

Challenges of Low Salaries and Their Impact on Teachers' Workload and Motivation in Private Schools

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ABSTRACT

This study investigates the challenges of low salaries and their impact on teachers' workload, motivation, and job satisfaction in private schools in Faisalabad, Pakistan. The population comprised all teachers working in the city's 500 private schools, from which 120 teachers were selected through a combination of convenience and random sampling. Data were collected using a structured and pre-tested questionnaire, with a Cronbach's alpha reliability score of 0.721. The demographic profile revealed that the majority of teachers were young (20–30 years), predominantly female (90%), and relatively well-qualified, with 55% holding bachelor's degrees and 40% M.Phil. qualifications. However, salary distribution indicated that most earned less than PKR 20,000, with 55% expressing dissatisfaction with their pay. Descriptive statistics highlighted that while teachers managed a moderate workload of 2–3 periods daily, they reported dissatisfaction with salary adequacy, increments, and financial support. Correlation and regression analyses showed that salary satisfaction ($\rho = 0.62$, $\beta = 0.41$) and increment expectations ($\rho = 0.71$, $\beta = 0.33$) were the strongest predictors of teacher motivation and performance. There were other non-monetary factors that also acted as incentives or appreciation, but held relatively less value. The results highlight that low pay and small financial advancement can hinder teacher satisfaction and retention, even in the presence of other motivators. The research concludes that

paying teachers with competitive salary scales, opening increment policies, recognition mechanisms and opportunities for professional growth should be employed on a parallel basis to increase job motivation level towards learning environment sustainability in the private schools of Pakistan. Incentives to lower teacher's mobility could be developed in the form of competitive salaries and clear policies for salary increments at private schools. A happy medium of cash and extra financial support (acknowledgement, education) will create a happier work place for teachers as well as better education system.

Key words: Teacher motivation, Workload management, Private schools, Education

INTRODUCTION

Introduction

In Pakistan, private schools serve a large portion of the student population and often position themselves as offering quality education compared to under-resourced public institutions. Yet, beneath this promise lies a persistent problem: many private school teachers face low salaries, high workloads, and limited job security – factors which undermine their job satisfaction, motivation, and ultimately affect educational quality (Aslam, 2013; Ismail et al., 2024). While education is increasingly seen as a pathway for national development, the welfare and motivation of the teaching workforce remains under-researched, especially in the private sector.

Research on teacher motivation in Punjab revealed that salary is not aligned with teachers' qualifications and the burdensome workloads they handle; extras such as additional non-teaching duties, large class sizes, and inadequate resources exacerbate the mismatch between effort and compensation (Aslam, 2013). In Dir Lower (Khyber Pakhtunkhwa), Ismail et al. (2024) found that salary, workload, and job stability significantly affect job satisfaction among private school teachers. These findings indicate that salary is not the sole issue: workload and job security interact with financial dissatisfaction to produce demotivation.

In Peshawar, public and private school teachers and found that dissatisfaction in private schools is significantly associated with salary, promotion, training, supervision, and workload (Nisa et al., 2022). Similarly, Sultan Swabi region study explored secondary school teachers' satisfaction and discovered that many teachers reported that their salaries were low relative to their workload and expectations

from school management (Ullah & Ali, 2023).

Other work shows similarly that dissatisfaction is tied not only to low financial compensation but also to limited opportunity for professional development and recognition. A Karachi based rewards system study found that while salary is important, recognition, promotion, working content, and working conditions also significantly predict motivation (Adil, 2013). In Jamshoro, Zehra (2021) found that teacher loyalty in private schools is strongly affected by pay, but relationships with supervisors and peers also matter, suggesting that non-financial rewards and positive institutional culture partially mitigate the negative impact of low pay.

The literature also highlights that workload intensifies the issue. In Lahore, private school teachers reported greater stress, lower satisfaction, and worse work-life balance due to heavier workload compared to their public school peers (Chughati & Perveen, 2013). In Quetta, Waheed et al. (2021) found that private school teachers express lower salary satisfaction and greater workload pressures.

Moreover, recent policy research from Dir Lower reaffirmed these trends: researchers found that directly avoiding heavy workload and improving salary and job security are significant predictors for job satisfaction among private school teachers (Khan et al., 2022). These results have been echoed in broader studies of financial incentives and their role in commitment, satisfaction, performance, and turnover across various sectors in Pakistan (Ahmad et al., 2019).

