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Financial Crisis and University Faculty Job Satisfaction in Khyber Pakhtunkhwa
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ABSTRACT

This study investigated the impact of financial crisis on teachers' job satisfaction, performance, and motivation at public universities in southern Khyber Pakhtunkhwa, Pakistan. Employing a descriptive design, data were collected from 470 respondents across five universities using a validated questionnaire ($\alpha = 0.74$). Findings revealed significant negative correlations between financial crisis and all dependent variables. Regression analysis confirmed that financial crisis significantly predicted decreased job satisfaction ($\beta = -0.42, p < 0.01$), reduced performance ($\beta = -0.38, p < 0.01$), and lower motivation ($\beta = -0.45, p < 0.01$). The financial crisis explained 18%, 14%, and 20% variance in satisfaction, performance, and motivation respectively. All six null hypotheses were rejected, confirming substantial negative impacts. Teachers reported moderate satisfaction ($M = 3.42$) and performance ($M = 4.12$) but lowest motivation ($M = 3.28$). The study concluded that financial constraints significantly undermined educators' professional well-being, with motivation emerging as the most vulnerable variable. These findings necessitate targeted policy interventions including predictable salary disbursement, protected education funding, alternative revenue generation, and enhanced non-financial recognition to mitigate adverse effects on higher education quality in the region.

Keywords: *Financial crisis, job satisfaction, teacher performance, teacher motivation, higher education, Khyber Pakhtunkhwa*

INTRODUCTION
Background of the Study

The global financial crisis of 2008 sent shockwaves through economies worldwide, leaving no sector untouched. Its ripple effects extended far beyond banking halls and corporate boardrooms, eventually reaching the corridors of academia. In Pakistan, particularly in Khyber Pakhtunkhwa (KPK), public universities found themselves grappling with unprecedented financial constraints that fundamentally altered the working lives of educators.

When government budgets tightened, higher education institutions faced difficult choices. Salary increments were deferred, research funding evaporated, and essential resources became scarce.

University teachers, who once enjoyed relative professional stability, suddenly confronted an environment marked by uncertainty and compromise. The classrooms where they nurtured young minds became spaces where financial worries competed with pedagogical passion.

Job Satisfaction emerged as a casualty of these circumstances. Teachers who entered the profession driven by intellectual curiosity and a desire to shape future generations found their enthusiasm dampened by stagnant wages and eroding benefits. Aftab and Javeed (2012) observed that financial stress seeps into every aspect of professional life, colouring how educators perceive their work and their workplace. In KPK, this phenomenon manifested through increased workloads as institutions attempted to do more with less, limited resources that hampered effective teaching, and growing job insecurity as contract positions multiplied (Khan et al., 2017).

Performance suffered in parallel. The quality of instruction, that intangible yet vital element of education, began showing signs of strain. Hameed and colleagues (2013) documented how financial difficulties translated into reduced motivation, higher absenteeism, and diminished commitment among teachers. Professional development opportunities, once routine pathways for growth, became luxuries institutions could no longer afford. Farooq and Aslam (2014) noted that teachers deprived of training and resources struggled to maintain the quality of their instruction, creating a cascade of consequences that ultimately affected students.

Motivation, that inner drive that sustains educators through challenging days, proved particularly vulnerable. Herzberg's Two-Factor Theory (1959) positioned financial security as a fundamental hygiene factor, without which motivation cannot flourish. In KPK's public universities, delayed salaries became distressingly common. Compensation packages failed to keep pace with inflation. Incentives that once recognised excellence disappeared from budgets. Rehman and associates (2019) documented how these conditions eroded the enthusiasm teachers brought to their classrooms, replacing it with resignation and, in some cases, bitterness.

The convergence of these factors created a perfect storm. Teachers who felt undervalued financially struggled to maintain the emotional and intellectual investment that effective teaching demands. Students, unaware of the institutional struggles behind their professors' fatigue, received an education diminished by circumstances beyond anyone's control. The very mission of universities, to advance knowledge and prepare future leaders, faced compromise.

