

RESEARCH ORGANISATION

Volume 3, Issue 2 February 01, 2016

Journal of Progressive Research in Social Sciences www.scitecresearch.com

Economic Crisis and Coping Strategies as Related to Attitude and Teaching Performance of Elementary School Teachers

Dr. R. Frufonga

West Visayas State University-Janiuay Campus, Janiuay, Iloilo, Philippines.

Abstract

This study ascertained the relationship between economic crisis and coping strategies as related to attitude and teaching performance of elementary school teachers. The quantitative descriptive method of research was used with attitude and teaching performance as dependent variables, experienced economic crisis as the independent variable, and coping strategy as moderator variable. The participants in the study were the 95 elementary school teachers in Buenavista I, Division of Guimaras, who were selected through stratified proportional sampling. Data were gathered through a researcher-made questionnaire-checklist and Performance Appraisal System for Teachers (PAST). The statistical tools used were frequency count, rank, mean, standard deviation, and Pearson's Product-Moment Coefficient of Correlation (Pearson's r). All statistical computations were availed of through the Statistical Package for the Social Sciences (SPSS) software. Results revealed that the top economic crises experienced by teachers were limited cash and inability to buy goods, groceries, clothing, and other basic amenities. The topmost coping strategies employed by teachers were: buying only basic foods or things for household, borrowing money from co-teachers and other private persons or entity, making loans from private lending institutions/ persons, or government financial institutions like GSIS, PAG-IBIG, etc. to answer necessary expenses, loaning in advance the bonuses, monthly pay, clothing allowance, etc. and limiting the number of times of shopping, watching movies and malling together with the whole family. The elementary school teachers also experienced economic crisis to a "moderate extent." The public school teachers had a "positive attitude" towards work despite the experienced economic crisis. Nevertheless, the performance of the teachers was found to be "very satisfactory." Furthermore, no significant relationships existed between coping strategies and teaching performance, and attitude towards work of elementary school teachers.

Keywords: Attitude towards work; Coping strategy; Economic crisis; Teaching performance.

Introduction

The close of the second millennium is marked with several events that, for one reason or another, can be considered significant to the country. These events were either favorable or unfavorable, depending upon their implications to the national economy, and thus, to the economy's consequent social impact, (Frufonga, 2015).

Teachers, who constitute the bulk of those employed in the education sector of the country, are similarly affected by the economic crisis as the workers and employees of other sectors (Frufonga, 2015). The researcher has observed firsthand financial crisis and problems of other teachers in the district who are employed in the Department of Education. The teachers' financial difficulties could be deduced in their frequent leaves of absence from class in order to follow up loan applications to various lending institutions and other related activities in order to meet their financial needs. Therefore, there is a strong possibility that this scenario may unfavorably affect their functions specifically in the delivery of knowledge to the learners.

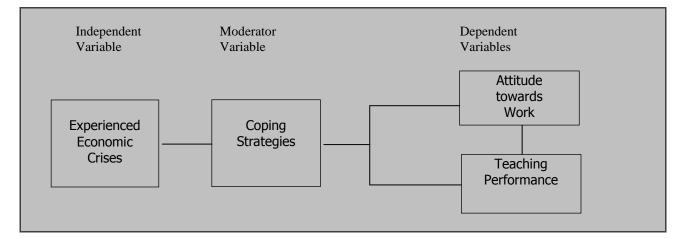
Public school teachers are not exempted from this sad reality. Their low salaries that, in normal times, were barely enough to make both ends meet are now way below the adequacy level to meet their financial requirements and obligations. Expectedly, teachers are forced to find other means or financial sources in order to compensate for this lack (Tinio, 2008). It has been mentioned that the conflict between equity and efficiency is probably the biggest socio-economic trade off, and it plagues the various dimensions of social policies.