Despite this growing evidence, gaps remain. Few studies specifically quantify how much workload contributes to demotivation in the presence of low salaries, how incremental (future) financial expectations buffer negative effects, or how private school settings differ regionally. There is also limited up-to-date data from regions outside Punjab and Khyber Pakhtunkhwa, and less work on teacher retention or long-term performance outcomes linked to salary/workload dynamics.

Methodology

There are 500 private schools in city Faisalabad, (District Education office, Faisalabad). All teachers in the private schools were population of the study. From these schools, 40 schools were selected through convenient sampling technique. From each selected school,

3 teachers were selected randomly. Thus it makes the sample size of 120 teachers/respondents.

For the purpose of data collection a well-structured questionnaire was prepared while keeping in view the objectives of the study. Prior to the primary data collection, a pre-testing phase was undertaken to assess the suitability of the questionnaire and confirm that all pertinent and crucial items were included. Using Cronbach's alpha for pre-testing on ten respondents, the questionnaire (research instrument) was shown to be more reliable as the tool's internal consistency and reliability determined by the Cronbach's alpha coefficient, were 0.721 for a total of 25 items.

Though the interview schedule was written in English, the questions were administered using multiple choice formats to make it easier for interviewees to provide the necessary information as accurately as possible. In order to get the thoughts of the sample respondents, the researcher did her best to keep the interview setting casual and amicable. Difficulties faced by researcher during data collection such as the researcher found it quite difficult to travel alone to many schools because she is a woman. She and her friend had attended school programs as a result. Researcher also faced the non-cooperative behavior by most of the school administration. Another obstacle to finishing the research was the lack of sufficient funding. The researcher had no financial support available. Therefore, the researcher was required to cover all study-related costs out of her own.

Table 1. Demographic attributes of the respondents

Age of the respondents			Education of the respondents		
Age (in years)	Frequency	Percent	Education level	Frequency	Percent
20-25	60	50.0	Intermediate	6	5.0
25-30	50	41.7	B.S	66	55.0
30-35	10	8.3	M.Phil	48	40.0
Teaching to class			Teaching subjects		
Kindergarten	6	5	Arts	64	53.3
Primary	46	38.3	Science	32	26.7

Middle	38	31.7	All	24	20.0
Secondary	30	25.0	Teaching Experience		
Gender of the respondents			1-2 years	38	31.7
Male	12	10.0	3-4 years	50	41.7
Female	108	90.0	5-6 years	20	16.7
Salary of Respondents			7-8 years	12	10.0
10,000	26	21.7	Satisfaction by Salary		
15,000	32	26.7	Yes	22	18.3
20,000	28	23.3	No	66	55.0
More than 20,000	34	28.3	Maybe	32	26.7

The demographic profile of the respondents provides important insights into the teaching workforce in private schools. In terms of age, half of the teachers (50%) were between 20–25 years old, followed by 41.7% in the 25–30 range, while only 8.3% fell in the 30–35 category. This shows that the majority of private school teachers are relatively young and at the early stages of their professional careers. Similar findings were highlighted by Latif (2024), who noted that younger teachers often display different levels of satisfaction due to limited experience and career development opportunities.

Regarding qualifications, more than half of the respondents (55%) held a bachelor's degree, 40% had completed an M.Phil., and only 5% had intermediate qualifications. This reflects a relatively well-qualified teaching force in private schools. Teaching levels varied, with the largest proportion teaching at the primary level (38.3%), followed by middle school (31.7%), secondary classes (25%), and kindergarten (5%). Subject-wise, over half (53.3%) taught arts-related subjects, 26.7% taught science, and 20% taught multiple subjects.

Teaching experience also revealed an early-career pattern, with most teachers (41.7%) having three to four years of experience, 31.7% with one to two years, 16.7% with five to six years, and only 10% with seven to eight years. Such limited experience among the majority suggests that many may still be exploring job stability and career growth, which could influence their satisfaction. Nisa et al. (2022)

also observed that job satisfaction levels vary with experience, where longer-serving teachers often develop stronger expectations for recognition and promotion opportunities.

Gender distribution showed that 90% of respondents were female, confirming the dominance of women in the private teaching sector. Mazhar et al. (2021) similarly reported significant gender differences in job satisfaction levels, highlighting that female teachers often face unique challenges such as balancing workload and compensation with personal responsibilities.

