Secondary Teachers' Perceptions towards their Sense of Self-Efficacy Beliefs in Times of Economic Crisis in Lebanon

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ABSTRACT

Lebanon's ongoing economic crises have significantly impacted different aspects of teachers' self-efficacy. With currency depreciation, salary cuts, and rising financial stress, many teachers have faced stressful situations that have affected their mental health, and well-being leading to a decline in their effectiveness in classrooms. This study, grounded in social cognitive theory (Bandura, 1986) and's theory of self-efficacy (Tschannen-Moran et al., 1998), explored how secondary teachers in private schools in Beirut perceive their self-efficacy amidst these economic challenges. A mixed-methods approach was used, combining validated surveys and classroom observations, to analyze the diverse effects of the crises on different aspects of teacher self-efficacy. Quantitative data were gathered through a Financial Threat Scale adapted from Marjanovic et al. (2013), along with the Teachers' Sense of Efficacy Scale (TSES) by Tschannen-Moran and Hoy (2001), and the General Self-Efficacy Scale by Jerusalem and and Schwarzer (1995). These were analyzed using SPSS to identify the relationships between financial stress and instructional strategies. Qualitative data from classroom observations provided further insights into how financial stress influenced teachers' self-efficacy and its relationship to teaching strategies. The study revealed that financial stress affected confidence, relationships, adaptability, and stress management, emphasizing the critical role of self-efficacy and the need for targeted support.

Key words: Economic Crisis, Teacher Self-Efficacy, Instructional Practices, Educational Resilience, Financial Threat

INTRODUCTION

This study presents a framework for exploring how economic downturns affect teachers' self-efficacy, focusing on the experiences of secondary school teachers in Lebanon. It begins with a global overview of economic crises, narrows its focus to Lebanon's socio-economic challenges, and explores how financial stress influences teacher morale, motivation, and instructional effectiveness.

Economic crises are marked by unemployment, inflation, GDP decline, and capital flight, all of which have historically posed serious threats to education systems (Brown et al., 2018). Their effects extend across multiple sectors and often include funding cuts, reduced government support, and decreased financial commitments to public services (Johnson, 2017; Jones & Johnson, 2020). In the education sector, such instability results in limited access to essential

resources, such as textbooks, technology, and school infra-structure. This was evident during the 2008 global down-turn, where many schools suffered from overcrowding, staff reductions, and deteriorating working conditions (Miller, 2016; World Bank, 2009; Costa et al., 2020; Rajmil et al., 2014). Teacher layoffs weakened school structures, and the erosion of morale directly impacted educational perfor-mance and outcomes.

These patterns have been evident globally. Countries such as Greece, Spain, Italy, Portugal, and Cyprus were severely affected by public debt and austerity measures, leading to widespread unemployment, rising poverty, and setbacks in education systems (Zambeta, 2014). In Greece, teacher par-ticipation in professional development significantly declined, affecting classroom instruction, educator motivation, and literacy-focused learning opportunities (Papalexopoulou et al., 2014). In Nigeria, the economic crisis led to wide-spread teacher demoralization, protests, and school closures, disrupting classroom environments and access to structured learning. These conditions hindered the development of core literacy and academic skills (Adeyemi & Bamigboye, 2016). In the United States, during the Great Recession (2007–2009), teachers modified their instructional strategies to sup-port students grappling with economic distress, prioritizing emotionally safe classrooms and the continuity of effective instruction (Sawyer, 2017). These global cases reveal that economic downturns require significant coping strategies and emotional management from teachers.

The global economic crisis of 2008, which began in the United States and triggered recessions worldwide (Grusky et al., 2011; Yagan, 2016), introduced a significant "finan-cial threat." This term refers to emotional distress, fear, and uncertainty arising from job loss, stagnant salaries, and declining financial security (Marjanovic & Greenglass, 2011). Marjanovic et al. (2013) developed the Financial Threat Scale to measure perceived financial risk and its con-nection to exhaustion and well-being. Lemoine et al. (2016) noted that individuals who believe they can manage finan-cial stress are more resilient, while those who feel helpless are more likely to experience emotional fatigue. As Folkman and Lazarus (1985) highlighted, individual coping responses vary based on personal beliefs and the presence of support systems. These insights are particularly important when ana-lyzing teachers' ability to manage their stress and emotions in times of crisis.

In Lebanon, the crisis since 2019 has been particularly severe. Following a devastating currency collapse, politi-cal unrest, the 2020 Beirut port explosion, and a near-total banking failure, the country's situation has been classified by the World Bank (2021) as one of the most critical global financial crises since the 19th century. Over 55% of the pop-ulation lives in poverty, with extreme poverty tripling in one year (UNICEF, 2023). Many families have withdrawn children from school, resorting to child labor or early mar-riage as coping strategies. Teachers have also been among the hardest hit. By 2022, the average public school teach-er's monthly salary was just $131, barely enough to cover transportation costs (Maalouf, 2023; Al Khalili, 2022). This

has forced many into debt or secondary employment. While private schools have traditionally been more stable, many have also struggled. Salaries dropped, resources became scarce, and some schools introduced tuition fees in U.S. dollars, excluding many students (World Bank, 2021). The impact of Lebanon's crisis has extended well beyond logis-tics and infrastructure, deeply affecting teachers' psycholog-ical resources. One such resource, self-efficacy, defined as an individual's belief in their ability to succeed, plays a vital role in sustaining effectiveness during hardship (Schwarzer, 1992). Teachers with high self-efficacy demonstrate stronger resilience, openness to change, and higher student engage-ment even under pressure (Brinson & Steiner, 2007; Gibson & Dembo, 1984; Tschannen-Moran & Woolfolk Hoy, 2001). In contrast, those with low self-efficacy are more likely to withdraw emotionally and attribute failure to external cir-cumstances (Stephanou et al., 2013).

In Lebanon, studies confirm that financial instability has lowered teacher motivation, disrupted professional iden-tity, and harmed emotional well-being (Baroud et al., 2022; Hammoud et al., 2021; Atcahn, 2020). Nonetheless, targeted interventions, such as professional development (Nissim & Simon, 2022), resilience training (Hong et al., 2022), and financial literacy, have been shown to improve teachers' sense of self-efficacy. Financial literacy, defined as the ability to understand and manage personal financial resources effec-tively, has emerged as a protective factor in times of crisis. Mawad et al. (2022) found that financially literate individu-als were better at budgeting, planning, and avoiding financial pitfalls. These skills reduced stress and supported healthier decision-making during Lebanon's collapse. For teachers, financial literacy offers not only practical skills but emotional reinforcement, promoting a sense of control, reducing anxi-ety, and supporting long-term engagement in the classroom. Financially literate teachers are more likely to manage lim-ited resources wisely, prioritize essential needs, and continue investing in professional growth despite external pressures.

Given this context, this study focuses on how second-ary teachers in Beirut's private schools experience their self-efficacy during economic crisis. While the literature shows the importance of teacher self-efficacy in shaping classroom management, instructional strategies, and student learning, little is known about how Lebanese teachers are balancing financial stress with their teaching responsibilities. Researchers such as Al Khalili (2022), Baroud et al. (2020), and Shaaban (2023) note increased levels of teacher stress, burnout, and emotional exhaustion. This raises important questions: How does financial threat affect teachers' self-ef-ficacy? To what extent does teachers' self-efficacy influence their use of instructional strategies?

