

FINANCIAL STRESS AND QUALITY OF LIFE AMONG TEACHERS IN PAKISTAN: A CORRELATIONAL STUDY

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Abstract

This study explores the relationship between financial stress and quality of life among teachers in Pakistan. A quantitative correlational design was employed, with data collected from 150 teachers working in schools, colleges, and universities. Financial stress was measured using the Appraisal of Personal and Relative Financial Stress Scale (APR-FSS), while quality of life was assessed through the WHOQOL-BREF. Descriptive results indicated that participants experienced moderate levels of financial stress but reported relatively high levels of quality of life. Pearson correlation analysis revealed a strong negative association between financial stress and quality of life ($r = -.70$, $p < .001$). These findings underscore the critical role of financial well-being in shaping teachers' overall quality of life and highlight the need for policy reforms, institutional support, and further research aimed at enhancing teacher welfare in Pakistan.

Keywords: *Correlational, Financial Stress, Pakistan, Quality of Life, Teacher Welfare, Teachers.*

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1. Introduction

Teachers are universally recognized as the foundation of educational and social development, yet their well-being often remains underexamined in policy discourse. In many developing countries, including Pakistan, teachers are expected to shoulder not only instructional responsibilities but also social and community roles, all while facing considerable financial challenges. The concept of financial stress has been studied in economics, psychology, and health sciences. It refers to the psychological strain and discomfort that arises when financial resources are insufficient to meet needs or when individuals perceive themselves as unable to cope with financial demands (Cobb, 1976).

This stress is not limited to low income but may also stem from debt, job insecurity, or rising living costs. Over time, financial stress has been shown to affect multiple aspects of life, including emotional well-being, family relations, job performance, and physical health. Teachers, particularly in semi-urban and rural areas of Pakistan, often struggle with modest salaries that do not keep pace with inflation, limited professional growth opportunities, and inadequate institutional support. These challenges make them especially vulnerable to the negative consequences of financial stress.

Parallel to this, the concept of quality of life (QOL) emerged as a multidimensional construct in the mid-twentieth century, as scholars and international organizations began to assess well-being through psychological and social indicators rather than material measures alone. The World Health Organization (1997) defines QOL as individuals' perceptions of their position in life in the context of culture, value systems, goals, and expectations. WHO's framework divides QOL into four domains: physical health, psychological well-being, social relationships, and environment. For teachers, quality of life is crucial not only for personal fulfillment but also for professional effectiveness, since lower QOL can impair motivation, instructional quality, and student learning outcomes. In the context of Pakistan, teacher well-being has become an increasingly important issue as the education sector grapples with high workloads, low salaries, and growing community expectations. In districts such as Jhang, where resources are limited and socio-economic conditions are challenging, teachers' financial difficulties may have particularly profound effects on their quality of life.

A growing body of international research highlights the significant relationship between financial stress and quality of life. Studies in Western contexts have consistently demonstrated that financial difficulties increase psychological distress and reduce life satisfaction (Fiske et al., 2003; Peirce et al., 1996). For instance, Nicholson et al. (2001) found that individuals facing high levels of financial strain reported lower overall well-being and higher incidences of anxiety.

In educational contexts, teachers are particularly vulnerable. Kyriacou (2001) identified financial insecurity as a key stressor contributing to teacher burnout and job

dissatisfaction. Skaalvik and Skaalvik (2015) further demonstrated that financial strain, coupled with work overload, reduces teachers' motivation and classroom engagement. Research in East Asia by Wan and Liu (2020) showed that teachers experiencing financial difficulties reported significantly lower scores across all QOL domains. In South Asian countries, including Pakistan, the issue is compounded by systemic challenges such as limited governmental funding for education, cultural expectations of teachers as community role models, and the absence of sufficient institutional support. Local studies (e.g., Ahmad, 2014; Rauf, 2017) have reported that Pakistani teachers often face higher stress compared to their counterparts in developed nations, largely due to financial difficulties and limited career progression opportunities. However, most of these studies focus on urban centers such as Lahore, Karachi, or Islamabad, leaving semi-urban and rural areas underexplored.

Thus, while international literature provides strong evidence of the negative relationship between financial stress and QOL, localized research in Pakistan, especially in semi-urban districts like Jhang remains sparse.