Salary distribution indicated that only 28.3% of teachers earned above 20,000 PKR, while others were concentrated in lower salary categories: 21.7% earned 10,000, 26.7% earned 15,000, and 23.3% earned 20,000. When asked about satisfaction, more than half (55%) expressed dissatisfaction with their pay, only 18.3% were satisfied, and 26.7% remained uncertain. These findings underscore salary as a central factor in determining job satisfaction. Shabbir and Wei (2015) found similar evidence, reporting that pay remains one of the strongest predictors of job satisfaction among teachers. Zafar et al. (2014) also emphasized that dissatisfaction with salary and promotion opportunities negatively impacts teachers' motivation and overall morale.

Table 2. Descriptive Statistics of Teachers' Responses on Salary Satisfaction and Workload

Question	Mean	Std.	min	25%	50%	75%	max
How many periods do you teach?	2.6	1.1	1	2	3	4	4
Do you agree, this salary package satisfied your performance?	2.1	0.7	1	2	2	3	3
Have you ever considered leaving your teaching job due to salary?	2.8	0.5	1	3	3	3	3
Is there any chance of an increment?	1.9	0.8	1	1	2	2	3
When was the salary increased last time?	1.9	0.7	1	1	2	2	3
How much increment was applicable?	1.5	0.7	1	1	1	2	3
Are you satisfied with your increment?	2.3	1.1	1	1	2	3	4
At least how much increment should be applicable?	2.5	1.1	1	2	2	3	5

Is this salary package sufficient for bearing your expenses?	1.9	0.8	1	1	2	3	3
Are you supporting your family?	1.7	0.8	1	1	1	2	3
Is your boss assigning you extra duties?	1.3	0.5	1	1	1	1.25	3
Is your boss paying you extra for extra duties?	1.8	1.1	1	1	1	3	4
Are you getting incentives/pick and drop from your school?	2.0	0.7	1	2	2	2	3
What is the time duration of your school?	2.9	1.0	1	2	3	4	4

The descriptive statistics of teachers' responses revealed that the average teaching workload was 2.6 periods per day ($SD = 1.1$) with a median of 3 periods, indicating that most teachers handled a moderate workload of 2–3 periods daily. However, responses regarding salary satisfaction reflected a concerning trend. The mean score for satisfaction with the salary package was only 2.1 ($SD = 0.7$), suggesting that most teachers disagreed that their salary matched their performance. Furthermore, the likelihood of teachers considering leaving their jobs due to low salary was relatively high, with a mean of 2.8 ($SD = 0.5$) and a median of 3, showing strong dissatisfaction. Teachers also reported limited optimism about salary growth, as the perceived chance of increment averaged 1.9 ($SD = 0.8$), and the last salary increase also recorded a mean of 1.9 ($SD = 0.7$).

In terms of increment, the average reported increase was quite low ($M = 1.5$, $SD = 0.7$), and satisfaction with increment remained modest ($M = 2.3$, $SD = 1.1$). Teachers believed that at least a higher increment should be applicable, with the expected amount averaging 2.5 ($SD = 1.1$). Moreover, the adequacy of salary to cover expenses was rated low at 1.9 ($SD = 0.8$), while the ability to support families showed an even lower mean of 1.7 ($SD = 0.8$), highlighting financial strain. Workload-related dissatisfaction was also observed; teachers reported being assigned extra duties with a mean of 1.3 ($SD = 0.5$) but noted that extra compensation was rare ($M = 1.8$, $SD = 1.1$). Additional incentives such as pick and drop facilities were limited, with a mean of 2.0 ($SD = 0.7$). Finally, the duration of school hours was reported at an average of 2.9 ($SD = 1.0$), with most teachers

working a standard 6–7 hour schedule.

Table 3. Correlation between Financial Factors and Job Satisfaction

Variables Compared	Correlation Coefficient (ρ)	Sig. (p-value)
Salary Amount Vs Salary Satisfaction	0.62	0.000
Salary Amount Vs Motivation	0.55	0.001
Performance Satisfaction Vs Motivation	0.48	0.003
Impact of Increment Vs Satisfaction about Increment	0.71	0.000
Salary Role in Performance Vs Motivation	0.58	0.002
Expenses Sufficiency Vs Family Support	0.41	0.015

The correlation analysis revealed that most salary-related variables had a positive and statistically significant relationship with teacher satisfaction, motivation, and performance. One of the strongest associations was observed between the perceived impact of salary increments and satisfaction with these increments ($\rho = 0.71$, $p < 0.001$). This finding indicates that when teachers believe salary increases bring meaningful improvements, their overall satisfaction with such increments rises substantially. Similarly, a strong positive correlation emerged between salary amount and salary satisfaction ($\rho = 0.62$, $p < 0.001$), showing that teachers receiving higher pay are more likely to report greater satisfaction with their earnings.

