachers. Other studies supporting this finding are Skaalvik and Skaalvik (2007) and Skaalvik and Skaalvik (2010) who reported that teachers with low self-efficacy were less satisfied with their jobs and would quit jobs soon.

2.3.4 Self efficacy as a moderator

A moderator is a qualitative or quantitative variable that affects the direction and/or strength of the relation between an independent or predictor variable and a dependent or criterion variable (Baron & Kenny, 1986). To them, moderator variables or contingent variables are typically introduced when there is an unexpectedly weak or inconsistent relation between a predictor and a criterion variable.

A number of studies (Arshadi & Damiri, 2013; Liu & Onwuegbuzie, 2012; Peterson, 2009; Hassan, 2014; Siddiqui & Jamil, 2015) have documented a strong relationship between work stress and turnover intention but only few studies (e.g., Arshadi & Damiri, 2013; Lin, 2013) have considered the inclusion of a moderator variable as recommended by Baron and Kenny (1986), Holmbeck (1997) and Lindley and Walker (1993) as contained in Kim, Kaye and Wright, (2001). For example, Arshadi and Damiri (2013) utilized organizational base self esteem to test the moderating effect of OBSE on the relationship between job stress and turnover intention and job performance.

Nauta (2004) noted that Studies have supported that self-efficacy serves as moderator between personality factors and career interest. A number of international studies (e.g., Gilbert, Adesope, & Schroeder, 2014; Klassen & Chiu, 2010) showed that teacher self-efficacy predicts higher teacher engagement and job satisfaction, lower levels of burnout, stress and less intention of leaving the teaching profession. For example, a study conducted in America by Woolfolk, Rosoff, and Hoy (1990) found higher levels of self-efficacy to predict more autonomy supportive and less controlling behaviour with students, as compared to less self-efficacious teachers who were more authoritarian in their classrooms. Also in venezuela, teacher self-efficacy has been shown to correspond with classroom practices this is evidenced by Chacon (2005) results

showing teachers with high self-efficacy to use effective teaching strategies and pedagogies more frequently. The study used foreign language teachers in Venezuela and concluded that teachers are more willing to implement innovative teaching methods, focus on student collaboration and interaction as opposed to drill and practice methods.

Concerning the role of teacher self-efficacy on psychological adjustment, recent findings indicate that one's objective teaching ability does not predict job satisfaction directly, but rather that perception of teaching-related self-efficacy lead to greater positive affect and job satisfaction (Klassen & Chiu, 2010). Gibson and Dembo (1984) noted that teachers with higher self-efficacy tend to be more patient with students and colleagues, make better use of class time, criticize students less, encourage student autonomy and responsibility, and persist longer when dealing with challenging students. This could mean that teachers who are efficacious have the ability of absorbing possible stressors and predict lower intention to quit.

Teacher efficacy according to Klassen and Chiu (2010) may help to explain the link between stress and later job satisfaction. Teachers with greater classroom stress have lower self-efficacy and lower job satisfaction. Gieter, Hofmans and Pepermans (2011) examined individual differences in the relationships between two turnover antecedent, job satisfaction and organizational commitment among nurses in Belgium. A sample of 287 nurses working for a variety of Belgian hospitals participated in the study and standard multiple linear regressions, mixture regression models and t-tests. In their results total sample of hospital nurses, both job satisfaction and organizational commitment significantly predicted nurse turnover intention. However, subsequent individual differences analyses revealed the existence of two subgroups of nurses, satisfaction focused group and satisfaction and commitment focused group. In the satisfaction focused group, only job satisfaction was found to predict nurse turnover intention,

whereas in the satisfaction and commitment focused group both job satisfaction and organizational commitment were related to turnover intention. Furthermore, nurses in the latter group displayed stronger turnover intention, were significantly younger and had less job tenure and organizational tenure than nurses in the satisfaction focused group. The study concluded that the debate on the antecedents of nurse turnover still continues, as the existing models fail to fully grasp nurse turnover, further studies are needed in order to capture the total impact of the other underlying individual differences in nurse turnover antecedents.

Lin (2013) examined the moderating effect of self-efficacy on the relationship between job content plateau and career commitment. Data were collected from 235 business students in Taiwan. The results of Pearson correlation and hierarchical regression analysis indicated that self-efficacy significantly moderated the relationship between job content plateau and career commitment. To them the higher self-efficacy, the stronger effect of job content plateau on career commitment.

Hence, the current study has considered it necessary to test the moderating role of self efficacy on the relationship between work stress, job satisfaction and turnover intention.

2.4 Theoretical framework

A number of theories and models have emerged explaining the job satisfaction, work stress and self efficacy and employee behavioral intention to quit their job. The study has the following model and theory to underpin the models.

2.4.1 Theory of planned behavior (TPB)

TPB posits that individual behavior is driven by behavioral intentions where behavioral intentions are a function of an individual's attitude toward the behavior, the subjective norms

surrounding the performance of the behavior, and the individual's perception of the ease with which the behavior can be performed (Ajzen, 1991). Attitude toward the behavior is defined as the individual's positive or negative feelings about the behavior of interest. This attitude is determined through an assessment of one's beliefs regarding the consequences arising from a behavior and an evaluation of the desirability of these consequences. Formally, overall attitude can be assessed as the sum of the individual consequence x desirability assessments for all expected consequences of the behavior. Subjective norm is defined as an individual's perception of whether people important to the individual think the behavior should be performed.

The contribution of the view of any given referent is weighted by the impetus that an individual has to comply with the wishes of that referent. Hence, overall subjective norm can be expressed as the sum of the individual perception x motivation assessments for all relevant referents (Ajzen, 1991). Behavioral control is defined as one's perception of the difficulty of performing a behavior. TPB views the control that people have over their behavior as lying on a continuum from behaviors that are easily performed to those requiring considerable effort, resources, etc. Although Ajzen has suggested that the link between behavior and behavioral control outlined in the model should be between behavior and actual behavioral control rather than perceived behavioral control, the difficulty of assessing actual control has led to the use of perceived control as a proxy.

According to Lee, Cerreto and Lee (2010), the extent to which individuals view a particular behaviour positively (attitude), think that significant others want them to engage in the behaviour (subjective norm), and believe that they are able to perform the behaviour (perceived behavioural control), serve as direct determinants of the strength of their intention to carry out the behaviour. To Lee et'al (2010), each of these three direct determinants of behavioural intention is

influenced, in turn, by an indirect determinant. Indirect determinants are based on a set of salient beliefs and evaluations of these beliefs. The literatures in the current study have established that the intention to quit is the most predictor of actual quitting. However, this theory failed to capture work stress, job satisfaction and self efficacy as predictors of intention to perform behaviour, thus, the theory is not suitable enough to underpin the current study.

2.4.2 Person-Environment Fit Theory.

The theory described was initially proposed by French, Rodgers, and Cobb in 1974. It has several properties which may be of theoretical and empirical value in understanding adjustment in organizations. Person-environment (P-E) fit theory assumes that stress occurs because of a misfit between the individual and the environment. Thus, it is neither the person nor the situation alone which cause stress experiences and strains. There are two types of misfit between an individual and the environment. The first type refers to the fit between the demands of the environment and the abilities and competencies of the persons. The second type refers to the fit between the needs of the person and supplies from the environment. The theory bears the popular notion that organizations and their employees must find common grounds on how well the characteristics of individual employees (e.g. skill sets, abilities, personality and competencies) and the environment of the organization (including culture, tasks and job roles) match each other in mutually beneficial ways.

2.4.3 The Mobley model

The first model that evolved and dominated the field for a great amount of time was Mobley's (1977) Model of the Turnover Process. The model demonstrates just how complex the decision for an employee to quit truly is. According to Mobley (1977) employee's decision to leave a job occurs in multiple stages. It presents the idea that there are two types of turnover that are

associated with employees leaving an organization. The first is recognized as avoidance turnover which occur when employees leave an organization because of dissatisfaction with their job and during their decision process to leave. The second form of turnover is unavoidable turnover and it is situations that causes the employee to leave of which the organization can do nothing to prevent the employee from leaving.

This model explained the various decision making stages in turnover process. The employee evaluates their present job to determine if they are happy or not with what they are doing in terms of pay recognition, autonomy. If the employee feels they are actually satisfied with their current job then they will stay and their decision to quit comes to an end. However, if the employee realizes after their evaluation that they are dissatisfied with their current job then they will continue their decision to quit. Sometimes feelings of dissatisfaction can cause employees to withdraw in other ways such as putting forth less effort in their job or having frequent absences (Mobley, 1977). Now that the employee acknowledges that they are no longer satisfied with their job they begin to consider the idea of quitting their job, hence, turnover intention impulse emerged.

This study adapted this model as underpinning model because the model clearly demonstrates how job satisfaction impacts an individual's decision to leave an organization or not. Mobley theorized that job dissatisfaction leads an employee: (1) to think about quitting, which may help that employee to lead in. (2) To evaluate the expected usefulness of searching for another job and the costs associated with quitting the current job. From the evaluation, 3) an intention to search for alternative jobs may occur, which in turn likely leads the employee 4) to intend searching for alternative jobs and 5) to the evaluation of the acceptability of any specific alternatives. From that second evaluation, the employee would likely 6) compare the new alternatives to the current

job which in turn can lead to 7) an intention to quit, and eventual employee turnover. The key for organizations is to keep satisfaction levels high among their employees so they don't decide to leave.

2.5 Research model

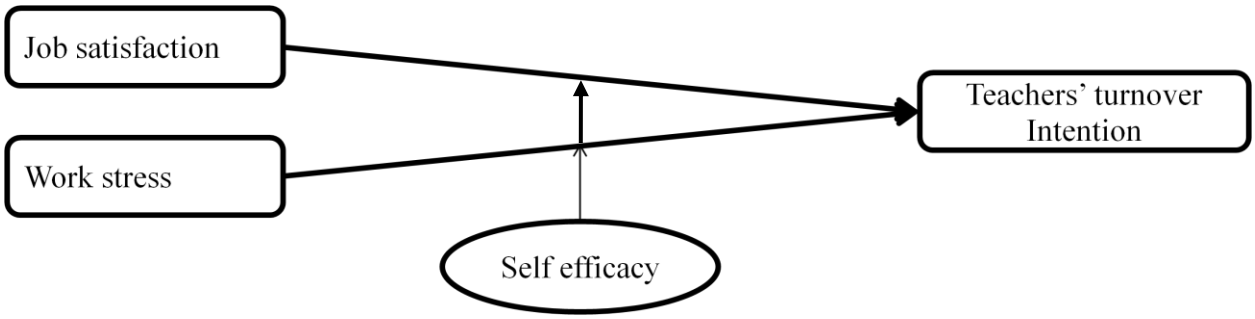


Figure 2.1
Research model

The model in figure 2.1 represents the framework of the study. The independent variables are job satisfaction and work stress predicting the dependent variable turnover intention. Self efficacy is the contingent variable of the study.

CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Introduction

This chapter is mainly about the methodology adopted to test the moderating effect of self efficacy on the relationship between work stress, job satisfaction and teachers' turnover intention. Research methodology is seen as the pilot compass as it is oriented towards discovering facts and relationships to enable a more effective and efficient relation of man with his environment. The chapter begins by describing the research design, population and its sample, the data collection procedure as well as the method that was used in analyzing data.

3.2 Research Design

This study is cross sectional and survey research design was employed. To Sekaran (2004), cross-sectional study is a one-shot study that collects data just once upon a time, while longitudinal study is kind of study in which data are collected for two or more times. The cross-sectional research design is more suitable for the study than longitudinal research design because the period of the study under consideration might not be enough for the longitudinal study. The survey is defined as a system for collecting specific information from and also on some people to describe, compare, and explain their knowledge, attitudes, and behavior (Sekaran, 2004).

3.3 Population

The population of this study comprised teachers of all public secondary schools in Zaria Metropolis. Zaria metropolis is composed of Zaria and Sabon gari local governments. There are 48 public secondary schools in Zaria metropolis with a total of 1647 teachers. This was obtained from the Ministry of Education Zaria Zonal office. Details of this are provided as appendix A attached to this study.

3.4 Sampling design

In this section, the sampling technique and procedures were discussed along with the sample size of the study.

3.4.1 Sampling procedure

In selecting study participants, stratified sampling and proportionate were used. In stratified random sampling the researcher attempts to stratify the population in such a way that the population within a stratum is homogeneous with respect to the characteristic on the basis of which it is being stratified (Kumar, 2011). A school represents a stratum and the number of samples from each school is dependent upon the number of teachers in such school.

3.4.2 Sample size

The total number of public secondary schools in the metropolis is 48 with 1647 teachers. The study, using krejcie and morgan (1977) sample size table at 5% confident interval, arrived at 312 teachers as sample size. Using the following parameters, the sample size result is as shown below.

Confidence level = 95%

Confident interval = 5

Population = 48 schools, 1647 teachers

Sample size = 312 teachers

For the purpose of increased representation, 30% of the sample size as recommended by Israel (2013) was added bringing the total to 406 (312+30% = 312x1.3 = 406). This takes care of other unavoidable errors such as incorrect filling and failure of some respondents to return questionnaire. The questionnaires were distributed personally the participating teachers that were systematically sampled from each school. For details of sample size, see appendix A.

3.4.3 Proportionate Sampling

With proportionate stratified sampling, the number of elements from each stratum in relation to its proportion in the total population is selected. The samples of selected school (cluster) were determined in the proportion of each school to the total number of teachers in the sampled schools. The formular used is thus:

$$S = \frac{\text{No of teachers in a school}}{\text{Total no of teachers in all the schools}} \times \text{sample size}$$

For example, the first sampled school is Barewa College. The school has 102 teachers, the sample taken will be

$S = (102 * 406)/1647 = 8.75 \approx 25$ teachers

For details, see appendix A.

3.4.4 Systematic sampling

The participants from each school were sampled systematically from their time book. Depending on the number of samples from each school, the systematic procedure was one participant in every nth teacher(s) in the time register. For example, in Barewa college one in every 4 teachers (102/25 = 4).

3.5 Method of Data Collection

The study employed structured closed ended questionnaire. According to Babbie and Mouton (2001), questionnaire is simple and most widely used in a survey research and it increases the chance of making the result more reliable and valid because of it tendency of eliminating personal bias the questionnaire is divided into five sections and all in a close ended form. Section

one addressed questions on individual teacher's demographic data, section two addressed questions on teacher's job satisfaction, section three addressed questions on work stress, section four addressed questions on teachers' self efficacy and section five addresses teachers' intention to leave their job.

The questionnaires were distributed based on the proportion of the population in each of the sampled public secondary schools in Zaria metropolis. The detail is discussed under the sampling procedure. Data were collected by Self-administered questionnaires assisted by research assistance. The teachers who are working in different public schools of Zaria metropolis filled these questionnaires. The researcher has on this basis used items questions suitable in measuring the various constructs of this study from previous studies.