This study aims to offer insight into how teachers con-tinue to perform under extreme conditions and what kinds of support they need to sustain their roles. It also seeks to improve understanding of how education systems can respond during crises to ensure both teaching quality and student learning are preserved.

This study answers the following research questions: (1) To what extent does financial threat influence secondary

teachers' self-efficacy? (2) To what extent does teachers' self-efficacy influence their use of instructional strategies?

LITERATURE REVIEW

Financial Threat and Teacher Self-efficacy

Financial threats significantly affect multiple aspects of life, including psychological well-being and job performance. Fiksenbaum et al. (2017) explored how financial risk impacts university students through online questionnaires, finding that increased levels of debt, economic hardship, and financial worry were associated with greater psychological distress, more aggressive job-seeking behavior, and changes in financial habits. Although focused on students, these findings are relevant to teachers, who face similar stressors that may impair their confidence in managing classrooms and applying effective teaching methods.

Mitchell (2019) expanded this lens to the teaching profession, reporting that financial stress undermined teachers' ability to maintain discipline and adapt instruction to students' needs. Building on this, Shah (2023) conducted research at Kathmandu University and confirmed that financial stress among teachers lowered their self-efficacy, directly impacting classroom management and instructional effectiveness. Latip et al. (2024) reached similar conclusions, showing that financial insecurity limits teachers' sense of competence and ability to respond flexibly in dynamic educational environments. Alvarado and Brey (2023), through a grounded theory study of Latino teachers in U.S. urban schools, found that financial anxiety led to a decline in instructional confidence and a weakening of professional self-worth. This pattern was echoed in the work of Toropova et al. (2021), who used structural equation modeling with TALIS data in Sweden. Their findings revealed that financial concerns were closely linked to reduced teacher self-efficacy and lower job satisfaction.

Across diverse educational systems and national contexts, from North America to Asia and Europe, the evidence consistently shows that financial strain diminishes teachers' belief in their professional capacities. As Kengatharan and Gnanarajan (2023) assert, effectively addressing both the psychological and material aspects of financial risk is critical to maintaining teacher efficacy, promoting well-being, and preserving educational quality.

Teacher Self-efficacy and Instructional Strategies during Crises

Economic downturns have been shown to significantly affect teachers' self-efficacy and instructional practices across different educational settings, as documented by a range of international studies. These crises, whether financial, health-related, or both, tend to disrupt school environments, reshape teacher responsibilities, and ultimately influence the confidence and strategies educators bring to the classroom.

Sawyer (2017), in a qualitative case study conducted in the United States, explored the experiences of three elementary school teachers during the Great Recession. The findings

revealed that economic hardship required educators to adapt both emotionally and pedagogically, often shifting their focus to accommodate students' increased emotional needs while continuing to meet academic expectations. Similarly, in the Philippines, Baloran and Hernan (2020) found that the COVID-19 pandemic reduced teachers' crisis self-efficacy and work commitment, emphasizing the emotional and professional toll of combined health and economic crises.

Research from various regions consistently shows that economic downturns and financial crises have profound effects on the teaching profession. Bamigboye and Adeyemi (2016) reported that recessions frequently lead to delayed salaries and budget cuts, resulting in decreased teacher morale and higher stress levels. These financial constraints not only reduce overall job satisfaction but also impair instructional effectiveness, especially when institutional support systems are weak or inconsistent.

This pattern is further confirmed by Pellerone (2021), who studied Italian teachers during the COVID-19 pandemic and found that high levels of burnout were closely linked to a decline in self-efficacy. As self-efficacy decreased, so did teachers' capacity to sustain instructional quality under stress. These findings align with the work of Nina et al. (2016), who demonstrated that external stressors, such as economic instability, can compromise both teacher performance and emotional well-being, highlighting the fragility of instructional resilience in financially strained environments.

Despite these challenges, research also emphasizes that self-efficacy can serve as a protective factor. Teachers with strong beliefs in their instructional capabilities are often better able to adapt and maintain effectiveness, even under adverse conditions. For instance, Bonet (2021) found that middle school science teachers with high self-efficacy were more successful in implementing inquiry-based learning, leading to improvements in student engagement and achievement. Similarly, Yeo et al. (2022) showed that primary school teachers confident in using differentiated instructional strategies significantly enhanced student reading comprehension and literacy outcomes.

These findings suggest that instructional confidence not only buffers the negative effects of financial and emotional stress but also plays a crucial role in effective teaching practice. It supports adaptive planning, student-centered learning, and classroom innovation, even in periods of crisis, highlighting the urgent need to invest in teacher development and well-being as part of broader educational resilience strategies.

This relationship between economic stress and teacher self-efficacy is particularly visible in Lebanon, where the compounded crises of economic collapse, political instability, the Beirut port explosion, and the COVID-19 pandemic have deeply strained the education sector. Al Khalili (2022) found that teachers across both public and private schools reported reduced motivation, limited access to professional development, and increased intentions to leave the profession. Many secondary educators were forced to seek additional sources of income due to the sharp devaluation of salaries, placing additional stress on their teaching roles.

These financial and emotional pressures significantly weakened teachers' self-efficacy, making it more difficult for them to implement dynamic and responsive instructional strategies in the classroom.

Considering these challenges, ensuring the continuity of educational quality during crises demands structured and intentional support for teachers. This includes providing access to mental health resources and ongoing professional development opportunities that addresses the specific difficulties of teaching in unstable contexts. For example, practical workshops on adaptive classroom strategies can boost teachers' confidence and instructional flexibility. Such systemic support is not only essential for sustaining teacher well-being but also for maintaining student learning outcomes and the broader stability of the educational environment.

Collective Teacher Self-efficacy and Leadership

Collective efficacy refers to the shared belief among educators in a school's ability to positively influence student outcomes (Goddard et al., 2000). Schools with high collective efficacy are marked by strong collaboration, mutual accountability, and a unified belief in student success. These environments foster not only improved academic performance but also greater innovation and resilience among staff. Conversely, schools with low collective efficacy often struggle with fragmented teamwork, limited communication, and reduced student achievement. A key driver of collective efficacy is individual teacher efficacy, as shared confidence among staff members creates a more supportive and empowering educational climate (Goddard et al., 2000).

One of the most influential factors shaping both individual and collective efficacy is the role of school leadership. Principal support plays a critical role in nurturing teacher self-efficacy (Brinson & Steiner, 2007). Supportive principals who provide clear guidance, emotional backing, and professional encouragement help build teacher confidence and competence. Versland et al. (2014) found that strong principal-teacher relationships significantly enhance efficacy, whereas instability or a loss of trust due to leadership changes can diminish it. Earlier research by Tarter et al. (1989) further emphasized that principal behavior is one of the most powerful predictors of teacher self-confidence. Moreover, when leadership fosters trust and open communication, it not only strengthens individual beliefs but also reinforces collective efficacy by cultivating a culture of collaboration and shared educational purpose.

Theoretical Framework
Locus of control theory

Julian Rotter, a clinical psychologist influenced by Bandura's social learning theory, introduced the concept of locus of control in his 1966 article *Generalized Expectancies for Internal versus External Control of Reinforcement* (Rotter, 1966). The concept of teacher efficacy is rooted in this theoretical framework, emphasizing individuals' perceived control over their environment. Rotter identified two types of loci of control: internal and external. Individuals with an internal locus believe their actions directly influence outcomes, which enhances their sense of responsibility, motivation, and persistence (Lefcourt, 1982). In contrast, those with an external locus attribute outcomes to chance, luck, or external circumstances, which often results in feelings of helplessness and diminished effort (Phares, 1976; Seligman, 1975).