Moderate correlations were also noted, particularly between salary amount and motivation ($\rho = 0.55$, $p = 0.001$), and between performance satisfaction and motivation ($\rho = 0.48$, $p = 0.003$). These results highlight that while financial rewards are a significant driver of motivation, other non-monetary elements such as recognition, job environment, or intrinsic commitment also play a role. Moreover, the positive correlation between the role of salary in performance ($\rho = 0.58$, $p = 0.002$) and teacher motivation demonstrates that teachers perceive financial rewards as a central factor influencing their work outcomes.

Some weaker relationships were also found. For instance, expenses sufficiency and family support were positively correlated but with lower strength ($\rho = 0.41$, $p = 0.015$). This suggests that even when salaries do not fully meet household needs,

family support may help teachers cope with financial stress, reducing its negative impact on their professional engagement. Such findings underline the multifaceted nature of teacher motivation, where salary is important but not the only factor shaping job satisfaction and performance.

Overall, the results are consistent with prior research in Pakistan and South Asia, which stresses the importance of adequate pay and increments in sustaining teacher motivation. At the same time, the moderate strength of some correlations indicates that while financial incentives are influential, they cannot fully explain motivation, echoing Herzberg's two-factor theory that distinguishes between hygiene factors (like salary) and true motivators (such as recognition and professional growth). These findings suggest that effective policy interventions should combine financial incentives with non-monetary strategies to ensure teacher satisfaction and enhance overall educational outcomes.

Table 4. Correlation Matrix of Salary, Motivation, and Performance

Variables	Salary Satisfaction	Motivation	Performance	Increment Satisfaction
Salary Satisfaction	1.000	0.55**	0.62**	0.48**
Motivation	0.55**	1.000	0.48**	0.39*
Performance	0.62**	0.48**	1.000	0.44**
Increment Satisfaction	0.48**	0.39*	0.44**	1.000

Note: * $p < 0.05$, ** $p < 0.01$.

The correlation analysis demonstrated that salary satisfaction, motivation, performance, and increment satisfaction are significantly and positively related to one another. Salary satisfaction emerged as the most influential factor, showing a strong positive association with performance ($r = 0.62$, $p < 0.01$) and motivation ($r = 0.55$, $p < 0.01$). This suggests that teachers who perceive their salaries as fair and sufficient are not only more motivated but also tend to perform better in their professional roles. Motivation was also positively related to performance ($r = 0.48$, $p < 0.01$), highlighting that motivated teachers are more likely to achieve higher levels

of job performance. Increment satisfaction, while demonstrating comparatively moderate correlations, was still significantly related to salary satisfaction ($r = 0.48$, $p < 0.01$), performance ($r = 0.44$, $p < 0.01$), and motivation ($r = 0.39$, $p < 0.05$). This finding emphasizes that expectations of financial growth also play a meaningful role in shaping teachers' attitudes and outcomes.

These findings are consistent with prior research in Pakistan and elsewhere. Aslam (2025) found that teacher performance in private schools was strongly linked to salary levels, supporting the present finding that salary satisfaction has the strongest association with performance. Similarly, Sharif et al. (2025) reported that motivation was significantly correlated with performance among primary school teachers in Punjab, which aligns with the positive correlation between motivation and performance observed in this study. Khan (2022) also concluded that an important variables are incentives and paying scale of Secondary School teacher of Quetta as a significant predictors of the performance. Taken together, these studies add to the case that financial factors such as salary and increments are critical in comprehending teacher motivation and performance in the private school sector.

At the same time, the correlations also indicate that non-financial factors, such as motivation and recognition are still relevant. Despite salary satisfaction and increases were the strongest predictors, underlining their value as non-financial motivators, found a positive relationship between motivation and performance. As Khan (2022) rightly observed bonuses for teachers could significantly increase the performance of teacher however, motivation pays off in money earned while teachers also feel motivated when they are made to feel wanted and appreciated by their organizations. While economic enough incentives have been identified as a powerful trigger of teachers' motivation and effectiveness, In place to accompany financial gains in order to sustain the commitment by teacher should be supportive policies, reward systems, and professional development opportunities.

Finally, it could be deduced that the teacher motivation and performance in private schools are significantly induced by monetary aspects Im vividly good salary working for serving salary chance of increment. However, non-financial rewards are still key to maintaining commitment which is sustainable. School management has levers to sustain teacher satisfaction, retention and educational excellence in the

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private sector by linking competitive pay structures to professional recognition and growth paths.

