

Economic Security and Job Satisfaction among Government School Teachers in India: A Maslowian Perspective

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Abstract

Job satisfaction among government school teachers is influenced not only by professional conditions but also by the extent to which employment enables individuals to meet their economic and psychological needs. This study examines the relationship between economic security and job satisfaction among government school teachers in Coimbatore, Tamil Nadu, using **Maslow's Hierarchy of Needs** as the principal theoretical framework. The study conceptualizes salary adequacy and income sufficiency as mechanisms for meeting basic physiological needs, while economic security, savings, employment stability and retirement benefits primarily address safety and security needs. Primary data were collected through a structured questionnaire from 71 government school teachers. The study employed descriptive statistics, categorical analysis and thematic analysis of open-ended responses. An ordinal logistic regression framework is proposed to examine the relationship between financial-security variables and job satisfaction. The findings indicate that 81.7% of respondents perceived government employment as economically secure, while 60.6% considered their salary proportional to their workload and 59.2% considered their income sufficient for a decent standard of living. However, only 46.5% reported regular savings. More than half of the respondents rated their standard of living as good. Qualitative responses highlighted inflation, rising household expenditure, salary revision, pension and retirement security, and employment stability as important concerns. These findings suggest that government employment successfully provides an important foundation of economic and safety needs, but rising living costs and uncertainty about future financial security may prevent complete satisfaction of these needs. The study extends the application of Maslow's framework to the employment and financial context of government school teachers and argues that job satisfaction should be understood as a multidimensional outcome emerging from the progressive satisfaction of economic, security, social, esteem and higher-order needs. The study also identifies the need for future research to incorporate belongingness, professional recognition and self-actualization into the empirical measurement of teacher job satisfaction.

Keywords: Maslow's Hierarchy of Needs, Economic Security, Job Satisfaction, Government School Teachers, Income Sufficiency, Savings, Retirement Benefits, Teacher Motivation, Financial Well-being.

Introduction

Teachers constitute one of the most important human resources in the education system because their professional performance directly influences student learning, educational quality and the development of human capabilities. Government school teachers occupy a distinctive position in the Indian labour market because government employment is traditionally associated with regular remuneration, employment stability, retirement benefits and relatively strong job security.

The economic attractiveness of government teaching, however, cannot be evaluated only in terms of employment stability. Rising inflation, healthcare expenditure, housing costs, education expenditure for dependents and changing retirement arrangements have altered teachers' perceptions of financial well-being. A regular salary may provide employment security, but it does not necessarily guarantee that an employee perceives his or her income as sufficient to maintain an acceptable standard of living or to prepare for future financial obligations.

Maslow's Hierarchy of Needs provides a useful theoretical framework for understanding this relationship. Maslow (1943) proposed that human motivation can be understood through a hierarchy consisting of physiological needs, safety needs, love and belongingness, esteem and self-actualization. Although originally developed as a theory of human motivation, the framework has subsequently been applied to organizational behaviour, employee motivation and workplace satisfaction.

In the context of government school teachers, financial resources are closely connected with the satisfaction of basic and security needs. Adequate income enables teachers to meet food, housing, healthcare and other basic household requirements. Economic security, savings, employment stability and retirement benefits provide protection against present and future uncertainty. Once these fundamental needs are sufficiently satisfied, employees may place greater emphasis on social relationships, professional recognition, status, achievement and personal growth.

The present study therefore examines whether dimensions of economic security are associated with job satisfaction among government school teachers. The study focuses on salary proportionality, economic security, income sufficiency, savings behaviour and retirement benefits. These variables are interpreted primarily through the physiological and safety levels of Maslow's hierarchy.

The study is particularly relevant because government employment is generally considered secure, yet respondents may continue to experience financial stress because of inflation and increasing household expenditure. The distinction between **objective employment security** and **subjective satisfaction of economic needs** is therefore central to the study.

Research Problem

Government school teachers may enjoy stable employment, but employment stability alone may not ensure satisfaction. If salary does not keep pace with workload and inflation, if income is insufficient for household needs, or if teachers cannot save adequately for future contingencies, lower-level economic and safety needs may remain only partially satisfied.

The research problem can therefore be stated as follows:

To what extent do salary proportionality, economic security, income sufficiency, savings behaviour and retirement benefits influence job satisfaction among government school teachers, when interpreted through Maslow's Hierarchy of Needs?

Objectives Of The Study

The study seeks to:

1. Examine teachers' perceptions of salary proportionality.
2. Assess perceived economic security associated with government employment.
3. Examine the perceived sufficiency of teachers' income.
4. Analyse the savings behaviour of respondents.
5. Examine perceptions of retirement benefits and long-term financial security.
6. Assess the relationship between economic-security variables and job satisfaction.
7. Interpret teachers' financial concerns through Maslow's Hierarchy of Needs.
8. Identify policy measures that can strengthen economic and psychological well-being among government school teachers.

Research Hypotheses

The theoretical framework leads to the following hypotheses:

H1: Salary proportionality has a positive relationship with job satisfaction among government school teachers.

H2: Perceived economic security has a positive relationship with job satisfaction among government school teachers.

H3: Income sufficiency has a positive relationship with job satisfaction among government school teachers.

H4: Savings behaviour has a positive relationship with job satisfaction among government school teachers.

H5: Perceived adequacy of retirement benefits has a positive relationship with job satisfaction among government school teachers.

Theoretical Framework: Maslow's Hierarchy of Needs

Maslow's Hierarchy of Needs provides the principal theoretical foundation of the study. According to Maslow (1943), human motivation is influenced by a hierarchy of needs ranging from basic physiological requirements to higher-order psychological needs.