Understanding this dynamic became essential not merely for academic curiosity but for practical intervention. Policymakers needed evidence to guide decisions. University administrators required insights to support their faculty. Teachers deserved recognition that their struggles were neither imagined nor insignificant. This study therefore sought to systematically examine how financial crisis had reshaped the professional landscape for university educators in southern KPK, with the hope that clearer understanding would lead to meaningful action.

Research Objectives

The study pursued the following objectives:

1. To determine the level of job satisfaction among teachers at public universities in the southern districts of KPK during the financial crisis.
 - a. To determine the level of job performance among teachers at public universities in the southern districts of KPK during the financial crisis.
 - b. To determine the level of job motivation among teachers at public universities in the southern districts of KPK during the financial crisis.
2. To examine the relationship between financial crisis and teachers' job satisfaction in public universities of southern districts KPK.

- a. To examine the relationship between financial crisis and teachers' performance in public universities of southern districts KPK.
 - b. To examine the relationship between financial crisis and teachers' motivation in public universities of southern districts KPK.
3. To assess the impact of financial crisis on teachers' job satisfaction in public universities of southern districts KPK.
 - a. To assess the impact of financial crisis on teachers' performance in public universities of southern districts KPK.
 - b. To assess the impact of financial crisis on teachers' motivation in public universities of southern districts KPK.

Significance of the Study

This investigation held importance for multiple stakeholders invested in the quality of higher education in Khyber Pakhtunkhwa.

For **university administrators**, the findings offered evidence-based insights into how financial constraints affected their faculty. Understanding the specific dimensions of job satisfaction, performance, and motivation most vulnerable to financial pressure enabled more targeted support strategies. Administrators could identify whether salary concerns, resource limitations, or professional development gaps most urgently required attention.

For **policymakers** at provincial and national levels, the study provided empirical grounding for budget decisions affecting higher education. When financial resources remained limited, as they inevitably would, evidence about which interventions most effectively supported teacher well-being became invaluable. The research pointed toward policies that might mitigate the negative effects of financial constraints even when those constraints could not be eliminated entirely.

For **teachers themselves**, the study offered validation that their experiences were recognised and understood. The systematic documentation of financial crisis impacts gave voice to struggles that might otherwise remain invisible within institutional data and policy discussions. This recognition, while not solving material problems, affirmed the legitimacy of teacher concerns.

For **students**, ultimately the beneficiaries of all educational efforts, the study's implications mattered most. When teachers received appropriate support, when their satisfaction, performance, and motivation were protected, the quality of instruction improved. Students learned more effectively, developed more fully, and emerged better prepared for their futures.

For **educational researchers**, the study contributed to the growing literature on financial crises and education while addressing gaps specific to Pakistani higher education. The findings offered both confirmation of patterns observed elsewhere and illumination of dynamics unique to the KPK context.

For **society** more broadly, the study highlighted the hidden costs of financial crises. When educational quality suffers, the effects ripple outward through generations. Understanding these connections enabled more comprehensive assessments of crisis impacts and more thoughtful responses to economic challenges.

Delimitations

The study was delimited to:

1. **Geographic scope:** Public universities in the southern districts of Khyber Pakhtunkhwa, specifically:
 - Gomal University, Dera Ismail Khan
 - University of Science and Technology, Bannu
 - Kohat University of Science and Technology
 - University of Lakki Marwat

- Khushal Khan Khattak University, Karak
- 2. **Respondents:** University administrators (Heads of Departments) and teachers (all teaching staff).
- 3. **Variables:**
 - **Independent Variable:** Financial Crisis (measured through salary freeze and budget cut indicators)
 - **Dependent Variables:** Teachers' Job Satisfaction, Teachers' Performance, Teachers' Motivation

LITERATURE REVIEW

Theoretical Framework

Herzberg's Two-Factor Theory provided the primary theoretical lens for this investigation. Herzberg (1959) distinguished between hygiene factors, which prevent dissatisfaction but do not create satisfaction, and motivators, which actively generate satisfaction and drive performance. Financial compensation, job security, and working conditions constituted hygiene factors. When these deteriorated during financial crises, dissatisfaction predictably emerged. Importantly, even when hygiene factors remained adequate, they did not create positive motivation; their absence, however, reliably produced demotivation and dissatisfaction.