3.5.1 Measurement and Instruments

The questionnaire is structured and measured in 5 point likert scale ranges from 1= strongly disagree to 5= strongly agree. A Five-point Likert-type scale was used to increase response rate and response quality along with reducing respondents' frustration level as noted by **Babakus and Mangold (1992).** In addition, it is mostly recommended from previous studies (Dawes, 2014 & Dillman, Smyth & Christian, 2009). Details of the questionnaire and the sources are provided below.

i. **Teachers' demography**

This section is designed to provide information on teachers' socio-demographic variables such as age, sex; some of these variables serve as control variables in this study. The essence is to determine the nature and demographic distribution of people under study. There are 4 questions about the personal information from respondents in this part, they includes age, gender, marital

status and education level. Age was grouped into under 18, 18-25, 26-30, 31-35, 36-40, 41-45 and above 45; gender for either male or female; marital status into married or single and education level into NCE/Teacher's Certificate, degree, Masters and PhD level.

ii. **Turnover intention**

Turnover decisions are mostly influenced by the intention to resign. In measuring the turnover intention of workers, it is possible to predict the actual turnover; this is because turnover intention is a variable that is consistently and always preceding voluntary turnover. The instrument used for this construct was adapted from Cammann et al, (1979). The instrument consists of 3 items measured in 5 point likert scale with a reported cronbach alpha coefficient of 0.85.

Table 3.1
Items Measuring Turnover intention

No	Original items	Adapted
1	I will likely actively look for a new job in the next year	1. I will likely actively look for a new job soon
2	I often think about quitting	2. I most frequently think about quitting teaching in this school
3	I will probably look for a new job in the next year	3. I will probably look for a new job soon

Source: Cammann et'al, (1979)

iii. **Work stress**

Questionnaire is adapted from Fimian (1988) teachers stress inventory (TSI). The questionnaire is a 6 items scale measured in 5 point likert scale. 1 strongly disagree to 5 strongly agree. Fimian reported a reliability value of 0.80.

Table 3.2

Items for measuring work stress (ws)

No	Original items	Adapted
1	There is only but Little time to prepare for work	1. I have only little time to plan my lessons and develop lesson note
2	I have Too much work to do	2. As a teacher, I have lot of responsibilities to do
3	School day pace is too fast	3. the school work day is fast
4	Caseload/class size is too big	4. The size of the classes are too large
5	Personal priorities being short changed	5. I have less time for issues of personal nature
6	Too much administrative paperwork	6. There are much administrative paper work to do in the school

Source: Fimian (1988)

iv. **Job satisfaction**

According to Robbins and judge (2013), two approaches are popular. The single global rating is a response to general questions, Respondents circle a number between 1 and 5 on a scale from "highly satisfied" to "highly dissatisfied." The second method, the summation of job facets, that identifies key elements in a job such as the nature of the work, supervision, present pay, promotion opportunities, and relationships with co-workers. Respondents rate these on a standardized scale, and researchers add the ratings to create an overall job satisfaction score. Both methods are helpful. The study viewed job satisfaction in general and as such will only be appropriate to use the single global rating method. The single global rating method isn't very time consuming, thus freeing time for other tasks, thus this study used the general job satisfaction scale adapted from Macdonald & Maclntyre (1997). The instruments consist of 10

items in 5 point likert scale with cronbach alpha of 0.77 as reported by Macdonald and Maclntyre (1997).

Table 3.3
Items measuring job satisfaction

No	Original items	Adapted
1	I receive recognition for a job well done	1. I am often appreciated for a job well done
2	I feel close to the people at work	2. I feel close to my colleaques in the school
3	I feel good about working in this organization	3. I feel good about working in this school
4	I feel secure about my job	4. My job as a teacher is secured in this school
5	I believe management is concerned about me	5. I believe government is concerned about me
6	On the whole, I believe work is good for my physical health	6. overall, work is good for my health
7	My wages are good	7. I am satisfied with my take home
8	All my talents and skills are used at work	8. All my talent, skills and experience are put to use at work
9	I get along with my heads	9. I have good working relationship with my heads
10	I feel good about my job	10. I feel good about my teaching jobs in this school

Source: Macdonald & Maclntyre (1997)

v. **Self efficacy**

Questionnaire is adopted from general self efficacy scale developed by Schwarzer, Schmitz & Daytner, (1999). The instrument is a 10 items measured in 5 point likert scale. The reported reliability was 0.76 schwarzer et'al (1999).

Table 3.4

Items measuring self efficacy

No	Original items	Adapted
1	I am convinced that I am able to successfully teach all relevant subject content to even the most difficult students.	1. I am convinced that I am able to successfully teach all relevant subject content to even the most difficult students.
2	I know that I can maintain a positive relationship with parents even when tensions arise.	2. I know that I can maintain a positive relationship with parents even when tensions arise.
3	When I try really hard, I am able to reach even the most difficult students.	3. When I try really hard, I am able to reach even the most difficult students.
4	I am convinced that, as time goes by, I will continue to become more and more capable of helping to address my students' needs.	4. I am convinced that, as time goes by, I will continue to become more and more capable of helping to address my students' needs.
5	Even if I get disrupted while teaching, I am confident that I can maintain my composure and continue to teach well.	5. Even if I get disrupted while teaching, I am confident that I can maintain my composure and continue to teach well.
6	I am confident in my ability to be responsive to my students 'needs even if I am having a bad day.	6. I am confident in my ability to be responsive to my students 'needs even if I am having a bad day.
7	If I try hard enough, I know that I can exert a positive influence on both the personal and academic development of my students.	7. If I try hard enough, I know that I can exert a positive influence on both the personal and academic development of my students.
8	I am convinced that I can develop creative ways to cope with system constraints (such as budget cuts and other administrative problems) and continue to teach well.	8. I am convinced that I can develop creative ways to cope with system constraints (such as budget cuts and other administrative problems) and continue to teach well.
9	I know that I can motivate my students to participate in innovative projects.	9. I know that I can motivate my students to participate in innovative projects.
10	I know that I can carry out innovative projects even when I am opposed by	10. I know that I can carry out innovative projects even when I am opposed by

skeptical colleagues.	skeptical colleagues.

Source: Schwarzer, Schmitz & Daytner (1999)

3.6 Pilot study

To ascertain the validity and reliability of the various instruments used, the questionnaires were distributed to 40 public secondary school teachers of GCC commercial in Hayin ojo Sabon Gari local Government of which were returned and usable.

3.6.1 Validity Test

Validity test is conducted to determine the validity and accuracy of the questionnaire. Construct validity is the degree to which a test measures what it claims, or purports, to be measuring (Peter, 1981). For construct validity, the study tested for both convergent and discriminant validity. While Convergent validity refers to the degree to which two measures of constructs that theoretically should be related, are in fact related (Campell &Fiske, 1959), discriminant validity or divergent validity tests whether concepts or measurements that are not supposed to be related are actually unrelated. High correlations between the test scores would be evidence of convergent validity. A successful evaluation of discriminant validity shows that a test of a concept is not highly correlated with other tests designed to measure theoretically different concepts. The study utilized Average Variance extracted (AVE) for convergent validity and fornell and larker criterion for discriminant validity the results are as contained in the pilot table below.

3.6.2 Reliability Test

Reliability test is conducted to ensure the quality of the questionnaire, and guarantee a scale produces consistent results. To achieve more accurate and stable test results, Cronbach's Alpha

and composite reliability coefficient were used to measure the reliability of the questionnaires. Cranach's Alpha coefficient is the most popular form of internal consistency. Therefore, the reliability and stability of questionnaire are determined from the score of each measurement (Hair, Black, Babin, Anderson & Tatham, 2013). Cronbach alpha coefficient of 0.70 and above is considered as reliably good (Lloyd, Streiner & Shannon, 1998).

Table 3.5
Pilot study(n=40): Loadings, Reliability and convergent validity

Construct	**Items**	**Loadings**	**CA**	**CR**	**AVE**
Turnover intention	TI27	0.712	0.722	0.845	0.649
	TI28	0.929			
	TI29	0.759			
Job satisfaction	JS10	0.919	0.915	0.940	0.797
	JS11	0.868			
	JS13	0.846			
	JS9	0.935			
Self efficacy	SE17	0.772	0.829	0.886	0.662
	SE19	0.846			
	SE21	0.737			
	SE23	0.891			
Work stress	WS2	0.891	0.660	0.792	0.570
	WS4	0.799			
	WS6	0.528			

Note: CA= Cronbach alpha, CR=Composite reliability and AVE = Average variance extracted

Table 3.5 presents the items loadings, reliabilities and convergent validity of the constructs under study. As can be seen from the table the items of the various constructs loaded beyond the benchmark of 0.7 recommended by Hair et'al (2013). However, the some items loading below this threshold or loading negatively were deleted at this pilot study level. For example item WS1, WS3, WS5, JS7, JS8, JS14, JS15, JS16, SE18, SE20, SE22, SE24 and SE25 were deleted. The table further showed the cronbach alpha and composite reliabilities of the constructs and they are

within the acceptable range. The average variance extracted of the construct satisfied the recommended the minimum value of 0.5. Thus, the constructs met the convergent validity test.

Table 3.6
Pilot test(n=40): Discriminant validity

Construct	JS	SE	TI	WS
Job satisfaction (JS)	**0.797**			
Self efficacy (SE)	0.409	**0.814**		
Turnover intention (TI)	-0.694	-0.217	**0.806**	
Work stress (WS)	-0.279	-0.206	0.263	**0.754**

Table 3.6 presents the discriminant validity of the constructs, the results has shown that the square root of the AVE (bolded diagonal values) are all greater than the intercorrelations of the constructs.

3.7 Data Cleansing and preliminary test

3.7.1Missing Values

Missing data are nuisance to researchers and primarily result from errors in data collection or data entry or from the omissions of answers by the respondents (Hair, Black, Babin, Anderson, & Tatham, 2013). They might represent bias issues. Some people may not have answered particular questions in our proposed survey because of some common issue. Theron (2012) noted that missing values present a problem in research and have to be seen to before proceeding with analyses. In this study, we will check for missing values using frequencies in SPSS. However, where any missing values are discovered, the study will use serial mean to replace the missing value and this is as recommended by Lynch (2003). While Lynch also recommended for deletion of any construct or respondent with up to 10% missing value, Tabachnic and Fidell (2013) recommended 5%. The study will follow the recommendation by Tabachnic and Fidell (2013)

3.7.2 Outliers

An outlier is a case with such an extreme value on one variable (a univariate outlier) or such a strange combination of scores on two or more variables (multivariate outlier) that it distorts statistics (Tabachnic & Fidell, 2013). Outliers can influence a research results, pulling the mean away from the median. The study will also check for outliers using a boxplot in SPSS. Outliers, if any, will appear at the extremes, and will be labeled. Where there is a high sample size, then outliers may be removed. Answering at the extreme (1 or 5) is not really representative outlier behaviour. However, Multivariate outliers are sought using the transformed IVs as part of an IBM SPSS regression run, in which the mahalanobis distance of each case to the centroid of all cases is computed (Tabachnic et'al 2013). Mahalanobis distance is distributed as a chi- square (X^2) variable, with degrees of freedom equal to the number of IVs. To determine which cases are multivariate outliers, one looks up critical X^2 at the desired alpha level

3.7.3 Normality

Normality refers to the distribution of the data for a particular variable. Normality is assessed in many different ways: shape, skewness, and kurtosis (flat/peaked) (Hair et'al, 2013). Skewness has to do with the symmetry of the distribution; a skewed variable is a variable whose mean is not in the centre of the distribution. Kurtosis has to do with the peakedness of a distribution; a distribution is either too peaked (with short, thick tails) or too flat (with long, thin tails). This study will use the skewness and Kurtosis statistic for normality test. We expect that for fair normally distributed data, the value of the skewness statistic should be within the range of -1.96 and +1.96. However, where this is not the case, the study will use appropriate means such as log 10 to normalize the data.

3.7.4 MultiCollinearity

Multicollinearity occurs when two or more independent variables are highly correlated with each other. This leads to problems with understanding which independent variable contributes to the variance explained in the dependent variable, as well as technical issues in calculating a multiple regression model. The rule of thumb is that the presence of high correlations (generally 0.90 and above) indicates substantial collinearity (Hair et'al, 2013). The study utilized Variance inflation Factor (VIF) to test for multicollinearity. Hair et'al (2013) recommended that VIF value <= 4 suggests no multicollinearity whereas a value of >= 10 implies serious multicollinearity.

3.7.5 Confirmatory Factor analysis

Confirmatory factor analysis (CFA) will be conducted to validate the measurement model. It is a tool that is used to confirm or reject the measurement theory. To check the measurement model validity, the number of the indicator will helps us. For example, the factor loading latent variable should be greater than 0.7. Chi-square test and other goodness of fit statistics will be used in the analysis.

3.8 Data Analysis

The study employed the SmartPLS 2.0 in other to compute the two basic model of PLS path modelling which includes measurement model and structural model (Anderson & Gerbing, 1988). Some of the reasons for the use of PLS are: places a very flexible restriction in respect distribution and population of the study (Haenlein & Kaplan, 2004) and also has the possibility of providing a more reliable and accurate computations of moderating effect because its accounts for error that is capable of reducing the possible relationship as well as the improvement of the validation of the theory (Henseler & Fassott, 2010). In using PLS_SEM, there are basically two models, the measurement (outer) model and the structural (inner) model.

3.8.1 Measurement model

The measurement model is the part which relates measured variables to latent variables. It examines relationship between the latent variables and their measures. The study utilized the outer model to assess the reliability and validity (Convergent and Discriminant validity) of all constructs as well as the loadings of their indicators. In the measurement model, items loadings were examined and only items that loaded above 0.70 were retained (Fornell and Larcker, 1981). The internal consistency was measured by Cronbach alpha (CA) and composite reliability (CR). Average Variance Extracted (AVE) was also examined and to Fornell and Larcker (1981), a minimum requirement of 0.5 is acceptable.

3.8.2 Structural model

The structural model was assessed to test the hypotheses of the study. The study also examined the quality of the model criteria**.** However, Hair et' al. (2013) identified four key criteria for assessing the structural model in PLS SEM. These include assessments of significance of the path coefficients, coefficient of determination (R^2), the effect size (f^2), and lastly (4) predictive relevance (Q^2). However, to ascertain the direct effect of work stress, job satisfaction and self efficacy on turnover intention, it is important to carry out a bootstrapping analysis. Bootstrapping was done by using 5000 subsamples using 355 cases.

3.8.2.1 Significance of path coefficients

Path coefficients were used to observe the direction of relationship and to understand whether the research hypotheses supported or not in the research proposed model. This was made possible using a bootstrap procedure in SmartPLS 2.

3.8.2.2 Coefficient of determination (R^2)

Coefficient of determination was used to measure endogenous latent variable (turnover intention). According to Chin (1998), an explanatory power of 0.67, 0.33 and 0.19 are considered substantial, moderate, and weak if R-square respectively.

3.8.2.3 Effect Size (f^2)

Effect sizes are an important complement to null hypothesis significance testing (e.g., p-values), in that they offer a measure of practical significance in terms of the magnitude of the effect, and are independent of sample size (Selya Rose, Dierker, Hedeker, Mermelstein, Saverio, & costa, 2012). It was used to evaluate the effect size of each path in the structural equation model by means of f^2propounded by Cohen (1988).F^2 values of 0.35, 0.15, and 0.02 are considered large, medium, and small, respectively. R-square change is the change in R^2 when a causal (exogenous) factor is removed from the model (Cohen, 1988).

3.8.2.4 Predictive relevance (Q^2)

Predictive relevance is vital to measure how well observed values are reproduced by the mode (Akter,D'Ambra & Ray, 2011). Based on blindfolding procedure, Q^2 evaluates the predictive validity of a large complex model using PLS. While estimating parameters for a model under blindfolding procedure, this technique omits data for a given block of indicators and then predicts the omitted part based on the calculated parameters. Thus, Q^2 shows how well the data collected empirically can be reconstructed with the help of model and the PLS parameters (Fornell & Cha 1994).The study examined predictive relevance of inner model that was evaluated by a nonparametric Stone-Geisser test (McIntosh, Edwards, & Antonakis,2014). This index applies the blindfolding procedure in SmartPLS. $Q^2$was applied to examine the extent to which this prediction was successful or not. Blindfolding utilizes a cross-validation strategy and

reports cross validated communality and cross validated redundancy for constructs. For predictive relevance, the value of Q^2 must be greater than zero.