Accordingly, two contradicting possibilities have been speculated regarding this prevailing situation. First, it has been speculated that since teachers' efforts are no longer focused on and totally directed to their teaching functions, there is a strong possibility that teachers are bound to neglect their school responsibilities to the detriment of their teaching

performance and their pupils' achievement. Second, the contrary has been speculated. Depending upon their commitment to the profession and their inherent potentials to adjust to adverse situations, teachers can still be effective and efficient in performing their functions and responsibilities notwithstanding their being engaged in certain survival strategies to cope with the devastating effects of economic crises. Because of their high adjustment potentials, teachers are still capable of developing within themselves the positive attitude towards their own professional growth and advancement, and even undertake them in order to enhance their teaching performance.

In view of these contradicting contentions concerning the effects of the economic crisis on teachers, the researcher found it important to consider this matter which has some serious implications to the quality of basic education being delivered to learners. Along this line, the researcher considered it worthwhile to investigate what economic crises are experienced by teachers and to what extent do teachers cope with economic crises, particularly in the District of Buenavista I. It was also considered worthwhile to look into the mechanisms or measures adapted by elementary school teachers in coping with economic crises, and their attitude towards work which may influence their teaching performance. For the attainment of these goals, this study was conducted.

Further, the findings of this study may benefit school administrators, government and Department of Education officials, teachers, pupils, and the researcher himself. The results of this study may encourage government and Department of Education officials to give attention to the teachers' financial problems afflicting the teachers, which to some extent, have negative impact on their teaching performance and professional development. With the data and information generated by this study, DepEd officials may become aware of those problems thus placing them in the best position to generate far-reaching policies that would guarantee teachers with sanctioned strategies to enable them to cope with the adverse impact of economic crises in the future. Through the findings of this study, DepEd officials may be made to realize the teachers' financial difficulties and their undesirable effects on the efficient delivery of quality education in the elementary level. The DepEd officials may, thus, therefore, come up with the necessary measures to alleviate these difficulties, thereby improving the performance of elementary school teachers. Likewise, the data and information provided by this study may give the elementary school teachers adequate knowledge on the economic crises and how to cope with such, and at the same time, how it has influenced their attitude towards work and to their teaching performance. Knowing these, the elementary teachers are placed in a better position to deal with and handle the situations created by economic crises. They may formulate realistic economic crisis-coping strategies that would ease whatever financial pressures on their households. Certainly these pressures can adversely affect their psychological and emotional dispositions that may be detrimental to their performance and attitude towards work. In addition, elementary pupils who are either recipients or victims of the teachers' efficiency or inefficiency as influenced by the favorableness of the teaching-learning environment may be the ultimate beneficiaries of the findings of the study. Whatever measures to counteract and check the inefficiency-causing effects of the economic crises on teachers, would, therefore, be eliminated to the advantage of the pupils.



The schematic representation of the study is shown below:

Figure 1. Schematic diagram of the hypothetical relationships among the experienced economic crises, coping strategies, attitude towards work, and teaching performance of elementary school teachers in the District of Buenavista I S. Y. 2012 - 2013.

Review of Literature

According to Gregorio (1976), The Magna Carta For Public School Teachers was approved by the Congress to improve the social and economic status of the public school teachers. However, the present and the past administrations have failed to provide the teachers the proper compensation and benefits that should be given to them. Based on the report of the Confederation of Independent Unions in Public Sector (CIU, 2002) to illustrate the Salary Standardization Law failed to rationalize the pay scale of the government workers. In the same way, a full implementation of Article XIV, Section 5, sub-section 1 & 5 of the Constitution, (The 1987 Constitution of the Republic of the Philippines), states that, the State shall assign the highest budgetary priority to education and ensure that teaching will attract and retain its rightful share of the best available talents through adequate remuneration and other means of job satisfaction and fulfillment.

Harbison and Myers (1964), explained that, to the highly committed, positively oriented, and highly motivated teachers, education for life adjustment or education for enhancement of the freedom, dignity, and worth of man are legitimate goals, but they express only in part the aspirations of modern societies.

One activist teacher wrote that the situation of the teachers in the Philippines is not a joke (Arao, 2003). Teachers are full of loans and their "take-home pay cannot take them home." The Manila Public School Teachers Association (MPSTA) and the Quezon City Public School Teachers Association (QCPSTA) reported that the common complaints of their members is the overtime load. As provided in Republic Act No. 4670, they are allowed to teach only six hours, but they are forced to teach beyond the allowed time due to lack of teachers. The Alliance of Concerned teachers (ACT) did not remain passive to their situation.

