

Relationship between Teacher Financial Stability and Effective Teaching

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ABSTRACT

Effective teaching system is the demand of current ultramodern world and teacher is one of the important pillars to make the teaching effective, it will be possible only if the teachers are satisfying regarding their profession in every aspect. To measure the teacher teaching effectiveness, teacher financial stability and their relationship, the quantity survey research was conducted in the district Swat, Khyber Pakhtunkhwa, Pakistan. The population of the study was primary school teacher both male and female, data were collected from 372 primary school teachers in which 243 (65%) were male and 129 (35%) were female. The data was collected through self-developed questionnaire. The data were collected through multi stage simple sampling technique by using lottery method. For the analysis of the data descriptive and inferential statistics were used through SPSS version 25 and for the establishment of relationship Pearson Correlation Coefficient was calculated. The cumulative mean score 3.64 show that the teachers were disagreed about their financial stability and the cumulative mean score 1.87 show that the teachers and their teaching were found effective. The value of coefficient of Pearson correlation .030 showed that there is very weak positive or no relationship between the teacher financial stability and teacher teaching effectiveness. The study will be helpful for teacher as well as students and the policy maker for teacher remuneration and pay.

KEYWORDS

Teacher Effectiveness, Teacher Performance, Teacher Financial Stability, Teacher Pay, Teacher Financial Rewards

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INTRODUCTION

Proper development of the youth is the demand of any community in this ultramodern world. Holistic development of the students and young generation depend on the proper and effective educational system which will be possible only if the teachers and their teaching are effective (Wolomasi, Asaloei, Werang, & Education, 2019). Teaching is considering the most challenging job in our society. The teacher not only teach course content, traditional subjects but also make the overall development such as social and emotional development of the coming generation (Vesely, Saklofske, & Nordstokke, 2014). The role of the teacher is educating, guiding and evaluating the learners. Education is broad term and teaching is one of its components, so proper education cannot be possible without effective teaching (Somers, Birnbaum, Psychology, & Behavior, 1998).

The concept about the teacher teaching effectiveness is that it is the ability of teacher who can effectively transfer ideas, information and knowledge to the learners mind in the best way (Little, Goe, & Bell, 2009). The study conducted in Pakistan by Ansari and Malik (2013) about the teacher teaching effectiveness concluded that the teacher and their teaching will be effective if they have a better skills to transmit his/her knowledge to the students in the best way and can make a learner active, motivate and engage them in learning process. Every researcher gives their own concept according to their findings. The effectiveness of a teacher can also be asses in term of their student performance, the teacher teaching will be effective if their students show good performance and get high scores (Goe, Bell, & Little, 2008). The teacher and their teaching will be considered effective if he/she can teach to different learners having different abilities and achieved the desire goals and objectives (Markley, 2004). The researcher are busy to find out the exact criteria for the teacher teaching effectiveness, however there are certain characteristics which can make the teacher effective and their teaching effectiveness such as The study conducted in New York City concluded that there are some basic characteristics which make an effective teacher, these characteristics are command on the content knowledge, good and attractive personality, self-confidence, teaching/pedagogical skills, classroom management and teacher attitude in the class. (Rockoff, Jacob, Kane, & Staiger, 2011).

Teaching is a profession like others profession, and people join any profession because of extrinsic and intrinsic motivation which means for the sake of economic benefit to survive and enjoying and satisfying one's urge at the same time (Chong & Goh, 2007). Professionals are those who have a job that need skills, training or education, having high prestige in the society and having high remuneration relatively to non-profession (Ingersoll & Perda, 2008). Another definition of financial stability as it is the ability and capacity of an individual to accelerate and raise economic process, administer risk and can hold financial shocks. Financial stability is not statics it is dynamic one, it changes with the passage of time. Raise economic process means to become more stable and make more assets and to have backup and financial support to face the critical financial situation (Schinasi, 2004). There is no proper definition of financial stability but according to the researcher the characteristics



which measure the financial stability up to some extent are high level of confidence and credit for investment, can provide proper diet and medical facility to their family, at least can support own accommodation and transport facility in their current financial status, can survive good and fantastic life according to the current society, and ability to face and manage financial problems (Anatolyevna & Ramilevna, 2013). Teacher stable financial position have great impact on the teaching learning process. Good and high remuneration can attract good and efficient individual toward teaching profession.