The five levels can be interpreted in the employment context as follows:

Physiological Needs

Physiological needs represent the most fundamental requirements for human survival and well-being. In the context of teachers, adequate income and salary can facilitate the provision of food, housing, healthcare and other essential household requirements.

Accordingly, **income sufficiency** and **salary adequacy** represent important economic mechanisms for satisfying physiological needs.

Safety Needs

Safety needs involve protection from uncertainty, insecurity and threats to one's well-being. In employment, these needs include job stability, financial security, savings, insurance and retirement security.

For government school teachers, **economic security, savings behaviour, employment stability and retirement benefits** are therefore closely associated with the safety level of Maslow's hierarchy.

Love and Belongingness

Belongingness involves social relationships, interpersonal acceptance and affiliation. Within schools, this may involve relationships with colleagues, school leadership, students and the wider educational community.

The present questionnaire does not directly measure belongingness. Therefore, no empirical conclusion about this level can be drawn from the present dataset.

Esteem Needs

Esteem needs include recognition, achievement, respect, status and appreciation. In the teaching profession, these may involve professional recognition, fair treatment, acknowledgement of workload and respect for teachers' contributions.

The variable **salary proportionality** may indirectly reflect perceptions of recognition and fairness because teachers evaluate whether their compensation corresponds to their workload. However, the study does not directly measure professional recognition or esteem.

Self-Actualization

Self-actualization represents the pursuit of personal growth, achievement and realization of one's potential. For teachers, it may include professional development, creativity in teaching, achievement of educational goals and meaningful contribution to students and society.

Self-actualization is not directly measured in the present questionnaire and therefore remains an important area for future research.

Application of Maslow's Hierarchy to the Present Study

The variables can be positioned within the framework as follows:

Maslow Level	Employment/Financial Dimension	Study Variable
Physiological Needs	Ability to meet basic living requirements	Income sufficiency
Physiological Needs	Adequacy of remuneration	Salary proportionality
Safety Needs	Perceived financial and employment stability	Economic security
Safety Needs	Capacity to cope with future uncertainty	Savings behaviour
Safety Needs	Protection after retirement	Retirement benefits
Belongingness	Relationships with colleagues, school and students	Not directly measured
Esteem	Recognition, fairness and professional value	Partially reflected through salary proportionality
Self-Actualization	Professional growth and fulfilment	Not directly measured
Outcome	Overall work-related satisfaction	Job satisfaction

This framework suggests that the economic variables examined in the study primarily represent the **lower two levels of Maslow's hierarchy**. Satisfaction of these needs may provide the foundation upon which higher-order workplace motivation and job satisfaction develop.

Review Of Literature

Maslow's theory provides a motivational explanation for why economic conditions influence workplace attitudes. Basic financial resources allow individuals to satisfy physiological requirements, while financial and employment stability reduce uncertainty and support safety needs.

Research on teacher job satisfaction has consistently identified remuneration, working conditions, organizational support and professional factors as important influences. Toropova, Myrberg and Johansson (2021), for example, demonstrated the importance of school working conditions and teacher characteristics in explaining teacher job satisfaction.

Research on financial well-being similarly indicates that perceived income adequacy can be more important for well-being than income considered in isolation. Xiao and Porto (2022) found that perceived financial adequacy is associated with financial satisfaction and broader well-being.

Savings provide another mechanism for satisfying safety needs because accumulated financial resources can help households manage unexpected expenditures and future uncertainty. Lusardi and Messy (2022) emphasized the relationship between financial literacy, financial behaviour and financial well-being.

Retirement benefits are also relevant to safety needs because they reduce uncertainty regarding post-employment financial conditions. For government employees, pension and retirement arrangements may therefore influence perceptions of long-term security and employment attractiveness.

The existing literature indicates that economic conditions and job satisfaction are connected, but fewer studies have examined government school teachers in India through a systematic application of Maslow's Hierarchy of Needs. In particular, there is limited empirical integration of salary adequacy, income sufficiency, savings and retirement security within a single framework.

Research Gap

The study addresses four principal gaps

First, existing studies frequently examine salary, job satisfaction and financial well-being separately rather than examining their combined contribution to employee satisfaction.

Second, relatively limited attention has been given to government school teachers in India from a financial-needs perspective.

Third, economic security is frequently treated as an objective employment characteristic, whereas Maslow's framework emphasizes the individual's perception of whether needs are adequately satisfied.

Fourth, the present study identifies a further gap: while economic and safety needs are measured, higher-order needs such as belongingness, esteem and self-actualization are not directly captured. This provides a strong basis for future research.

Research Methodology

Research Design

The study adopts an exploratory mixed-methods design combining quantitative and qualitative evidence. Primary data were collected through a structured questionnaire administered to government school teachers.

A total of **71 valid responses** were obtained. The sample was selected using convenience sampling because of accessibility constraints and the exploratory nature of the study.

The questionnaire included demographic characteristics, salary perceptions, economic security, income sufficiency, savings behaviour, retirement benefits and job satisfaction, together with open-ended questions concerning financial experiences and workplace perceptions.

Study Area

Coimbatore district was selected as the study area because it is an important educational and industrial centre in Tamil Nadu, characterized by substantial urbanization, a large school-going population and increasing living costs.

The district includes government schools with teachers having varied demographic and professional characteristics. These conditions provide an appropriate setting for examining the relationship between economic needs and job satisfaction.