The research "International Teacher 2000 Project" had this finding on the low mean levels of occupational satisfaction and decline in satisfaction with teachers since beginning in their careers (Dinham, & Scott, 2000). The cause of most dissatisfaction among teachers from four countries listed the following: poor image of the profession; teacher bashing; the pace and nature of the educational change and; the increase in the workload, combined with increasing expectations, lower status, and less genuine appreciation, recognition, and reward.

In an article written as "Teacher Power" by Taylor Webb (2002), teachers are often considered powerless and who carry out tasks developed by more knowledgeable professionals. The teachers are subordinates at the bottom of the educational hierarchy.

Likewise, teacher unions and associations are very important to promote teacher activism. According to Sachs (2000), alliances and networks of various educational interest groups are needed to improve all aspects of the education enterprise. Teachers need to define their problems and seek solutions on their own situation and on their own terms. Teachers' insights and action represent an important body of knowledge of which school reformers and policy makers need to be aware.

Statement of the Problem

This study sought to find out the economic crises and the coping strategies as related to the attitudes and teaching performance of elementary school teachers in the District of Buenavista I, Buenavista, Guimaras, S. Y. 2012-2013. Specifically, this study sought answers the economic crises are experienced by teachers, the coping strategies and to what extent are employed by teachers who experienced economic crises, the attitude towards work the teaching performance of teachers who experienced economic crises, who experienced economic crises, as well as to find out if there are significant relationships among coping strategies, attitudes towards work, and teaching performance of elementary school teachers. Likewise, the hypothesis advanced was there are no significant relationships among coping strategies, attitude towards work, and teaching performance of elementary school teachers.

Research Methodology

This study was conducted to determine the forms of economic crises, coping strategies, attitudes towards work, and teaching performance of elementary school teachers in the different public schools in the First District of Buenavista, province of Guimaras, Philippines. The quantitative descriptive method of research was employed in the study. According to Gay (2002), the descriptive method of research involves collecting data to answer questions concerning the current status of the subject under study.

The participants of the study were the ninety-five (95) public elementary school teachers who were chosen from a 125 total population from nine (9) public complete elementary schools of which one (1) is Central School and eight (8) were Barangay Elementary Schools in the First District of Buenavista. This study made use of stratified proportional sampling. In determining the sample size, the researcher was used the Slovin's Formula, (Pagoso, et al. 1987). The independent variable was the experienced economic crises, the moderator variable was the coping strategies, and the dependent variables were attitude towards work and teaching performance.

The data gathering instrument were made of questionnaire-checklist and Performance Appraisal System for Teachers (PAST). The questionnaire checklist was content validated by three jurors who specialized in social sciences and economics and pilot tested. Similarly, descriptive data were analyzed through frequency count, rank, mean, and standard deviation. While for inferential statistics, Pearson's r was used set at .05 alpha level of significance.

The given scale was used to interpret the results of coping and the extent of coping strategy of respondents: 3.67-5.00 frequently used coping/high extent; 2.34-3.66 moderately used coping/moderate extent; 1.00-2.33 seldom used coping/slight extent. For attitude towards work, the given scale was used to interpret the result: 3.01-5.00 positive

attitude; 1.00-3.00negative attitude. Likewise, for teaching performance of respondents: 8.60-10.00: Outstanding; 6.60-8.59: Very Satisfactory; 4.60-6.59: Satisfactory; 2.60-4.59: Unsatisfactory; 2.59-below: Poor.

Findings and Interpretation

Economic Crisis Experienced by Teachers

Data in Table 1 indicate that the most predominant economic crises experienced by teachers are the following with the corresponding frequency and rank. The seven (7) items are ranked thus: "*limited cash*" (f = 95, rank 1); inability to buy goods, groceries, clothing, etc. (f = 50, rank, 2); inability to pay credit loans, mortgage, and amortizations (f = 44, rank, 3); inability to pay monthly/regular contribution (f = 35, rank, 4); inability to pay electric and water bills (f = 31, rank, 5); inability to enroll children in any four-year course (f = 25, rank, 6); inability to pay tuition and other miscellaneous fees of children in school (f = 20, rank, 7), respectively.