This theoretical framework explained why financial crises affected teachers so profoundly. Salary freezes and budget cuts directly attacked hygiene factors. Teachers who might have remained satisfied with adequate compensation became dissatisfied when that compensation stagnated or eroded. The theory also explained why restoring hygiene factors, while necessary, would not automatically restore motivation; motivators such as recognition, achievement, and meaningful work required separate attention.

Maslow's Hierarchy of Needs offered complementary insights. Maslow (1943) positioned physiological needs and safety needs as foundational; until these were reasonably satisfied, higher needs could not emerge as motivators. Financial crises threatened precisely these foundational levels. When teachers worried about meeting basic expenses, when job security evaporated, their attention necessarily focused on survival rather than the higher-order needs for belonging, esteem, and self-actualisation that drove teaching excellence.

Financial Crisis and Higher Education

The 2008 global financial crisis triggered unprecedented contractions in higher education funding worldwide. Johnstone and Marcucci (2010) documented how governments facing revenue shortfalls disproportionately reduced support for universities, viewing education as more politically expendable than healthcare or social security. These reductions took multiple forms: direct budget cuts, hiring freezes, salary stagnation, deferred maintenance, and reduced research funding.

In developing countries, the effects proved particularly severe. Tilak (2015) observed that higher education in South Asia absorbed disproportionate shares of austerity measures. Universities already operating with minimal resources found those resources further diminished. The gap between institutional needs and available funding widened, forcing difficult choices about which programs and positions to protect.

Pakistan exemplified these patterns. The Higher Education Commission, once celebrated for expanding university access and quality, saw its budget repeatedly reduced during economic downturns (Hoodbhoy, 2019). Provincial governments, including Khyber Pakhtunkhwa, struggled to maintain funding for existing universities while simultaneously facing pressure to establish new institutions. The result was a system stretched thin, with resources divided among more institutions without corresponding increases in total funding.

Job Satisfaction Among University Teachers

Job satisfaction in academic contexts had received substantial scholarly attention. Hagedorn (2000) conceptualised faculty job satisfaction as comprising multiple dimensions: compensation, collegial relationships, institutional support, autonomy, and opportunities for advancement. Different dimensions assumed varying importance depending on individual characteristics and institutional contexts.

Research consistently demonstrated connections between financial conditions and satisfaction. Terpstra and Honoree (2004) found that salary ranked among the strongest predictors of faculty satisfaction across institutional types. When salaries failed to keep pace with inflation or with comparable institutions, satisfaction declined even among faculty who valued other aspects of their work.

In Pakistan specifically, Shah and colleagues (2012) documented moderate satisfaction levels among public university faculty, with compensation emerging as the primary source of dissatisfaction. Jalal and others (2019) confirmed these findings while adding that resource availability and administrative support significantly influenced how faculty evaluated their work.

Teacher Performance Under Financial Stress

Teacher performance encompassed multiple dimensions: instructional quality, research productivity, student mentoring, institutional service, and professional development. Financial crises threatened each dimension through distinct mechanisms.

Instructional quality suffered when resources for teaching became scarce. Teachers without access to updated materials, technology, or professional development struggled to maintain instructional effectiveness (Darling-Hammond, 2017). Class sizes increased as institutions sought efficiency through larger sections. Teachers compensated for resource gaps with personal effort, but this effort had limits.

Research productivity, increasingly central to academic careers in Pakistan, required funding that disappeared during crises. Laboratory-based disciplines faced particular challenges, but even humanities and social sciences researchers needed access to libraries, travel for conferences, and time free from excessive teaching loads (Aurangzeb, 2018).

Student mentoring, the less visible but essential work of guiding individual students, suffered when teachers' time and energy were consumed by coping with institutional constraints. The informal conversations, the extra help sessions, the letters of recommendation, all required discretionary effort that financially stressed teachers could less afford to provide.

Teacher Motivation in Challenging Contexts

Motivation theory distinguished between intrinsic motivation, driven by inherent interest in the work itself, and extrinsic motivation, responsive to external rewards and pressures. Teaching, traditionally, drew heavily on intrinsic motivation. Teachers entered the profession because they valued education, enjoyed working with students, and found meaning in contributing to societal development (Ryan & Deci, 2000).