According to Podgursky (2003) teachers also need financial stability and decent life according to the social status. Financial stability of a person can be assessed from the following.

- Provide proper diet to family members
- Provide best education to kids
- Good health facilities to family members
- Own accommodation
- Own transportation
- Can stand financially strong in financial crises.

Statement of the problem

The main purpose of the study is to determine the perception of effective teaching of the primary school teachers and their financial stability, moreover the study also measure the relationship between teacher financial stability and teacher teaching effectiveness.

Objective of the study: The objectives of the study are given below

- 1) To find out the financial stability of primary school teachers.
- 2) To find out the concept of teachers' teaching effectiveness.
- 3) To measure the relationship between teacher financial stability and teachers' teaching effectiveness.

Research question

- 1) What is the perception of primary school teachers about their financial stability?
- 2) What is the perception of primary schools' teachers about the teaching effectiveness?
- 3) Is there a relationship between teachers teaching effectiveness their financial stability?

Rationale of the study

Two things compel me to conduct this study, the first is the academic level of government primary school students at district swat are very low, even the grade five students cannot read and write, the community blame that the teacher are not effective so the aim of this study is to explore the teacher teaching effectiveness of primary school teachers. The second reason why for conducting this study is the low remuneration of primary school teachers especially newly appointed. This study will find out the perception of primary school teachers about the effective teaching and correlate it to their current financial status.

Significance of the study

Financial stability in the society enhances the social status and prestige of an individual in a certain social set up of the individual. The same is also true about the teachers. The general perception is that if the teachers are financially stable, they will be worry free and will be able to spare considerable attention towards the quality of their teaching. Generally, it is believed that most educated and intelligent section of the society is involved in teaching and learning of the students. However. In Pakistani context it is believed that teachers especially at primary level are the low paid section of the society that rendered them incapable of focusing on their professional requirements and quality teaching. Therefore, this study will help policy makers to identify one of the reasons of primary teachers' teaching inefficiency.

Secondly this study will also be beneficial for the academic well-being of the students as they will be able to get good quality teachers and teaching if recommendation of the study were implemented, in case of any co-relation between teachers' financial stability and the quality of their teaching.

Finally, the study will also help teachers to identify their grey areas and will be able to focus on the quality of their teaching.

METHODOLOGY

Research Design

The current study is quantitative in nature and the design of the study was descriptive survey research. The population of the study was male and female primary school teachers.

Data Collection

The data were collected with five Likert scale questionnaire designed by the researcher himself and with the help of supervisor. The research instrument was pilot tested first and then it was administered accordingly.

Description of Population

The population of the study was male and female primary school teachers of district swat, Pakistan. There is total 1337 primary schools in district swat which include 812 male and 525 female schools. Total primary school's teachers in district swat are 6074 in which 3866 are male and 2208 are female.

Sampling and Sampling Strategy

Data were collected through multistage simple sampling technique; Rao soft calculator was used for sample size. Data were collected through Google form from 372 primary school teachers which include 70% male and 30% female.

Research instrument

Two sets of Likert type questionnaire were developed by the researcher himself. One set was for teacher financial stability which include seven items and other set for the measurement of effective teaching which include twelve items. The reliability test score of the questionnaire were .826 and .787 respectively. The Mean Score (1.00--1.50) stands for Strongly Agree, (1.51--2.50) Agree, (2.51--3.50) Undecided, (3.51-- 4.50), Disagree and (4.51--5.00) represents Strongly Disagree responses of the respondents.

Data analysis

For the analysis of data statistical package for social sciences SPSS version 27 was used. The data were analyzed with mean scores, standard deviation, chi-square test of significance and the Pearson correlation.

Procedure

The current study was conducted while considering all the ethical standard. The formal permission was taken from the education department before the data collection. The data was collected through self-developed Likert type questionnaire from the government primary school teacher both male and female in district swat Pakistan. The researcher himself visited the male primary school teachers for data collection while google form was used to collected data from female primary school teacher due to society constrain.