The results show that all of the teachers had experienced having limited cash and more than half of the respondents experienced inability to buy goods, groceries, clothing, and other amenities. However, majority of the teachers had not experienced inability to pay credit loans, mortgage, and amortizations; inability to pay monthly/regular contribution; inability to pay electric and water bills; inability to pay tuition and other miscellaneous fees of children in school; and inability to enroll children in any four-year course.

The results of this study upheld the statement of Tinio (2008), chairperson of the Alliance of Concerned Teachers (ACT), stated that teachers and their families are reeling from the steep increase in the cost of living brought about by the rice price crisis and the hike in energy cost. Responses likewise appeared to strengthen the idea of Tidles (2001), that teachers' salaries are not competitive with those in other professions of equal or less education and responsibility. Traditionally, teachers are among the lowest paid of all the educated professions. These results seem to agree with the idea of Arao (2003), one of the activist teachers writing about the situation of the teachers in the Philippines: it is not a joke, because teachers are submerged in loans so that their "take-home pay cannot take them home."

In general terms, teachers are full of loans from different lending institutions because their salaries are not enough to keep up with the high cost of living. Quite frankly, teachers' salaries are too low. It is not the only reason but it is part of the reasons for making loans and having difficulty in getting out from the sad situation.

| Table 1: Economic Crises Experienced by Teachers | | | | | |
|--------------------------------------------------|------------------------------------------------------------------------------|----|------|------|--|
| | Items | f | % | Rank | |
| 1. | Limited cash. | 95 | 100 | 1 | |
| 2. | Inability to buy goods, groceries, clothing, etc. | 50 | 52.6 | 2 | |
| 3. | Inability to pay credit loans, mortgage, and amortizations. | 44 | 46.3 | 3 | |
| 4. | Inability to pay monthly/regular contribution. | 35 | 36.8 | 4 | |
| 5. | Inability to pay electric and water bills. | 31 | 32.6 | 5 | |
| 6. | Inability to enroll children in any four-year course. | 25 | 26.3 | 6 | |
| 7. | Inability to pay tuition and other miscellaneous fees of children in school. | 20 | 21.1 | 7 | |

Coping Strategies Employed by Teachers Who Experienced Economic Crisis

Data in table 2 present the top five coping strategies employed by teachers. The results revealed that of the 22 items, "buying basic foods or things for household" and "borrowing money from co-teachers and other private persons or entity" got the highest means and ranks respectively. The rest of the items had almost similar means. From the results, it seems that teachers are very practical in their lives especially in experiencing financial crises. However, despite the worsening economic crisis that they have encountered up to the present, most of them give more attention to the importance of education of their children. On the other hand, results revealed that most of the teacher-respondents were not engaged in some extra work, like tutorials, to augment income having a mean of 1.39 and last in rank. Teachers especially in the elementary level are overloaded in terms of teaching loads and other related activities. Instead they look for some strategies to cope such crisis to make both ends met.

This result seems to support the statement of Tinio (2008), Chairperson of the Alliance of Concerned Teachers (ACT), who stated that, teachers are seriously underpaid compare to those who has equal or less qualifications from the other agencies of the government.

Teachers are the actual builders of the nation but they have not been recognized as such by the government. The government misses the opportunity to look into how teachers are paid and just how much. Overall, teachers today are not rewarded for taking on challenging assignments, having special skills, and knowledge or exhibiting outstanding performance.

| | Table 2: Coping strategies employed by teachers who experienced economic crises | | | | | | |
|----|------------------------------------------------------------------------------------------------------------------------------------------------|------|---------------------------------|------|--|--|--|
| | Items | Mean | Description | Rank | | | |
| 1. | Buying only basic foods or things for household. | 4.35 | Frequently used coping strategy | 1 | | | |
| 2. | Borrowing money from your co-teachers and other private persons or entity. | 3.74 | Frequently used coping strategy | 2 | | | |
| 3. | Making loans from private lending institutions / persons, or government lending like GSIS, PAG- IBIG, etc. to answer necessary expenses. | 3.57 | Moderately used coping strategy | 3 | | | |
| 4. | Loaning in advance the bonuses, monthly pay, clothing allowance, etc. | 3.55 | Moderately used coping strategy | 4 | | | |
| 5. | Limiting the number of times of shopping, watching movies and malling together with the whole family. | 3.53 | Moderately used coping strategy | 5 | | | |