Financial crises threatened both forms of motivation. Extrinsic motivation suffered directly through salary freezes and reduced incentives. Intrinsic motivation suffered indirectly as working conditions deteriorated. Teachers who loved teaching found their love tested by overcrowded classrooms, inadequate resources, and institutional instability.

Research in similar contexts confirmed these dynamics. Akhtar and colleagues (2015) found that Pakistani university teachers' motivation significantly correlated with perceived organisational support.

When institutions demonstrated commitment to their faculty through adequate compensation and resources, motivation remained strong. When support weakened, motivation correspondingly declined.

The Khyber Pakhtunkhwa Context

Khyber Pakhtunkhwa presented unique characteristics that shaped how financial crises affected university teachers. The province, bordering Afghanistan, had experienced decades of instability that affected all institutions, including universities. Security concerns deterred some qualified faculty from accepting positions in the region. Infrastructure lagged behind more developed parts of Pakistan.

The southern districts, specifically, faced additional challenges. Geographic distance from the provincial capital limited access to resources and decision-makers. Economic development lagged even by provincial standards. Educational indicators, while improving, remained below national averages.

Public universities in these districts occupied complex positions. They represented hope for regional development, producing graduates who could drive economic and social progress. Yet they operated with constraints that limited their effectiveness. Faculty who chose to work in these institutions demonstrated commitment to the region's development, but commitment alone could not compensate for inadequate resources and support.

RESEARCH METHODOLOGY

Research Design

This study employed a descriptive research design to examine the effects of financial crises on teachers' job satisfaction, performance, and motivation. The research was applied by purpose and descriptive by method, aiming to provide comprehensive understanding of the current state of these variables within selected public universities.

Data were collected from two primary stakeholder groups: university administrators (Heads of Departments) and teachers. This dual perspective enabled the study to capture both administrative assessments of institutional conditions and teacher experiences of those conditions. The descriptive approach allowed detailed documentation of existing patterns without manipulation of variables, appropriate for research seeking to understand rather than intervene.

Population of the Study

The population comprised university administrators (Heads of Departments) and teachers from five public universities in the southern districts of KPK. Table 3.1 presents the complete population distribution.

Table 3.1: Population Distribution

Southern District	University	Teachers		Heads	
		M	F	M	F
D.I. Khan	Gomal University	437	117	44	4
Bannu	University of Science & Technology	230	22	14	4
Kohat	Kohat University of Science & Technology	38	13	14	0
Lakki Marwat	University of Lakki Marwat	53	11	7	5
Karak	Khushal Khan Khattak University	58	7	10	3
Total		816	170	89	16

Source: Concerned District Education Authorities and Departments, 2023-onwards

The total population included 986 teachers (816 male, 170 female) and 105 heads of departments (89 male, 16 female), comprising 1,091 potential respondents across the five institutions.

Sample of the Study

The sample was determined using Krejcie and Morgan's (1970) table for determining sample size from finite populations. Table 3.2 presents the sample distribution.

Table 3.2: Sample Distribution

Southern District	University	Teachers		Heads	
		M	F	M	F
D.I. Khan	Gomal University	141	83	38	4
Bannu	University of Science & Technology	74	15	11	3
Kohat	Kohat University of Science & Technology	15	9	11	0
Lakki Marwat	University of Lakki Marwat	17	7	5	4
Karak	Khushal Khan Khattak University	18	4	8	3
Total		265	118	73	14

The total sample consisted of 470 respondents: 383 teachers (265 male, 118 female) and 87 heads of departments (73 male, 14 female).

Justification for Sample

With a total population of 1,091 respondents, Krejcie and Morgan's (1970) table recommended a minimum sample of approximately 278. The obtained sample of 470 substantially exceeded this requirement, strengthening the study's statistical power and representativeness. The proportional distribution across universities and gender ensured that each subgroup was adequately represented, reducing sampling bias and enhancing the generalisability of findings.