3.9 Justification of Methods

Regression analysis was chosen for the estimation of the coefficients, involving independent variables that best predict the value of the dependent variable. These was used to test the research hypotheses at 5% level of significance (95% confidence level), to test the several effects of independent variables on the dependent variable, convergent correlation was used to determine how strongly pairs of independent variables are related to dependent variable.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSIONS

4.1 Introduction

This chapter presented the data collected, analysed and interpreted the results. The data were analyzed using SPSS and Smart PLS-SEM. In this chapter, response rate is presented and analyzed. The chapter also reported respondents' profiles in terms of their gender, age, working experience, level education. Data cleansing, reliability analysis, mean, standard deviation, correlation and regression analysis were utilized to summarized the responses of the research participants on the variables investigated.

4.2 Response rate

Table 4.1
Response rate of the questionnaire

Detail	**Copies/rate**
Questionnaire distributed	406
Questionnaire returned	381
Questionnaire not returned	25
Invalid	13
Usable questionnaire	368
Response rate	0.938
Valid response rate	90.6%

Table 4.1 shows the summary of the number of questionnaires distributed, number of questionnaires returned and the response rate. The researcher distributed a total number of 406 questionnaires to participants, 381 questionnaires were returned and this gives a response rate of 93.8%. In a further assessment of the returned questionnaires, it was ascertained that 13 were invalid and this bring the total valid response rate to 90.6%. This rate is relatively high and this is because of the effort made by the researchers and assistants of constantly visiting the participated schools. With the number of returned questionnaires and usable questionnaires at

368, this however does not fall below the minimum sample size determined earlier in the preceding chapter.

4.3 Data cleansing and preliminary analysis

The first issues concerning the accuracy of the data collected is to subject the data generated to data screening (Tabachnic et'al 2013). This is to ensure minimal distortion that possibly can be caused by inaccurate data. On the basis of this, data collected were screened for missing values; outlier detection and preliminary test were carried out for normality and multicollinearity.

4.3.1 Data coding

The questionnaires that were duly responded and returned were 368. These were entered into the coded SPSS variable view page. Each item/question was coded based on its main variable initials and its serial position in relation to other items under the same latent construct. For example, the six items measuring work stress was coded as WS1, WS2, WS3, WS4, WS5 and WS6. Similar procedure was followed in coding the rest of items measuring other variables of the study.

4.3.2 Missing values

In missing value analysis, Sekaran (2004) recommended for exclusion of questionnaire(s) with up to 25% unanswered items, Hair et'al (2013) provided a threshold of 10% as maximum acceptable missing values. Using the frequency in SPSS descriptive statistics, the result of the missing value is shown in the table below.

Table 4.2
Missing values and affected items

Construct	Items	No of Missing
Work stress	WS1	2
	WS3	3
	WS4	1
	WS5	2
	WS6	2
Job satisfaction	JS10	2
	JS12	1
Self efficacy	SE19	2
	SE21	1
	SE23	1
	SE24	1
	18 of 10672 data points (i.e. 0.17%)	

Table 4.2 presented the missing values identified by our analysis as well as the items affected. From the table, Work stress (WS) recorded 10 missing values, job satisfaction (JS) had 3 and Self efficacy had 5 and these combined gave a total of 18 missing values of 10,672 data points. This indicated that about 0.17% missing values in the entire data points.

4.3.3 Outliers

In a multivariate study, outliers are best detected by using Mahalanobis distance (D^2). Hair et'al (2013) defined mahalanobis distance (D^2) as a method that measures each observation's distance in multidimensional space from the mean centre of all observations, providing a single value for each observation no matter how many variables are considered. To them, a significance level of .001 is used as a minimum for detecting outlier(s). Thus, using the Mahalanobis distance (D^2) through the SPSS and the criteria recommended by Hair et'al (2013), the study discovered 13 cases of outliers and removed the data set. This further reduced the questionnaires returned from 368 to 355.

4.3.4 Normality

Normality test was carried out on the basis of individual items measuring the constructs in the study. The study utilized skewness and Kurtosis statistics to assess the normality. While skewness measures the symmetry of the distribution, kurtosis measures the peakness or flatness of a distribution when compared with normal distribution (Hair et'al, 2013). To them, if the variation from the normal distribution is sufficiently large, all resulting statistical tests are invalid. critical values of +2.58 (.01 sig level) and +1.96 (@ .05 sig level) are benchmark. The results of this test showed that all items are relatively normal as shown in figure 4.1 below. Other details of this are shown as appendix K attached to the study.

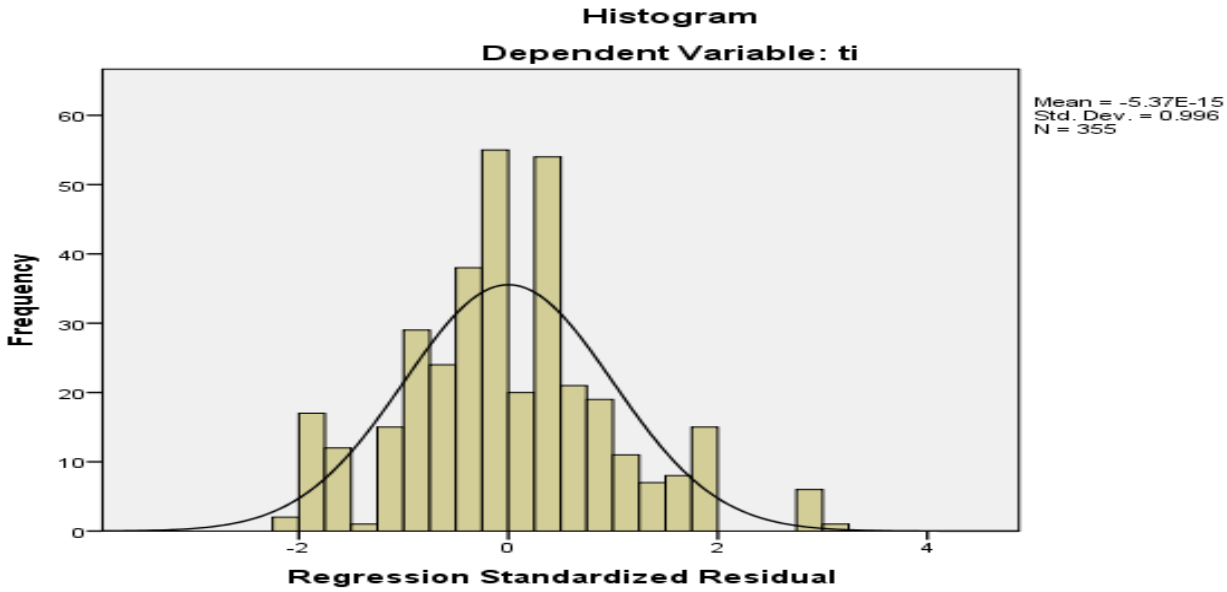


Figure 4.1
Normal probability plot

4.3.5 Multicollinearity test

The study utilized Variance inflation Factor (VIF) to test for multicollinearity. A VIF figure ≥ 5shows serious multicollinearity (Kothari & Garg, 2014). There was no problem of multicollinearity as all VIF figure in Table 4.3 are below 5.

Table 4.3
Collinearity diagnostic: Correlation and Variance inflation factor(VIF)

Construct	Work stress	Job satisfaction	Self efficacy	Variance inflation factor (VIF)
Work stress	1			1.009
Job satisfaction	.096	1		1.129
Self efficacy	.044	0.329	1	1.121

4.3.6 Non response bias test

Non-response bias is the bias that results when respondents differ in meaningful ways from non-respondents population (Armstrong & Overton, 1977). Though there were no data obtained from non respondent elements, the study considered late responses to be closer to non responses as suggested by wang and Lamb (1983). On this note, the subjects that responded during the later stage are assumed to have responded due to the increased stimulus, and are therefore considered to have similar characteristics with non-responded elements. This study grouped the responses into two (i.e., early and late groups) based on the time the questionnaires have been returned to the researcher. The early responses were those who responded to the questionnaires between May 2017 and August, 2017` and the late responses were those responses for September, 2017. The result is as presented in 4.4

Table 4.4
Test of Non-response Bias: Independent-Samples T-Test (302)

				Levene's Test for Equality of Variances	
Construct	**Group**	**N**	**Mean**	**F**	**Sig**
Work stress	Early response	281	3.467	2.225	.137
	late response	74	3.447		
Job satisfaction	Early response	281	3.634	0.282	.596
	late response	74	3.642		
Self efficacy	Early response	281	4.008	0.05	.823
	late response	74	3.989		
Turnover intention	Early response	281	3.683	0.055	.814
	late response	74	3.662		

Base on the results from table 4.4, all the p values are not significant indicating that none significant difference in the early and late responses. It further implies that even if the non respondent elements had responded, there would not have been any significance variance from what the respondent elements have submitted.

4.4 Demographic profiles

The table below presents the demographic characteristics of the sampled respondents. It includes the age distribution, gender, education and working experience.

Table 4.5
Demographics Profiles

Demography	Frequency	Percentage	Cumulative Percentage
Age distribution			
18-25	8	2.3	2.3
26-30	79	22.3	24.5
31-35	121	34.1	58.6
36-40	78	22.0	80.6
41-45	47	13.2	93.8
Above 45	22	6.2	100.0
Gender			
Female	119	33.5	33.5
Male	236	66.5	100.0
Education			
NCE/TC/ND	22	6.2	6.2
Degree	247	69.6	75.8
Masters	79	22.3	98.0
Phd	7	2.0	100.0
Experience			
0-5	84	23.7	23.7
6-10	141	39.7	63.4
11-15	68	19.2	82.5
16-20	39	11.0	93.5
21-25	16	4.5	98.0
Above 25	7	2.0	100.0

The age distribution of the respondents as shown in table 4.5 above indicated that 2.3% of the respondents are within the age of 18 to 25 years, 22.3% in the age range of 26 to 30, 34.1% fall in the age range of 31 to 35, 22.0% are in the range of 36 to 40, 13.2% in the range of 41 to 45 while 6.2% respondents are above 45 years. It can be observed from the table that majority of the respondent are within the range of 26 to 40. This may be because the range constitutes working/active population of the country.

Also, the table indicated the gender distribution with 33.5% respondents female and 66.5% male. Most of the sampled respondents are male and this is because in the north custom limited the number of female taking part in active employment resulting in male having a higher number in employment.

Next is academic profile of the respondents, from the table, 6.2% of the respondents are with NCE/ND. 69.6% with degree, 22.3% with Masters and 2.0% with Phd. It can be observed that the majority of the sampled respondents are with degree qualification, followed by Masters and NCE/ND. This is so because of the presence of higher institutions of learning in the environment.

Lastly is the level of working experience of the respondents, where 23.7% of th respondents are within the range of 5 years and below, 39.7% 6 to 10 years, 19.2% 11 to 15 years, 11% 16 to 20 years, 4.5% 21 to 25 years and 2% are with more than 25 years of working experience.

4.5 Descriptive statistics

Table 4.6
Descriptive Statistics

Variable	N	Mean	Std. Deviation
Work stress	355	3.46	0.56
Job satisfaction	355	3.64	0.66

Self efficacy	355	4.00	0.51
Turnover intention	355	3.68	0.88

The descriptive statistics for work stress, job satisfaction, self efficacy and turnover intention are as shown in table 4.6 above. All these variables were measured using a five-point Likert scale. From the table, a mean response of 3.46 and standard deviation of 0.56 were recorded and this above the average (2.5) of the likert scale used in the study. This means that teachers are developing high perception of the stress level of their jobs. Also, a mean of 3.64 and standard deviation of 0.66 were recorded for job satisfaction which is also higher than the average. This is an indication that teachers were having high concern for the satisfaction they derived from their jobs. For self efficacy, the study recorded the highest mean of 4.00 and standard deviation of 0.51. This is much higher than others; this also implies that teachers were developing high perception of their individual efficacy level in relation to their job. Lastly, table 4.6 disclosed a mean value of 3.68 and standard deviation of 0.88 which means that teachers were having somewhat agreement to a decision to quit their current job.

4.6 Data analysis

After subjected the data to screening and preliminary analysis, it is now ready for the major analysis of the study. On this note, the data is analyzed using partial least square structural equation modelling (PLS- SEM) through Smartpls 2 software. Under this section, the study presents the results of the measurement model and structural model for model fit and test of hypotheses.

4.6.1 Measurement model (outer model)

Figure 4.2 and table 4.7 below presents the measurement model of the study. In the table, loadings of items of individual construct are shown including composite reliability (CR) for internal consistency and Average Variance extracted (AVE) for construct validity.

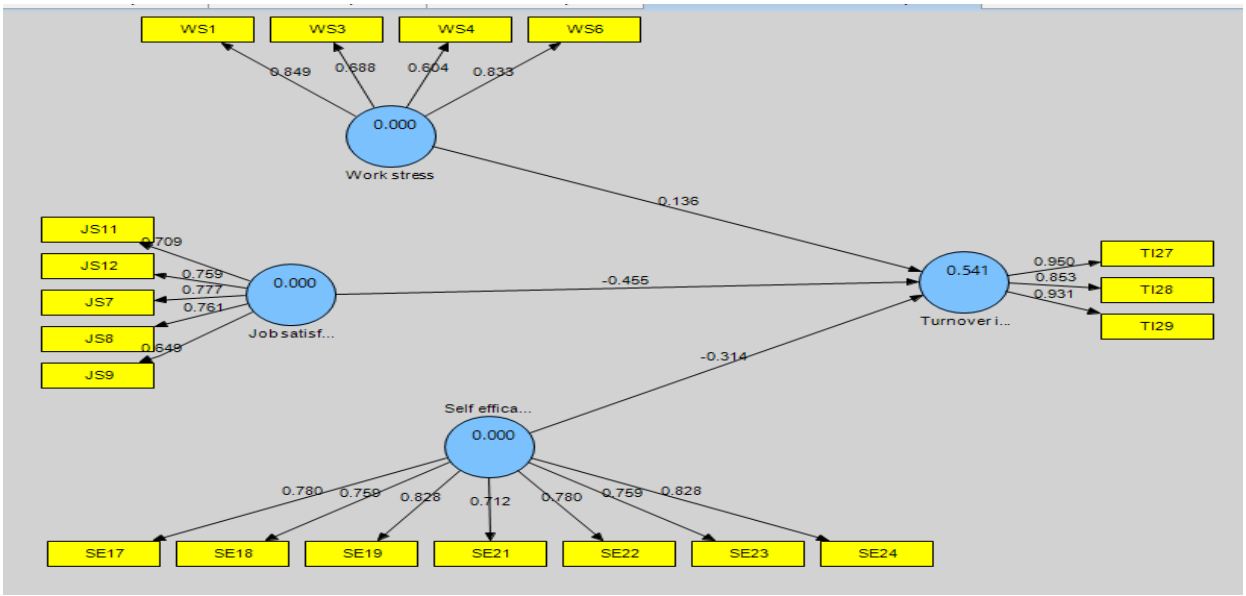


Figure 4.2
Measurement model

Table 4.7

Construct reliability and validity

Construct	Items	Loadings	CR	AVE
Turnover intention	TI27	0.950	0.937	0.833
	TI28	0.853		
	TI29	0.931		
Work stress	WS1	0.849	0.835	0.563
	WS3	0.688		
	WS4	0.604		
	WS6	0.833		
Job satisfaction	JS11	0.709	0.852	0.536
	JS12	0.759		
	JS7	0.777		
	JS8	0.761		
	JS9	0.649		
Self efficacy	SE17	0.780	0.915	0.606
	SE18	0.759		
	SE19	0.828		
	SE21	0.712		
	SE22	0.780		
	SE23	0.759		
	SE24	0.828		

From the table 4.7, loadings of items measuring individual construct were greater than .5 which is a minimum recommended value as contained in Hair et'al (2013). However, items that failed this benchmark were deleted, they includeWS2 and WS5 for work stress, JS10, JS13, JS14, JS15 and JS16 for job satisfaction and SE20, SE25 and SE26 for self efficacy, details of their loading are attached as appendix v to this study. All the constructs in the study met the composite reliability benchmark of .7 and average variance extracted of .5.

