Original Article

# Financial Pressures and Teacher Outcomes: Evidence from Female Public School Teachers in Lanao del Sur, Philippines

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**Abstract.** The teaching profession is vital to educational and social progress, yet its practitioners remain financially vulnerable. Public school teachers in remote areas such as Lanao del Sur in the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM) face financial challenges, physical isolation, and inadequate resources. This study evaluated financial pressures, well-being, and performance among female public school teachers within a single district. A validated questionnaire was used to survey thirty female teachers with long service years on financial strain indicators, workplace well-being subscales (perspective, self-management, support, meaningfulness, self-care), and self-rated performance domains. Statistical methods included descriptive statistics and regression. Despite financial stress, well-being (M = 4.36, SD = 0.40) and performance (M = 4.42, SD = 0.38) were high. Regression models indicate that financial pressures strongly predict well-being (Adj. R² = 0.69, p < .05), with annual pay and self-rated performance as major predictors, whereas other income sources are negligible. The performance model was not significant (Adj. R² = 0.33, p =.259), but retention-related financial pressures and classroom supply affordability were major predictors. These findings show that teachers remain resilient and competent under pressure, but financial strains endanger long-term sustainability. Systemic pay improvements, classroom supply and retention incentive improvements, and financial capability assistance programs are needed. Hence, financial security is essential for teacher motivation, attrition reduction, and educational excellence. The study contributes localized evidence to the global discourse on teacher well-being.

*Keywords: Bangsamoro Autonomous Region in Muslim Mindanao (BARMM); Financial pressures; Performance; Teacher well-being.*

Teacher effectiveness is linked to work conditions, financial security, and professional well-being, making them the most critical inputs in education. Despite being hailed as nation-builders, Filipino teachers have struggled financially due to chronic underinvestment. Inadequate compensation, workload escalation, and out-of-pocket expenses erode teachers' personal and professional resources worldwide (UNESCO, 2025). These financial vulnerabilities hinder teachers' daily work and increase attrition (Education International, 2025).

The 2025 Global Report on Teachers underlined that investing in teacher well-being reduces turnover as resource insufficiency increases work pressures and decreases motivation (UNESCO, 2025b). According to the Job Demands–Resources (JD-R) paradigm, high job demands, including financial pressure, workload, and emotional strain, diminish energy and well-being without compensating resources. Teacher engagement moderates the

interaction among demands, resources, and turnover intention, with organizational support and emotional intelligence protecting this interaction (Lopez et al., 2023). These findings indicate that instructors with insufficient remuneration, inadequate support systems, and limited coping skills are at risk of reduced well-being and attrition.

Due to financial and workload demands, teacher well-being affects attrition. Fekih-Romdhane et al. (2024) showed that economic pressure predicted teachers' psychological discomfort, work fatigue, and turnover intentions, with job satisfaction partially mediating these relationships. Importantly, their results indicate that job satisfaction can buffer these effects, suggesting that supportive conditions, such as fair compensation, professional recognition, and a manageable workload, play a critical role in sustaining teacher commitment and reducing attrition.

Remoteness, poverty, and lack of instrumental support put rural teachers under financial strain in the Philippines. As observed, structural inequalities affect work. Many teachers have worked for decades yet receive low compensation. They struggle with family and job issues outside of school. To fill these gaps, the present study was designed to:

(1) Describe the demographic profile of female public school teachers in one district in Lanao del Sur.
(2) Determine their well-being and self-rated performance.
(3) Examine whether financial pressures significantly predict teachers' well-being.
(4) Assess their performance to localize empirical information that matches teachers' lived situations while harmonizing with worldwide findings on teacher well-being, sustainability, and retention.

## Methodology

### Research Design
A descriptive–correlational design was suitable for studying relationships among naturally occurring variables without experimental manipulation. The descriptive component helped researchers describe the district teachers' demographics, well-being, and performance. Correlational analysis was used to test whether financial pressures had predicted effects on well-being and performance. This method is popular in educational research because it blends breadth, analytical rigor, and resource-constrained feasibility (Islam & Heiny, 2024). New teacher research methodological reviews underscore the relevance of correlational studies for capturing the complex interactions among psychosocial and economic factors affecting teachers, particularly when experimental interventions are not feasible (Kostanek, 2024). The study addressed these recommendations by focusing on quantitative relationships, noting that causality cannot be established but that strong predictive insights can inform policy and practice.