RESULTS

Table 1 Demographic information (N=372)

Variable	F	%	
Gender	Male	243	65.3
	Female	129	34.7
Marital Status	Single	108	29
	Married	264	71
Qualification	PhD	2	0.5
	Master	157	42.2
	Bachelor	211	56.7
	Intermediate	2	0.5

f= frequency, %= percentage

The collected data was analyzed on Mean, Standard deviation and chi square test. The results and its relevant interpretation are presented as follows:

Table 2 Teacher Financial Stability (N=372)

Statement	Mean	Std. Deviation	Chi square	P value
I am never worried about going short of cash before the end of month during festivals like Eid etc.	3.91	1.320	218.968	.000
I can easily afford to educate my children in my choice of school.	3.45	1.305	46.62	.000
I can afford to easily buy general medicines in case of medical situation for my kids or family	2.80	1.297	20.151	.000
I can provide my family/kids with the choice of their diet.	3.08	1.265	26.817	.000
At the end of month, I am left with enough saving for my future needs.	4.24	1.136	403.914	.000
I can afford to buy own accommodation for my family in current salary.	4.26	1.099	417.140	.000
I can afford transport facility to my family in my current financial status.	3.75	1.226	106.495	.000
Cumulative results	3.64	1.235	177.157	.000

The above table illustrates the financial stability of the primary school teachers on the basis of either they can afford to provide proper dieting, medical facilities, own transport facility, and own accommodation to their family in the current financial status. Also, this table elaborate that they can afford education to their kids in their own choice, can save money for the future needs and never worried about going short of cash before the end of month during festivals like Eid etc.

The mean value 3.91 and standard deviation 1.320 show that most of the participants were disagree that they never worried about going short of cash before the end of month during festivals like Eid etc. and the responses were found scattered.

The mean value 3.45 and standard deviation 1.305 indicate that most of the respondents were undecided about they can easily afford to educate their children in their choice of school and the responses were found scattered.

The mean value 2.80 and standard deviation 1.297 show that the participants were agree that they can afford to easily buy general medicines in case of medical situation for their kids or family and the responses were found scattered.

The mean value 3.08 and standard deviation 1.265 highlight that the respondents were disagree that they can provide their family/kids with the choice of their diet. The responses were found scattered.

The mean score 4.24 represent that the respondents disagree that at the end of month they have left with enough saving for their future needs. The standard deviation value 1.136 show that the responses were found scattered.

The mean score 4.26 and standard deviation 1.099 indicate that the participants were disagree that they can afford to buy own accommodation for their family in current salary and the responses were found scattered.

The mean score 3.75 and standard deviation 1.226 show that respondent were disagree that they can afford own transport facility to their family in their current financial status moreover the responses were found scattered.

The cumulative mean score 3.64 and standard deviation 1.235, indicated that overall the respondents were undecided about their financial stability and the data were found scattered. By applying the Chi-square test of significance, the findings were found statistically significant.

Table 3 Effective teaching (N=372)

Statement	Mean	Std. Deviation	Chi square	P value
I use well organized material regarding the lesson	1.99	.963	216.495	.000
I give real life example regarding the lesson.	1.41	.759	658.215	.000
I only demonstrate or giving lecture and do not allow the students to speak or perform. (behaviorism approach)	4.04	1.379	358.860	.000
I use (liberationist approach) in the class i.e. allow students to speak and perform freely	1.82	1.058	296.172	.000
I adopt the Socratic method of learning i.e. asking series of question for the sake of learning.	1.88	.941	249.613	.000
I occasionally ask such questions to develop students thinking ability	1.81	1.050	297.785	.000
I assign homework daily	2.04	1.040	174.237	.000
Through eye contact I find out the inactive students	1.32	.691	785.312	.000
I tell motivational stories the students	1.71	.935	348.215	.000
Sometimes I show sense of humor for refreshing the students.	1.63	.955	430.688	.000
I listen to the students attentively.	1.37	.686	680.796	.000
I let the students to answer even if they are incorrect.	1.50	.806	535.097	.000
Cumulative results	1.87	0.938	419.290	.000

The above table illustrate the effective teaching of primary school teachers. The teacher effectiveness was measured on the basis of teacher knowledge including pedagogical skills, teaching approaches, classroom management, and teacher attitude in the class. The details are given below.