Also, for discriminant validity the study utilized the fornell and larker criterion which states that the square root of AVE must be greater than the correlation with other variable in the study. This is as presented in table 4.8 below

Table 4.8
Discriminant validity

Construct	**TI**	**WS**	**JS**	**SE**
Turnover intention (TI)	**0.913**			
Work stress (WS)	0.280	**0.751**		
Job satisfaction (JS)	-0.682	-0.230	**0.732**	
Self efficacy (SE)	-0.615	-0.126	0.625	**0.779**

The square roots of AVE are presented in bolded font on the diagonal and it can be observed that the values are greater than the correlations among the constructs, thus this criterion is satisfied.

4.6.2 Structural model (Inner model)

The second part of the model is the structural model or inner model, Hair et' al. (2013) identified four key criteria for assessing the structural model in PLSSEM. These include assessments of significance of the path coefficients, coefficient of determination (R^2), the effect size (f^2), and lastly (4) predictive relevance (Q^2). However, to ascertain the direct effect of work stress, job satisfaction and self efficacy on turnover intention, it is important to carry out a

bootstrapping analysis. Bootstrapping was done by using 5000 subsamples using 355 cases. Figure 4.2 presented the structural model of the direct effects.

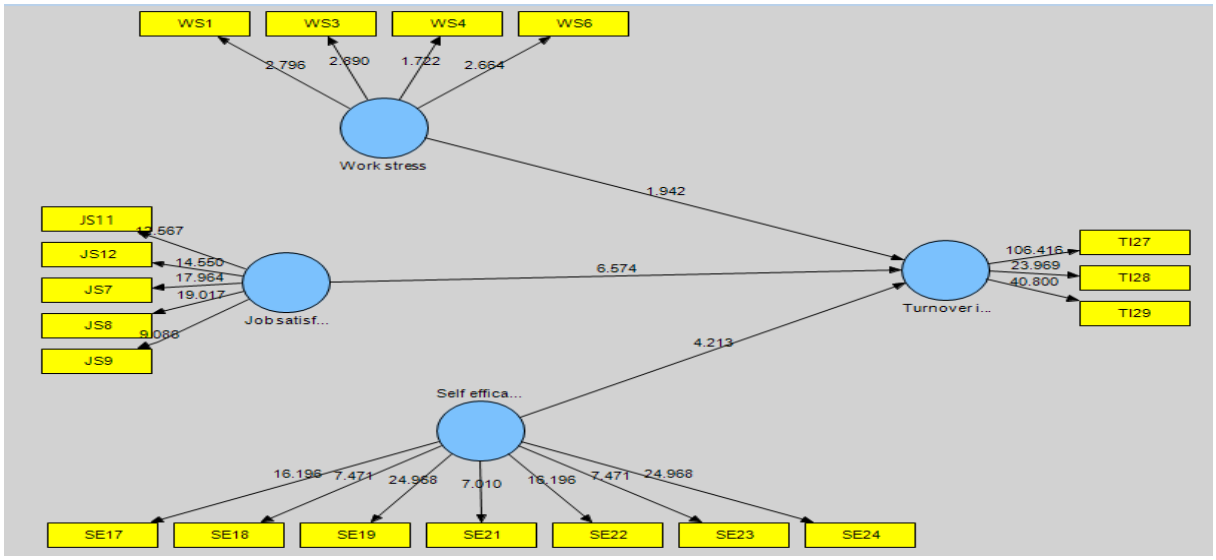


Figure 4.3
Structural model for direct relations (without moderation)

4.6.3 Test of hypotheses (Direct relationship)

The study tested for the first three hypotheses before the moderation. Thus, Table 4.9 presented the results of the structural model with the beta value of the relationships, t-statistic and adjusted r square.

Table 4.9
Path coefficient for direct relationship

Hypotheses	Relationship	Beta Value	Standard error	T Stat	p-value	Decision
H_1	WS => TI	0.136	0.070	1.942	0.05*	Rejected
H_2	JS => TI	-0.455	0.069	6.574	0.00***	Rejected
H_3	SE => TI	-0.314	0.074	4.213	0.00***	Rejected
$\mathbf{R^2}$		0.543				

*****p<0.01, **p<0.05, *p<0.1**

From Table 4.9, it can be seen that work stress has a significant positive effect on turnover intention (β = 0.136, t-value = 1.942, p-value < 0.1). This means a unit increase in work stress will lead to 13.6% increase in teacher's intention to quit. Thus, the first hypothesis (H1) that state

that work stress has no significant effect on turnover intention is rejected. Also, Job satisfaction has a significant negative effect on turnover intention (β = -0.455 and t- value = 6.574, p-value <0.01). This means as job satisfaction increases by one unit, intention to quit decreases by 45.5%. Hence, hypothesis two (H_2), job satisfaction has no significant effect on turnover intention is unsupported. Similarly, self-efficacy has a significant negative effect with turnover intention (β = -0.314, t-value = 4.213 p value <.01 and this implies that a unit change in teacher's efficacy level will lead to 31.4% adverse change in intention to quit. Thus, our third hypothesis which states that self-efficacy has no significant effect on turnover intention is also rejected. Table 4.8 also showed the R square as 54.1%, which means that54.1% variance in turnover intention is accounted for by work stress, job satisfaction and self-efficacy. Hence, there exist direct relationships between work stress and turnover intention, job satisfaction and turnover intention, and self-efficacy and turnover intention.

Table 4.10
Effect size for direct relationship

Construct	**R2 Included**	**R2 Excluded**	**f^2**	**Effect Size**
Work stress	0.541	0.524	0.037	Small
Job satisfaction	0.541	0.422	0.259	Medium
Self-efficacy	0.541	0.482	0.129	Small

From table 4.10, the effect size of work stress on turnover intention is 3.7% and this indicated a small effect size on the endogenous variable. Similarly, job satisfaction has a medium effect size of 25.9% on turnover intention and self efficacy has small effect size of 12.9% on turnover intention.

Table 4.11
Predictive Relevance of Exogenous Variables

Construct	SSO	SSE	Q^2 (=1-SSE/SSO)
Self efficacy (SE)	2,130.00	2,130.00	
Job satisfaction (JS)	2,130.00	2,130.00	
Turnover intention (TI)	1,065.00	804.747	0.244
Work stress (WS)	1,775.00	1,775.00	

From Table 4.11, it is seen that the Q^2 values of turnover intention is greater than 0. Turnover intention has the Q^2 of 0.244, which means all the exogenous variables excluding the interaction terms has 24.4% relevance in predicting the endogenous variable turnover intention.

4.6.4 Test of hypotheses (Moderation)

The study examines the moderating role of self-efficacy on the relationship between work stress, job satisfaction and turnover intention. The interpretation and summary of the result are presented in Table 4. 12.

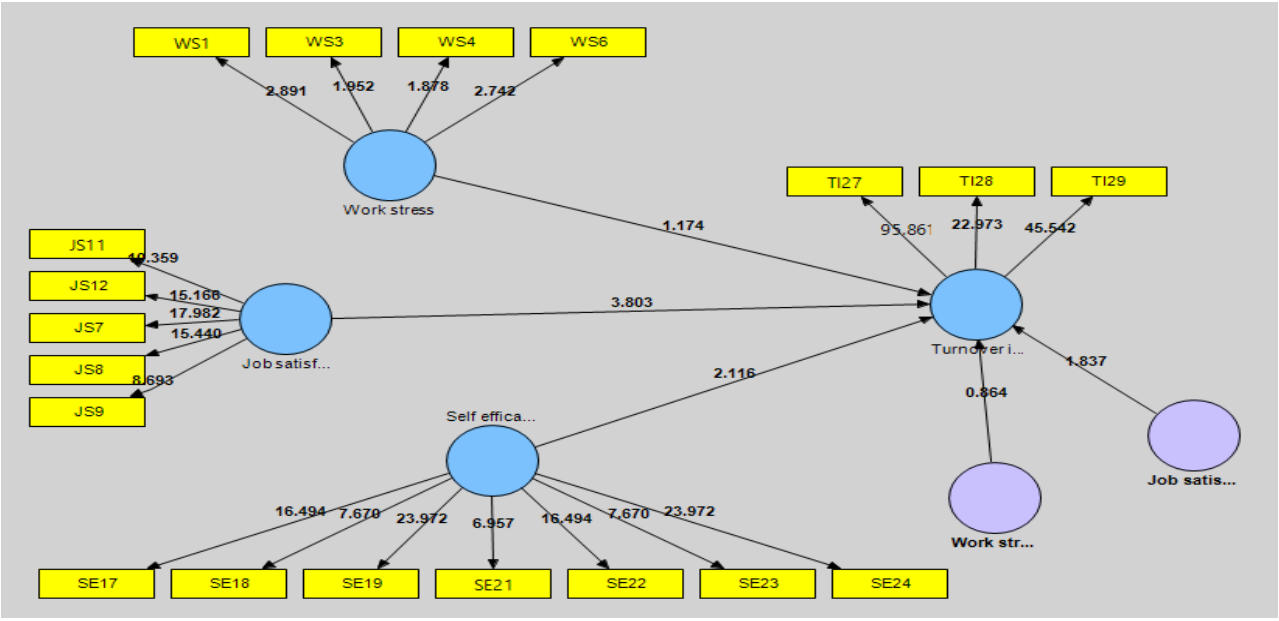


Figure 4.4
Structural model (with moderation)

Table 4.12
Moderation

Hypotheses	Relationship	Beta Value	Standard error	T Statistics	p value	Decision
H^4	SE*WS -> TI	-0.226	0.261	0.864	0.388	Accepted
H^5	SE*JS ->TI	0.686	0.373	1.837	0.067*	Rejected
R^2		0.554				

*****P value <0.01, **P value<0.05 *P-value<0.1**

The moderating result shows that self-efficacy does not significantly moderates the relationship between work stress and turnover intention (*ß* = -0.226; *t* = 0.864; *p* = 0.388). Finally, self-efficacy significantly moderates the relationship between job satisfaction and turnover intention (*ß*=--0.686; *t* = 1.837, *p* = 0.067).

The r square value of 0.554 implies that 55.4% of the variance in the dependent variable turnover is explained by work stress, job satisfaction, self-efficacy, the interaction between self-efficacy and work stress and between self-efficacy and job satisfaction.

4.6.4.1 Moderating effect

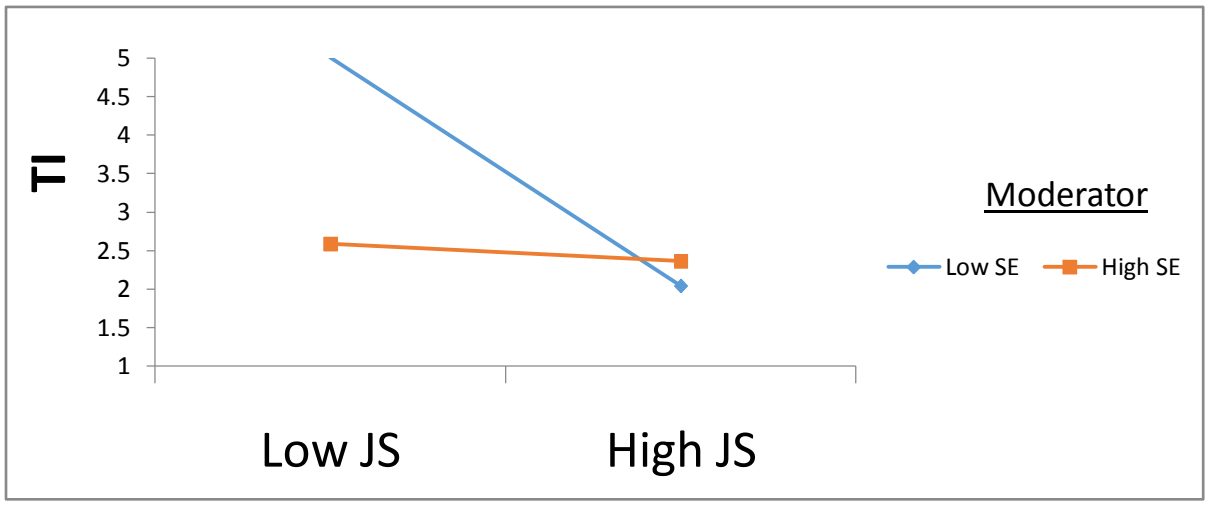


Figure 4.5
Interaction effect (moderation graph)

Figure 4.5 above represent the moderation effect of self efficacy on the relationship between job satisfaction and turnover intention. The red line represent high self efficacy, the blue line for

high self efficacy, the vertical axis (y-axis) represent the values for turnover intention, while left hand side of the horizontal axis depict low job satisfaction and the right hand side represent the high job satisfaction. The intersection of the two lines indicates an interaction. High self efficacy implies high job satisfaction and this further strengthen the relationship with turnover intention.

4.6.5 Effect size

The effect size of the model inclusive of the interaction terms is presented in the table 4.13.

Table 4.13
Effect size of the models

Relationship	Included	excluded	F square	Effect size
SE*WS -> TI	0.554	0.548	0.014	None
SE*JS_ -> TI	0.554	0.543	0.028	Small

From table 4.12, the first interaction term (self efficacy and work stress) has no effect on turnover intention with f square values of 0.014 while the second interaction term (self efficacy and job satisfaction) has small effect size on turnover intention.

4.6.6 Predictive relevance

The study also utilised Q^2 to assess the predictive relevance of the exogenous variables on the endogenous variable. Q^2 shows how well the data collected empirically can be reconstructed with the help of model and the PLS parameters.

Table 4.14
Construct cross validated Redundancy

Construct	Q^2 (=1-SSE/SSO)
Turnover intention	0.458

From Table 4.14, it is seen that the Q^2 values of turnover intention is greater than 0. Turnover intention has the Q^2 of 0.458, which means all the exogenous variables including the interaction terms has 45.8% relevance in predicting the endogenous variable turnover intention.

4.7 Discussion of findings

Work stress was discovered to have significant positive effect on turnover intention. This implies that as the level work stress increases, teacher's intent to quit their job also increases. This finding is consistent with the findings of Arshadi & Damiri (2013),Siddiqui & Jamil (2015) and Hassan and Mara (2014). It is common among public secondary schools nowadays that teachers jobs are on the increase as they have engage in multiple roles and functions just to be able achieve results. As a result, most teachers may be scouting for job elsewhere where they have less work stress and higher job satisfaction. This explained the positive relationship found in this study.