Sampling Technique

Stratified random sampling, a probability sampling method, was employed to ensure comprehensive representation of all subgroups. The population was stratified by university, by respondent category (teacher or head), and by gender. Within each stratum, respondents were selected randomly, giving every member of the population an equal probability of selection.

This technique offered several advantages. It guaranteed representation of smaller subgroups that might be overlooked in simple random sampling. It reduced sampling error by ensuring proportional representation. It enabled separate analyses by stratum while maintaining overall representativeness. The method thus balanced the competing demands of inclusivity and statistical efficiency.

Research Instrument

A self-developed questionnaire served as the primary data collection instrument. The questionnaire employed a 7-point Likert scale, chosen for its ability to capture nuanced responses and its established psychometric properties in educational research.

7-Point Likert Scale:

SD	D	SWD	N	SWA	A	SA
1	2	3	4	5	6	7

SD = Strongly Disagree, D = Disagree, SWD = Somewhat Disagree, N = Neutral, SWA = Somewhat Agree, A = Agree, SA = Strongly Agree

The scale allowed respondents to express degrees of agreement or disagreement, providing richer data than forced-choice or limited-option alternatives. The inclusion of a neutral point accommodated respondents genuinely without opinion while the seven-point range captured meaningful variation in intensity of feeling.

Validity

The questionnaire underwent rigorous validation using the Modified Delphi Technique. Ten experts in social sciences, all proficient in research methodology and gender-based studies, participated in the validation process.

The Delphi Technique employed an 80% consensus threshold. Statements achieving agreement from at least 8 of 10 experts on relevance and clarity were retained. Those falling below this threshold were removed or revised.

Table 3.3: Validity Summary (Delphi Modified Technique)

Experts Involved	Total Statements	Statements Removed	Final Statements
10	75	13	62

Experts assessed both content validity, ensuring all relevant dimensions of each variable were adequately covered, and face validity, evaluating clarity, relevance, and appropriateness for the target population. This dual assessment ensured the instrument captured intended constructs while remaining accessible to respondents.

Pilot Testing

Following validation, the questionnaire underwent pilot testing to assess practical usability and identify potential issues in administration. A sample of 25 respondents, representative of the target population but excluded from the main study, completed the questionnaire and provided feedback on clarity, length, and relevance.

Pilot testing revealed several minor issues. Some statements required slight rewording for clarity. The questionnaire length, while acceptable, prompted consideration of potential respondent fatigue. Instructions were refined based on questions asked by pilot participants. These adjustments improved the instrument before main data collection.

Reliability

Reliability was assessed through Cronbach's alpha coefficient, calculated using SPSS. Cronbach's alpha measures internal consistency, indicating how closely related items within the questionnaire function as a set. Values ranging from 0.70 to 0.95 generally indicate acceptable to excellent reliability.

Initial reliability analysis of the 63 statements (one statement had been inadvertently split during instrument preparation) revealed opportunities for improvement. Based on item-total correlations, 12 statements with low contribution to internal consistency were removed, resulting in a final instrument of 51 statements.

Table 3.5: Variable-Based Reliability (Cronbach's Alpha)

Variable	Total Statements (Before Removal)	Removed Statements	Remaining Statements	Cronbach's Alpha (After Removal)
Financial Crisis	24	5	19	0.74
Teachers' Job Satisfaction	13	3	10	0.76
Teachers' Performance	13	2	11	0.73
Teachers' Motivation	13	2	11	0.75
Total	63	12	51	0.74

All variables achieved Cronbach's alpha values above the 0.70 threshold, indicating acceptable internal consistency. The overall instrument reliability of 0.74 confirmed that the questionnaire measured constructs consistently.

Data Collection Procedure

Questionnaires were distributed personally to respondents at their respective universities. The researcher visited each institution, meeting with heads of departments and teachers to explain the

study's purpose, assure confidentiality, and request participation. This personal approach yielded a high response rate and allowed immediate clarification of any questions respondents had.

Completed questionnaires were collected directly from respondents, ensuring that responses remained confidential and that instruments were not lost or delayed in transit. Data collection spanned approximately eight weeks, allowing adequate time for respondents to complete questionnaires without feeling pressured.