1.1. Research Gap

Despite evidence linking financial stress to reduced quality of life worldwide, several gaps remain in the existing literature. First, limited attention has been given to teachers in semi-urban Pakistan, who may face unique challenges compared to their urban counterparts. Their salaries are often lower, opportunities for supplemental income are scarce, and inflation erodes their purchasing power more severely. Second, most Pakistani studies have focused on general populations or students rather than teachers, despite the latter being central to the nation's educational and social development. Third, existing research often measures stress or QOL in isolation, but rarely explores their interrelationship in the Pakistani cultural and economic context. These gaps underscore the importance of conducting a focused study on the relationship between financial stress and quality of life among teachers in Jhang. Such research not only addresses a neglected population but also contributes to the global understanding of how financial pressures influence educators' well-being.

1.2. Objectives of the Study

The present study aims to address these gaps by pursuing the following objectives:

1. To measure the level of financial stress among teachers employed in schools, colleges, and universities in Pakistan.
2. To assess the quality of life of these teachers across physical, psychological, social, and environmental domains.
3. To examine whether levels of financial stress and quality of life differ by demographic variables such as gender and marital status.

4. To explore the relationship between financial stress and quality of life in this semi-urban teaching community.

1.3. Scope of the Study

The scope of this research is confined to teachers working in educational institutions within Pakistan. By design, the study is quantitative and correlational, employing standardized tools to ensure reliability and replicability. The investigation does not include qualitative insights, nor does it extend to professionals in other occupations. Nonetheless, by focusing on a semi-urban district, the study provides much-needed context-specific insights into the interplay between financial stress and teacher quality of life.

2. Methodology

2.1. Materials

The study was conducted among 150 teachers employed in schools, colleges, and universities in Jhang, Pakistan. The participants included both male ($n = 75$) and female ($n = 75$) teachers, representing a range of educational levels. The majority of the participants were aged between 26 and 35 years and belonged to the middle socioeconomic class. The materials used for data collection included: (a) a demographic information sheet, (b) the Appraisal of Personal and Relative Financial Stress Scale (APR-FSS), (c) the WHOQOL-BREF scale, and (d) informed consent forms. Data analysis was carried out using Statistical Package for the Social Sciences (SPSS).

2.2. Procedure

Permission to conduct the study was obtained from relevant institutional authorities prior to data collection. Teachers who met the inclusion criteria were approached in person and through online platforms. After explaining the purpose of the study, informed consent was obtained from each participant. Participants completed the demographic sheet and the standardized questionnaires either through printed forms or via Google Forms. The collected data were entered into SPSS for statistical analysis. Descriptive statistics, Pearson correlation, and independent samples t-tests were employed to examine the relationships between financial stress, quality of life, and demographic variables.

2.3. Instruments/Tools

Financial Stress was assessed using the Appraisal of Personal and Relative Financial Stress Scale (APR-FSS; Heo, Cho, & Lee, 2020). This instrument consists of items measuring individuals' perceptions of their financial conditions and has demonstrated sound psychometric properties. In the present study, the APR-FSS showed good internal consistency, with Cronbach's alpha of .85. Quality of Life was measured with the World Health Organization Quality of Life Scale (WHOQOL-BREF; WHO, 1997). The scale evaluates four domains: physical health, psychological health, social relationships, and environment. The WHOQOL-BREF

demonstrated high reliability in this study, with Cronbach's alpha of .88. For statistical analysis, SPSS software was used to compute descriptive statistics, Pearson correlation coefficients, and t-tests.

2.4. Reliability

The reliability of the instruments was assessed using Cronbach's alpha. Both the APR-FSS ($\alpha = .85$) and the WHOQOL-BREF ($\alpha = .88$) demonstrated strong internal consistency, indicating that the tools were reliable for the present sample. The use of standardized instruments enhances the replicability of the study, ensuring that similar results can be obtained if the research is conducted in comparable contexts. Furthermore, detailed documentation of the procedure contributes to the transparency and reproducibility of the research.

3. Results

The data collected from 150 teachers in Jhang were subjected to descriptive and inferential statistical analyses. The results provide insights into the levels of financial stress and quality of life experienced by the participants, as well as the relationship between these two variables.

Table 1

Descriptive Statistics for Financial Stress and Quality of Life

Variable	N	M	SD
Financial Stress	150	64.15	19.77
Quality of Life	150	92.39	13.71

Table 1 presents the descriptive statistics for the study variables. Teachers reported moderate levels of financial stress ($M = 64.15$, $SD = 19.77$) and relatively high levels of quality of life ($M = 92.39$, $SD = 13.71$). These results suggest that while teachers in Jhang face noticeable financial challenges, they still report satisfactory levels of quality of life.