A significant negative effect of job satisfaction on turnover intention was another finding of this study. This means that as teachers perceived their job to be satisfactory, the intent to quit their job is reduced if not eliminated. Thus as the level of job satisfaction increases, the intention to quit a job reduces. This affirmed the results of previous studies (e.g., Lai & Chen, 2012; Peterson, 2009; Roshidi Hassan, 2014; Shah & Jumani, 2015 &Tnay et al., 2013).

It was also discovered that self-efficacy has significant negative effect on turnover intention. The more teachers believe their ability to discharge their duties and overcome challenges the less likely they will quit their job. This is in line with the expectation of this study reason being that teachers with high self-efficacy can easily cope with difficult tasks. Such teachers see complex tasks as normal day jobs and as such thought of quitting their jobs may not easily trigger their minds.

The findings further revealed that self-efficacy significantly moderates the relationship between job satisfaction and turnover intention. From the result, self efficacy further strengthens the

relationship between job satisfaction and turnover intention and this is also in line with the expectation of the study. It is expected that if self-efficacy interacted with job satisfaction, the level of satisfaction from job increases further thereby reducing further the intent to quit a job. High self efficacy would mean higher job satisfaction and lower intention to quit.

Finally, it was revealed that the relationship between work stress and intention to quit was weak as represented by the beta value. Possible causes of this could be the non-availability of other job opportunity in the country and job security in government establishment. No matter the level of stress associated with jobs of teachers in the public sector, it is usually difficult for a teacher with full awareness of the country employment/unemployment status to be thinking of quitting their jobs knowing full well that there is no other job alternative readily available for him/her. Though the relationship is weak but self efficacy further weakens the relationship but the level of moderation has not reached a significant level.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary of Findings

It is worthy of note that retaining talents has always been one of the major objectives of any institution especially schools whose priority is to train and educates children whose life and future depend much on the knowledge avail to them by the combined effort of schools and teachers. Similarly, teachers are of the habits of scouting other employment in other organisation either in the same or different profession especially when they discovered that outcome of their current job is below their expectation or when they perceived their job to be stressful, thus making retention of experience manpower a difficult task. Record obtained from the Ministry of Education showed an alarming rate of teacher's turnover.

The study formulated five hypotheses for testing and using partial least square structural equation modelling through SmartPLS 2 software, the study tested the hypotheses using the data collected from a sample of 355 teachers drawn from the 48 schools in Zaria metropolis. The outcome of the analysis showed that a positive significant effect of work stress on turnover intention, a negative significant effect of job satisfaction on turnover intention and a negative significant effect of self efficacy on turnover intention. However with the integration of moderation in the form of interaction terms of self efficacy and work stress and self efficacy and job satisfaction, the effect of work stress on turnover was weakened though not at a level of significance. On the other hand the effect of job satisfaction on turnover intention was improved significantly.

5.2 Conclusion

Based on the findings, the study concludes that work stress, job satisfaction and self efficacy have significant effect on turnover intention. Similarly, self efficacy in this context moderates the relationship between job satisfaction and turnover intention. Also, the moderation of self efficacy on the relationship between work stress and turnover intention has not reach significant level.

For public secondary schools to be able to retained talents and experience, it is vital for government and management of public secondary schools to channel effort at the teachers and the nature of their jobs thereby making teaching jobs more attractive and satisfactory and reducing stress level in the profession. They should also direct effort at raising teachers self efficacy as it will help in facing difficult tasks prevalent in their discharge of duties.

5.3 Recommendations

In order to retained teachers and reduce turnover, the government through its Ministry of Education should consider the following recommendations.

1. Public schools should focus on strategy to reduce job stress by implementing working arrangement that encourages better relationship between employer and employees and it can bring better health to employees. This will discourage absenteeism and improves employees' loyalty towards organization. They can organize stress management training, time and priority management workshop for their teachers such that can combat job stress leads to high job satisfaction and performance and able to decrease turnover intention.
2. A satisfied teacher brings positive affect and desirable work values leading to enhanced efficiency, productivity and positive behavioral outcomes. Since the analysis revealed that level of job satisfaction is one of the factors that influence turnover intention, public secondary schools in the metropolis need to face this challenge and find ways to increase job satisfaction in order to ensure that their teachers are retained. Out of the ways could be

introduction of bonus program where teachers will be rewarded after a successful completion of a specified period of time for example a term.

3. Experience, skills and expertise in the profession should be part of criteria for teachers' recruitment. This helps improved the efficacy level of teachers and gives them ability to overcome challenging nature of teaching. The schools can also raise teachers self efficacy through verbal persuasion, training and development on issues relating handling students' indiscipline, organizes workshops where external resource is invited as this will serve as source of efficacy.
4. The schools should improve teacher self-efficacy to reduce their perception of stress so as to reduce turnover intentions. Measures that can be use include improving the teaching environment, autonomy to utilize various teaching methods and aids in the class, ensure proper orientation of all new teachers, listen to the opinions of teachers, and improve employee relationships. Furthermore, role analysis should be carried out in order to make a person's role within the school clear and transparent. Clarifying a teacher's role profile in comparison to the profiles of others may help to reduce tension, misperceptions, conflict raise trust on their abilities to execute their objectives. If roles are ambiguous it can cause stress.
5. The study further recommends that educational administrators should ensure that school setting improves teacher self-efficacy and job satisfaction. This can be achieved by increasing instructional resources, involve teachers in key decision making process in the school, provide mentoring to the young teachers, gives opportunities for teachers to further education and ensure proper job related-supervision. This will in the long-term result into

better teacher outcomes, school success, reduce burnout, increase school engagement, leads to positive job-related attitudes, and less intention to quit and so forth.

5.4 Implication of the study

The study examined the effect of work stress and job satisfaction on teachers' turnover intention and the role of self efficacy and has come up with results. There is no doubt that these results may have great implications to both body of knowledge and to the management and administrators.

5.4.1 Theoretical implications

A major theoretical implication of this study lies in the inclusion of a moderator. Given the inconsistencies found from review of previous studies, a moderator was desirous to explain these inconsistencies. Other contributions are the use of a cross-sectional approach to examined work stress, job satisfaction and turnover intention and the moderating role of self efficacy, the study also by identifying factors contributing to teachers' turnover intention and the effect of work stress and job satisfaction on turnover intention, has added to the body of knowledge. Further studies may include perceived job alternatives or other possible moderating variables.

5.4.2 Managerial implications

There are several practical implications that can be derived from the findings of this study. The findings of the study alerts public schools to become more knowledgeable about work stress, job satisfaction and level of self efficacy, the risk factors, mechanisms and effects. Since work stress is correlated with teachers' turnover intention, it is very important to reduce it by applying the right strategies and policies towards alleviating the antecedents. They can decrease the level of

work stress in the organisation proper allocation of subjects to be taught and reducing the multitasking duties of teachers in the school. For job satisfaction, work conditions, equal compensation and equal promotion should be made to all teachers of same rank. Also, teachers should be trained to appropriate strategies to cope with work stress easily and effectively and to improve their efficacy level. Physical activity, meditation, healthy life style and time management can help teachers to cope with their work stress.

5.6 Suggestions for Further Study

This study could be replicated by covering a larger geographical area, so that generalisations can be made. Other moderators and mediators can be included in the model for further theoretical contributions. Further studies should consider the role of perceive job alternatives as a possible moderator in the model. The study could be replicated in other sectors of the economy other than the education. A comparative study can be carried out on other secondary school to confirm the result of the study.

REFERENCES

Adebomi, O., Olunfunke, Ibitoye, H., & Oluyemisi, S. B. (2012). Job satisfaction and self-efficacy as correlates of job commitment of special education teachers in Oyo State, *3*(9), 95–104. *Journal of Education and Practice* www.iiste.org ISSN 2222-1735 (Paper) ISSN 2222-288X (Online) vol 3, No.9,

Adeniyi, E.O. (2004). Participatory management job satisfaction and commitment among secondary school teachers in ogun State. An unpublished Ph.D. thesis university of Ibadan

Adeyemo, D. A., & Afolabi, J. O. (2007). Influence of sexual harassment, occupational stress, emotional intelligence, and job satisfaction on withdrawal cognition of female practitioners in Oyo sate, Nigeria. *Pakistan Journal of Social Sciences*, 4(4), 639-464

Ahmad B., Shaid M., Huma Z.E. & Haider S. (2012). Turnover intention: an HRM issue in textile sector. *Interdisciplinary Journal of Contemporary Research in Business*, 3 (12): 125 – 130.

Ampomah, P., & Cudjor, S. K. (2015). The Effect of Employee Turnover on Organizations (Case Study of Electricity Company of Ghana , Cape Coast), *Asian Journal of Social Sciences 2*(1), 21–24.

Anderson, J. C., & Gerbing, D. W. (1988). Structural Equation Modeling in Practice: A Review and Recommended Two-Step Approach. *Psychological Bulletin*, *103*(3), 411-423.

Ajzen, I. (1991). The theory of planned behavior. Organizational Behavior and Human Decision Processes, 50(2), 179-211.

Akter, S., D'Ambra, J. & Ray, P. (2011). An evaluation of PLS based complex models: the roles of power analysis, predictive relevance and GoF index. Proceedings of the 17th Americas Conference on Information Systems (AMCIS2011) (pp. 1-7). Detroit, USA: Association for Information Systems.

Albattat .S. A., & Mat Som, A. (2013). Employee dissatisfaction and turnover crises in the malaysian hospitality industry. *International Journal Of Business & Management*, *8*(5), 62-71.

Albrecht, S. L., & Marty, A. (2017). Personality , self-efficacy and job resources and their associations with employee engagement , affective commitment and turnover intentions. *The International Journal of Human Resource Management*, *5192*(August), 1–24. https://doi.org/10.1080/09585192.2017.1362660

Aloe, A. M., Amo, L. C., & Shanahan, M. E. (2014). Classroom management self-efficacyand burnout: A multivariate meta-analysis. *Educational Psychology Review*, 26,101–126.

Amstrong, M. (2012). *Amstrong's Handbook of Human Resource Management Practice, 12th Edition*, London, UK, Ashford Colour Press,

Armstrong, J. S., & Overton, T. S. (1977). Estimating non response bias in mail surveys. *Journal of Marketing*, *14*, 396–402. Retrieved from http://cogprints.org/5205/

Arshadi, N., & Damiri, H. (2013). The relationship of job stress with turnover intention and job performance : moderating role of OBSE. *Procedia - Social and Behavioral Sciences*, *84*(2003), 706–710. http://doi.org/10.1016/j.sbspro.2013.06.631.

Babakus, E. & Mangold, W.G. (1992), Adapting the SERVQUAL scale to hospital services: anempirical investigation, *Health Services Research* , Vol. 26 No. 2, February, pp. 767-86

Babbie, E. & Mouton, J. (2001). The practice of social research.Cape Town: Oxford University Press.

Balkan, M. O., Serin, a. E., & Soran, S. (2014). The Relationship between trust, turnover intentions and emotions: an application. *Europena Scientific Journal*, *10*(2), 73–85.

Bandura, A. (2001). Social cognitive theory: An agentic perspective. *Annual Reviews Psychology*, 52, 1-20. 10.1146/annurev.psych.52.1.1

Bandura, A. *(1997),* Self-efficacy: The exercise of control, *New York: Freeman, p. 604,* ISBN 9780-7167-2626-5

Bandura, A. (1986). Social foundations of thought and action: A social cognitive theory. Englewood Cliffs, NJ: Prentice-Hall

Baron, R. M., & Kenny, D. A. (1986). The moderator-mediator variable distinction in social psychological research: Conceptual, strategic, and statistical considerations. *Journal of Personality and Social Psychology*, 51, 1173-1182.

Bashir, A. (2014). A study on Determinants of Turnover Intention In, *4*(3), 415–432.

Bennet, R. (1994). *Organisational Behaviour*. 2nd Ed. London: Pitman Publishing.

Benedict, A. C., Josiah, M., Ogungbenle, S. K., & Akpeti, E. (2012). The effect of labour turnover in brewery industries in Nigeria (A Study of Guinness Brewery Industries Plc and Bendel Brewery Ltd in Benin City, *4*(2), 114–123.

Benjamin, O. (2008). Perceived job insecurity , sex and age as predictors of turnover intentions among employees of merged banks. *Asian Journal of Business and Management Sciences*, *2*(6), 69–79.

Berndt, T. (1981). Effects of Friendship on Prosocial Intentions and Behavior. Child Development, 52, 636-643.

Bigliardi, B., Petroni, A., & Ivo Dormio, A. (2005). Organizational socialization, career aspirations and turnover intentions among design engineers. *Leadership & Organization Development Journal*, 26(6), 424 - 441.

Breukelen, W. V., Van Der Vlist, R., &S teensma, J. (2004). Voluntary employee turnover: Combining variables from the 'traditional' turnover literature with the theory of planned behavior. Journal of Organizational Behavior, 25, 893-914.

Bridger, R. S., & Brasher, K. (2011). Cognitive Task Demands, Self-Control Demands and the Mental Well-Being of Office Workers. *Ergonomics*, *54*(9), 830–9. doi:10.1080/00140139.2011.596948

Cammann C, Fichman M, Jenkins D & Klesh J (1979). The michigan organizational assessment questionnaire. Unpublished manuscript, Universityof Michigan, Ann Arbor, Michigan

Campell, D. T., & Fiske, D. W. (1959). Convergent and discriminant validation by the multitrait-multimethod matrix. Psychological Bulletin, 56, 81-105

Canrinus, E.T, ; M. Helms-Lorenz, M., Beijaard, D., Buitink, J. & Hofman, A. (2012) Self-efficacy, job satisfaction, motivation and commitment: Exploring the relationships between indicators of teachers' professional identity. *European Journal of Psychology of Education*, Vol. 27, 115–132

Catherine M Gustafson (2002). "staff turnover: Retention". *International journal of contemporary Hospital management*. 14 (3) : 106-110

Chacon, C. T. (2005). Teachers' perceived efficacy among English as a foreign language teachers in middle schools in Venezuela. *Teaching and Teacher Education*, 21, 257e272.

Chen, M-F., Lin, C-P., & Lien, G-Y. (2010). Modeling job stress as a mediating role in predicting turnover intention. *The Service Industries Journal*, 1743-9507.

Chen, L. T. (2005). Exploring the Relationship among Transformational and Transactional Leadership Behavior, Job Satisfaction, Organisational Commitment, and Turnover on the IT Department of Research and Development in Shanghai,China Nova Southeastern University.

Chen, T. Y., Chang, P. L., & Yeh, C. W. (2004). A Study of Career Needs, Career Development, Job Satisfaction and the Turnover Intentions of R&D Personnel. *Career Development International, 9*(4), 424-437.

Chiang, Y., & Chang, Y. (2012). Stress , depression , and intention to leave among nurses in different medical units : Implications for healthcare management / nursing practice. *Health Policy, 108*(2–3), 149–157. https://doi.org/10.1016/j.healthpol.2012.08.027

Chin, W. W. (1998). *The partial least squares approach for structural equation modeling.* In Macoulides, G. A. , ed. Modern methods for business research. Mahwah, NJ: Lawrence Erlbaum Associates.

Çınar, O., & Karcıoğlu, F. (2012). The Level Of Job Satısfactıon In Publıc Sector: A Survey Study In The Provınce Of Ağrı, Eastern Anatolıa, Turkey. *Economics and Management.* 17(2), 712-718.