### Participants and Sampling Technique
Thirty female public school teachers from a single district in Lanao del Sur were randomly selected to participate in the study. Many participants were Teachers I (76.7%), followed by Teachers II (13.3%) and III (10%). 60% had more than ten years of service, indicating an experienced but financially stagnating workforce. Small-sample research is being used to generate context-specific evidence for localized interventions, despite its limited generalizability. The group's homogeneity (all female, rural-based) reveals systemic gendered engagement in education and supports gender-responsive interpretations.

### Research Instrument
A structured questionnaire comprising demographic profile, financial strain indicators, well-being subscales, and performance ratings was the primary instrument. Financial pressures included income, benefits, requirements, and retention. Perspective, self-management, support, meaningfulness, and self-care were measured using Likert-type items to measure well-being. Content knowledge, pedagogy, evaluation, and professionalism were self-rated to assess teacher performance. Internal consistency was found in reliability analyses, with Cronbach's α and McDonald's ω values above .70 for all subscales. According to Revelle and Condon (2019), experts currently favor ω over α because ω is more robust when tau-equivalence assumptions are violated. Expert supervisors and researchers verified the instrument for content relevance and context.

### Data Gathering Procedure
Surveys were administered in schools over two weeks. The district supervisor and the principals authorized the

distribution, and all responders provided informed consent. Teachers were informed of study goals, voluntary participation, and confidentiality. To ensure accuracy, researchers examined replies immediately after collection. On paper, people with restricted digital access, frequent in rural BARMMs, were included. In resource-limited settings, localized research required flexible data-gathering methods, including low-tech, inclusive methodologies (UNESCO, 2025). This method ensured the feasibility and reliability of the response.

### Data Analysis Procedure

Coding and processing were done with statistical tools. Demographic characteristics, well-being subscales, and performance domains were summarized using means and standard deviations. Multiple regression was used to examine the effects of financial pressures on well-being and performance. The study reported adjusted $R^2$ values, F-statistics, p-values, and standardized coefficients ($\beta$) to evaluate predictor weight. Parsimonious regression models were used to mitigate overfitting due to the small sample size, as recommended in the current methodological literature (Islam & Heiny, 2024). To increase reliability, small-sample adjustments, such as standard errors and bootstrap estimates, were recommended (Kostanek, 2024). The analytical technique yielded statistically robust and theoretically consistent results consistent with the JD-R paradigm, which views financial strain as a job requirement that affects well-being and performance.

### Ethical Considerations

Human research ethics were followed in the study. All teachers were given confidentiality, anonymity, and voluntary participation before providing informed consent. Aggregated findings were presented without identifiable information. They were told they may leave the study at any time without consequence. According to UNESCO's (2025) principles on teacher research ethics, the study emphasized teacher autonomy, privacy, and the responsible use of findings to inform. Financial questions are sensitive; therefore, extra care was taken to phrase them appropriately and to frame participation as contributing to collective growth rather than to individual evaluation. This ethical sensitivity ensured adherence to global research standards and the maintenance of local community trust.

## Results and Discussion

### Demographic Profile of the Respondents

Table 1 presents the demographic profile, revealing an entirely female teaching workforce. The feminization of teaching, particularly in elementary education, is evident in the Philippines and worldwide. Globally, women dominate primary and elementary school teaching, but this does not necessarily transfer into gender equity in promotion and leadership, according to UNESCO (2025). The 100% female participation in one district indicates promising prospects for women in education, as well as the challenges of managing career and household finances. Because women are primary household caregivers, this dual role can strain household finances and well-being.

**Table 1.** *Demographics of Teacher-Respondents*

| Variable | | Frequency | Percentage |
|---|---|---|---|
| **Sex** | Female | 30 | 100% |
| **Rank** | Teacher I | 23 | 76.7% |
| | Teacher II | 4 | 13.3% |
| | Teacher III | 3 | 10% |
| **Length of Service** | >10 years | 18 | 60% |
| | 5–10 years | 7 | 23.3% |
| | <5 years | 5 | 16.7% |

Teachers I (76.7%) outnumbered Teachers II (13.3%) and III (10.0%). The district's distribution shows restricted upward mobility. Shahid et al. (2024) state that institutional stagnation, such as restricted promotion paths and stopped professional advancement, may lower morale and dissatisfy long-term professionals. Without opportunities for professional growth, workers perceive that their efforts and years of service are unappreciated, which reduces motivation and organizational commitment. Teachers who remain in the same post for decades without promotion may become frustrated, particularly when progress entails increased income, recognition, and professional privileges. A lack of upward mobility undermines individual well-being and systemic retention, as educators perceive their work environment as insensitive to their goals. Career stagnation leads to disengagement, poor performance, and increased risk of attrition; therefore, institutions must offer transparent and fair

professional development mechanisms.