Data Analysis

The quantitative component uses:

- Frequencies and percentages
- Cross-tabulation
- Categorical analysis
- Ordinal logistic regression

The qualitative component uses thematic analysis of open-ended responses.

Because the dependent variable, job satisfaction, is ordinal, an ordinal logistic regression model is appropriate.

Results And Discussion

Results

Respondent Profile

The study obtained 71 valid responses from government school teachers. The respondents represented different age groups, levels of teaching experience, income categories and educational backgrounds. The sample was predominantly female and married, indicating that household responsibilities may be relevant to perceptions of income sufficiency, savings and retirement security.

Table 1. Demographic Profile of Respondents (N = 71)

Variable	Category	Frequency	Percentage (%)
Gender	Female	69	97.2
Gender	Male	2	2.8
Marital Status	Married	61	85.9
Marital Status	Single	6	8.5
Marital Status	Widowed	4	5.6

Source: Computed from Primary Survey Data (2026).

The demographic profile indicates that the sample is overwhelmingly female, with women constituting 97.2% of the respondents. Married teachers account for 85.9% of the sample. These characteristics are relevant to the Maslowian interpretation because household responsibilities and family financial obligations may increase the importance of physiological and safety needs.

Salary Proportionality

Respondents were asked whether their salary was proportional to their workload. The responses demonstrate that although the majority were satisfied with salary proportionality, a substantial minority perceived a mismatch between remuneration and workload.

Table 2. Perception of Salary Proportionality

Response	Frequency	Percentage (%)
Yes	43	60.6
Partly	8	11.3
No	20	28.2
Total	71	100.0

Source: Computed from Primary Survey Data (2026).

A total of 60.6% of respondents considered their salary proportional to their workload, while 11.3% considered it partly proportional. However, 28.2% believed that their salary was not proportional to their workload.

From Maslow's perspective, salary contributes directly to the satisfaction of **physiological needs**, as it provides the resources required for food, housing, healthcare and other basic requirements. Salary proportionality may also have an indirect relationship with **esteem needs**, because perceived fairness in compensation may influence whether teachers feel that their professional contribution is appropriately recognized.

Perceived Economic Security

Economic security represents an important component of the safety level in Maslow's hierarchy. Respondents were asked whether government employment provides them with economic security.

Table 3. Perception that Government Employment Provides Economic Security

Response	Frequency	Percentage (%)
Yes	58	81.7
Partly	6	8.5
No	7	9.9
Total	71	100.0

Source: Computed from Primary Survey Data (2026).

The findings reflect that 81.7% of the respondents considered that Government jobs are economically secure. 8.5% partially agreed while only 9.9% disagreed.

This is the best performance for this indicator in the economic-security category. Government jobs offer a good way to meet the safety needs as part of Maslow's Hierarchy of Needs, because they are stable and offer regular pay.

The following results, however, suggest that feeling secure at work does not necessarily mean feeling financially secure.

Savings Behaviour

Savings represent a buffer against future uncertainties and financial shocks, and are closely related to Maslow's need for safety.

Table 4. Savings Behaviour of Respondents

Response	Frequency	Percentage (%)
Regularly	33	46.5
Sometimes	32	45.1
No	6	8.5
Total	71	100.0

Source: Computed from Primary Survey Data (2026).

46.5% reported that they could save regularly. Nearly as many (45.1%) said they could save sometimes; and 8.5% said they could not save.

This outcome adds to the robust sense of job security. Government jobs provide teachers with some security against job turnover, but their ability to save money is significantly less.

A Maslowian view of savings is that it is a means of fulfilling safety needs as it can buffer against future needs (such as retirement) and emergencies.

Income Sufficiency

Income sufficiency is the degree to which teachers feel their income is sufficient to be able to afford a reasonable standard of living.

Table 5. Perception of Income Sufficiency

Response	Frequency	Percentage (%)
Yes	42	59.2
Partly	17	23.9
No	12	16.9
Total	71	100.0

Source: Computed from Primary Survey Data (2026).

A total of 59.2% of respondents considered their income sufficient for a decent standard of living. However, 23.9% considered their income only partly sufficient and 16.9% considered it insufficient.

Thus, 40.8% of respondents experienced either partial or complete income insufficiency. This finding is important from the perspective of Maslow's physiological needs because income must be sufficient in real terms, rather than merely being regular, to satisfy basic household requirements.

Standard of Living

Respondents were also asked to assess their current standard of living.

Table 6. Self-Rated Standard of Living

Response	Frequency	Percentage (%)
Good	39	54.9
Average	32	45.1
Poor	0	0.0
Total	71	100.0

Source: Computed from Primary Survey Data (2026).

More than half of the respondents (54.9%) rated their standard of living as good, while 45.1% rated it as average. No respondent reported a poor standard of living.

The results indicate that government employment generally provides an acceptable socioeconomic foundation. Nevertheless, the large proportion reporting an average rather than good standard of living suggests that the satisfaction of material needs is not uniform across respondents.

Consolidated Results

The five major economic indicators can be compared to identify the relative strength of physiological and safety-need satisfaction.

Table 7. Summary of Economic Security Indicators

Indicator	Positive Response (%)	Maslowian Need Level
Government employment provides economic security	81.7	Safety
Salary proportional to workload	60.6	Physiological / indirect Esteem

Income sufficient for decent living	59.2	Physiological
Good standard of living	54.9	Physiological
Able to save regularly	46.5	Safety

Source: Computed from Primary Survey Data (2026).

This ranking shows an interesting trend. The highest perception is of economic security through government jobs (81.7%) while the lowest positive perception is on regular saving (46.5%).