Data Analysis

Data analysis proceeded in two phases corresponding to the study's descriptive and inferential objectives.

Descriptive statistics employed percentages, means, and standard deviations. Mean scores indicated average responses for each variable, providing overviews of central tendency. Standard deviations measured response dispersion, indicating whether respondents generally agreed or whether opinions varied substantially.

For interpretation of mean scores on the 7-point scale, the following ranges were established:

Mean Range	Interpretation
1.00 - 2.50	Low level
2.51 - 4.50	Moderate level
4.51 - 7.00	High level

Inferential statistics employed correlation and regression analyses. Pearson product-moment correlation assessed the strength and direction of relationships between financial crisis and each dependent variable. Correlation coefficients (r) were interpreted according to Cohen's (1988) guidelines:

Correlation Coefficient (r)	Interpretation
0.00 - 0.19	Very weak
0.20 - 0.39	Weak
0.40 - 0.59	Moderate
0.60 - 0.79	Strong
0.80 - 1.00	Very strong

Regression analysis examined the predictive impact of financial crisis on each dependent variable. Standardised beta coefficients (β) indicated the strength of prediction, while R^2 values indicated the proportion of variance in dependent variables explained by financial crisis. Significance was evaluated at the 0.05 and 0.01 levels.

All analyses were conducted using SPSS version 25, with data entry verified through double-checking of a random sample of questionnaires.

RESULTS

Descriptive Analysis

Objective 1: Level of Job Satisfaction, Performance, and Motivation

The first objective sought to determine the levels of job satisfaction, performance, and motivation among teachers during the financial crisis.

Table 4.1: Descriptive Statistics for Dependent Variables

Variable	N	Mean	SD	Interpretation
Job Satisfaction	470	3.42	1.18	Moderate
Job Performance	470	4.12	1.24	Moderate
Job Motivation	470	3.28	1.32	Moderate

Table 4.1 presents the descriptive statistics for the three dependent variables. Job satisfaction obtained a mean score of 3.42 (SD = 1.18), falling within the moderate range. This indicated that teachers

experienced neither high satisfaction nor extreme dissatisfaction, but rather a qualified contentment tempered by financial concerns.

Job performance achieved the highest mean among the three variables at 4.12 (SD = 1.24), also within the moderate range. Teachers reported maintaining reasonable performance levels despite constraints, suggesting professional commitment persisted even when conditions deteriorated.

Job motivation recorded the lowest mean at 3.28 (SD = 1.32), again moderate but approaching the lower boundary of this range. The relatively higher standard deviation indicated greater variation in motivation levels, with some teachers maintaining motivation while others experienced substantial declines.

These findings answered Research Question 1 and its sub-questions, establishing baseline levels against which relationships and impacts could be assessed.

Correlation Analysis

Objective 2: Relationship Between Financial Crisis and Dependent Variables

The second objective examined relationships between financial crisis and each dependent variable. Table 4.2 presents the correlation matrix.

Table 4.2: Correlations Between Financial Crisis and Dependent Variables

Variable	Financial Crisis	Job Satisfaction	Job Performance	Job Motivation
Financial Crisis	1.00			
Job Satisfaction	-0.48	1.00		
Job Performance	-0.42	0.51	1.00	
Job Motivation	-0.53	0.58	0.49	1.00

p < 0.01

Hypothesis Testing H01, H02, H03

H01: No significant relationship between financial crisis and teachers' job satisfaction.

The correlation between financial crisis and job satisfaction was negative and significant (r = -0.48, p < 0.01), indicating a moderate inverse relationship. As financial crisis intensified, job satisfaction decreased. The null hypothesis was therefore rejected.

H02: No significant relationship between financial crisis and teachers' performance.

Financial crisis correlated negatively and significantly with job performance (r = -0.42, p < 0.01). This moderate relationship indicated that performance suffered as financial pressures increased. The null hypothesis was rejected.

H03: No significant relationship between financial crisis and teachers' motivation.

The strongest correlation emerged between financial crisis and motivation (r = -0.53, p < 0.01), approaching the threshold for strong relationships. Financial pressures substantially undermined teacher motivation. The null hypothesis was rejected.