Table 5. Regression Analysis Predicting Teacher Motivation from Financial and Non-Financial Variables

Predictor Variable	Beta (β)	t-value	Sig. (p)
Salary Satisfaction	0.41	4.28	0.000
Increment Expectation	0.33	3.75	0.001
Performance Satisfaction	0.29	3.21	0.002
Incentives Availability	0.18	2.05	0.043

Regression analysis showed that both the financial and non-financial elements have a significant influence on the commitment of teachers; however, their impacts were not equal. The largest contributor, salary satisfaction ($\beta = .41$, $p < 0.01$) demonstrates that if teachers feel they are being compensated fairly and justly for their work they will continue to be committed to fulfilling their role. This finding is supported by previous studies that claim equal and competitive salary are highly correlated with the increase of teacher commitment and retention (Sabthazi et al., 2024). Inset, the 'increase expectation' exerted a significant effect ($\beta = 0.33$, $p < 0.01$), which means that anticipation for salary raises as a financial reward is predicting teacher motivation in private schools fairly well.

Aside from monetary incentives, the satisfactions had a major positive relationship with motivation ($\beta = 0.29$; $p < 0.002$). This demonstrates that teachers' recognition and fair evaluation of their work was a huge factor in morale and the buzz of teaching. Rothinam et al. (2024) postulate that teachers' self-efficacy of capability to perform well (often motivated through valid performance appraisal) directly influences the motivation and commitment, which in turn influence classroom performance. The Incentive frame had the smallest effect ($\beta = .18$, $p < 0.05$), yet highly significant. Peripheral rewards and incentives Other than coreful, these act as the pull factors increasing the valuing of teachers in the system.

In general, finding showed that in relation to teacher motivation non-financial aspect such as recognition and incentive are found weaker predictors than financial dimension of the tool particularly salary satisfaction and increments. However, these two sides are also valid so it seems like you should be motivated to stay on the middle path anyway.

Growth opportunities and feedback drive up intrinsic motivation as teachers' sense of being valued, supported, and empowered for professional growth is heightened (Khanal & Phyak 2021). Similarly, Rothinam et al. (2024) asserted that programmes to motivate teachers not only develop a sense of job satisfaction for an individual but also promote effective learning.

Though salary and financial growth opportunities are the best predictors of teacher motivation overall, non-financial factors including recognition, performance evaluation and professional development opportunities have some significant role to play. This emphasises that education policymakers and school officials must adopt integrated approaches to compensate teachers competitively while providing them with supportive, growth-oriented environments if they want higher levels of teacher satisfaction, engagement, and ultimately, the improvement in educational quality.

Conclusion

The purpose of this study was to investigate low salary as an obstacle among teachers in private schools and its influence on teachers' workload and motivation attitudes. The study also demonstrated that most of the teachers in private schools are young, academically trained and females but they experience severe financial problems. A majority of the teachers were not satisfied with their low salaries (less than PKR 20,000) and they had serious issues related to financial stability and fair pay.

The results of correlation and regression analyses indicated that salary satisfaction is the strongest determining factor for teachers' motivation and performance. Optimistic at local level were also significantly related with keeping up teachers morale to a great extent while things like nonfinancial appreciation, evaluation recognition and incentives did so positively but to a less extent. What these results also suggest, however, is that, although intrinsic incentives do matter, after all is said and done in private schools financial rewards still trump any other factors when

it comes to teacher effectiveness and retention.

In general, the research findings insinuate that inadequate teachers salary low financial prospects and large workloads not only depress educational practitioners= motivation but increase their intentions to leave. Without the focus of private schools and policy-makers, long-term quality in Pakistan's private sector may suffer.

Recommendations

The private sector should have professionalized scales of pay, through systems of increment and annual bonuses, opportunities for growth to make it possible to improve commitments and the drop-out rate. Intra-organizational rewards systems, like merit pay and promotion should also be institutionalized. Manageable workloads: Schools should also make workloads manageable and fair by limiting excessive non-teaching time, or balancing extra duties. Furthermore, with the investment in staff development programmes (i.e. training courses and workshops), one would expect higher levels of commitment from teachers. Pay scales should also be managed along with minimum wage enforcement and conditions of work, through government for the sake of fairness. Overall, a finely tuned mix of monetary incentives and non-monetary factors such as feedback, good management and career opportunities is likely to lead to greater satisfaction among teachers, less attrition from the profession and better educational performance.

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