

MOTIVATION AND PERFORMANCE THROUGH THE LENS OF TEACHERS WITH FINANCIAL OBLIGATION



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ABSTRACT

This study aimed to present motivation and work performance through the lens of teachers with financial obligation. This study used Phenomenology as research design. Interpretative Phenomenological Analysis was employed. The researchers utilized semi-structured interview to 16 respondents which was recruited through purposive sampling. Aside from this, the participants were also identified through three-selection criteria: (1) with existing amount of loan; (2) at least 10 years in service; and (3) willing to participate in the study. Through this three-selection criteria, Creswell's statement regarding the participants shared lived experiences were met in the study. The 12 identified respondents of this study were interviewed. The responses of the participants were analyzed using the seven-steps of IPA data analysis. From there, Smith and Osborn's statement was achieved in its attempt to explore personal experience.

From the responses of the participants, it was identified that teachers apply for financial loans to address basic needs. However, despite these multiple existing loans, these participating teachers still maintained motivation as well as achieved desirable work performance. This only implies that despite being obligated to a maximum loan, still, teacher-respondents are still passionate and committed to teaching and look at students as a significant variable in sustaining motivation and desirable performance amidst financial obligation.

Keywords: Motivation, Work Performance, Financial Obligation

INTRODUCTION

It is undeniable that as a public-school teacher, the idea of "teacher's loan" is one of the primary concepts that can be connected to it. Most teachers, regardless of their length of service apply for such loans since the process is easy and the payment process is hassle free since it is automatically deducted from salary.

As of January 1, 2022, a regular public-school teacher in the Philippines received P 25, 439.00 as implied in the Salary Standardization Law (Help Line PH). This figure might be a good amount for some, but if aligned to the Philippines' standard cost of living, this amount is clearly not enough. A research by data aggregator iPrice Group states that without rent, the cost of living in Manila is estimated at P 28, 800 a month for a single person. This data suggests that the basic salary of a Teacher I is behind for at least P 3,361 if compared to the indicated cost of living.

Given the data above, most teachers can be observed to still spend an ample amount of money not for themselves but for the benefit of the students they handle. Despite the lack of finances for personal use, some teachers still manage to shoulder expenses, like for example, during Brigada Eskwela and the like. However, some teachers also find this burdening that there are also those who find this as a demotivating reason to go further and perform well.

Hence, this study discussed the reasons behind teacher's loan applications, specifically in the GSIS as well as the motivation and performance of teachers through the lens of those with financial obligation.

METHODOLOGY

The population of this study was the current junior high school teachers at Binan Integrated National High School. Since this study used Phenomenology as research design, participants were selected through purposive sampling. In this study, 16 participants were recruited. To reach data saturation, a qualitative study requires a minimum sample of at least 12. (Clarke & Braun, 2013; Fugard & Potts, 2014; Guest, Bunce, & Johnson, 2006 as cited in Vasileiou et al., 2018).

To specifically determine the

participants, three selection criteria was set: 1) with existing and maximum amount of loan; 2) at least 10 years in service; and 3) willing to participate in the study.

The use of this set of criteria complied to Creswell's statement that participants share the same lived experience of the phenomenon being studied (Alase, 2017).

The researchers prepared nine-item interview questions. First three items were dedicated to answering research question number one; while the second three items were for research question number two; and the last three items were for research question number three. To ensure its validity, the interview questions had undergone validation process. The interview questions were validated by a qualitative researcher who has both a strong background in academe and in accounting. After the process, some items were revised while others were retained.

Afterwards, the researchers asked for the consent of the school head in the conduct of the study. Since the selection criteria required confidential data, the researchers made a pre-survey and explained well that their participation is not required but voluntary. Through their answers, those with at least 10 years in service and with identified maximum loan amount were selected in the conduct of the study.

In terms of data analysis, Interpretative Phenomenological Analysis was employed.

The researchers utilized the seven-steps of IPA data analysis by Charlick, McKellar, Fielder, & Pincombe, 2015 adapted from Smith et al., 2009 in the formulation of the themes and sub-themes from the responses of the participants.

RESULTS

This study delved into motivation and work performance through the lens of teachers with financial obligation. The responses of the participants showed that despite the applied financial obligations to address basic needs, still, motivation is maintained, and the work performance of the respondents is sustained.

Thematic chart 1.1 shows the first theme addressing the needs. This theme presents the respondents reasons behind their loans. According to McLeod (2022), the needs in the lower part of Maslow's

hierarchy must be satisfied before individuals can move and attend to needs higher up. Based on the responses of the participants, their reason behind their loan applications were mostly to satisfy physiological and meet safety needs. In Maslow's hierarchy of needs, these two sub-themes were positioned at the very bottom of the hierarchy. Therefore, teacher-respondents need to go beyond their received salary and apply for financial loans just to meet and attend these basic needs.

Thematic chart 1.2 shows maintained motivation. Even during financial obligation, the participants still sustained their passion, became goal-driven and employed various efforts which became a manifestation of the respondents'-maintained motivation. Consistently, the responses of the participants showed that students served as the key variable of this sustained passion. Moreover, instead of becoming a demotivating factor for the participating teachers, the applied loan became a driving force to further motivate them to create more efforts in the field they are in since they see it not as a burden but a privilege.

Thematic chart 1.3 shows desirable performance. As seen in the testimonies of the respondents, maintained punctuality, sustained performance, and being task-oriented emerged from the provided responses. Despite the maximum amount of loan applied, the respondents still managed to observe good work attendance, exert effort beyond what is asked, and show exemplary commitment to teaching.

DISCUSSION

Based on the data gathered and thorough analysis of the responses of the teacher-participants, it was identified that teachers apply for multiple teachers' loan to address the most basic needs. Amidst financial obligation, teachers were still able to maintain work motivation. Despite the respondents' financial obligation, the teachers still achieve desirable work performance. Most teachers apply for loans to satisfy and meet physiological and safety needs which are both considered basic as seen in Maslow's hierarchy of needs.

Financial loans did not serve as a demotivating factor as seen in the testimonies of the participating teachers. Despite the respondents' maximum

financial obligations, maintained motivation was still justified. Amidst financial obligation, the respondents' manifested desirable work performance by maintaining punctuality, sustaining performance and being task oriented.

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