Cohen, J. (1988). Statistical power analysis for the behavioral sciences (2nd ed.). New Jarsey: Lawrence Erlbaum Associates, Publishers. doi:10.1234/12345678

Cohn, A. (2000). The Relationship between Commitment Forms and Work Outcomes: A Comparison of Three Models. *Human Relations*, 53, 387-417.

Cooper, D. and Schinder, P. (2014) Business Research Methods. 12th Edition, International Edition, McGraw-Hill, Singapore.

Dawes, J. (2014). Do data characteristics change according to the number of scale points used? an experiment using 5 point , 7 point and 10.

Demirdag, S. ecevit university). (2015). Assessing teacher self-efficacy and job satisfaction : middle school teachers. *Journal of educational and instructional studies*, *5*(August), 35–43.

Denvir A, McMahon F (1992). Labour turnover in London hotels and the cost effectiveness of preventative measures, *International. Journal of hospital management.* 11 (2) : 143-54

Dess G.G. & Shaw J.D.(2001) Voluntary turnover, social capital and organisational performance. *Academy of Management Review.* 3 (26), 446 – 456.

Dillman, D. A., Smyth, J. D., & Christian, L. M. (2009). Internet, mail, and mixed-mode surveys: The tailored design method (3rd ed.). New York: John Wiley & Sons.

Duze .C.O. and Rosemary O., 2013). Retaining and Developing Quality Teachers: Critical Issues for Administrators in Nigeria Secondary Schools. *Journal of Sociological Research* ISSN 1948 5468 , Vol. 4, No.1

Elçi, M., Karabay, M., & Ş, İ. (2014). The mediating role of mobbing on the relationship between organizational silence and turnover intention, *150*, 455–464. https://doi.org/10.1016/j.sbspro.2014.09.053

El Shikieri, A.B., & Musa, H.A (2012). Factors associated with occupational stress and their effects on organisational performance in a sudanese university. *Creative Education*, 3 (1), 134-144

Ekundayo & adenike o. Kolawale. (2013). Among secondary school teachers in Ekiti State , Nigeria. *Journal of Educational and Social Research*, 3(May), 311–316. https://doi.org/10.5901/jesr.2013.v3n2p311

Fimian, M.J., (1988) Teacher stress inventory. Clinical psychology publishing co., Inc. ISBN 0-88422-102-4

Fornell, C., & Cha, J. (1994). Partial least squares. In R. P. Bagozzi (Ed.), Advanced methods of marketing research(pp. 52–78). Cambridge, England: Blackwel

Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of marketing research*, 39-50.

Freund, A. (2005). Commitment and Job Satisfaction as Predictors of Turnover Intentions among Welfare Workers. *Administration In Social Work*, 29(2), 5-22 (2005).

Garcia-Serrano, C.G. (1998), Worker Turnover and Job Reallocation: The Role of Fixed-Term Contracts,*Oxford Economic Papers*, 50:709-725.

Ghada, A., Walid, E. leith, & Mohammed, A.-K. (2017). factors affecting employees turnover intnetno. empirical, Giza Egypt: medwell journals.

Gibson, S. & Dembo, M. H. (1984). Teacher efficacy: a construct validation. *Journal of Educational Psychology, 76*(4), 569-582.

Gieter, S. De, Hofmans, J., & Pepermans, R. (2011). Revisiting the impact of job satisfaction and organizational commitment on nurse turnover intention: an individual differences analysis. *International Journal of Nursing Studies*, *48*(12), 1562–1569. https://doi.org/10.1016/j.ijnurstu.2011.06.007

Gilbert, R. B., Adesope, O. O., & Schroeder, N. L. (2014). Efficacy beliefs, job satisfaction, stress and their influence on the occupational commitment of English-medium content teachers in the dominican republic.Journal of Educational Psychology,17: 97 553-568

Gilboa, S., Shirom, A., Fried, Y., & Cooper, C. L. (2008). *A meta-analysis of work demand stressors and job performance: examining main and moderating effects*. *Personnel Psychology*, *61*(2), 227-271. DOI: 10.1111/j.1744-6570.2008.00113.x

Green, J. (2000). Job Satisfaction of Community College Chairpersons. Virginia Polytechnic Institute and State University.

Greenberg, E., & Baron, R.A. (2008). Behaviour in organizations. (9th ed.). Upper Saddle River, New Jersey: Pearson-Prentice hall

Griffeth, R.W., Hom, P.W., & Gaertner, S. (2000). A meta-analysis of antecedents and correlates of employee turnover update, moderator and research implications for the next millennium. *Journal of Management*, 26(3), 463-488.

Goldhaber, D., & Hansen, M. (2010). Is it just a bad class? assessing the stability of measured teacher performance. CEDR Working Paper 2010 -3. University of Washington, Seattle, WA.

Goksoy, S., & Argon, T. (2016). Conflicts at Schools and Their Impact on Teachers. *Journal of Education and Training Studies*, *4*(4), 197–205. https://doi.org/10.11114/jets.v4i4.1388

Haenlein, M., & Kaplan, A. M. (2004). A Beginner's Guide to Partial Least Squares Analysis. *Understanding Statistics*, *3*(4), 283–297. https://doi.org/10.1207/s15328031us0304_4

Hair, J.F., Black, B., Babin, B., Anderson, R.E. & Tatham, R.L. (2013) *Multivariate Data Analysis* (7th edn). Harlow: Pearson.

Hakim, A., Dardar, A., Jusoh, A., & Rasli, A. (2012). The Impact of Job Training , job satisfaction and Alternative Job Opportunities on Job Turnover in Libyan Oil Companies. *Procedia - Social and Behavioral Sciences*, *40*, 389–394. https://doi.org/10.1016/j.sbspro.2012.03.205

Hanushek, E. A. (2007). The single salary schedule and other issues of teacher pay. *Journal of Education, 82*(4),574-586.

Hassan, R., & Mara, U. T. (2014). Factors influencing turnover intention among technical employees in information technology organization : a case of xyz (m) sdn . Bhd, (2008), 120–137.

Henseler J, Fassott G. (2010) *Testing moderation effects in PLS Path Models: An Illustration of Available Procedures*, Chapter 10. In: Vinzi VE, Chin WW, Henseler J, Wang H, editors. Handbook of Partial Least Squares, Concepts, Methods and Application. New York: Springer;. pp. 713–735.

Hill. B. (2013) The making of a bestseller, inside secrets to venture capital, attracting Capital from angels and his latest book, published in, "The Pocket Small Business Owner's Guide to Business Plans." http://smallbusiness.chron.com/factors-affecting-job-satisfaction-20114.html

Hogan JJ (1992). Turnover and what to do about it, *The Cornell HRA Quarterly*. 33 (1):40-45.

Holmbeck, G.N. (1997).Toward terminological, conceptual, and statistical clarity in the study Of mediators and moderators: Examples from the child clinical and pediatric psychology literatures. *Journal of Consulting and Clinical Psychology*,599–610

Horn P.W.and Kinicki A.J. (2001) Toward a Greater Understanding of How Dissatisfaction Drives Employee Turnover. *Academy of Management Journa*l,44(5):975-987

Hulin, C. L., & Judge, T. A. (2003). Job attitudes. In W. C. Borman, D. R. ligen, & R.J. Klimoski (Eds.), Handbook oj psychology: Industrial and organizational psychology(pp. 255-276). Hoboken, NJ: Wiley.

Hussein, A. (2015). Investigating factors that influence employees' turnover intention: A review of existing empirical works. *International Journal of Business and Management*, *10*(12), 152. https://doi.org/10.5539/ijbm.v10n12p152

Ingersoll, R. M., & Smith, T. M. (2001). The wrong solution to the teacher shortage. Educational Leadership, 60(8), 30–33.

Ingersoll, R. M., & Smith, T. M. (2003). The wrong solution to the teacher shortage. Educational Leadership, 60(8), 30-33.

Isreale, G.D (2013) Deterning sample size journal of business research vol (1) Issue 1 p1-5

Issa D.A.R.M., Ahmad F. & Gelaidan H.M. (2013). Job satisfaction and turnover intention based

on sales person standpoint. Middle-East Journal of Scientific Research, 14 (4): 525 – 531

Jayasundera, J.M.A, Jayakody, J.A.S K and Jayawardana, A.K.L (2017). Perceived Organizational Support and Turnover Intention of Generation Y Employees: The Role of Leader-Member Exchange

Jin, M. H., & Lee, M. Y. (2012). The Effects of Autonomy, Experience, and Person-Organization Fit on Job Satisfaction : The Case of Public Sector. *The International Journal of Social Sciences*, *6*(1), 18–44

John, S. (2000). Job-to-job turnover and job to-non- employment movement Personnel Rev. 31(6): 710-721.

Kalleberg .A.L (1977).Work values and job rewards: a theory of job satisfaction", Am.Sociol. Rev., 42:124-143

Kayastha, D. P., & Kayastha, R. (2012). A Study of job satisfaction among teachers in higher secondary school of Nepal, *1*(1), 52–62.

Kayastha, R. (2012). A study of occupational stress on job satisfaction among teachers with particular reference to corporate, higher secondary school of nepal: empirical study, *1*(2), 52–62.

Khatri, N., Fern, C. T. and Budhwar, P. (2001). Explaining Employee Turnover in an Asia Context Human Resources Management Journal,11.1:54-74

Khatri, N., Budhwa, P., &Chong, F. (2008). Employee turnover: A bad attitude or poor management. *Human Resource Management Journal*, 11(1), 54-74.

Kim, J., Kaye, J., & Wright, L. K. (2001). Issues in Mental Health Nursing, 22:63 – 75, 2001, 63–75.

Klassen, R. M., & Chiu, M. M. (2010). Effects on teachers' self-efficacy and job satisfaction: Teacher gender, years of experience, and job stress. *Journal of Educational Psychology*, *102*(3), 741. doi:10.1037/a0019237

Korunka, C., Hoonakker, P. L. T., & Carayon, P. (2005). A Universal Turnover Model for the IT Work Force - A Replication Study',. *Human Factors in Organizational Design and Management*, 467-472.

Kothari .C.K & Garg .G. (2014). *Research Methodology*. New age international (P) limited, Publishers, New Delhi. ISB: 978-81-224-3623-5

Krejcie & Morgan (1970) Determining sample size for research activities. Educational and Psychological Measurement, #30, pp. 607-610)

Kyriacou, C. (1987). Teacher stress and burnout: an international review. Educational Research, 29(2), 146 – 152.

Kumar, R. (2011). *Research methodology: A step-by-step guide for beginners*. Los Angeles: SAGE.

Kumar R. & Eng K. G. (2011). Perceived organisational commitment and its impact to the turnover intention: A correlation analysis. *International Conference on Management*. 850 – 866.

Kumari, G., Joshi, G., & Pandey, K.M. (2014). Analysis of factors affecting job satisfaction of the employees in public and private sector. *International Journal of Trends in Economics Management and Technology*,3 (1), 1-19

Lai, M., & Chen, Y. (2012). Self-Efficacy, Effort, Job Performance, Job Satisfaction, and Turnover Intention: The Effect of Personal Characteristics on Organization Performance. *International Journal of Innovation, Management and …*, *3*(4), 387–391. Retrieved from http://ijimt.org/papers/260-CM237.pdf

Lau,C.M & Ngo, H.Y, (1996) One country many cultures: organizational cultures of firms of different country origins, *international Business Review* Vol. 5, No. 5, pp. 469 -486,

Lazarus, R. S. and Folkman, S. (1984). Stress, appraisal and coping. New York: Springer. s.141.

Lee, C., Huang, S.-H., & Zhao, C.-Y. (2011). A study on factors affecting turnover intention of hotel empolyees. *Asian Economic and Financial Review*, *2*(7), 866–875.

Lee, W.-J. (2008). A Pilot Survey of turnover intention and its determinants among adult probation line officers in texas. *Funded Research by the Agency of Research Enhancement aGrant of Texas State.*

Lee, J., Cerreto, F. A., & Lee, J. (2010). Theory of Planned Behavior and Teachers' Decisions Regarding Use of Educational Technology. *Educational Technology & Society*, *13*(1), 152–164.

Lloyd S, Streiner D, & Shannon S. (1998) Predictive validity of the emergency physician and global job satisfactioninstruments. *Acad Emerg Med* 1998;**5:**234–241.

Lin, Y. (2013). The Moderating Effect of Self-Efficacy on the Relationship between Job Content Plateau and Career Commitment I . Introduction, 1–15.

Lindley, P,& Walker, S.N.(1993).Theoretical andmethodological differentiation of moderation and mediation.NursingResearch,42,276–279.

Liu, S., & Onwuegbuzie, A. J. (2012). Chinese teachers ' work stress and their turnover intention. *International Journal of Educational Research*, *53*, 160–170. https://doi.org/10.1016/j.ijer.2012.03.006

Locke,E.A. (1976). The nature and causes of job satisfaction. In M.D. Dunnette (Ed.), *Handbook of industrial and organizational psychology* (pp.1297-1349). Chicago: Rand McNally

Lok, P., & Crawford, J. (2004). The effects of organizational culture and leadership style on job satisfaction and organizational commitment. *Journal of Management Development*, 23 (4), 321-338.http://dx.doi.org/10.1108/02621710410529785

Lunenburg, F. C. (2011). Self-Efficacy in the Workplace : Implications for Motivation and Performance, *14*(1), 1–6.

Lynch, S.M. (2003) Missing data. Available at: http://www.princeton.edu/~slynch/missingdata.pdf

McIntosh, C. N., Edwards, J. R., & Antonakis, J. (2014). Reflection on partial least squares path modeling. *Organizational Research Methods*, *17*, 210–251.

Macdonald, S., & Maclntyre, P. (1997). The generic job satisfaction scale: scale development and Its correlates, *l*(2).

Mark, G., & Smith, A. P. (2013). Anxiety , Stress & Coping: An Effects of occupational stress , job characteristics , coping , and attributional style on the mental health and job satisfaction of university employees, *25*, 37–41. http://doi.org/http://dx.doi.org/10.1080/10615806.2010.548088

Mello, J. A. (2011).Strategic Human Resource Management. 3rd Ed, OH: South-western Cengage Learning.

Mobley, W.H., Griffeth, R.W., Hand, H.H., & Meglino, B.M. (1979). Review and conceptual analysis of the employee turnover process. Psychological Bulletin, 86, 493–522

Mobley, W.H. (1977). Intermediate linkages in the relationship between job satisfaction and employee turnover.*Journal of Applied Psychology, 62*, 237-240

Moorhead, H. & Griffen, F. (1998). *Organisational Behaviour*. Boston: Houghton Mifflin Company.

Moorman, R. H. (1993). The influence of cognitive and affective based job satisfaction on therelationship between satisfaction and organizational citizenship behavior. *Human Relations*. 46, 759-776

Moreno-Jiménez, B. (2012). A study of physicians' intention to quit: the role of burnout, commitment and difficult doctor-patient interactions. *Psicothema*, *24*, 263–270. Retrieved from http://www.unioviedo.es/reunido/index.php/PST/article/view/9619

Mosadeghrad, A. M. (2013). Occupational Stress and Turnover Intention : Implications for Nursing Management, *1*(2), 169–176. http://doi.org/10.15171/ijhpm.2013.30

Mowday, R. T., Porter, L, & Steers, R. (1982). Employee-organization linkages: the psychology of commitment, absenteeism, and turnover. New York: Academic Press

Muhangi, G. T. (2017). Self-efficacy and Job Satisfaction as Correlates to Turnover Intentions among Secondary School Teachers in Mbarara District. *America Scientific Research Journal for Engineering, Technology and Sciences (ASRJETS)*, *27*, 256–275.