Figure 1. Mean Scores of Financial Stress and Quality of Life

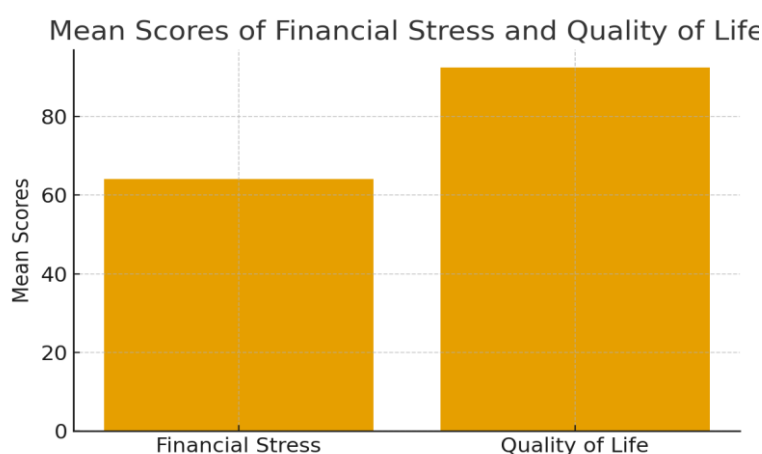


Figure 1 illustrates the mean scores for financial stress and quality of life. As shown, teachers reported a higher mean score for quality of life compared to financial stress, indicating that despite financial pressures, many teachers maintain a relatively positive perception of their overall life quality.

Correlation table Financial stress and quality of life

Table 2

Pearson correlation between total financial stress and Quality of life

Variables	1	2
1.Total_FS	—	-.70
2. Total_QOL	-.70	—

Note FS= Financial stress , QOL= quality of life

* $p < .05$. ** $p < .01$. *** $p < .001$

Table 2 presents the Pearson correlation coefficients between total financial stress (Total_FS) and total quality of life (Total_QOL). There is a statistically significant, negative correlation between the two variables.

Correlation table for Quality of Life subscales

Table 3

Quality of life subscale

Variables	1	2	3	4
Physical health	1.000	.518**	.487**	.654**
Psychological health		—	.593**	.610**
Social relations			—	.547**
Environment				—

Note 1= physical health, 2=psychological health, 3 = social relations, 4= environment

* $p < .05$. ** $p < .01$. *** $p < .001$

Table 3 presents the Pearson correlations among the Quality of Life subscales. All presented correlations are positive and statistically significant (all $p < .01$). The strongest correlation was found between Physical health and Environment ($r = .654$), suggesting that better physical health is strongly associated with a more positive perception of one's environment. Other notable strong correlations include Psychological health with Environment ($r = .610$) and Psychological health with Social relations ($r = .593$), indicating these aspects of well-being are closely related. All subscales demonstrate positive interrelationships, as expected.

Correlation table for financial stress sub-scales

Table 4

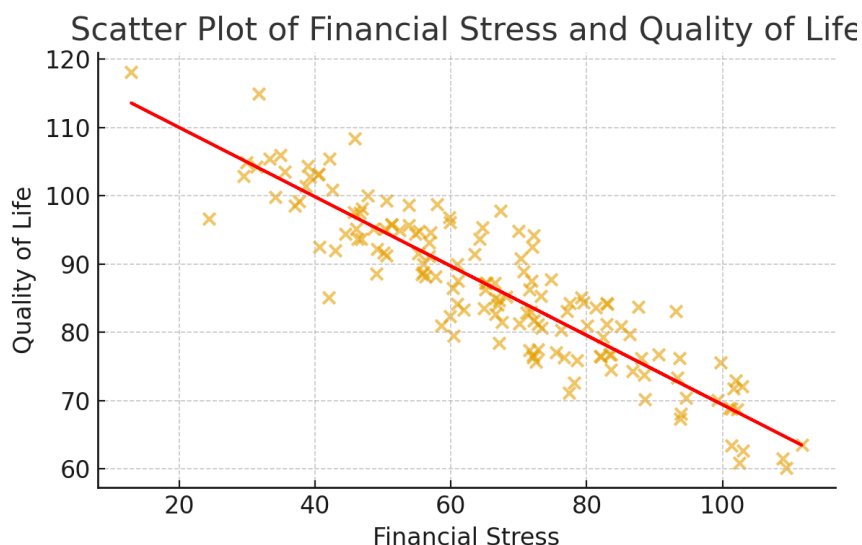
Financial stress subscales

Variables	1	2	3	4	5	6	7
Affective reaction depression	.827**	.642**	.32**	.554**	.576**	.595**	.814**
Affective reaction anxiety	—	.749**	.699**	.689**	.697**	.725**	.897**
Affective reaction emotional exhaustion		—	.26**	.736**	.716**	.806**	.883**
Interpersonal behavior work-related			—	.764**	.718**	.722**	.869**
Interpersonal behavior non-work related				—	.856**	.827**	.879**
Bio physiological					—	.869**	.864**
Biophysiological sensory						—	.885**

Note * $p < .05$. ** $p < .01$. *** $p < .001$

This table shows strong, significant relationships among financial stress subscales, indicating they are closely connected. Emotional factors like depression, anxiety, and exhaustion are highly interrelated and also strongly linked to physical (biophysiological) and interpersonal stress responses. The high correlations suggest financial stress affects multiple areas of a person's well-being and should be addressed holistically.