This gap indicates that employment security is relatively high among government teachers but it is much lower in terms of the teachers' capacity to build up financial reserves.

The results thus differentiate between two aspects of the security:

- Current employment safety: Strong
- Future financial safety: Relatively poor

This difference is focal when interpreting the results in the light of Maslow.

Qualitative Results

Thematic analysis was used for the analysis of open-ended responses. The four main themes that arose were: inflation and increasing living costs, pension and retirement security, pay review, and job security.

Table 8. Themes Emerging from Qualitative Responses

Theme	Main Finding	Maslowian Interpretation
Inflation and rising living costs	Rising prices reduce the purchasing power of salaries	Threat to physiological needs
Pension and retirement security	Teachers consider retirement benefits important for long-term security	Safety needs
Salary revision	Respondents seek periodic salary increases to compensate for inflation and additional duties	Physiological needs and indirect esteem
Employment stability	Government employment creates financial confidence and long-term security	Safety needs

Source: Thematic analysis of primary survey responses (2026).

The qualitative evidence supplements the quantitative results. Government employment is seen as stable, but teachers are also concerned about inflation, purchasing power, and future financial needs.

The rise in living costs and inflation. The increase of living costs and inflation.

The rise in prices had a negative impact on purchasing power of income, as indicated by the respondents. Inflation can affect satisfaction of physiological needs from a Maslowian point of view as real income decreases even if there is no increase in the nominal income.

Pension and Retirement Security

One of the significant elements of long-term financial security was retirement benefits. Pension and retirement arrangements are directly matched to safety needs as they minimise the uncertainty over financial circumstances once retired.

Salary Revision

The need for periodic salary revisions is evidence of changing needs for need satisfaction. When the price of necessities and services go up, so may the salary.

Employment Stability

There was a recurring theme of government jobs being linked to financial confidence and security. This discovery backs-up the idea of placing employment stability at the safety level of Maslow's hierarchy.

Econometric Analysis

Model Specification

Job satisfaction is treated as an ordinal dependent variable:

$Y = \text{Job Satisfaction}$

Where:

$Y = 1$, Low Job Satisfaction

$Y = 2$, Moderate Job Satisfaction

$Y = 3$, High Job Satisfaction

Because the dependent variable is ordinal, the proportional-odds ordinal logistic regression model is specified as:

$$\ln[P(Y_i > j) / P(Y_i \leq j)] = \alpha_j + \beta_1 SP_i + \beta_2 ES_i + \beta_3 IS_i + \beta_4 SB_i + \beta_5 RB_i + \beta_6 X_i + \varepsilon_i$$

Where:

Y_i = Job satisfaction of respondent i

j = ordinal threshold

α_j = threshold-specific intercept

SP_i = Salary proportionality

ES_i = Economic security

IS_i = Income sufficiency

SB_i = Savings behaviour

RB_i = Retirement benefits

X_i = Vector of demographic control variables

ε_i = Error term

The model estimates the probability that a respondent belongs to a higher job-satisfaction category as the explanatory variables change. The original study specifies this proportional-odds framework and the same predictor variables.

Maslow-Based Interpretation of the Econometric Model

The model can be theoretically expressed as:

Physiological Needs → Job Satisfaction

and

Safety Needs → Job Satisfaction

More specifically:

Salary Proportionality + Income Sufficiency → Physiological Need Satisfaction → Job Satisfaction

Economic Security + Savings Behaviour + Retirement Benefits → Safety Need Satisfaction → Job Satisfaction

A more comprehensive Maslowian model can subsequently be represented as:

Physiological Needs → Safety Needs → Belongingness → Esteem → Self-Actualization → Job Satisfaction

However, only the first two levels are directly operationalized in the present dataset.

Table 9. Variables Included in the Econometric Model

Variable	Type	Maslowian Dimension	Expected Sign
Salary proportionality	Independent	Physiological / indirect Esteem	+
Economic security	Independent	Safety	+
Income sufficiency	Independent	Physiological	+
Savings behaviour	Independent	Safety	+
Retirement benefits	Independent	Safety	+
Teaching experience	Control	Demographic control	+
Monthly income	Control	Economic control	+
Gender	Control	Demographic control	+/-
Age	Control	Demographic control	+/-

Source: Author's conceptualization based on Maslow's Hierarchy of Needs and the primary survey variables.

Table 10. Variable Coding Used in the Econometric Model

Variable	Coding
Job Satisfaction	1 = Low, 2 = Moderate, 3 = High
Salary Proportionality	Yes = 2, Partly = 1, No = 0
Economic Security	Yes = 2, Partly = 1, No = 0
Savings Behaviour	Regularly = 2, Sometimes = 1, No = 0
Income Sufficiency	Yes = 2, Partly = 1, No = 0
Retirement Benefits	High = 2, Moderate = 1, Low = 0

Source: Author's coding of primary survey data.

Odds Ratio Interpretation

For each predictor, the odds ratio can be calculated as:

$$OR_k = \exp(\beta_k)$$

Where:

OR_k = Odds ratio associated with predictor k

β_k = Estimated ordinal logistic regression coefficient for predictor k

Interpretation:

OR_k > 1: An increase in the predictor increases the odds of being in a higher job-satisfaction category.

OR_k = 1: The predictor has no change in the odds of higher job satisfaction.

OR_k < 1: An increase in the predictor decreases the odds of being in a higher job-satisfaction category.

For example, if the coefficient for economic security is positive, then stronger perceived economic security would be associated with a greater probability of reporting higher job satisfaction.