The correlation matrix additionally revealed positive intercorrelations among dependent variables. Job satisfaction correlated positively with performance (r = 0.51) and motivation (r = 0.58), while performance and motivation correlated at r = 0.49. These relationships suggested that the three dependent variables formed an interconnected system, with changes in one likely affecting others.

Regression Analysis

Objective 3: Impact of Financial Crisis on Dependent Variables

The third objective assessed the predictive impact of financial crisis on each dependent variable through simple linear regression.

Table 4.3: Regression Analysis - Financial Crisis Predicting Job Satisfaction

Predictor	B	SE	β	t	p	R ²
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Constant	5.28	0.24		22.00	0.000	
Financial Crisis	-0.46	0.06	-0.42	-7.67	0.000	0.18

H04: No significant impact of financial crisis on teachers' job satisfaction.

Table 4.3 displays the regression results for job satisfaction. Financial crisis significantly predicted job satisfaction ($\beta = -0.42$, $t = -7.67$, $p < 0.001$), explaining 18% of the variance ($R^2 = 0.18$). For each unit increase in financial crisis intensity, job satisfaction decreased by 0.46 units. The null hypothesis was rejected.

Table 4.4: Regression Analysis - Financial Crisis Predicting Job Performance

Predictor	B	SE	β	t	p	R ²
Constant	5.64	0.26		21.69	0.000	
Financial Crisis	-0.41	0.06	-0.38	-6.83	0.000	0.14

H05: No significant impact of financial crisis on teachers' performance.

Financial crisis significantly predicted job performance ($\beta = -0.38$, $t = -6.83$, $p < 0.001$), explaining 14% of the variance ($R^2 = 0.14$). A unit increase in financial crisis corresponded to a 0.41 unit decrease in performance. The null hypothesis was rejected.

Table 4.5: Regression Analysis - Financial Crisis Predicting Job Motivation

Predictor	B	SE	β	t	p	R ²
Constant	5.57	0.27		20.63	0.000	
Financial Crisis	-0.53	0.06	-0.45	-8.83	0.000	0.20

H06: No significant impact of financial crisis on teachers' motivation.

Financial crisis most strongly predicted motivation ($\beta = -0.45$, $t = -8.83$, $p < 0.001$), explaining 20% of the variance ($R^2 = 0.20$). Each unit increase in financial crisis reduced motivation by 0.53 units. The null hypothesis was rejected.

Summary of Hypotheses Testing

Table 4.6: Summary of Hypotheses Testing

Hypothesis	Statement	Result
H01	No significant relationship between financial crisis and job satisfaction	Rejected
H02	No significant relationship between financial crisis and performance	Rejected
H03	No significant relationship between financial crisis and motivation	Rejected
H04	No significant impact of financial crisis on job satisfaction	Rejected
H05	No significant impact of financial crisis on performance	Rejected
H06	No significant impact of financial crisis on motivation	Rejected

All six null hypotheses were rejected, confirming that financial crisis significantly related to and predicted all three dependent variables.

FINDINGS

Descriptive Findings

- Job satisfaction among university teachers in southern KPK public universities was moderate** ($M = 3.42$, $SD = 1.18$). Teachers neither expressed strong satisfaction nor complete dissatisfaction, instead occupying a middle ground shaped by financial constraints.
- Job performance maintained moderate levels** ($M = 4.12$, $SD = 1.24$), the highest among the three dependent variables. Teachers reported continuing to fulfil their professional responsibilities despite challenging circumstances.
- Job motivation registered the lowest moderate level** ($M = 3.28$, $SD = 1.32$), with greater variability than other variables. Some teachers preserved motivation while others experienced substantial declines.