Teachers' locus of control significantly influences how they cope with challenges, particularly during periods of economic crisis. Those with an internal locus are more likely to view adversity as an opportunity for personal and professional growth. They tend to respond with proactive coping strategies, reflecting greater resilience and adaptability (Henson, 2001). Conversely, teachers with an external locus of control may experience heightened stress and a greater reliance on external support systems, which can reduce intrinsic motivation and hinder effective instructional performance (Brouskeli & Markos, 2013; Caprara et al., 2003).

Social cognitive theory

Albert Bandura's Social Learning Theory (1977) emphasizes that individuals learn by observing others and the consequences of behavior. Reinforcement, imitation, and modeling are central to this process. In 1986, Bandura refined this theory into *Social Cognitive Theory*, recognizing cognitive processes like attention, memory, and motivation. He proposed four sources influencing self-efficacy beliefs: mastery experiences, vicarious experiences, social persuasion, and physiological/emotional states (Bandura, 1997; Usher et al., 2023; Lazarides & Warner, 2020).

Mastery experiences

Mastery experiences refer to the direct performance of tasks and are considered the most influential source of self-efficacy (Bandura, 1977). When teachers successfully implement instructional strategies, including lesson delivery and classroom management, they build confidence and develop persistence in the face of challenges. These experiences reinforce a sense of professional competence and promote continued effort (Goddard et al., 2000). For instance, in a comparative study of pre-service teacher training models, Ciampa and Gallagher (2018) found that candidates in a residency model, who had successful mastery experiences teaching literacy, demonstrated significantly higher self-efficacy for literacy instruction compared to those in a traditional model. This increased literacy self-efficacy translated into their enhanced ability to design engaging lessons, respond adaptively to classroom challenges, and maintain productive learning environments across subjects. Such evidence supports the idea that mastery in literacy teaching not only bolsters teachers' confidence in that domain but also reinforces their general instructional effectiveness and student outcomes.

Social persuasion

Social persuasion refers to the verbal encouragement individuals receive from others, which enhances their belief in their capabilities, particularly when the feedback is authentic and aligned with actual performance (Bandura, 1997). For teachers, affirmation from school leaders, peers, or mentors can significantly increase their self-confidence and perseverance, especially during challenging times. Conversely, a lack of support or overly critical feedback can diminish motivation and professional commitment (Ashton & Webb, 1986). In a study by Mazzye et al. (2023), preservice teachers who received regular mentorship and praise focused on literacy instruction reported higher self-efficacy not only for teaching reading but also for applying effective strategies in other subjects. Their confidence translated into improved classroom delivery and stronger student literacy engagement and achievement. This example demonstrates how targeted, subject-specific encouragement can reinforce teacher self-belief and bolster instructional quality across disciplines.

Physiological and emotional states

Physiological and emotional states can significantly influence a teacher's sense of self-efficacy. According to Bandura (1997), individuals interpret physical symptoms such as fatigue, tension, or anxiety as indicators of their readiness or inability to perform a task. High levels of arousal, particularly in the form of stress or anxiety, are often perceived as signs of incompetence or anticipated failure. In contrast, emotional calmness, optimism, and physical well-being are typically associated with preparedness and capability (Bandura & Wessels, 1997). For teachers working in crisis-affected environments, chronic stress may reduce perceived efficacy, whereas emotional regulation and stress management can help preserve confidence in professional abilities.

Vicarious experiences

Vicarious experiences play an important role in shaping teacher self-efficacy, especially for those who are still developing confidence in their instructional skills. Bandura (1997) emphasized that observing peers succeed in similar contexts can enhance an individual's belief in their own capabilities. When teachers witness colleagues managing classrooms effectively or achieving positive student outcomes, they may be more likely to internalize those behaviors as achievable for themselves. Heather (2020) further supported this by showing that early-career teachers benefited from observing experienced peers, which helped reduce anxiety and provided models for best practices. This comparative process encourages teachers to see success as attainable and contributes to building a stronger sense of instructional competence.

Integrated model of teacher efficacy

Tschannen-Moran et al. (1998) proposed an integrated model of teacher efficacy that builds on Bandura's (1986) original framework while introducing insights specific to the teaching profession. Teacher self-efficacy is defined as a teacher's belief in their capability to organize and execute the actions required to bring about desired student outcomes. This model identifies three key dimensions of teacher efficacy: student engagement, instructional strategies, and classroom management; each reflecting critical aspects of effective teaching. Central to this model is the cognitive process by which teachers assess their own capabilities in relation to teaching demands. This process is conceptualized through two interrelated phases:

Analysis of the teaching task

Teachers first evaluate the demands of their instructional environment, including student needs, curriculum requirements, behavioral management challenges, and available resources. This analysis is shaped not only by the classroom itself but also by broader external influences such as school leadership, institutional support, and climate (Gist & Mitchell, 1992). Teachers who believe they can manage these challenges tend to exhibit higher levels of self-efficacy. This reflects Rotter's (1966) concept of locus of control, where both internal perceptions and external conditions shape one's self-appraisal.

Assessment of personal teaching competence

After analyzing the task, teachers assess their own skills in relation to the demands identified. This self-assessment is not limited to current performance but also incorporates beliefs about potential for growth and improvement. Teachers who perceive themselves as capable, even if still developing, are more likely to demonstrate resilience and persistence. This belief in personal development fosters stronger self-efficacy, even in the face of difficulties (Tschannen-Moran & Woolfolk Hoy, 2001).

Conceptual Framework

This study draws upon three foundational theoretical frameworks: Rotter's locus of control, Bandura's social cognitive theory, and Tschannen-Moran et al.'s (1998) integrated model of teacher self-efficacy. Each contributes uniquely to understanding how teachers perceive their own effectiveness, particularly under conditions of stress or challenge.

Rotter's locus of control (1966) provides the foundational idea that individuals interpret outcomes either because of their own actions (internal locus) or as being determined by external forces beyond their control (external locus). In the context of teaching, educators with an internal locus of control are more likely to take responsibility for student outcomes, persist through difficulties, and seek solutions proactively; behaviors strongly associated with high self-efficacy.

Building on this, Bandura's social cognitive theory (1986) emphasizes the role of self-efficacy, beliefs in one's own capabilities to organize and execute actions required to manage prospective situations, as a central determinant of behavior. Bandura identified four key sources of efficacy: mastery experiences, vicarious experiences, verbal persuasion, and

physiological/emotional states. While Bandura's model effectively predicts teacher behavior and motivation, especially in response to perceived challenges, it is more general and not tailored to the specific contexts of teaching.

Tschannen-Moran et al. (1998) integrated model refines Bandura's framework by applying it directly to the teaching profession. Their model provides a more domain-specific understanding of how teachers develop and maintain self-efficacy. It emphasizes the dynamic process through which teachers analyze the complexity of their tasks (including student needs, available resources, and contextual supports) and assess their own teaching competence in response. The model identifies three core components of teacher self-efficacy: student engagement**,** instructional strategies**,** and classroom management**.** These are considered essential domains through which self-efficacy manifests in day-to-day teaching practice.

By combining these theoretical perspectives, the present study captures both the cognitive and contextual factors that shape teacher self-efficacy, offering a comprehensive lens through which to understand how financial stress, school environment, and personal beliefs interact to influence teaching behavior and confidence.