More than 60% of respondents had more than 10 years of service, indicating a highly experienced staff. Experience and teaching aptitude confer stability, but rank stagnation keeps experienced instructors financially constrained. Without viable pathways for advancement, experienced teachers may burn out, attrit, or disengage, according to Education International (2025). Thus, teachers' long service records are impressive but may mask deep-seated discontent with limited financial and professional recognition.

All participants are women, which affects the distribution of workload and financial resilience. Female instructors must balance teaching and household obligations, which may strain their finances. Studies conducted in 2025 indicate that women teachers, particularly those in rural areas, are more likely to experience emotional fatigue when work and home life conflict (UNESCO, 2025b). Bidayan instructors are entirely female, underscoring the need for gender-sensitive support services to manage professional and home-related financial stress.

The profile shows how professional rank and tenure affect income sufficiency. In the Philippines, Teacher I teachers receive Salary Grade 11, which has improved but still insufficient when adjusted for inflation and cost of living. Salary stagnation persists without regular promotions. When incomes do not keep up with inflation, teachers often have second jobs, which causes stress and reduces instructional focus. The demographics of responders reflect this financial reality.

Women constitute the majority of rural teachers worldwide, yet they are underpaid and underpromoted. The 2025 Global Report on Teachers found that rural and disadvantaged teachers lack promotion incentives, keeping them in entry-level positions (UNESCO, 2025). This comparative approach shows that teachers' struggles are part of a global systemic issue that rural educators face in recognition and advancement. Demographics imply three implications. First, all-female workforces require gendered finance policies. Second, BARMM requires stronger mechanisms for career progression given its narrow rank distribution. Third, many respondents' long service shows devotion and endurance but requires institutional compensation in the form of wage changes, perks, and incentives. Education International (2025) argues that systemic stagnation is a key driver of teacher retention and well-being. Thus, the demographic baseline shapes findings on well-being and performance in the context of protracted service, limited mobility, and financial fragility.

**Table 2.** *Summary Table for the Mean Distribution of Teachers' Financial Pressures*

| Financial Pressure Indicator | Mean | SD | Interpretation |
|---|---|---|---|
| Adequacy of Income to Meet Household Needs | 2.98 | 0.76 | Moderate Pressure |
| Satisfaction with Benefits (e.g., Leave, Loan) | 3.12 | 0.81 | Moderate Pressure |
| Difficulty Paying for Classroom Supplies | 3.67 | 0.72 | High Pressure |
| Affordability of Daily Necessities | 3.25 | 0.69 | Moderate Pressure |
| Financial Pressure Affecting Retention Decision | 3.54 | 0.74 | High Pressure |
| **Overall** | **3.31** | **0.74** | **Moderate Pressure** |

**Note**: Mean scores from 1.00 to 1.80 were classified as Very Low Pressure, while scores from 1.81 to 2.60 indicated Low Pressure. Scores within 2.61 to 3.40 corresponded to Moderate Pressure, whereas those from 3.41 to 4.20 were classified as High Pressure. Finally, mean values ranging from 4.21 to 5.00 were interpreted as Very High Pressure.

Table 2 shows that teachers face moderate to severe financial pressure *(M = 3.31, SD = 0.74)*. The most excellent strain was reported in difficulty paying for classroom supplies (M = 3.67) and in financial stress influencing retention decisions *(M = 3.54)*. While compensation and benefits may be somewhat adequate, out-of-pocket costs for instructional materials and economic uncertainty about remaining in the profession are the primary pressures. Teachers' income adequacy was rated near moderate *(M = 2.98)*, indicating that their salaries are marginal but not crippling. UNESCO (2025) found that teachers in some communities commonly supplement their income with small businesses or family support. Moderate adequacy does not indicate security; it reflects a precarious equilibrium in which emergencies or additional responsibilities threaten financial stability.