Mxenge, S. V, Dywili, M., & Bazana, S. (2014) Organisational stress and employees ' intention to quit amongst administrative personnel at the university of fort hare , Eastern Cape , South Africa, *4*(5).

National Center for Educational Statistics. (2008). *The condition of education, 2008.* (NCES Rep. No. 2008-032). Washington, DC: U.S. Government Printing Office.

Nauta, M.M. (2004). Self-Efficacy as a moderator of the relationships between personality factors and career interests. *Journal of Career Assessment*,12(4), 381–394

Nazir, O., (2017). Enhancing organizational commitment and employee performance through employee engagement An empirical check. S*outh Asian Journal of Business Studies*. Vol. 6 Issue: 1, pp.98-114, https://doi.org/10.1108/SAJBS-04-2016-0036

Nekoranec, J., & Kmo, M. (2015). Stress in the workplace – sources , effects, *1*(1), 163–170.

Nizam bin Salahudin, S., Osman, A., Abdullah, M. S., Ramlia, A. A., & Annuar Lim, S. N. (2016). Intention to Quit and the Demand Control Model: A Case of Malaysian Multimedia Super Corridor Status Companies. *Mediterranean Journal of Social Sciences*, *7*(2), 217–227. https://doi.org/10.5901/mjss.2016.v7n2p217

Noor, S. (2008). Examining the Relationship between Work Life Conflict , Stress And Turnover Intentions among Marketing Executives in Pakistan. *Journal of Business Ethics*, (2002), 93–102. https://doi.org/10.5539/ijbm.v3n11p93

Okubanjo, A. O. (2014). Organizational commitment and job satisfaction as determinant of primary school teachers turnover intention, *7*(1), 173–179. http://doi.org/10.3968/5304

Oluwafemi, O. J. (2013). Predictors of Turnover Intention Among Employees in Nigeria ' S Oil Industry. *ISSN 2029-4581. Organizations and markets in emerging economies, 2013, vol. 4, no. 2(8), 4(2), 42–63.*

Olusegun, S. O. (2013). Influence of job satisfaction on turnover intentions of library personnel in selected univerisities in south west Nigeria. *Library Philosophy and Practice (E-Journal)*.

Omonijo .D, Oludayo .O.A, Eche .G.A,Uche .O.O & Ohunakin (2015) Intentional turnover of staff in private faith-based higher institution, southwest Nigeria *Mediterranean Journal of Social Sciences MCSER Publishing, Rome-Italy Vol 6 No 2 S1*

Ongori, H. (2007). A review of the literature on employee turnover. African Journal ofBusiness Management, June, 49 –54.

Ozturk, A. B., Hancer, M., & Im, J. Y. (2014). Job Characteristics, Job Satisfaction, and Organizational Commitment for Hotel Workers in Turkey. *Journal of Hospitality Marketing & Management*, *23*(3), 294–313. doi:10.1080/19368623.2013.796866

Peter, J. P. (1981). Construct validity: a review of basic issues and marketing practices. Journal of Marketing Research, 133-145.

Peterson, J. Z. (2009). Job stress, job satisfaction and intention to leave among new nurses., 188. http://doi.org/10.1017/CBO9781107415324.004

Qasim, S. Cheema, F. & Syed, N.A. (2012). Exploring factors affecting employees job jatisfaction at work. *Journal of Management and Social Sciences*. Vol. 8, No. 1, pp. 31-39.

Quick J C, Quick J D, Nelson D L and Hurrell J J (1997) Stress Management in Organizations. *American Psychological Association,* Washington, DC

Rahman, F., Nabi Bux, J., Akhter, Y., Saeed Ul Hasan, C., & Ajmal, M. (2011). Relationship Between Training Of Teachers And Effectiveness Teaching. *International Journal of Business and Social Science*, *2Rahman*, *F*, 150–160.

Rajan, D. (2013). Impact of nurses turnover on organization performance, *4*(4), 1–18.

Robbins, S.P. (2004). *Organisation Behaviour.* 11th Ed. New Jersey: Pearson Prentice Hall.

Robbins .P.S. & Judge .T.A (2013) Organizational behavior 15th ed. Pearson Education, Inc., publishing as Prentice Hall ISBN-13: 978-0-13-283487-2 ISBN-10: 0-13-283487-1

Rouleau, D., Fournier, P., Philibert, A., Mbengue, B., & Dumont, A. (2012). The effects of midwives' job satisfaction on burnout, intention to quit and turnover: a longitudinal study in Senegal. *Human Resources for Health*, *10*(1), 9. https://doi.org/10.1186/1478-4491-10-9

Saba, I., Sadia, E., Muhammad, R., & Mehwish, N. (2014). The impact of organizational commitment , job satisfaction , job stress and leadership support on turnover intention in educational institutes, *4*(2), 181–195.

Salami, A.O. (2009): Impact of Job Stress on Managers Performance. Nigeria: Ladoke Akintola University of Technology, Ogbomoso

Schwarzer, R., & Hallum, S. (2008). Perceived teacher self-efficacy as a predictor ofjob stress and burnout. Applied Psychology: An International Review, 57(Suppl 1),152–171.

Schwarzer, R., Schmitz, G.S., & Daytner, G.T. (1999). The Teacher Self-Efficacy scale [On-line publication]. Available at: http://www.fu-berlin.de/gesund/skalen/ t_se.htm

Schwarzer, R. (Ed.). (1992). Self-efficacy: Thought control of action. Washington, DC

Sekaran, U. (2004), Research Methods for Business: A Skill Building Approach, John and Wiley Inc., USA

Selya, A. S., Rose, J. S., Dierker, L. C., Hedeker, D., Mermelstein, R. J., Saverio, D., & Costa, J.

(2012). A practical guide to calculating Cohen ' s f 2 , a measure of local effect size , from proc mixed, *3*(April), 1–6. http://doi.org/10.3389/fpsyg.2012.00111

Shah, N. H., & Jumani, N. B. (2015). Relationship of job satisfaction and turnover intention of private secondary school teachers. *Mediterranean Journal of Social Sciences*, *6*(4), 313–323. http://doi.org/10.5901/mjss.2015.v6n4s2p313

Sherman M., Bahlander, S. & Snell, B. (1996). Managing Human Resource. 10th Ed. Cincinnati Ohio: South West College Publishing.

Sheraz, A., Wajid, M., Sajid, M., Wajahat Hussain, Q., & Rizwan, M. (2014). Antecedents of job stress and its impact on employee's job satisfaction and turnover intentions. *International Journal of Learning & Development*, *4*(2), 204–226.

Shore, L. M., & Martin, H. J. (1989). Job satisfaction and organizational commitment in relation to work performance and turnover intentions. *Human Relations*, 42(7), 625-638

Siddiqui, A. A., & Jamil, R. A. (2015). Antecedents of employees turnover intentions: Evidence from private educational institutions. *American Journal of Economics and Business Administration*, *7*(4), 160–165. https://doi.org/10.3844/ajebasp.2015.160.165

Skaalvik, E. M., & Skaalvik, S. (2016). Teacher stress and teacher self-efficacy as predictors of engagement , emotional exhaustion , and motivation to leave the teaching profession, (August), 1785–1799.

Skaalvik, E.M & S. Skaalvik, S. (2010). Teacher self-efficacy and teacher burnout: A study of relations". *Teaching and Teacher Education*. Vol. 26, 1059-1069.

Skaalvik E.M & S. Skaalvik, S. (2007) Dimensions of teacher self-efficacy and relations with strain factors, perceived collective teacher efficacy, and teacher burnout. *Journal of Educational Psychology*, Vol. 99, 611-625.

Smilansky, J. (1984). External and internal correlates of teachers' satisfaction and willingness to report stress. *British Journal of Educational Psychology,* 54, 84-92.

Sousa-Poza. A. & Henneberger, F (2004). Analyzing Job Mobility with Job Turnover Intentions: An International Comparative Study. *Journal of Economic Issues,* 38(1), 114

Spector, P. E. (1997). Job satisfaction: application, assessment, causes, and consequences. Thousand Oaks, CA: Sage.

Sunday .O.A, Ucho.A, Nbea .K.M & Banje. Y.M. (2015) Worker-supervisor relationship and pay satisfaction : influence on turnover intention among primary school teachers in Ado, Nigeria *An International Journal of psychology*, Volume 23, Issue 2, Jan 2015, p. 119 – 124

Tabachnick, B. G., and Fidell, L. S. (2013). *Using multivariate statistics, 6th ed.* Boston: Pearson.

Tarigan, V., & Ariani, D. W. (2015). Empirical Study Relations Job Satisfaction , Organizational Commitment , and Turnover Intention, *5*(2), 21–42.

Taylor, S. (1995). Managing people at work. London: Reed Educational and Professional Publishing Ltd

Tehseen, S. (2015). Factors Influencing Teachers ' Performance and Retention, *6*(1), 233–244. http://doi.org/10.5901/mjss.2015.v6n1p233

Tomaževič.N , Seljak .J, & Aristovnik .A, (2014) Factors influencing employee satisfaction in the police service: the case of Slovenia, Personnel Review, Vol. 43 Iss: 2, pp.209 227http://dx.doi.org/10.1108/PR-10-2012-0176

Theron, C.C. (2012). Intermediate statistics and computer usage. Unpublished class notes Industrial Psychology 815, University of Stellenbosch.

Thompson E.R & Phua F.T.T (2012) A brief index of affective job satisfaction. Group and Organization Management 37, 275-307

Tnay, E., Ekhsan, A., Othman, A., Siong, H. C., Lim, S., & Lim, O. (2013). The influences of job satisfaction and organizational commitment on turnover intention. *Procedia - Social and Behavioral Sciences*, *97*, 201–208. https://doi.org/10.1016/j.sbspro.2013.10.223

Urien Angulo, B., & Osca, A. (2012). Role stressors, task-oriented norm, and job satisfaction: A longitudinal study. Revista De Psicología Del Trabajo y De Las Organizaciones, 28, 171–181.

Varshney, D.(2014) Impact of self -concept on turnover intention: an empirical study *American International Journal of Contemporary Research Vol. 4, No. 10;* 87

Wang, C. K., & Lamb, C. W. (1983). The impact of selected environmental forces upon consumers' willingness to buy foreign products. *Journal of the Academy of Marketing Science*, *11*(2), 71–84. doi:10.1007/BF02721862

Wang, H., Hall, N. C., & Rahimi, S. (2015). Self-efficacy and causal attributions inteachers: Effects on burnout, job satisfaction, illness, and quitting intentions. *Teaching and Teacher Education*, 47, 120–130.

Wang, J. H., Tsai, K. C., Jia, L., Lei, R., Chio, I. F., & Lai, S. K. (2016). Relationships among Job Satisfaction , Organizational Commitment , and Turnover Intention : Evidence from the Gambling Industry in Macau, *2*(1), 104–110. http://doi.org/10.11114/bms.v2i1.1280

Wasmuth WJ, Davis SW (1983). Managing employee turnover: why employees leave, The Cornell HRA Quarterly, pp. 11-18.

Wolters, C. A., & Daugherty, S. G. (2007). Goal structures and teachers' sense of efficacy: their relation and association toteaching experience and academic level. *Journal of Educational*

Psychology, 99, 181-193.

Wood, R. E., & Bandura, A. (1989). Social cognitive theory of organizational management. Academy of Management Review, 14, 361-384

Woolfolk, A. E., Rosoff, B., & Hoy, W. K. (1990). Teachers' sense of efficacy and their beliefs about managing students. *Teaching and Teacher Education*, 6(2), 137e148.

Worku, S. A. (2015). An investigation of the relationship among perceived organizational support , perceived supervisor support , job satisfaction and turnover intention, *13*(1), 1–9.

Wu, X. (2012). Factors influencing employee turnover intention: the case of retail industry in bangkok , Thailand, 108.

Yang, S. B., Brown G. C., & Moon, B. (2011). Factors Leading to Corrections Officers' Job Satisfaction. *Public Personnel Management*, 40(4), 359-369.

Yusuf, H. O. (2016). Impact of teachers ' qualification and experience on the performance of students in colleges of education in kaduna state , nigeria, *3*(2), 52–61.

Yucel İ.(2012). Examining the relationships among job satisfaction, organisational commitment, and turnover intention. *International Journal of Business and Management,* 7 (20): 44 – 58.

Yu, Wang, Zhai and Dai (2014).The effect of work stress on job burnout among teachers: the mediating role of self-efficacy_ *Springer Science Business Media Dordrecht* DOI 10.1007/s11205-014-0716

Zweimuller, J. & Winter-Ebmer, R. (2000). Firm-specific Training: Consequences for Job Mobility. IZA *Discussion Paper,* 138

Table1
Sample

Appendix A

PUBLIC SECONDARY SCHOOLS IN ZARIA METROPOLIS

S/NO	SCHOOL NAME	NO OF TEACHERS	SAMPLED	QUESTIONNAIRE DISTRIBUTION
1	ALHUDAHUDA COLLEGE	82	20.214	20
2	BAREWA COLLEGE	102	25.144	25
3	GCC COMMERCIAL	82	20.214	20
4	GGSS CHINDIT (SENIOR)	32	7.888	8
5	GGSS CHINDIT (JUNIOR)	34	8.381	8
6	GGSS DOGON BAUCHI (JUNIOR)	32	7.888	8
7	GGSS DOGON BAUCHI (SENIOR)	39	9.614	10
8	GGSS K/GAYAN	76	18.735	19
9	GGSS PADA (JUNIOR)	42	10.353	10
10	GGSS PADA (SENIOR)	36	8.874	22
11	GGSS ZARIA WTC	89	21.939	22
12	GJSS ABBA	2	0.493	1
13	GJSS BAGALDI	2	0.493	1
14	GJSS CHIKAJI	27	6.656	7
15	GJSS MANJI	5	1.233	1
16	GJSS T/WADA	51	12.572	13
17	GJSS KINKIBA	5	1.233	1
18	GJSS K/DOKA	50	12.325	12
19	GJSS K/JATAU	32	7.888	8
20	GJSS RIMIN DOKA	40	9.860	10
21	GSS AMINU (JUNIOR)	25	6.163	6
22	GSS AMINU (SENIOR)	23	5.670	4
23	GSS AWAI	18	4.437	5
24	GSS CHINDIT (JUNIOR	39	9.614	10
25	GSS CHINDIT (SENIOR	38	9.367	9
26	GSS DAKACHI	33	8.135	8
27	GSS DINYA	5	1.233	1
28	GSS GIMBA	7	1.726	2
29	GSS GYLLESU	34	8.381	8
30	GSS K/KUYYABANA	57	14.051	10
31	GSS KUGU	22	5.423	5
32	GSS LIKORO	19	4.684	5
33	GSS MATARI	6	1.479	1