METHODOLOGY

Approach and Design

This study investigates the impact of economic crises on teachers' self-efficacy, focusing on financial threats and instructional strategies. A mixed methods design was employed, integrating both quantitative and qualitative approaches to explore variable correlations and obtain a holistic understanding (Mayberry, 2014). This design reduces potential bias in data collection and aligns with the recommendations of Patton (1990), Rossman and Wilson (1985), and Hales (2010), who advocate methodological pluralism in social science research. The qualitative strand was guided by Bandura's Social Cognitive Theory and Tschannen-Moran et al.'s (1998) insights, while the quantitative strand employed validated scales to assess self-efficacy and financial stress.

Participants and Sampling

The study targeted secondary teachers in English-instructed private schools in Beirut. According to the Centre for Educational Research and Development (CERD, 2020), 66 out of Beirut's 110 private schools use English as the medium of instruction. The target population included teachers of Grades 10 to 12 working in these 66 schools.

A purposive sample of seven schools was selected, representing approximately 10.6% of the total English-instructed private schools in Beirut. This non-random sampling technique was used to ensure the selection of schools relevant to the research focus, which is a common and appropriate approach in qualitative and mixed-method research (Gall et al., 2007). The schools were chosen based on their accessibility, willingness to participate, and representation of the diversity within the private education sector in Beirut.

To initiate the process, meetings were held with school principals and department heads to present the research aims and secure official approval. Following these meetings, a formal email was sent to outline the study's logistics, including the distribution of questionnaires and the procedures for classroom observations and interviews. All seven schools granted ethical approval for participation.

During the academic year 2022–2023, 100 secondary teachers from the selected schools voluntarily responded to the survey, which was distributed at the beginning of the academic year. In addition, 37 teachers were selected for classroom observations, with five participants from six schools and seven from the remaining one. These 37 teachers participated in observations, ensuring consistency within the qualitative sample. Participation was based on consent and availability, and efforts were made to accommodate teachers' schedules and preferences.

This sampling approach allowed for the inclusion of both a broad survey sample and a more focused qualitative subgroup, ensuring coverage across multiple school environments while maintaining depth in data collection.

Data Collection

Teachers' sense of efficacy scale (TSES)

The short 12-item version of the TSES (Tschannen-Moran & Woolfolk Hoy, 2001) was used to measure teacher self-efficacy across three domains: Student Engagement, Instructional Practices, and Classroom Management. The study emphasized items related to instructional strategies, such as crafting questions, using varied assessment techniques, incorporating examples, and adapting lessons to student needs.

Financial threat scale

The Financial threat scale (Marjanovic et al., 2013) was administered to evaluate perceived financial uncertainty and its psychological effects. While the original scale contains six items, only three were retained (items 2, 3, and 4), and a new item was added: "How much have economic downturns negatively affected your salary?" The revised scale targeted aspects closely related to the study's focus.

General self-efficacy scale (GSE)

Adapted items from the General Self-Efficacy Scale (Schwarzer & Jerusalem, 1995) were used to assess adaptability and stress management. Selected items included beliefs about managing emotions, adapting to new situations, and using coping skills under pressure. These items were tailored to capture teachers' perceived resilience amid crises.

Observations

Qualitative classroom observations were conducted to explore how teachers apply instructional strategies in real-time. A non-participant observation approach was used,

guided by a checklist adapted from Tschannen-Moran et al.'s (1998) framework. Thirty-seven observations, each lasting 20 minutes, were carried out during the 2022–2023 academic year with the approval of school administrators. Observations focused specifically on instructional strategies and teacher-student interactions across different subjects.

Data Analysis

Analysis of questionnaires

Teacher survey data collected during the 2022–2023 academic year were analyzed using SPSS. The survey used a five-point Likert scale and was distributed to 100 participants via Google Forms. Respondents rated items as "None at all," "Very little," "Neutral," "Quite a bit," or "A great deal." Due to the wide range of responses, clear patterns were difficult to identify through Pearson's chi-square test. To improve clarity and enhance analysis, the five categories were consolidated into three: "Very little," "Neutral," and "A great deal." This re-categorization helped ensure more balanced data distribution for statistical testing. The internal consistency of the revised scale was high, with a Cronbach's alpha of.864, indicating strong reliability.

Analysis of observations

Qualitative classroom data were analyzed using a structured observation checklist with binary ("yes" or "no") responses. The checklist assessed areas related to general self-efficacy and Teacher Self-Efficacy (TSE), particularly instructional strategies. Observational data were recorded, counted, and converted into percentages. Each checklist item was assigned a specific code aligned with either general self-efficacy, Bar-On's scales, or TSE categories. Summary tables display the distribution of responses and their associated codes, offering a concise overview of classroom practices and the frequency of specific teacher behaviors.

RESULTS

Observation Results

The classroom observations revealed several emerging trends in how secondary teachers demonstrated instructional strategies associated with self-efficacy. As shown in Table 1, most indicators remained below 50 percent, reflecting a general reliance on conventional methods and limited use of adaptive teaching approaches.

Across all five domains of observation, a consistent pattern emerged: most classrooms relied on teacher-cantered strategies with minimal flexibility or student involvement. While some teachers demonstrated the ability to adapt instruction and respond to diverse learning needs, many continued to follow uniform, traditional practices that did not allow for meaningful differentiation or student engagement. These observations align with Shah (2023), who found that financial stress can diminish teachers' self-efficacy and restrict their ability to implement dynamic instructional methods, especially during periods of crisis.

Table 1. Observation: teacher's self-efficacy for instructional strategies

Teacher Self-Efficacy for Instructional Strategies	Yes		No	
Items	f	%	f	%
Teachers use a variety of assessment strategies.	15	40.5	22	59.5
Teachers implement alternative strategies in classrooms.	18	48.6	19	51.4
Teachers use many vivid images and examples.	20	54.1	17	45.9
Teacher adjusts the lessons to the proper level for individual student.	16	43.2	21	56.8
Teacher accommodates students' different learning rates.	15	40.5	22	59.5

One of the most evident trends was the limited use of formative assessment strategies. Although 40.5 percent of teachers incorporated approaches such as comprehension checks, short written tasks, or exit slips to guide instruction, most did not make ongoing efforts to verify students' understanding throughout the lesson. In several cases, teachers proceeded with uninterrupted content delivery without adjusting based on student responses. For example, one teacher continued lecturing without confirming if students had grasped the lesson's key terms, while another used quick reflective response to make real-time adjustments. These contrasting examples show a clear difference in how teachers responded to student needs during instruction. Some teachers expanded their use of assessment through digital platforms such as Quizizz, Kahoot, Nearpod, and Google Forms. These tools allowed them to collect immediate feedback and tailor instruction more effectively. However, such practices were used by a minority and were not consistently implemented across schools. A key challenge was the shortage of reliable internet access, coupled with limited professional training. Many schools, affected by the ongoing economic crisis, could not afford stable connectivity, updated devices, or the training necessary to use these tools effectively. This reflects the findings of Al Khalili (2022), who reported that Lebanon's economic and political instability significantly reduced teachers' access to professional development and limited their ability to apply responsive strategies. As a result, digital assessments remained underused. In response to these challenges, some teachers turned to low-tech methods like peer discussions, student presentations, and group work, which helped maintain interaction and provided informal ways to assess understanding.