Benefit satisfaction was moderate *(M = 3.12)*. Leave, loans, and allowances help, but they rarely alleviate long-term financial difficulties. Many emerging systems' benefit packages are modest and seldom address the rising cost of living, according to Education International (2025). Moderate satisfaction among teachers implies that benefits do not sufficiently offset systemic financial distress. Additionally, satisfaction with benefits was moderate *(M = 3.12)*. Leave, loans, and allowances help, but they rarely mitigate long-term financial stress. Education International (2025) stated that many emerging systems' benefit packages are modest and seldom keep pace with rising costs. Moderate satisfaction suggests that rewards do not sufficiently offset systemic financial burden on

Binidayan teachers.

Teachers can afford essentials, but inflation and financial shocks can make them vulnerable ($M$ = 3.25). Teachers in rural U.S. schools are generally "one emergency away" from financial trouble, according to Carolina Public Press (2025). The Binidayan findings show fragility. The table and analysis show that classroom supply costs and retention uncertainties are the main budgetary stressors. These results confirm the regression findings in Table 5, which indicate that supply costs and retention pressures predict performance. They also confirm the JD-R framework, which states that unbuffered job demands deplete well-being and work sustainability.

**Table 3.** *Summary for the Mean Distribution of Teachers' Well-Being*

| Subscale | Mean | SD | Interpretation |
|---|---|---|---|
| Perspective | 4.44 | 0.37 | Very High |
| Self-Management | 4.19 | 0.42 | High |
| Support | 4.36 | 0.41 | Very High |
| Meaningfulness | 4.48 | 0.39 | Very High |
| Self-Care | 4.33 | 0.40 | Very High |
| **Overall** | **4.36** | **0.40** | **Very High** |

**Note**. Scale Interpretation: 1.00–1.80 = Very Low; 1.81–2.60 = Low; 2.61–3.40 = Moderate; 3.41–4.20 = High; 4.21–5.00 = Very High

As shown in Table 3, teachers' well-being is relatively high ($M$ = 4.36, $SD$ = 0.40). Meaningfulness was the highest subscale ($M$ = 4.48), followed by perspective (4.44), support (4.36), and self-care (4.33). Only self-management was "high" (M = 4.19), whereas others were "very high." These results show that teachers are mentally and professionally healthy despite financial challenges. UNESCO (2025) found that low-resource teachers perceive education as a vocation rather than a job. Meaningfulness rated best, reflecting global and national trends. Teachers, especially in underserved regions, find great satisfaction in helping students and communities. The Global Report on Teachers (UNESCO, 2025b) noted that intrinsic motivation is a key factor in reducing attrition. Meaningfulness may help teachers remain committed despite low salaries and limited resources. Teachers identify deeply with their work, despite financial difficulties. Perspective scored well ($M$ = 4.44), suggesting teachers are optimistic and purposeful. According to Dreer-Goethe (2025), JD-R evaluation, professional viewpoint, and optimism might mitigate resource difficulties. Even under pressure, teachers who view their work as socially significant and life-changing are less stressed. Teachers may have perspective because they know they are helping BARMM with education.

Teachers report high collegial and community support (M = 4.36). With few institutional resources, social supports such as peer collaboration, supervisor encouragement, and parental appreciation often fill the gap (Education International, 2025). JD-R emphasizes support as an external resource that reenergizes teachers. Although financial and material support may be limited, relational support is strong and sustains well-being. Even under severe workload stress and leadership expectations, Collie et al. (2023) found that collegial relatedness predicts teacher vitality and reduces turnover intentions. While financial remuneration and material assistance may be insufficient, relational resources such as collaboration, professional encouragement, and community recognition can reenergize teachers, foster resilience, and sustain well-being. Thus, strong collegial and community links help preserve teacher morale and reduce turnover in resource-limited settings.