- The mean score value 1.99 and standard deviation .963 indicate that most of the participants were agreed that they used well organized material regarding the lesson and also the responses were found not scattered.
- The mean value 1.41 show that the participants were strongly agreed that they gave real life example regarding the lesson and standard deviation .759 indicate that responses were not scattered.
- The mean score 4.04 and standard deviation 1.379 represent that respondents were disagreed that they only demonstrate or giving lecture and do not allow the students to speak or perform (behaviorism approach) the responses were found scattered.
- The mean score 1.82 and standard deviation 1.058 show that the participants were agree that they use (liberationist approach) in the class i.e., allow students to speak and perform freely, the respondent were found scattered.
- The mean score 1.88 and standard deviation .941 show that the respondents were agreed that they adopt the Socratic method of learning i.e., asking series of question for the sake of learning, also the data were found scattered.
- The mean value 1.81 indicate that the participants were agreed that they occasionally ask such questions to develop students thinking ability. The standard deviation 1.050 tell us that the data were scattered.
- The mean score 1.32 and standard deviation .691 show that mostly the participants were strongly agreeing that through eye contact they find out the inactive students in the class. The responses were found not scattered.
- The mean score 1.71 indicate that the respondents were agree that they tell motivational stories to their students, the standard deviation .935 show that the data were found not scattered.
- The mean score 1.63 and standard deviation .955 show that the respondents were agree that sometimes they show sense of humor for refreshing the students. The data were fond not scattered.
- The mean score 1.37 and standard deviation .686 indicate that the participants were strongly agree that they listen to the students attentively, the responses were found not scattered.
- The mean score 1.50 and standard deviation .806 show that the participants were strongly agree that they let their students to answer even if they are incorrect, the responses were found not scattered.
- The cumulative mean score 1.87 highlight that the mostly the teaching of respondents were found effective, the mean standard deviation 0.938 show that the responses were not scattered. By applying the Chi-square test of significance, the findings were found statistically significant.

Statement	Cumulative Mean	Cumulative St. deviation	Pearson Correlation	Sig.
Teacher Financial Stability	3.64	1.23		
Teacher Teaching Effectiveness	1.87	0.938	.030	.559

The above table highlights the relationship between teacher financial stability and effective teaching. The Pearson correlation coefficient .030 indicate that there is very weak positive or no relationship between teacher effectiveness and financial stability.

DISCUSSION

In order to measure the financial stability of the teachers the researcher collected the data through questionnaire in which it was asked from the respondents about their life style, own accommodation, family medical care and balance diet, kids' education and own transport facility in their current financial status. The detailed are given below.

The finding of the study showed that most of the respondents were found disagreed that they can buy things of daily use and gifts and clothing in festival such as wedding, Eid etc. and can save money for the future need in their current salary. It was also found that the respondents were disagreed that they can afford own accommodation and transportation, can provide balance diet, health facilities to their family, proper education in their own choice of school and school fees, uniform and other essential. Similarly the study conducted in the USA reported the same results according to the Bryner and Society (2021) the salary of the school teacher is not enough to meet their daily expenses and buy things of daily use that's why they left teaching profession and the department face shortage of 71 teacher. In the similar vein according to the Kadzamira and Training (2006) the pay of the primary school teachers is very low in relation to others skilled and unskilled profession. The primary school teachers not even afford to fulfill their physical and social needs. Physical needs include proper dressing, balance diet, health facilities and medicines while the social needs include own transport, own accommodation, kids school fees, buying gifts and essential things for wedding, birthday and other festival. Among the teachers the primary school's teacher pay is very low as

compared to other high-grade teachers. In specific the starting salaries are too low for the new appointed primary school teachers. The identical findings have also reported by Podgursky (2003) according to their research there are two famous teacher union in America such as National Education Association (NEA) and American Federation of Teachers (AFT). Under the supervision of the mention two union every year a survey has conducted regarding public school teacher salaries and pay. According to their survey report in 2003 the teachers are considered among the white-collar professions and on the other hand comparatively the teacher gets low salaries that is why they left teaching and join other profession to work for fancy and luxuries lifestyle. The survey also reported that annually the average earnings of teacher are \$ 43250 while the annual earnings of accountant, computer operator, engineers and attorney are \$52664, \$71155, \$74920 and \$82712 respectively.

To measure the teacher effectiveness the questionnaire was design by the researcher and supervisor on the basis of teacher knowledge regarding both content and pedagogical skills, classroom management and teacher attitude in the classroom. The teachers were found effective according to the analyzed data the respondents were agree to use well organized material and real-life example regarding the lesson. The respondents do not apply behaviorism approach while apply liberationist and Socratic Method of teaching, also the respondent asked such questions to develop students thinking ability. The participants were agreeing that they find inactive student in the class, tell motivational stories, keeping the class environment friendly and relax, listen the students attentively even if they are giving incorrect answers.