Instructional delivery followed a similar trend. Only 48.6 percent of teachers used strategies that encouraged students to analyze, reflect, or summarize key ideas. The rest relied mainly on lecture-based instruction. These approaches limited student participation and reduced opportunities for deeper learning. In contrast, classrooms that encouraged students to interact with content in various ways demonstrated greater engagement. For instance, in one International Baccalaureate (IB1) English class, students were given

options to choose from different literary texts and writing assignments based on their interests and readiness levels. This approach allowed for personalized instruction, giving students a sense of ownership over their learning while still meeting curriculum standards. It also reflected a higher level of planning, resource preparation, and teacher understanding of diverse learning profiles. These findings align with Bonet (2021), who emphasized that teachers with high self-efficacy are more effective in implementing inquiry-based methods that promote student involvement and ownership.

Visual support strategies showed slightly stronger implementation. Approximately 54.1 percent of teachers used tools such as printed diagrams, graphic organizers, and charts to break down complex concepts and guide understanding. For example, a teacher used a concept map during a discussion to help students connect main ideas and organize their thoughts. These methods helped simplify abstract topics and made the content more accessible. However, 45.9 percent of teachers did not use visual aids. Economic hardship, frequent power cuts, and the absence of digital projectors or smartboards were cited as key reasons. Still, many teachers showed resilience and creativity, preparing hand-drawn visuals or using printed materials to bridge the gap. This reflects the adaptability that Mitchell (2019) and Latip et al. (2024) describe as critical when financial stress undermines access to instructional resources, pushing teachers to rely more heavily on their own resourcefulness.

In the area of differentiated instruction, the trend continued. Only 43.2 percent of teachers adapted lesson content to meet the varying abilities of their students. These adaptations included using materials at different levels, adjusting tasks for different readiness stages, or creating alternative activities for students who needed extra support. In contrast, 56.8 percent of teachers applied the same instructional approach to all students, regardless of their individual learning needs. This lack of flexibility led to reduced motivation, especially among students who found the tasks either too easy or too difficult. However, in some classrooms where differentiation was implemented, the impact was clear. In a well-equipped chemistry classroom, for example, students worked at different stations based on their understanding. Some conducted hands-on experiments, while others used software to model scientific processes. These variations allowed students to engage with the material in ways that suited their learning styles and skill levels. These classroom examples reflect the conclusions of Yeo et al. (2022), who found that teachers with stronger self-efficacy in differentiated instruction saw better student outcomes, particularly in challenging learning contexts.

Pacing flexibility was rarely used. Only 40.5 percent of teachers adjusted timelines based on student progress or comprehension. Classrooms that allowed students more time to complete tasks, especially those involving analysis or reflection, showed better outcomes in terms of student confidence and quality of work. One teacher extended the time for a writing task, which resulted in more thoughtful responses and increased student satisfaction. In contrast, most classrooms adhered to strict time limits, which negatively affected students who needed extra time to understand or complete assignments. These rigid timelines often led to frustration and incomplete work, especially for students requiring additional support.

The findings point to a gap between traditional and more adaptive teaching practices. While a group of teachers demonstrated flexible, student-centered approaches that supported engagement and learning, the majority continued to use fixed, standardized methods that did not account for student differences or needs. This inconsistency in instructional strategies limited students' opportunities to participate meaningfully and reach their full potential. Research by Bamigboye and Adeyemi (2016) confirms that during economic hardship, lowered morale and stress contribute to reduced instructional effectiveness, particularly when institutional support is lacking.

Underlying many of these challenges was the broader context of economic instability. Due to the crisis, many schools lacked the resources needed to support modern, interactive teaching. Unreliable electricity, outdated infrastructure, and a lack of access to training hindered teachers' ability to implement best practices. Despite these constraints, some teachers showed a high level of commitment, using creativity and dedication to bridge gaps where resources were missing.

The findings highlight that the key to effective instruction, especially during times of crisis, is not simply the availability of resources, but the adaptability and determination of teachers. Classrooms that were more inclusive, responsive, and interactive often reflected a teacher's strong sense of purpose and belief in student potential. These results suggest a growing need for professional development focused on practical strategies that can be adapted to different contexts. As noted by Kengatharan and Gnanarajan (2023), improving teacher efficacy under financial strain requires not only material resources, but emotional support and context-specific training. By equipping teachers with the tools to assess, differentiate, and adjust their instruction effectively, schools can help create learning environments where all students can succeed, regardless of external challenges.

Financial Threat and General Self-efficacy Responses

Table 2 presents responses from the first part of the questionnaire, completed by all 100 participating teachers. This section focused on perceptions of financial threat and general self-efficacy. The data reveal a consistent pattern of significant financial strain among respondents, alongside moderate variability in their perceived ability to cope.

Teacher self-efficacy and the crisis context

Across the first four questionnaire items addressing financial strain, there was a strong consensus among teachers. The vast majority reported that the economic downturn had significantly affected their salaries, with 91 percent selecting "a great deal." Likewise, 85 percent expressed high uncertainty about their current financial situation, 77 percent felt at considerable financial risk, and 84 percent reported experiencing

Table 2. Part one questionnaire: financial threat and general self- efficacy responses

	Part 1. Financial Threat and General Self-Efficacy	Very Little	Neutral	A Great Deal
1	How much did the economic downturn has affected your salary with adverse effects?	5.0	4.0	91.0
2	How uncertain do you feel about your current financial situation?	6.0	9.0	85.0
3	How much do you feel at risk?	9.0	14.0	77.0
4	How much do you worry about your current financial situation?	7.0	9.0	84.0
5	How much do you feel it is easy for you to adapt your thoughts/feelings to new situations?	34.0	19.0	47.0
6	How well can you manage your emotions in the face of challenges?	17.0	30.0	53.0
7	To what extent do you feel confident in dealing with unexpected events?	21.0	30.0	49.0
8	How much can you handle stress without getting too nervous?	15.0	29.0	56.0
9	How well can you remain calm when facing difficulties by relying on your coping abilities?	12.0	29.0	59.0
10	To what extent can you use your coping skills?	7.0	21.0	72.0

persistent financial worry. These findings reflect the deeply personal impact of Lebanon's prolonged economic collapse and confirm that financial threat is a common concern among the teaching population. A similar pattern was reflected in the data showing that 86 percent were frequently preoccupied with financial matters. This is confirmed by the literature. Shah (2023), Mitchell (2019), and Latip et al. (2024) all reported that financial stress negatively influences teacher self-efficacy, reducing their ability to manage classrooms effectively and to implement student-centered instructional strategies. Likewise, Kengatharan and Gnanarajan (2023) emphasized that financial risks are directly associated with declines in confidence and psychological well-being among educators. These findings were further supported by classroom observations. Teachers working in under-resourced schools, severely impacted by financial constraints, demonstrated creativity in using handmade materials or recycling content to meet student needs. However, many continued to rely heavily on traditional instructional methods such as lecturing, textbook use, and basic questioning. These approaches fall short of dynamic instructional standards needed during crisis periods. This is confirmed by Al Khalili (2022), who found that in Lebanon's crisis-affected schools, economic instability led to reduced motivation, limited professional development, and an excessive dependence on outdated teaching practices. In contrast, a smaller number of teachers in better-resourced schools who had access to training demonstrated higher instructional quality, particularly when professional development focused on adaptive practices. Yet even among those with training, not all showed consistent application, highlighting variability in self-efficacy and implementation.