Correlational Findings

4. **Financial crisis correlated negatively and significantly with job satisfaction** ($r = -0.48$, $p < 0.01$). As financial pressures intensified, teachers' satisfaction with their work declined proportionally.
5. **Financial crisis correlated negatively and significantly with job performance** ($r = -0.42$, $p < 0.01$). Performance suffered measurable deterioration under financial strain.
6. **Financial crisis correlated most strongly with job motivation** ($r = -0.53$, $p < 0.01$). Motivation proved most vulnerable to financial pressures among the three dependent variables.
7. **Dependent variables intercorrelated positively and significantly.** Job satisfaction correlated with performance ($r = 0.51$) and motivation ($r = 0.58$), while performance and motivation correlated at $r = 0.49$. These relationships suggested interconnectedness among teacher experiences.

Regression Findings

8. **Financial crisis significantly predicted job satisfaction** ($\beta = -0.42$, $p < 0.001$), explaining 18% of variance. Teachers facing greater financial pressure reported systematically lower satisfaction.
9. **Financial crisis significantly predicted job performance** ($\beta = -0.38$, $p < 0.001$), explaining 14% of variance. Performance declined as financial crisis intensified.
10. **Financial crisis most strongly predicted job motivation** ($\beta = -0.45$, $p < 0.001$), explaining 20% of variance. Motivation suffered the greatest impact from financial pressures.
11. **All six null hypotheses were rejected**, confirming that financial crisis significantly related to and predicted all dependent variables.

CONCLUSIONS

Based on the findings, the following conclusions were drawn:

1. **University teachers in southern KPK experienced moderate job satisfaction during the financial crisis.** The moderate level, neither high nor low, reflected teachers' navigation between professional commitment and challenging circumstances. Satisfaction persisted, but in qualified form.
2. **Job performance remained moderately maintained despite financial pressures.** Teachers continued delivering instruction and fulfilling responsibilities, suggesting professional dedication that transcended immediate conditions. However, the performance level, while moderate, fell below what teachers likely would have achieved under supportive conditions.
3. **Motivation emerged as the variable most vulnerable to financial crisis.** The lowest mean score and strongest correlation with financial crisis indicated that motivation suffered most when financial pressures intensified. This finding aligned with Herzberg's theory positioning financial factors as hygiene factors whose deterioration produced dissatisfaction and demotivation.
4. **Financial crisis significantly and negatively affected all three dependent variables.** The consistent pattern of significant correlations and predictive relationships confirmed that financial constraints permeated teachers' professional experiences, affecting how they felt about their work (satisfaction), what they accomplished (performance), and what drove them (motivation).
5. **The interconnectedness of dependent variables suggested systemic effects.** Positive intercorrelations among satisfaction, performance, and motivation indicated that these elements formed a system. Deterioration in one likely contributed to deterioration in others, potentially creating downward spirals during extended financial crises.

6. **Salary freezes and budget cuts, the specific manifestations of financial crisis studied, substantially undermined teacher well-being.** These concrete expressions of financial constraint translated into measurable declines in professional experience, confirming that institutional financial decisions directly affected individual teachers.
7. **Public universities in southern KPK faced particular vulnerability to financial crisis.** The combination of geographic marginalisation, historical underinvestment, and current financial pressures created conditions where teachers' professional experiences suffered disproportionately.
8. **The financial crisis's impact, while significant, left room for other influences.** With variance explained ranging from 14% to 20%, financial crisis represented an important but not exclusive factor shaping teacher experiences. Other variables, including institutional leadership, collegial relationships, and personal characteristics, also played roles.

RECOMMENDATIONS

Based on the findings and conclusions, the following recommendations were offered:

For Policymakers

1. **Prioritise predictable salary disbursement.** Delayed salaries, identified as a key stressor, should be prevented through improved budgeting and fund allocation mechanisms. Teachers cannot maintain satisfaction or motivation when basic compensation remains uncertain.
2. **Protect higher education funding during economic downturns.** The demonstrated consequences of financial pressure on teacher satisfaction, performance, and motivation justified treating education funding as essential rather than discretionary expenditure.
3. **Develop targeted support programs for universities in marginalised regions.** Southern KPK institutions faced challenges beyond those in more developed areas. Provincial policy should recognise these disparities and allocate resources accordingly.
4. **Establish minimum resource standards for universities.** When budgets forced reductions, clear standards would protect essential functions while allowing cuts in less critical areas. Teachers would maintain capacity for effective instruction even during constrained periods.

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