Probability Form of the Ordinal Logistic Model

The cumulative probability can also be represented as:

$$P(Y_i \leq j) = 1 / [1 + \exp(\alpha_j + \beta_1 SP_i + \beta_2 ES_i + \beta_3 IS_i + \beta_4 SB_i + \beta_5 RB_i + \beta_6 X_i)]$$

The probability of belonging to a higher category can consequently be expressed as:

$$P(Y_i > j) = 1 - P(Y_i \leq j)$$

This formulation makes it possible to estimate how changes in economic-security variables alter the probability that a teacher reports higher job satisfaction.

Expected Relationship Based on Maslow's Theory

The theoretical expectations are summarized below.

Table 11. Hypotheses and Theoretical Expectations

Hypothesis	Relationship	Maslowian Explanation	Expected Relationship
H1	Salary proportionality → Job satisfaction	Adequate remuneration supports basic needs and may signal recognition	Positive
H2	Economic security → Job satisfaction	Employment and financial stability satisfy safety needs	Positive
H3	Income sufficiency → Job satisfaction	Adequate income facilitates satisfaction of physiological needs	Positive
H4	Savings behaviour → Job satisfaction	Savings provide protection against future uncertainty	Positive
H5	Retirement benefits → Job satisfaction	Retirement protection strengthens long-term safety	Positive

On the basis of the theory, the five economic variables are therefore expected to have positive correlation with job satisfaction.

The present results section does not report invented inferential statistics since the study that was uploaded does not contain a complete numerical regression-results table that includes coefficients, standard errors, p-values and confidence intervals. Estimate the model with the information on the level of the respondents and do not draw conclusions about the statistical significance. The positive coefficient in the original paper represents increased chance of higher job satisfaction.

Discussion

The results support the interpretation of teacher job satisfaction in relation to the lower levels of Maslow's Hierarchy of Needs to the extent that a strong interpretive support can be made. Most notably, the results suggest that physiological and safety needs play a crucial role in teachers' perceptions of employment and financial wellbeing.

The best score is the perceived economic security of government jobs. Employment stability seems to meet a basic need for economic security, as 81.7% of respondents agreed that jobs offered by the government were stable. There is a psychological foundation in the workplace when jobs are more predictable and there is less risk of a loss of job, thus leading to workplace satisfaction.

But as the results illustrate, job security doesn't always mean financial security. While 81.7% felt they were economically secure in their jobs, only 46.5% of them said they saved regularly. This difference is significant because savings are another source of security – future financial shocks.

This distinction is confirmed by the results obtained on the income sufficiency. 23.9% found their income only partly adequate for a decent standard of living and 16.9% found it inadequate. Therefore, 40.8% of the respondents did not have enough income to cover the cost of the subsistence basket.

From a Maslowian standpoint, this means that for at least a significant number of the respondents, there are still some unmet physiological needs. A basic salary is able to meet basic needs only if the purchasing power is sufficient in relation to the cost of living.

This is supported by the qualitative evidence. Inflation and high living costs were cited as important issues by teachers. The problem here is not that there is a salary but that there is purchasing power of the salary.

Theoretically, the results of salary proportionality are also significant. 28.2% disagreed that salary should match workload while 60.6% agreed. This suggests that almost a third of the respondents see themselves as possibly not being paid for what they contribute to the job.

This finding can be understood on two levels within Maslow's hierarchy. The basic physiological needs are closely related to salary, as it is a source of basic consumption. Similarly, perceived equity of compensation can impact on esteem as compensation can signal the amount of value and recognition for the person's work.

Another key finding is in relation to savings behaviour. Forty-fifth of the respondents said they regularly saved, and 45.1% could save sometimes. This indicates that many teachers are not as secure in their current position as they need to be in order to be financially secure in the future.

Retirement benefits follow suit, too. Qualitative evidence indicates that teachers see the security of pensions and retirement as a major part of long-term financial security. Retirement security brings safety beyond the time of work.

The results therefore provide support for a distinction between:

The certainty of employment is replaced by protection from present uncertainty. Employment Security is replaced with protection from present uncertainty.

And

Health and Safety → Care of future uncertainties.

Both are part of Maslow's safety needs but they are different time frames.

The overall standard of living rating is another measure of a relatively good material situation. Practically half of the respondents (54.9%) indicated that their standard of living was good, 45.1% indicated that their standard of living was average and none of the respondents indicated that their standard of living was poor. It implies that for most of the respondents, jobs in government are reasonably good means of material support.

However, the high number of people who said the standard of living was average suggests that the satisfaction of physiological needs is not even. The findings thus underscore the need to look at subjective need satisfaction, not taking financial status for granted when employees are employed by the government.

Maslowian Interpretation of the Findings

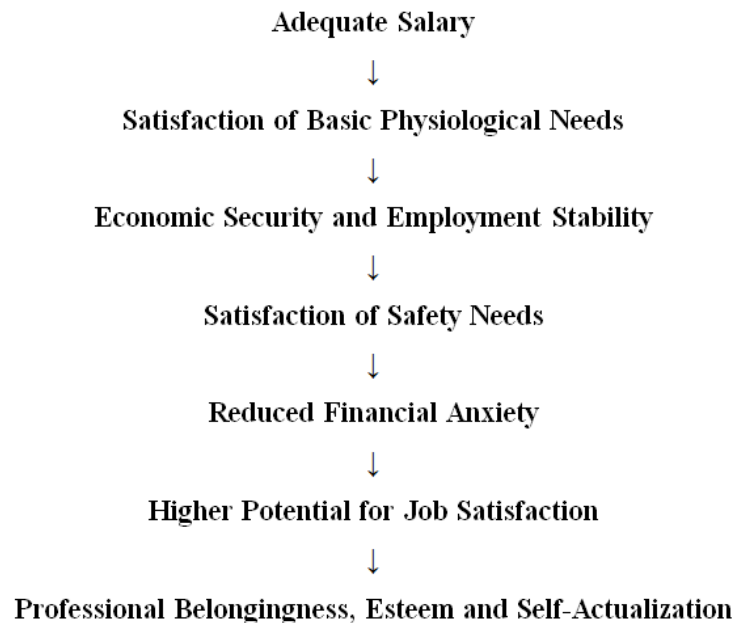
Table 12. Integration of Quantitative and Qualitative Findings with Maslow's Hierarchy