Adaptability and dealing with unexpected events

While teachers showed strong agreement regarding the external stress of financial hardship, their responses to internal challenges, specifically emotional resilience and adaptability, were more varied. The questionnaire revealed that 72 percent of teachers reported confidence in their ability to cope with stress, and 59 percent indicated they could remain

calm during difficult situations. However, only 47 percent believed they could easily adapt their thoughts and emotions in changing conditions, and just 49 percent felt confident in managing unexpected events. Between 29 and 34 percent reported difficulties with emotional resilience, and a considerable portion selected neutral responses, indicating uncertainty or lack of confidence in their coping abilities. These findings align with Bandura's (1997) theory, which highlights the role of perceived capability in handling unanticipated circumstances as a key element of self-efficacy. This gap between external awareness and internal readiness reinforces the idea that emotional regulation and adaptability must be cultivated. Teachers with a growth-oriented mindset, those who recognize areas for improvement but also believe in their ability to adapt, are more likely to develop resilient self-efficacy. Bonet (2021) demonstrated that teachers with high instructional self-efficacy during crisis were more confident in adjusting instruction and responding to student needs. Moreover, the ability to deal with unpredictable classroom demands is vital for maintaining a stable learning environment. Despite 87 percent of teachers expressing confidence in adapting their teaching strategies to meet student needs, only 56 percent were observed to actually implement diverse instructional approaches. This inconsistency appeared across both well-resourced and under-resourced schools, suggesting that internal beliefs alone are not enough since practical application is influenced by both the teacher's self-efficacy and the availability of resources. The literature confirms this through Yeo et al. (2022), who found that higher self-efficacy in differentiated instruction leads to improved instructional outcomes. Yet, implementation depends on the support available in the specific context

Emotion management in crisis

Emotion regulation emerged as a critical, yet unevenly distributed skill among teachers. According to the data, 53 percent of teachers felt confident in their ability to manage emotions during challenges. This capacity is central to maintaining a calm classroom atmosphere, especially during times of instability. Bandura (1997) describes emotional states as

key sources of self-efficacy, with stress and fatigue nega-tively impacting instructional performance. Teachers with a strong internal locus of control, those who believe they can influence outcomes despite adversity, are more likely to manage their emotions effectively. This in turn contributes to better classroom dynamics and higher student engagement. This is confirmed by the literature. Bamigboye and Adeyemi (2016) reported that teachers under financial pressure who lacked emotional regulation were less able to maintain effec-tive teaching practices. In contrast, those overwhelmed by external pressures were observed to respond with reactive strategies such as raising their voice, rushing through mate-rial, or withdrawing from student interaction. These reactions disrupted classroom flow and hindered student learning. Teachers who regulated emotions successfully, however, fostered a calmer, more inclusive environment. These find-ings reinforce the need to strengthen teachers' internal cop-ing resources alongside external professional supports.

Stress management and coping strategies

Stress management also emerged as a mixed area of strength. While 72 percent of respondents expressed confi-dence in their coping abilities, only 56 percent believed they could manage stress without becoming overly nervous, and 59 percent felt calm in the face of adversity. Observational data mirrored this division. Teachers with well-developed coping mechanisms-maintained order, encouraged partic-ipation, and adapted instruction calmly. In contrast, those with limited coping skills often demonstrated visible frus-tration and ineffective classroom control, which negatively affected the learning atmosphere. Fiksenbaum et al. (2017) found that financial stress is closely tied to psychologi-cal distress, making the ability to manage stress a crucial mediator between external pressure and job performance. Similarly, Kengatharan and Gnanarajan (2023) emphasized that sustaining teacher motivation and classroom effective-ness during crises requires structured emotional support and training in stress-management strategies. When comparing the two domains, external financial stress and internal emo-tional self-efficacy, a clear contrast emerges. While there was nearly unanimous agreement about the severity of financial pressure, the responses related to coping, emotion regula-tion, and adaptability were less consistent. This suggests that although Lebanese secondary teachers are widely affected by the country's economic crisis, their internal mechanisms for handling that stress vary greatly. This confirms the liter-ature's emphasis that economic support alone is not enough.

As supported by Shah (2023), Kengatharan and Gnanarajan (2023), and Al Khalili (2022), effective teaching during crises requires both financial stability and strong internal teacher efficacy.

Teacher Self-efficacy in Relation to Instructional Strategies Responses

Table 3 presents responses from 100 participants to the sec-ond part of the questionnaire, which focused on teachers' perceptions of their own self-efficacy in instructional strat-egies. Participants rated their perceived abilities across five key areas using a three-point scale: "Very Little," "Neutral," and "A Great Deal." The data reveal consistently high levels of teacher confidence across all items, suggesting a strong collective sense of instructional competence among the respondents.

The highest levels of teacher confidence were observed in classroom behavior management, with 93 percent of teachers indicating they could ensure that students fol-lowed rules. Similarly, 91 percent felt confident in motivat-ing disengaged learners; an especially challenging task that requires persistence and emotional connection. This high self-perception demonstrates strong foundational beliefs in relational capacities and classroom presence, which are central to student engagement and essential for maintaining an orderly learning environment. According to Tschannen-Moran et al. (1998), these beliefs are a core component of teacher self-efficacy, directly influencing classroom func-tioning and student behavior. Bandura (1997) also identified these relational capacities as being shaped by mastery expe-riences, which build confidence over time when teachers see their efforts succeed in real contexts.

Confidence also remained high in the ability to craft effective questions, with 89 percent of teachers responding positively. This skill plays a critical role in developing stu-dents' higher-order thinking, guiding classroom dialogue, and fostering comprehension, especially when related to reading and writing activities. In literacy-rich classrooms, questioning not only helps students extract meaning from texts but also challenges them to articulate responses and synthesize ideas. The literature confirms this. Bonet (2021) emphasized that teachers with high self-efficacy more effec-tively use inquiry-based approaches that center around thoughtful questioning and student interaction. Moreover, as noted in Bandura's (1986) Social Cognitive Theory, teach-ers who repeatedly succeed in these interactive methods accumulate mastery experiences that reinforce instructional

Table 3. Part two questionnaire: teacher's self-efficacy responses

Part 2. Teacher Self-Efficacy Responses	Very Little	Neutral	A Great Deal
1- How much can you do to motivate students who show low interest in schoolwork?	3.0	6.0	91.0
2- To what extent can you craft good questions for your students?	2.0	9.0	89.0
3- How much can you do to get children to follow classroom rules?	2.0	5.0	93.0
4- How well can you implement alternative teaching strategies in your classroom to meet the needs of students with different abilities?	5.0	10.0	85.0
5-To what extent can you use a variety of assessment strategies?	3.0	11.0	86.0

confidence. Similarly, 86 percent of teachers expressed confidence in using varied assessment strategies, including tests, projects, and presentations to evaluate learning. Yet the data also revealed that 11 percent of teachers selected "Neutral," indicating uncertainty or inconsistent application. Observations confirmed this gap: only 59.5 percent used diverse assessments in the classroom. This discrepancy between self-perception and classroom implementation may stem from limited training or lack of access to resources necessary for developing authentic assessments. The literature confirms this finding. Yeo et al. (2022) showed that even when teachers believe in the value of differentiated assessment, constraints such as time, materials, and institutional expectations may hinder its execution. According to Bandura (1997), social persuasion and access to professional support systems are essential to converting belief into action. Without consistent reinforcement and institutional backing, teachers may feel competent but fail to act on that belief.