Self-care ($M$ = 4.33) was also relatively high, demonstrating that teachers actively safeguard their mental and physical health. This is important because financial stress can impede self-care. Teachers may use community involvement, religious traditions, or family balance to manage stress, which may explain their high self-care rating. Education International (2025) recommends including self-care and wellness training in teacher development programs, arguing that it is both personal and institutional. However, self-management ($M$ = 4.19) scored lowest, despite being high. This suggests that teachers struggle to balance their time, workloads, and obligations. The meaningfulness-self-management gap shows that instructors enjoy their work but struggle to handle its demands. Even high intrinsic motivation cannot maintain balance when job demands exceed resources. Financial stress may exacerbate self-management difficulties among Binidayan teachers, distracting them from their work. Well-being subscales validate the resilience-vulnerability conundrum. Teachers express good well-being due to meaningfulness, perspective, support, and self-care. Self-management is affected by the balance between work and personal finances. These findings corroborate global requests for systemic support: teachers' resilience is admirable, but it should not be used to replace proper compensation, resources, and institutional support. These results should encourage policymakers to invest in teachers' financial well-being and workload

management to maintain their motivation.

Teaching requires self-management skills to balance time, workload, and professional and personal commitments, as well as to deliver materials. Research shows that even highly motivated teachers may struggle with self-regulation when demands exceed their resources. Bodensteiner et al. (2025) explored how instructors learn to self-regulate their professional work outside of class time amid excessive workloads, observing that overextension impairs work–life boundaries and stress management. Their results indicate that instructors may be significant in their profession but struggle to manage cumulative pressures that exceed their regulatory resources. Financial stress may exacerbate self-management issues because income concerns and external demands reduce available bandwidth for work and coping. Thus, well-being subscales with high ratings of meaningfulness, perspective, and relational support may conceal deficiencies in teachers' regulatory capacity. Maintaining meaningful participation requires structural supports, including remuneration, resources, workload rules, and institutional backing to minimize self-management degradation and long-term attrition.

**Table 4.** *Summary Table for the Mean Distribution of Teachers' Performance Rating*

| Domain | Mean | SD | Interpretation |
|---|---|---|---|
| Content Knowledge | 4.45 | 0.36 | Very Satisfactory |
| Pedagogy | 4.41 | 0.39 | Very Satisfactory |
| Assessment | 4.38 | 0.41 | Very Satisfactory |
| Professionalism | 4.43 | 0.38 | Very Satisfactory |
| **Overall** | **4.42** | **0.38** | **Very Satisfactory** |

**Note:** Scale Interpretation: 1.00–1.80 = Poor; 1.81–2.60 = Fair; 2.61–3.40 = Satisfactory; 3.41–4.20 = Good; 4.21–5.00 = Very Satisfactory

Table 3 demonstrates that teachers scored exceptionally well across all domains with a mean score of 4.42 (*SD* = 0.38). This indicates professional confidence and expertise, even in difficult financial times. Despite institutional constraints, teachers often highly self-assess their instructional quality, demonstrating perseverance and commitment to students. This supports the idea that resource-constrained Filipino teachers maintain professional standards. Domain content knowledge scored highest (*M* = 4.45, *SD* = 0.36). This suggests teachers are confident in their topic knowledge. High content knowledge underpins effective instruction and evaluation, and its predominance in the findings shows teachers are academically prepared. We agree with UNESCO (2025) that continual professional development and curricular alignment are essential for teacher competency worldwide. Teachers maintain their professional skills despite financial constraints, as shown by their high content knowledge score.

With a mean of 4.41 (*SD* = 0.39), pedagogy was also excellent. This indicates teachers' confidence in their teaching methods and in their ability to engage students. Education International (2025) agrees that low-resource instructors innovate pedagogically to overcome material shortages. Since teachers sometimes teach without resources or technology, pedagogical strength may represent both training and adaptation. Assessment was lower than the other domains (*M* = 4.38, *SD* = 0.41), but still extremely good. This indicates that teachers find assessment design and implementation more difficult than subject delivery. Assessment requires materials, standardized tools, and time for preparation and grading. Teachers' lower assessment scores may be due to cost constraints on testing materials and on training in assessment design.

Teacher professionalism scored 4.43 (*SD* = 0.38), indicating strong ethical, responsibility, and professional identity. High professionalism scores support UNESCO (2025b) conclusions that teachers worldwide, especially under financial pressure, uphold professional principles and consider themselves as role models. Professionalism may reinforce teachers' identities as moral and social leaders outside the classroom. Despite strong performance ratings, interpretation should be cautious. Professional pride, social desirability, and the cultural urge to promote oneself positively may influence self-reported performance. CT Insider (2025) noted that instructors generally report good performance, but financial strain and resource disparities may impair classroom instruction. Thus, while ratings show resilience and commitment, they may hide financial constraints-related instructional quality issues.