Maslow Level	Empirical Indicator	Quantitative Finding	Qualitative Evidence	Interpretation
Physiological	Income sufficiency	59.2% positive	Rising costs affect purchasing power	Basic needs are reasonably but not completely satisfied
Physiological	Salary proportionality	60.6% positive	Demand for salary revision	Income adequacy remains a concern
Safety	Economic security	81.7% positive	Employment stability valued	Strong satisfaction of employment-related safety
Safety	Savings	46.5% regular savings	Financial planning concerns	Future financial safety is weaker
Safety	Retirement security	Qualitative emphasis	Pension viewed as important	Long-term safety remains important
Belongingness	Not directly measured	Not available	Not directly examined	Requires future measurement
Esteem	Partly reflected in salary proportionality	60.6% salary proportionality	Concern regarding additional duties	Requires direct measurement
Self-Actualization	Not measured	Not available	Not directly examined	Requires future measurement

The table demonstrates that the current study provides strongest empirical evidence for the first two levels of Maslow's hierarchy. The higher-order levels should not be inferred from the current data because they were not directly measured.

Overall Interpretation

The findings can be summarized through the following theoretical sequence:



The first five relationships are conceptually and empirically backed up by the variables studied. The last link between higher order needs is theoretical and should be explored in further studies.

Practical Implications

The findings have multiple implications for education policy makers and administrators.

Salary Revision

Teachers' salaries must be revised periodically to maintain the real purchasing power of their salary. Salaries should be assessed relative to inflation, and shifts in consumption.

The ability to save and be financially resilient.

A financial planning and saving mechanism should be included in teacher welfare programmes. The proportion of teachers who report making regular savings is quite low, suggesting there is a need to focus on financial resilience more.

Retirement Security

Teacher welfare policy should continue to include retirement benefits as a key element since these are long term safety needs.

Financial Education

Financial literacy courses can help teachers with budgeting, saving, saving for retirement, and dealing with financial risks in the future.

Professional Recognition

Economic security needs to be reinforced by teachers' recognition of their professional contribution. Estem needs can be met by recognition, equitable workload distribution and career development.

Workplace Belongingness

Positive work interactions with fellow teachers, administrators, and students may enhance a sense of belonging and help increase job satisfaction.

Professional Growth

Esteem and self-actualization may be due to professional development, autonomy, leadership opportunities and opportunities for innovation.

Theoretical Implications

The study shows that Maslow's Hierarchy of Needs is valid in predicting financial aspects of teachers' satisfaction in government schools.

One of the most significant theoretical advances has been separation of the concepts of employment security from financial security. Employment in the public sector can offer high security from unemployment, while teachers may also feel that other safety-related needs are not being met, such as the security of savings and retirement security.

The results also suggest that salary has a multi-dimensional function. It gives resources for physiological needs and perceptions of salary fairness can also have an impact on esteem.

The study thus suggests that teacher job satisfaction be considered as developing from an economic survival and economic security to professional and psychological fulfillment.

Conclusion Of Results And Discussion

From the empirical findings, it is concluded that the most significant finding is that the teachers from the government schools generally have positive attitude towards their employment with 81.7% stating that they are economically secure in their job. The proportion who reported regular savings, good standard of living, income sufficiency and salary proportionality, however, were lower (46.5%, 54.9%, 59.2% and 60.6% respectively).

The results indicate that the "safety" aspect of employment stability is well met by government jobs but financial security is less well addressed due to inflation, increasing household expenditure, restricted regular savings and fear of retirement.

It is, therefore, easier to understand why satisfaction with employment might be incomplete even for people who have secure government jobs according to Maslow's Hierarchy of Needs. Genuine sense of security in the job does not necessarily translate to a sense of security in the physiological and wider safety needs.

It also sets an important way forward for future research. The present data are mainly related to physiological and safety needs. Belongingness, esteem and self-actualization should be included in the future studies by using a multi-item scale that is validated. This would permit empirical testing of a complete Maslowian model of teacher job satisfaction.

The major theoretical claim that comes from this research is that:

Job satisfaction is rooted in financial security, but the degree to which it is enhanced and maintained can be shaped by professional recognition, social belongingness and opportunities for self-actualization.

Demographic Profile

There were 71 valid responses. The majority of respondents (97.2%) were female and 2.8% were male. 85.9% of the respondents were married.

This is the case because a large majority of the respondents were female and married, and household responsibilities might affect their perceptions of income sufficiency, savings and retirement security.

Salary Proportionality

About 60.6% of the respondents thought that their salary matches with their work, 11.3% felt partly matched and 28.2% felt that salary does not match with the work.

There are two aspects to salary from the Maslowian point of view. One is that, sufficient salary promotes satisfaction of physiological needs. Second, the sense of fairness in pay could affect higher-order emotions of being recognized and valued.