The same finding were also reported by Ab Kadir and Creativity (2017) that the teacher are effective in term of content knowledge that they provide study material and prepare well organized lesson plan. Similarly the finding reported by Richardson (1996) although teacher content knowledge is necessary to increase teaching effectiveness but the teaching approach used by the teacher in their classroom also very important. Liberalist approach make the teaching effective because in this approach students are encouraging for taking more interest in the study as compared to the behaviorism approach where teacher only gave lecture and make the students bore and teaching ineffective.

The same results was also reported by Nimje, Dubey, and Sciences (2013) and Delić and Bećirović (2016) to improve teaching learning process Socratic method is an essential tool, because in Socratic method a series of questions to be asked and the learner has been compelled to think and answer the questions in this way the thinking ability of the learner to be enhance. Similarly the finding reported by Chandra and Research (2015) at classroom management and class environment is an important part of effective teaching. Major issue in the classroom management is discipline and this can be resolve by engaging the inactive student by observing through eye contact. The same results were also found by Gourneau (2005) that the teacher attitude play an important role to make the teaching effectiveness. The attitude include that the teacher must be kind so that to create relax and friendly environment, telling motivational stories to provide meaningful experiences for the students, sensitive about the students to listen them attentively.

The researcher found that there is very weak positive or no relationship between teacher financial stability and effective teaching. The Pearson correlation coefficient (0.030) indicate very weak positive or no relationship (Mills & Gay, 2019). The same finding was also reported by Akiba, Chiu, Shimizu, and Liang (2012) researchers collected the data of teacher pay and remuneration from Organization for Economic Cooperation and Development (OECD) and the student and teacher achievement data from the Programmed for International Student Assessment (PISA) showed that there is no significant association between teacher financial status and their teacher teaching effectiveness.

FINDINGS

1. The cumulative mean 3.64 shows that mostly primary school teachers were found financially instable. (Table 2)
2. The cumulative means 1.87 shows that majority of primary school teacher were effective on the basis of knowledge, pedagogical skills and attitude in the class. (Table 3)
3. It is found that there is very weak positive or no relationship found between teacher financial stability and effective teaching. (Table 4)

CONCLUSION

The first objective of the study was to find out the financial stability of primary school teachers and the study found that primary school's teacher both male and female are financially instability. The second objective of the study was to find out the concept effective teaching and study reflected that most of the primary school teacher are effective. Teacher teaching effectiveness can be measure on the basis of teacher knowledge, pedagogical skills, classroom management and teacher attitude in the classroom. On the same scale all the primary school teachers both male and female who took part in the study, were found effective in term of above mention qualities. The third objective of the study was to measure the relationship between teacher financial stability and effective teaching and it was found that there is very weak positive or no significant relationship between teacher financial stability and teacher teaching effectiveness.

RECOMMENDATION

The following recommendations were made on the basis of objectives, results and conclusion of the study.

1. Pay and remuneration policy maker must review and bring reforms in the pay of primary school teachers because this can enhance the prestige and socio economics status of primary school teachers.
2. Make sure the financial stability of the primary school teachers because it is good for teacher to survive fancy life and also it will attract most talented individual towards teaching profession which will be good for students as well as national academic achievement.
3. Since results of the study do not show direct relationship with teachers teaching effectiveness and financial stability unlike other studies that have been conducted somewhere else on the similar topic, therefore, the research needs to be undertaken qualitatively so as to carryout in-depth research of the phenomena.
4. Alternatively, as recommendation for future research the study may be conducted in different population cluster using the same method so as to find out the wider opinion of the respondents about their financial stability.

CREDIT AUTHOR STATEMENT

Farooq Nawaz Khan: Supervision. **Ayaz Ahmad:** Data collection, Data analysis, Data interpretation, Pilot testing, Results, Findings and Conclusion. **Jamil Ahmad:** Reviewing and Editing.

COMPLIANCE WITH ETHICAL STANDARDS:

It is declare that all authors don't have any conflict of interest. Furthermore, informed consent was obtained from all individual participants included in the study.

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