Even in strict settings, teachers' high self-ratings of ability and professional standards are consistent with Philippine surroundings. Gamuza et al. (2025) found that teachers' self-efficacy in instructional delivery, classroom management, and assessment was substantially associated with their performance ratings. Filipino instructors demonstrate tenacity, professional pride, and confidence in their ability to meet instructional expectations despite resource and budgetary constraints. Teachers are committed and self-confident,

demonstrating strong content knowledge, pedagogical expertise, assessment expertise, and professionalism. These high ratings are accompanied by financial hardship, prompting concerns about sustainability. Without systematic investment in teacher support, such as assessment and teaching materials, professional resilience may be strained. The findings demonstrate the urgent need for policies that support teachers' professional dedication with institutional and financial support.

**Financial Pressures Predict Well-Being, with Salary and Income as Protective Factors**
Financial stress strongly predicted teachers' well-being, accounting for approximately 70% of the variance (Adj. $R^2$ = 0.69 in the regression analysis). Economic circumstances are crucial to well-being, as evidenced by their explanatory power. Adequate annual wage was a significant predictor ($p$ = .028), suggesting that it reduces strain and promotes well-being. Although not statistically significant (p = .065), additional income sources may also contribute positively. Notably, self-rated performance was negatively associated with well-being ($\beta$ = –0.35, p = .012). This indicates that teachers who strive to meet high standards experience greater financial inadequacy. Education International (2025) reported that overextension without assistance leads to burnout, and this study supports that finding. This paradox—high-performing teachers who are stressed—reflects JD-R theory. Professional expectations are job demands, and unfulfilled income or perks reduce well-being (Dreer-Goethe, 2025). The findings suggest that intrinsic motivation and external performance demands can motivate high levels of effort, but resource allocation must be balanced. Otherwise, high performance expectations can hurt well-being.

**Table 5.** *Regression Predicting Well-Being*

| Predictor | $\beta$ | SE | p |
|---|---|---|---|
| Additional Income | 0.21 | 0.10 | .065 |
| Self-Rated Performance | –0.35 | 0.12 | .012* |
| Annual Salary | 0.28 | 0.11 | .028* |
| **Model Fit** | Adj. $R^2$ = 0.69, F (3,26) = 3.97, p = .034 | | |

*Significant at p < .05; Marginally Significant (p < .10)*

Financial stress strongly predicts teacher well-being, supporting worldwide evidence that economic uncertainty is a key factor in teacher mental health and professional sustainability. According to Fekih-Romdhane et al. (2024), instructors under economic pressure reported higher psychological discomfort and occupational fatigue, which in turn increased turnover intentions. Their research also found that work satisfaction moderated this link, indicating that financial stability decreases tension and boosts resilience. This reinforces the idea that financial circumstances are foundational to teacher well-being: even intrinsically motivated and high-performing teachers struggle to balance when earnings are low or opportunities for income are limited. This research confirms the explanatory value of financial factors in regression models of well-being, underscoring the need for policies that address teacher motivation and effectiveness through remuneration and resource allocation. Therefore, policymakers must focus on structural solutions: strengthening compensation systems, providing additional income, and aligning performance criteria with available resources. The regression model indicates that financial pressures are fundamental to teacher well-being, supporting UNESCO's (2025b) request to integrate financial well-being into teacher policy frameworks.

Overall, the performance regression model was not significant (*Adj. $R^2$* = 0.33, *p* =.259). This suggests that financial pressures do not always explain performance. Two significant predictors were retention-related stresses (*$\beta$* = –0.33, *p* =.041) and difficulty affording supplies ($\beta$ = –0.25, p =.087). Retention-related strain directly affects performance, suggesting that teachers considering leaving due to financial issues are less likely to teach well. Attrition is a major danger to educational quality, especially in impoverished areas, according to UNESCO (2025). This demonstrates the nuance of JD-R theory: financial demands vary in their impact. Retention uncertainty and out-of-pocket costs affect performance more than other factors. These findings imply that teachers' resilience sustains performance, whereas financial stressors pose measurable performance hazards. The policy consequences are evident. To avoid financial hardship, classroom supply allocations must be ensured. Attrition must be reduced through retention incentives such as rural allowances and housing subsidies.