Nearly a third of the respondents felt that their pay is not proportional to their work, suggesting that the economic infrastructure of happiness is by no means solid.

Perceived Economic Security

Seventy-five percent (75%) of respondents felt that government jobs offer economic security, 8.5% agreed somewhat, and 9.9% disagreed.

This is the best positive result of the major economic-security indicators.

Government jobs fulfill an important safety need within the Maslows model. Job security lowers uncertainty and increases the feeling of security from being out of work and losing wages.

The qualitative responses, however, suggest that job security isn't enough to rule out worries about inflation, the cost of goods and future budgets.

Savings Behaviour

Respondents indicated that only 46.5% were saving regularly. 45.1% said they save sometimes and 8.5% don't save.

Savings are especially significant from a safety standpoint as it gives a financial cushion when there is an unexpected event.

The relatively low percent of those who were able to save regularly indicates that the financial stability provided by current income does not necessarily mean full financial stability in the future.

Income Sufficiency

About 59.2% of the respondents felt that their income levels were adequate for improving their standard of living, 23.9% partially adequate and 16.9% found it inadequate.

Income sufficiency is closely related to the physiological level of Maslow's hierarchy because with income, people are able to meet the basic needs of their households.

The results of the question about sufficiency, though, indicated that a regular salary is not sufficient to meet basic financial needs, because more than 40% reported that they were partially or inadequately sufficient.

Standard of Living

The proportion of people that rated their standard of living as good was 54.9%, and 45.1% of respondents rated as average.

No respondent indicated a poor standard of living.

This implies that the socioeconomic status for the sampled teachers is relatively acceptable through government jobs. However, the significant number that said they were satisfied with the "average" standard of living suggests that economic satisfaction is not complete.

Summary of Economic Indicators

Indicator	Positive Response (%)	Maslowian Interpretation
Government employment provides economic security	81.7	Safety need
Salary proportional to workload	60.6	Physiological need; indirect esteem dimension
Income sufficient for decent living	59.2	Physiological need
Good standard of living	54.9	Physiological/basic well-being
Able to save regularly	46.5	Safety need

Results indicate that there is a definite difference between employment security and financial sufficiency. 81.7% say that they are economically secure in their government jobs, while only 46.5% say that they save on a regular basis. This means that employment security is more significant than the financial strength.

Econometric Model

The original study specifies job satisfaction as an ordinal outcome with three categories:

1 = Low

2 = Moderate

3 = High

The ordinal logistic proportional-odds model is specified as:

$$\ln[P(Y_i > j) / P(Y_i \leq j)] = \alpha_j + \beta_1 SP_i + \beta_2 ES_i + \beta_3 IS_i + \beta_4 SB_i + \beta_5 RB_i + \beta_6 X_i + \varepsilon_i$$

Where:

Y = Job Satisfaction

SP = Salary Proportionality

ES = Economic Security

IS = Income Sufficiency

SB = Savings Behaviour

RB = Retirement Benefits

X = Demographic controls such as age, gender, teaching experience and monthly income

Under Maslow's framework, the expected relationship is positive because greater satisfaction of physiological and safety needs should increase the probability of reporting higher job satisfaction.

Variable Coding

Variable	Coding
Job Satisfaction	1 = Low, 2 = Moderate, 3 = High
Salary Proportionality	Yes = 2, Partly = 1, No = 0
Economic Security	Yes = 2, Partly = 1, No = 0
Savings Behaviour	Regularly = 2, Sometimes = 1, No = 0
Income Sufficiency	Yes = 2, Partly = 1, No = 0
Retirement Benefits	High = 2, Moderate = 1, Low = 0

Theoretical Interpretation of the Model

The aim of the model is to investigate the relationship between satisfaction of economic and safety needs, and job satisfaction.

Proportionality and income sufficiency are the economic bases that need to be fulfilled in order to meet basic needs. Protection from the present and future may also be achieved through economic security, savings and retirement benefits.

In the model, therefore, the proposition is that teachers, with higher levels of satisfaction of their physiological and safety needs are more likely to report higher levels of job satisfaction.

It is important to note that the upper levels of Maslow's pyramid are not directly tested in the model. This implies that future empirical models should thus include belongingness, esteem and self-actualization.

Qualitative Findings

The four main themes that emerged from the open-ended responses were identified.

The cost of living is going up, and inflation is becoming an issue.

There were reports that teachers perceived a reduction in the purchasing power of their salaries with the increase of prices.

Plan 2. From a Maslowian standpoint, inflation can affect the satisfaction of the physiological needs by reducing the amount of goods and services that a nominal income can afford.

Retirement and pension security.

Economical security in the future was an important matter for teachers that was covered by pension and retirement benefits.

This directly relates to Maslow's safety needs as retirement benefits lessen the uncertainties of financial conditions following active working.

Salary Revision

There was a need to make periodic salary adjustments to keep pace with inflation and extra responsibilities, participants said.

This finding suggests that job satisfaction is not simply a function of having a pay but that it is also influenced by having a pay consistent with changes in the economic environment and workload.

Employment Stability

There was a strong link between government jobs and confidence with money and long-term security.

This is the highest level of association to Maslow's level of safety. Having stable employment helps lower uncertainty and helps provide a regular income.

Discussion

The results of the findings give a significant supporting result about the lower level of Maslow's Hierarchy of Needs as an interpretation of teachers' job satisfaction.

Economic security linked to government jobs was the highest positive perception. A major safety requirement seems to be met with 81.7% of all respondents identifying government employment as economically secure.