A similarly strong percentage, 85 percent, reported confidence in adapting instruction to meet the needs of diverse learners. Instructional flexibility is a key indicator of professional competence and plays a major role in improving reading comprehension, writing fluency, and critical engagement with content. However, 15 percent expressed either uncertainty or low confidence, and observations found that 40.5 percent of teachers failed to modify instruction in practice. This divergence reflects a well-documented issue in teacher efficacy literature: the gap between confidence and action. As explained in Rotter's (1966) Locus of Control theory, teachers with an internal locus are more likely to take initiative and adapt to challenges. In contrast, those with an external locus may acknowledge needs but attribute barriers to uncontrollable factors such as lack of resources or institutional support, reducing their likelihood of implementing change.

These patterns were evident in how teachers approached writing and reading instruction as well. While some implemented open-ended responses, reading analysis tasks, and differentiated writing assignments, others relied heavily on worksheets or textbook exercises. This variation highlights what Ciampa and Gallagher (2018) identified in their comparison of teaching models: teachers with strong mastery experiences in literacy instruction were more likely to adapt lessons, use flexible grouping, and connect reading and writing activities with real-world tasks. Their findings reinforce the view that success in teaching literacy can generalize to broader instructional strategies, including student-centered planning, flexible assessments, and critical questioning.

Comparing these five instructional domains reveals an overall pattern of strong foundational efficacy but uneven application in more complex or resource-dependent practices. Teachers showed the highest confidence in areas grounded in behaviour management and student motivation; domains strongly linked to social presence and interpersonal control. Slightly lower confidence levels appeared in pedagogical planning areas such as differentiated instruction and varied assessment. These practices typically require institutional support, training, and material access, all of which

are often limited in crisis-affected contexts. This analysis is supported by Al Khalili (2022), who found that Lebanese teachers facing political and economic instability reported reduced access to professional development, leading to uneven instructional implementation despite a willingness to grow.

Furthermore, while 92 percent of teachers reported confidence in offering alternative explanations and 88 percent in applying diverse instructional methods, observations showed that implementation was inconsistent. In several classrooms, teachers defaulted to lecture-based instruction or rigid pacing, despite expressing belief in flexible approaches. This is consistent with research by Bamigboye and Adeyemi (2016), which shows that economic pressure and professional fatigue often cause teachers to rely on habitual methods, even when aware of better alternatives. Teachers may know the benefits of differentiation and literacy integration, yet without time, collaboration, and administrative support, such innovations remain underused.

In conclusion, the emerging trends reveal a promising level of self-efficacy among teachers in student engagement, behavior management, and classroom communication. However, a meaningful confidence gap exists in areas such as differentiated planning, literacy-integrated assessment, and flexible instruction. The literature affirms that belief in one's capabilities is essential, but converting belief into consistent practice depends heavily on mastery experiences, support systems, and access to professional resources (Bandura, 1997; Tschannen-Moran et al., 1998).

Attending the Research Questions Understudy

To accomplish the study's purpose of examining the influence of financial threat on teachers' self-efficacy and associated factors, the following research questions were posed:

Influence of financial threat on teachers' self-efficacy

Financial threat was found to be a major determinant in shaping Lebanese secondary teachers' self-efficacy during economic collapse. Teachers reported significant psychological and instructional disruption as financial hardship impaired their ability to manage classrooms, plan flexibly, and maintain emotional composure. This aligns with Mitchell (2019) and Shah (2023), who found that economic stress reduces professional confidence and adaptive teaching. The study's conceptual framework, drawing from Rotter's locus of control and Bandura's social cognitive theory, helps explain why teachers perceiving little control over financial instability experienced sharper declines in efficacy. While some showed resilience, many resorted to rigid methods, revealing a gap between belief and action, especially under pressure. According to the integrated model of teacher self-efficacy by Tschannen-Moran et al. (1998), this erosion impacted the core domains of engagement, instruction, and management. Classroom observations further confirmed that teachers in under-resourced schools struggled to innovate, often relying on outdated strategies. Yet emotional regulation and stress coping varied, showing that internal efficacy, not just

economic support, shapes teacher performance. Literature by Latip et al. (2024), Kengatharan and Gnanarajan (2023), and Al Khalili (2022) reinforces that both financial risk and emotional vulnerability must be addressed to sustain self-efficacy. Eventually, the findings reveal that financial threat does not uniformly diminish teacher effectiveness, but it significantly undermines it when resilience, training, and systemic support are lacking. As shown in the data, teachers who felt powerless during the crisis, reflecting an external locus of control, experienced major drops in morale and job satisfaction, supporting Rotter's (1966) theory. However, some maintained high performance despite overwhelming stress, highlighting that self-efficacy can be preserved through adaptive coping and strong internal regulation, as also emphasized by Tschannen-Moran and Woolfolk Hoy (2001).

Influence of teachers' self-efficacy on their use of instructional strategies

In response to Research Question 2, the study found that highly self-efficacious teachers were effective in applying various teaching strategies. Data from the Tschannen-Moran et al.'s Teachers' Sense of Efficacy Scale, teacher responses, and the General Self-Efficacy Scale revealed that these teachers effectively used different methods to enhance student learning. Bandura (1997) emphasized that teachers with high self-efficacy are more resilient and capable of adjusting their practices to suit diverse learners' needs, while Hettinger et al. (2023) found that such teachers sustain engagement and classroom order even under pressure. However, despite strong self-reported confidence, classroom observations revealed inconsistent implementation of adaptive strategies, with many teachers resorting to traditional practices. This gap reflects the influence of external constraints such as financial instability, limited training, and resource shortages. According to Bandura's social cognitive theory, mastery experiences and emotional regulation are essential to translating beliefs into effective instruction. Tschannen-Moran et al.'s (1998) model further explains that high self-efficacy emerges from a teacher's ability to assess teaching demands and their own competence. Yet, the data showed that even those who believed in their capabilities struggled to apply varied strategies consistently without contextual support. Rotter's (1966) locus of control theory also applies here: teachers with an internal locus adapted creatively and maintained student-centered instruction, while those with an external locus cited environmental barriers and limitations. These findings highlight that sustaining instructional quality during crises requires not only strong individual efficacy but also institutional backing, professional development, and emotionally supportive environments.

Based on the preceding analysis and discussion of the survey results, the findings can be clearly summarized as follows:

CONCLUSION

Based on the study results in the Lebanese communities, it was evident that some schools have struggled significantly, while others have managed to maintain a certain level of stability, depending on their resources and management. This difference in stability has influenced both students and teachers in different ways. In schools that have remained stable, teachers have been able to continue their work with fewer disruptions, which has helped them better support their students' overall development. On the other hand, in schools where the crisis has hit harder, most of the teachers have faced greater challenges, affecting their ability to support students effectively in the classrooms. Given this context, it is critical to emphasize teacher well-being through care, support, and attention, basic requirements that are sometimes overlooked due to busy daily routines in schools. Schools that have effectively offered this support have seen more positive results, with teachers better equipped to nurture a generation that can contribute positively to society and the economy. Conversely, in less stable schools, a lack of adequate support has made it more challenging for teachers to fulfil their jobs successfully, highlighting the critical need for a more uniform approach to supporting teachers throughout all schools. Based on the literature review and the study's findings, several recommendations can be made to strengthen teacher self-efficacy in Lebanese school communities:

Professional Development

There should be a strong call for professional development in Lebanese school communities to enhance teachers' self-efficacy across all domains of their practice. Professional development is essential for improving a range of competencies, including instructional strategies, classroom management, stress management, and emotional resilience. According to the findings of this study, strengthening teachers' self-efficacy in instructional techniques is particularly urgent. When equipped with effective and adaptable skills, teachers are more likely to remain resilient and responsive to classroom challenges. According to Tschannen-Moran et al. (1998), self-efficacy develops when teachers assess teaching challenges and match them with their personal capabilities, a process best nurtured through sustained learning opportunities. One important yet often overlooked area is financial literacy for teachers. Recent studies have shown that financial insecurity directly affects teachers' psychological well-being and instructional performance. For instance, Mawad et al. (2022) found that higher levels of financial literacy and financial self-control during Lebanon's economic crisis were associated with improved personal outcomes and reduced stress. Teachers who are financially informed are more likely to manage external pressures effectively, which supports their emotional stability and classroom efficacy. This aligns with Bandura's (1997) theory, which highlights the influence of personal coping skills and mastery experiences in shaping professional resilience. By incorporating basic financial awareness into professional development, schools can empower teachers to make sound decisions, reduce anxiety, and sustain their focus on student learning.