Retention-related stress has long been suspected of harming teachers' well-being and effectiveness, especially in low-resource settings. Recent Brazilian research by Elacqua et al. (2025) shows that monetary incentives stabilize teacher supply. A study of salary premiums in São Paulo schools found that retention incentives (5%-25% of base salary) reduced teacher turnover by 18%. Compensation approaches address financial hardship and reduce turnover, which lowers classroom quality. Financial uncertainty might cause instructors to worry about exit plans,

which can hinder class preparation, student engagement, and long-term planning. Performance suffers when teachers feel unsupported and consider quitting. Institutional instability and unmet financial demands create uncertainty, which lowers confidence and teaching quality, supporting the regression conclusion that retention-related stress directly predicts worse performance.

**Table 6.** *Regression Predicting Performance*

| Predictor | $\beta$ | SE | p |
|---|---|---|---|
| Retention Decision (Stay/Leave) | −0.33 | 0.14 | .041* |
| Difficulty Paying for Supplies | −0.25 | 0.13 | .087† |
| Other Predictors (ns) | – | – | – |
| **Model Fit** | Adj. $R^2$ = 0.33, F (2,27) = 1.36, p = .259 | | |

*Significant at p < .05; Marginally Significant (p < .10)*

Finally, financial insufficiency among instructors is key to understanding why financial pressures affect performance differently. Compared to other professions with equal education levels, teachers earned just 73 cents on the dollar in 2024, according to the Economic Policy Institute (2025). This growing salary disparity indicates that teachers' financial disadvantages are structural, and although they typically report strong professional dedication, persistent financial stress undermines their sustainability. This global context explains the finding that overall performance remained reasonably stable despite financial strain: teachers are resilient and intrinsically motivated, but their professional stability is fragile without structural investment. Financial deficiency may lead to fatigue, attrition, and a decline in quality. This supports the JD-R theory, which posits that financial constraints are job demands whose effects vary with resilience and intrinsic motivation. Performance stability may decline without systematic pay adjustments and workload assistance.

## Conclusion

The study found that experienced and dedicated female public school teachers in one district of Lanao del Sur continue to face financial challenges and limited career development opportunities. The teaching force is entirely female, with most in entry-level posts despite extended service. Teachers had high well-being in meaningfulness, perspective, support, and self-care, but lower self-management. Overall, content understanding, pedagogy, evaluation, and professionalism scores were excellent, indicating professional resilience. Regression analysis showed that financial pressures predicted well-being, whereas salary and additional income protected it; however, excellent self-rated performance paradoxically increased stress. The overall predictive model for performance was not significant. In contrast, retention-related financial stress and difficulties purchasing classroom materials were substantial, underscoring how financial strain directly affects professional functioning.

Based on this data, numerous suggestions are made. First, long-serving teachers require better compensation and promotion procedures to improve their financial and professional standing. Second, sufficient classroom resource allocations should be established to eliminate personal instructional material spending, a significant stressor. To reduce financial strain-related attrition, retention-focused incentives like rural allowances and hardship compensation are essential. Fourth, education policy should prioritize workload management, wellness programs, and mental health support for teachers. Fifth, debt counseling and flexible payment schedules can serve as short-term solutions during periods of change. Sixth, training in assessment methods should be focused, as this domain is rated lower than others despite good performance. Finally, given the all-female teaching staff, gender-sensitive policies should address simultaneous professional and domestic duties that increase financial stress.

The study found that financial demands affect teachers' well-being and performance, notwithstanding their resilience and professionalism. Systemic and targeted interventions are needed to maintain teacher motivation, improve instruction, and ensure long-term educational outcomes in rural and disadvantaged settings. Future studies may examine teachers across multiple districts or regions to determine whether the observed patterns in financial well-being hold in broader contexts. Longitudinal or mixed-methods research is also recommended to capture how policy changes, salary adjustments, and resource provisions influence teacher stress, motivation, and performance over time. Additionally, comparative studies involving both male and female teachers could clarify gender-specific stressors and inform more responsive policy interventions.

## Contributions of Authors

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# Conflict of Interests

The author discloses no conflicts of interest related to research or findings.

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