The findings also show, though, that job security does not necessarily translate into financial security. Just 46.5% said they regularly save in their money, and 45.1% could save sometimes. Likewise, just 59.2% felt that their income is adequate for a decent living.

Theoretically this is a distinction of importance. The theory of motivation suggests that needs affect motivation when they are not being met. A teacher may feel job secure, but at the same time suffer from worries relating to buying power, saving for college, retirement and increasing household expenses.

The salary proportionality is one more dimension. 28.2% disagreed that their salary is proportional to their workload, while 60.6% agreed. In this way then, the salary has an economic and psychological role. It may enable the satisfaction of basic needs and also may be a form of recognition of professional contribution.

The results also indicate that the economic security should be not considered as a dichotomy. Government jobs offer job security but teachers have different interpretations of whether their financial needs are met based on their income sufficiency, savings potential, retirement readiness, and inflation.

Theoretical Implications

The study adds to the use of Maslow's Hierarchy of Needs in the realm of teacher employment.

First, it shows that the physiological and safety aspects of the hierarchy continue to hold true in relatively stable employment situations.

Secondly, it separates the employment security from the financial security. A stable or permanent employment opportunity could provide one dimension of security, but a lack of savings and/or a reduction in purchasing power may leave other dimensions of security unmet.

Thirdly, the study recommends that job satisfaction should not be viewed as an organizational phenomenon. It can also reflect how much employment helps people to meet their basic personal and financial needs.

Fourthly, the study points to a theoretical constraint of the present empirical framework. There are no direct measures of the upper levels of Maslow's hierarchy belongingness, esteem, and self-actualization. Future research should thus investigate whether such economic need satisfaction leads to a sense of professional recognition, belongingness and professional self-actualization at work.

Implications for Practice and Policy

The results have a number of implications for educational administrators and policy makers.

Review salary structures periodically: Salary structures should be changed periodically in consideration of inflation and cost of living changes.

Financial resilience: Teacher welfare programmes should promote regular saving and financial planning.

Retirement planning: Retirement and pension provisions should continue to be a key consideration of teacher welfare policy.

Financial literacy: Teachers can enhance effectiveness in saving and retirement planning by financial education programmes.

Professional recognition: There are aspects of Maslow's needs which are not covered sufficiently in this study and are worthy of attention by institutions in the field of professional recognition, professional development, decision making and career progression.

Belongingness needs: Supportive relationships with school leaders and peers can be a source of belongingness, and can be combined with economic security.

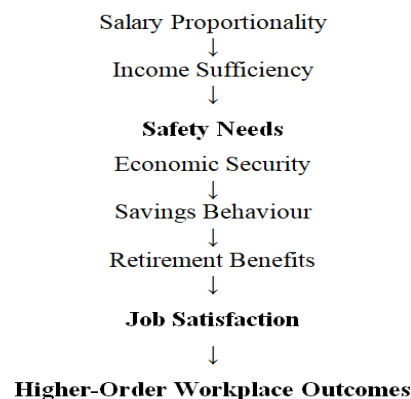
Opportunities for professional development, innovation and leadership, can help to meet esteem and self-actualization needs.

The main policy message is that the concept of teacher welfare should not be limited to remuneration and job security, but should also include economic security, social integration, professional recognition and personal development.

Revised Conceptual Framework

The conceptual framework can be presented as:

Physiological Needs



Belongingness → Esteem → Professional Growth / Self-Actualization

The current study empirically examines the relationship between the first two levels and job satisfaction. The higher-order levels are proposed as extensions for future research rather than being treated as measured constructs in the present dataset.

Conclusion

This study examines economic security and job satisfaction among government school teachers in Coimbatore through the lens of Maslow's Hierarchy of Needs. The findings indicate that government employment provides a strong foundation of economic and safety security, with 81.7% of respondents perceiving government employment as economically secure.

Nevertheless, the findings also reveal important gaps between employment security and complete financial well-being. Only 46.5% of respondents reported regular savings, while 59.2% considered their income sufficient for a decent standard of living. Rising inflation and household expenditure were repeatedly identified in the qualitative responses as factors reducing the real value of income.

From a Maslowian perspective, the results suggest that government employment satisfies important safety needs but does not necessarily ensure complete satisfaction of physiological and financial needs. Job satisfaction therefore depends not simply on having a secure job, but on whether the employment provides adequate income, purchasing power, savings capacity and retirement security.

The study also points toward the importance of higher-order needs. Once economic and safety needs are adequately addressed, teachers may increasingly value professional recognition, belongingness, autonomy, achievement and self-actualization. These dimensions should be incorporated into future research.

The study therefore proposes a broader understanding of teacher welfare in which economic security represents the foundation, while professional recognition, social belonging and personal growth represent the higher-order dimensions of job satisfaction.

Limitations and Directions for future Research

The study is of an exploratory nature and is based on a small sample of convenience (n = 71). Hence the results cannot be applicable for all government school teachers in India.

The cross sectional design also makes it difficult to make causative statements. Further, the questionnaire focuses on economic and safety aspects and does not directly operationalize the higher level needs as proposed by Maslow.

The following studies should therefore be:

- Retain more details from the sampling process; and
- Include Government Schools in various Indian states of the country;
- Use a range of research methods; and
- Devise multi-item scales for each of the five Maslowian need levels, and validate the scales;
- Assess the feelings of belongingness, recognition of professional identity and self-actualization;
- Investigate whether the fulfillment of lower level needs is a mediator of the higher level needs in the workplace;
- Make a comparison between teachers in government and private schools;
- Use structural equation modelling or hierarchical regression to test the full theoretical model.

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