Figure 2. Scatter plot showing the negative correlation between Financial Stress and Quality of Life



4. Discussion

The present study investigated the relationship between financial stress and quality of life among teachers in Jhang, Pakistan. The findings revealed a moderate level of financial stress among participants, alongside a relatively high level of quality of life. Most importantly, correlation analysis demonstrated a strong, statistically significant negative association between financial stress and quality of life ($r = -.70$, $p < .001$). This result aligns with the international literature which consistently shows that financial strain negatively impacts individuals' well-being and life satisfaction (Fiske et al., 2003; Nicholson et al., 2001). In the teaching profession, these findings further substantiate prior work by Kyriacou (2001) and Skaalvik and Skaalvik (2015), who identified financial insecurity as a central contributor to teacher stress and diminished professional engagement.

In the context of Pakistan, these results provide much-needed empirical evidence about teachers in semi-urban districts, a group that has been relatively neglected in previous research. While studies from major cities such as Lahore and Karachi (e.g., Ahmad, 2014; Rauf, 2017) confirm that financial hardship affects teachers' well-being, this study demonstrates that similar challenges persist in less urbanized areas such as Jhang. The finding that quality of life remains relatively high despite financial stress suggests that teachers may draw resilience from social and cultural resources, such as strong family ties, community respect, or intrinsic commitment to their profession. Nevertheless, the strong negative correlation underscores that persistent financial pressures erode overall well-being and could ultimately compromise teachers' performance and retention in the profession.

The significant positive correlations observed among quality of life subscales (physical health, psychological health, social relationships, and environment) indicate that improvements in one domain are likely to enhance others. Similarly, the high interrelationships among financial stress subscales (depression, anxiety, exhaustion, interpersonal difficulties, and physiological strain) highlight the multidimensional impact of financial stress. These patterns emphasize that interventions aimed at reducing financial stress or enhancing quality of life must adopt a holistic perspective rather than focusing on isolated symptoms.

Overall, this study provides empirical support for the view that financial well-being is central to teachers' quality of life. Addressing financial stress is not merely an economic issue but a psychological and professional one that directly influences educational outcomes.

5. Conclusion

This research was undertaken to explore the relationship between financial stress and quality of life among teachers in Jhang, Pakistan. The study had four objectives: (1) to measure the level of financial stress among teachers, (2) to assess their quality of life, (3) to examine differences across demographic factors, and (4) to analyze the relationship between financial stress and quality of life.

The results demonstrated that teachers experience moderate financial stress but report relatively high quality of life. Most critically, the findings revealed a strong, negative correlation between financial stress and quality of life, confirming that as financial strain increases, teachers' well-being declines. Subscale analyses further showed that financial stress manifests across emotional, physical, and interpersonal dimensions, while quality of life domains are closely interrelated.

These findings have several important implications. For policymakers and educational institutions, the results underscore the need for reforms that address teachers' financial challenges, such as salary adjustments to match inflation, provision of financial assistance programs, or professional development opportunities that may improve income prospects. At the theoretical level, the study contributes to the growing body of literature linking economic pressures with multidimensional well-being, extending prior research to a semi-urban Pakistani context that has often been overlooked.

The broader contribution of this research lies in demonstrating that financial well-being is integral to the professional effectiveness and personal health of teachers. By identifying the strong negative impact of financial stress, this study emphasizes that educational reforms must prioritize teacher welfare to improve not only individual outcomes but also the quality of education more broadly.

Future research should build on these findings by incorporating longitudinal or qualitative designs to capture the lived experiences of teachers under financial stress.

Comparative studies across urban, semi-urban, and rural settings in Pakistan would also provide valuable insights into regional variations. Moreover, interventions aimed at reducing financial stress should be empirically tested to evaluate their impact on teacher well-being and professional engagement.

In conclusion, this study reinforces the urgency of addressing financial stress as a critical factor in teachers' lives. By highlighting its strong negative relationship with quality of life, the research contributes to both local policy discourse and international scholarship on teacher welfare, while opening pathways for future inquiry and practical action.

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