Instructional Practice and Differentiation

In terms of instructional practice, tools like differentiation provide teachers with valuable insights into educational innovation and highlight the importance of creativity in the classroom. Differentiation must be embedded in the curriculum to meet diverse learning needs and ensure that all students are engaged and working at their appropriate levels. It allows teachers to tailor content, instructional processes, and assessments based on students' readiness, interests, and learning profiles, thereby improving both inclusion and academic performance. For example, in classrooms where literacy is reinforced through a range of formats and access points, students are more likely to demonstrate higher levels of comprehension, engagement, and achievement. Teachers with high self-efficacy are more likely to apply differentiated techniques effectively, especially when supported by mastery experiences and positive outcomes (Bandura, 1997). For schools operating with limited budgets, cost-effective solutions such as peer-led training, mentorship programs, and collaborative planning sessions can be implemented to share effective differentiation and literacy-enhancing strategies. These collaborative efforts not only promote teacher self-efficacy but also foster a school culture centered on high-quality learning experiences for all students. Moreover, classroom observations in this study showed that even under financial pressure, teachers with an internal locus of control (Rotter, 1966) were more proactive in adopting flexible teaching strategies.

Administrative Support and Verbal Encouragement

Bandura's concept of social persuasion emphasizes how verbal encouragement, and positive feedback can enhance self-efficacy. When principals and administrators recognize teachers' efforts, often overlooked in daily routines, teachers feel more motivated and appreciated. This acknowledgment is key to boosting teachers' confidence and effectiveness. Consistent feedback from administrators can reinforce teachers' belief in their abilities, fostering a supportive school environment. John Hattie pointed out that *"The most powerful single influence enhancing achievement is feedback."* In the study, throughout the interviews, some teachers mentioned feeling supported by the administration, while others did not comment on this support. This difference might be due to the significant challenges administrators face, such as student withdrawals, delayed payments, resource shortages, salary issues, and maintenance problems. These challenges may have led the leadership to overlook the importance of verbal encouragement, which needs to be given thoughtfully and effectively. In line with Bandura (1997), social persuasion, when genuine and consistent, can strengthen perceived competence, even when other sources of efficacy, such as mastery experiences, are strained. Rotter's theory further suggests that recognition and positive reinforcement can shift perceptions of control, helping teachers feel empowered rather than helpless.

Enhancing Collegiality and School Culture

Creating a collaborative and supportive school culture is critical for boosting teacher self-efficacy. When teachers collaborate, exchange ideas, and encourage one another, they build both collective and individual confidence. Schools should encourage activities that promote collaboration and friendship, such as joint planning sessions and peer mentorship programs. Collective teacher self-efficacy is an important factor in defining a school's learning culture (Goddard et al., 2000). To achieve better success, school administrators are encouraged to focus on this component, as increasing team self-efficacy improves the whole school culture. Optimism and a good attitude are key in spreading this across schools. As shown in the study and supported by Tschannen-Moran et al. (1998), collective efficacy amplifies individual effort and reduces feelings of isolation. Schools that nurture strong professional networks empower teachers to take instructional risks, explore innovation, and recover from setbacks. The literature further suggests that collaboration reinforces shared responsibility, encouraging teachers to rely on peer support in navigating complex challenges.

Prioritizing Teacher Well-Being

While student achievement is generally the primary focus in schools, teacher well-being is equally important. Teachers who manage stress effectively are better equipped to support their students. It is recommended that schools develop strategies that incorporate well-being activities like stress management workshops or fitness programs. For example, a school might organize weekly yoga sessions or a time management workshop to help teachers balance their workload. To ensure these activities meet teachers' needs, it is advisable to seek their input through confidential questionnaires. These surveys can help identify the specific areas where teachers need support. Specialists in the field can then develop tailored programs based on these insights. For instance, a mental health expert might lead a workshop on mindfulness, or a fitness instructor could create a simple exercise routine that teachers can follow. In-house activities such as group mindfulness sessions during staff meetings or stress-reduction programs offered by specialists might also be beneficial. According to Bandura (1997), teachers' emotional regulation is a key source of efficacy, particularly in challenging environments. This study also showed that teachers who demonstrated strong emotional resilience, despite economic hardship, were better able to engage and manage students. Supporting teacher well-being thus protects instructional quality by preserving self-efficacy under pressure.

Limitations of Study

One major limitation of the study is that it only involved secondary teachers from seven schools in Beirut. This narrow focus means the findings might not represent teachers in other parts of Lebanon or in different types of schools, especially public schools. Additionally, many schools either did not respond or refused to participate due to their own reasons, making the sample even smaller and less representative. Another limitation is that the research occurred after COVID-19, during ongoing economic problems and high stress in Lebanon. Many teachers were too busy or stressed

to participate fully, limiting the study to just 100 teachers. Having more teachers participate could have strengthened the results. To better understand the situation, future studies should collect data twice, once during the 2022-2023 school year and again in 2023-2024. Despite these limitations, the study still provides valuable insights into the factors affecting teachers' confidence during economic hardships. It offers practical ideas for supporting teachers, which can be useful in Lebanon and other countries facing similar issues.

A Concluding Thought

The Lebanese people have long been recognized for their remarkable resilience, a quality they have cultivated over generations as they have handled countless crises. This resilience is particularly evident among Lebanese teachers, who continue to display their commitment to teaching despite significant obstacles. However, even the most resilient individuals often need extra encouragement and help to get through the most difficult situations. Teachers in Lebanon face not only financial constraints and the demands of their profession, but also the stress of extending responsibilities outside the classroom, frequently combining grading and workload management with family commitments. This emphasizes the critical need for support from school administrators and leaders, as well as an emphasis on improving teacher self-efficacy.

Teachers' self-efficacy acts as the compass that guides efforts in all areas of education, indirectly influencing key aspects of the teaching and learning experience for students. A deep understanding and active cultivation of teachers' self-efficacy in the classroom may serve as a catalyst for positive change. When teachers believe in their abilities, they are more likely to implement creative methods, engage students effectively, and handle responsibilities with less stress. This improves educational outcomes and helps build a more supportive and resilient school community. With appropriate support and a focus on self-efficacy, Lebanese teachers may continue to overcome challenges and inspire future generations.

Albert Bandura said, *"In order to succeed, people need a sense of self-efficacy, to struggle together with resilience to meet the inevitable obstacles and inequities of life"* (Bandura, 1997)

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