34	GSS MAGAJIYA (JUNIOR)	26	6.409	6
35	GSS MAGAJIYA (SENIOR)	29	7.149	7
36	GSS MUCHIA (JUNIOR)	26	6.409	6
37	GSS MUCHIA (SENIOR)	20	4.930	4
38	GSS RICHIPA SOBA	5	1.233	1
39	GSS TUDUN JUKUN	62	15.284	15
40	GSS KAURA	30	7.395	7
41	GSS TUDUN SAIBU (JUNIOR)	10	2.465	2
42	GSS TUDUN SAIBU (SENIOR)	17	4.191	4
43	GSS ZARIA (SENIOR)	64	15.777	16
44	GSS ZARIA (JUNIOR)	51	12.572	10
45	GSS YAKASSAI	14	3.451	3
46	SIASS KAROU KAROU A	9	2.219	2
47	SIASS KAROU KAROU B	51	12.572	12
48	SSS KUFENA	47	11.586	11
	TOTAL	**1647**	406	406

Appendix B

Table 3.1

summary of scale adapted for all the constructs

Variable	**Item**	**Original items**	**Adapted**
Work stress	1	There is only but Little time to prepare for work	I have only little time to plan my lessons and develop lesson note
	2	I have Too much work to do	As a teacher, I have lot of responsibilities to do
	3	School day pace is too fast	the school work day is fast
	4	Caseload/class size is too big	The size of the classes are too large
	5	Personal priorities being short changed	I have less time for issues of personal nature
	6	Too much administrative paperwork	There are much administrative paper work to do in the school
Job satisfaction	7	I receive recognition for a job well done	I am often appreciated for a job well done
	8	I feel close to the people at work	I feel close to my colleaques in the school
	9	I feel good about working in this organization	I feel good about working in this school

	10	I feel secure about my job	My job as a teacher is secured in this school
	11	I believe management is concerned about me	I believe government is concerned about me
	12	On the whole, I believe work is good for my physical health	overall, work is good for my health
	13	My wages are good	I am satisfied with my take home
	14	All my talents and skills are used at work	all my talent, skills and experience are put to use at work
	15	I get along with my heads	I have good working relationship with my heads
	16	I feel good about my job	I feel good about my teaching jobs in this school
Self efficacy	17	I am convinced that I am able to successfully teach all relevant subject content to even the most difficult students.	I am convinced that I am able to successfully teach all relevant subject content to even the most difficult students.
	18	I know that I can maintain a positive relationship with parents even when tensions arise.	I know that I can maintain a positive relationship with parents even when tensions arise.
	19	When I try really hard, I am able to reach even the most difficult students.	When I try really hard, I am able to reach even the most difficult students.
	20	I am convinced that, as time goes by, I will continue to become more and more capable of helping to address my students' needs.	I am convinced that, as time goes by, I will continue to become more and more capable of helping to address my students' needs.
	21	Even if I get disrupted while teaching, I am confident that I can maintain my composure and continue to teach well.	Even if I get disrupted while teaching, I am confident that I can maintain my composure and continue to teach well.
	22	I am confident in my ability to be responsive to my students 'needs even if I am having a bad day.	I am confident in my ability to be responsive to my students 'needs even if I am having a bad day.

	23	If I try hard enough, I know that I can exert a positive influence on both the personal and academic development of my students.	If I try hard enough, I know that I can exert a positive influence on both the personal and academic development of my students.
	24	I am convinced that I can develop creative ways to cope with system constraints (such as budget cuts and other administrative problems) and continue to teach well.	I am convinced that I can develop creative ways to cope with system constraints (such as budget cuts and other administrative problems) and continue to teach well.
	25	I know that I can motivate my students to participate in innovative projects.	I know that I can motivate my students to participate in innovative projects.
	26	I know that I can carry out innovative projects even when I am opposed by skeptical colleagues.	I know that I can carry out innovative projects even when I am opposed by skeptical colleagues.
Turnover intention	27	I will likely actively look for a new job in the next year	I will likely actively look for a new job soon
	28	I often think about quitting	I most frequently think about quitting teaching in this school
	29	I will probably look for a new job in the next year	I will probably look for a new job soon

Appendix C

summary replaced missing values

	Result Variable	N of Replaced Missing Values	Case Number of Non-Missing Values First	Last	N of Valid Cases	Creating Function
1	WS1_1	2	1	368	368	SMEAN(WS1)
2	WS3_1	3	1	368	368	SMEAN(WS3)
3	WS4_1	1	1	368	368	SMEAN(WS4)
4	WS5_1	2	1	368	368	SMEAN(WS5)
5	WS6_1	2	1	368	368	SMEAN(WS6)
6	JS10_1	2	1	368	368	SMEAN(JS10)
7	JS12_1	1	1	368	368	SMEAN(JS12)
8	SE19_1	2	1	368	368	SMEAN(SE19)
9	SE21_1	1	1	368	368	SMEAN(SE21)
10	SE23_1	1	1	368	368	SMEAN(SE23)
11	SE24_1	1	1	368	368	SMEAN(SE24)

Appendix D

Table 4.1

summary of response

Strata	No of copies distributed	No of copies returned	Rate %
Alhudada College	20	18	4.4
Barewa College	25	21	5.2
GCC Commercial	20	20	4.9
GGSS Chindit (Snr)	8	8	2.0
GGSS Chindit (Jnr)	8	6	1.5
GGSS Dogon Bauchi (jnr)	8	8	2.0
GGSS Dogon Bauchi (Snr)	10	9	2.2
GGSS K/Gayan	19	16	3.9
GGSS Pada (Jnr)	10	10	2.5
GGSS Pada (Snr)	9	7	1.7
GGSS Zaria WTC	22	20	4.9
GJSS Abba	1	1	0.2
GJSS Bagaldi	1	1	0.2
GJSS Chikaji	7	7	1.7
GJSS Manji	2	2	0.5
GJSS T/Wada	12	10	2.5
GJSS Kinkiba	2	2	0.5
GJSS K/Doka	12	11	2.7
GJSS K/Jatau	8	8	2.0

GJSS Rimin Doka	10	8	2.0
GSS Aminu (Jnr)	6	6	1.5
GSS Aminu (Snr)	6	6	1.5
GSS Awai	4	4	1.0
GSS Chindit (Jnr)	10	10	2.5
GSS Chindit (Snr)	9	8	2.0
GSS Dakachi	8	7	1.7
GSS Dinya	2	2	0.5
GSS Gimba	2	2	0.5
GSS Gyllesu	8	8	2.0
GSS K/Kuyyabana	14	9	2.2
GSS Kugu	5	5	1.2
GSS Likoro	5	5	1.2
GSS Matari	2	2	0.5
GSS Magajiya (Jnr)	6	5	1.2
GSS Magajiya (Snr)	7	7	1.7
GSS Muchia (Jnr)	6	6	1.5
GSS Muchia (Snr)	5	5	1.2
GSS Richifa Soba	2	2	0.5
GSS Tudun jukun	15	15	3.7
GSS Kaura	7	7	1.7
GSS Tudun Saibu (Jnr)	2	2	0.5
GSS Tudun Saibu (Snr)	4	4	1.0
GSS Zaria (Snr)	16	15	3.7
GSS Zaria (Jnr)	13	9	2.2
GSS Yakassai	3	3	0.7
SIASS Karau Karau A	2	2	0.5
SIASS Karau Karau B	12	12	3.0
SSS Kufena	11	7	1.7
Total	406	368	90.6

Appendix E

Descriptive Statistics

	N	**Minimum**	**Maximum**	**Mean**	**Std. Deviation**	**Skewness**		**Kurtosis**	
	Statistic	**Statistic**	**Statistic**	**Statistic**	**Statistic**	**Statistic**	**Std. Error**	**Statistic**	**Std. Error**
WS1	355	1.0	5.0	3.535	.9601	-1.016	.129	.908	.258
WS2	355	1.0	5.0	3.392	1.1505	-.348	.129	-.776	.258
WS3	355	1.0	5.0	3.411	1.1979	-.944	.129	-.097	.258

WS4	355	1.0	5.0	3.085	1.2926	-.008	.129	-1.240	.258
WS5	355	1.0	5.0	3.470	1.1984	-.524	.129	-.519	.258
WS6	355	1.0	5.0	3.411	1.0305	-.733	.129	-.200	.258
JS7	355	1.0	5.0	3.761	1.0612	-1.193	.129	.817	.258
JS8	355	3.0	5.0	4.144	.6674	-.172	.129	-.771	.258
JS9	355	1.0	5.0	3.828	1.0610	-.851	.129	-.096	.258
JS10	355	1.0	5.0	2.912	1.2648	-.162	.129	-1.182	.258
JS11	355	1.0	5.0	3.273	1.2493	-.651	.129	-.787	.258
JS12	355	2.0	5.0	4.104	1.0458	-1.089	.129	-.007	.258
JS13	355	1.0	5.0	2.690	1.2599	.021	.129	-1.138	.258
JS14	355	2.0	5.0	3.839	1.0413	-.610	.129	-.774	.258
JS15	355	2.0	5.0	4.161	.6592	-.779	.129	1.681	.258
JS16	355	1.0	5.0	3.665	.9759	-.607	.129	-.064	.258
SE17	355	1.0	5.0	2.566	1.1683	.021	.129	-1.415	.258
SE18	355	1.0	5.0	2.811	1.2826	.793	.129	-.959	.258
SE19	355	1.0	5.0	2.732	1.2795	.438	.129	-.950	.258
SE21	355	1.0	5.0	2.814	1.0164	.152	.129	-1.584	.258
SE20	355	1.0	5.0	2.970	.9888	-.186	.129	-1.364	.258
SE22	355	1.0	5.0	2.496	.8842	-.110	.129	-.488	.258
SE23	355	1.0	5.0	2.746	1.0830	-.073	.129	-1.063	.258
SE24	355	1.0	5.0	2.183	.7867	.995	.129	1.397	.258
SE25	355	1.0	5.0	3.141	1.3137	-.405	.129	-1.178	.258
SE26	355	1.0	5.0	2.820	1.3366	-.088	.129	-1.471	.258
TI27	355	1.0	5.0	4.090	1.0100	-1.108	.129	.650	.258
TI28	355	1.0	5.0	3.870	1.1932	-.651	.129	-.892	.258
TI29	355	1.0	5.0	3.031	1.1457	.053	.129	-.940	.258
Valid N (listwise)	355								

Appendix F

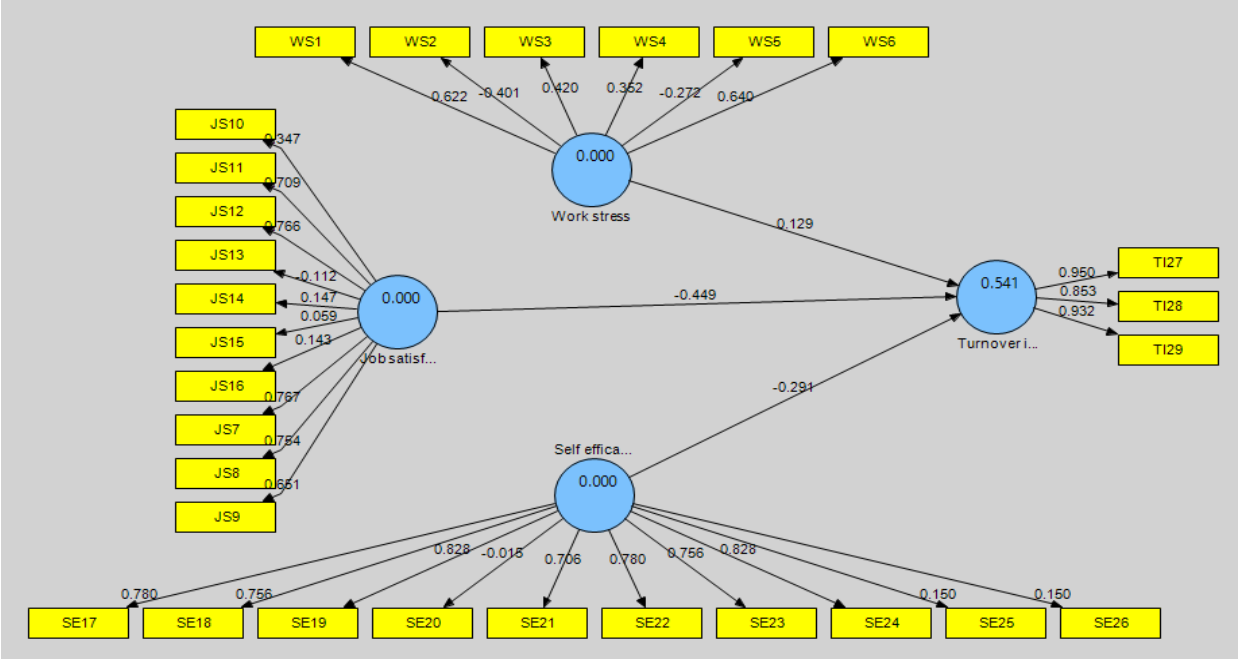


Figure 1
Initial Measurement model

Appendix G
Cross loadings

Items	Job satisfaction	Self efficacy	Turnover intention	Work stress
JS11	**0.709**	0.369	-0.472	-0.218
JS12	**0.759**	0.491	-0.523	-0.208
JS7	**0.777**	0.534	-0.622	-0.158
JS8	**0.761**	0.538	-0.493	-0.081
JS9	**0.649**	0.295	-0.306	-0.201
SE17	0.350	**0.780**	-0.463	-0.141
SE18	0.461	**0.759**	-0.331	0.122
SE19	0.620	**0.828**	-0.623	-0.230
SE21	0.474	**0.712**	-0.326	0.071
SE22	0.350	**0.780**	-0.463	-0.141
SE23	0.461	**0.759**	-0.331	0.122
SE24	0.620	**0.828**	-0.623	-0.230
TI27	-0.694	-0.597	**0.950**	0.254
TI28	-0.548	-0.529	**0.853**	0.346
TI29	-0.618	-0.554	**0.931**	0.159
WS1	-0.068	0.043	0.159	**0.849**
WS3	-0.210	-0.167	0.164	**0.688**

WS4	0.190	0.246	-0.102	**0.604**
WS6	-0.067	0.022	0.173	**0.833**

Appendix H

Average variance extracted (AVE)

Construct	**AVE**
Job satisfaction	0.536
Self efficacy	0.606
Turnover intention	0.833
Work stress	0.563

Composite Reliability

Construct	**Composite Reliability**
Job satisfaction	0.852
Self efficacy	0.915
Turnover intention	0.937
Work stress	0.835

Appendix *I*

Total effect (path coefficient)

Relationship	**Original Sample (O)**	**Sample Mean (M)**	**Standard Deviation (STDEV)**	**Standard Error (STERR)**	**T statisitics**	**pvalues**
Job satisfaction -> Turnover intention	-0.4546	-0.4584	0.06915	0.06915	6.57407	0.000
Self efficacy -> Turnover intention	-0.3137	-0.3138	0.07445	0.07445	4.21296	0.000
Work stress -> Turnover intention	0.13568	0.13271	0.06985	0.06985	1.94248	0.053

Appendix J

Total effect for moderated relationships (Path coefficient)

Relationship	**Original Sample (O)**	**Sample Mean (M)**	**Standard Deviation (STDEV)**	**Standard Error (STERR)**	**T Statistics (|O/STERR|)**
Job satisfaction -> Turnover intention	-0.798	-0.718	0.210	0.210	3.803
Job satisfaction * Self efficacy -> Turnover intention	0.686	0.567	0.373	0.373	1.837

Self efficacy -> Turnover intention	-0.526	-0.509	0.249	0.249	2.116
Work stress -> Turnover intention	0.275	0.217	0.234	0.234	1.174
Work stress * Self efficacy -> Turnover intention	-0.226	-0.163	0.261	0.261	0.864