The Extent of Coping Strategies of Teachers who Experienced Economic Crises

Data in Table 3 indicate the top five coping strategy. The results revealed that of the 22 items in coping strategies, only items buying only basic foods or things for household and borrowing money from co-teachers and other private persons or entity came out to be of "high extent", (M = 4.35; and 3.74), respectively. Items with the mean ranging from 2.34 – 3.66 revealed a adjectival rating of moderate extent. Likewise, the rest of the items with the mean ranging from1.00 – 2.33 had a "slight extent". Generally, teachers cope with economic crisis to a "moderate extent" (M = 2.43; SD = .46). The results showed that teachers in the First District of Buenavista, Division of Guimaras, have difficulties adapting to the present worsening economic crises. They were economically deprived because teacher's salaries are not competitive compared to those received by other employees in other agencies of the government. They were the most underpaid and the most taxed of all the professions in the country. On the other hand, they gave much attention to the value of education as the only way to break the vicious cycle of poverty. Furthermore, most of them have no other ways and means to augment their income due to their voluminous workloads.

The obtained responses supported the article written by Meinardus [10], who stressed that the more and better educated people are, the greater their chances of economic development. This means that for children, inadequate income can be harmful. Physical and mental health, cognitive and social development, and academic achievement can also be positively affected by low family income.

Generally, teachers are the most taxed and overloaded profession. The government should give attention and take immediate action on the matter in order for teachers to improve their status in the society.

| Table 3: Extent of coping strategies of teachers who experienced economic crises | | | | | |
|----------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|------|-----------------|------|--|
| | Items | Mean | Description | S.D | |
| 1. | Buying only basic foods or things for household. | 4.35 | High extent | .73 | |
| 2. | Borrowing money from your co-teachers and other private persons or entity. | 3.74 | High extent | 1.04 | |
| 3. | Making loans from private lending institutions/ persons, or government lending like GSIS, PAG-IBIG, etc. to answer necessary expenses. | 3.57 | Moderate extent | 1.32 | |
| 4. | Loaning in advance the bonuses, monthly pay, clothing allowance, etc. | 3.55 | Moderate extent | 1.02 | |
| 5. | Limiting the number of times of shopping, watching movies and malling together with the whole family. | 3.53 | Moderate extent | 1.01 | |
| | Overall Mean = | 2.43 | Moderate extent | .46 | |

Attitude Towards Work of Teachers Who Experienced Economic Crises

Table 4 shows that of the 20 items in attitude towards work of the teachers who experienced economic crises, 19 items pointed out that teacher have "positive attitude" towards their work despite the experienced economic crises with the mean ranging from 3.01 - 5.00. However, there is an item where the teachers showed a "negative attitude" towards

work. This item was *I am contented with the benefits I received from the government* (M = 2.84; SD=1.10). Further, the results showed that the public elementary school teachers are not contented with the benefits they received from the government by showing a negative attitude towards it. Generally, the public elementary school teachers have a "positive attitude" towards work (M = 4.13; SD = .31) despite the experienced economic crisis. Although this problem of lack of uniformity in pay scale is cuts through the educational ladder, it seems more alarming at the school level. Teachers typically do not get a decent wage. The public and the teachers view the question of teachers and role from different angles, but there is a convergence of both viewpoints on the relationship between status and role of teachers. Elementary school teachers are not contented/ satisfied with their salary. Accordingly, teacher's salaries are not congruent/ competitive with other professions of equal or less education and their status of work.

The results of this study supported those of Johnson and Ancog (1993), that majority of the teachers showed positive attitudes towards work. This result is also in agreement with Hara (1996), who examined the effectiveness of instruction by acquiring necessary information and skills at the elementary school level and teacher's attitude towards information skill instruction using the inquiry method.

| Table 4: Attitude towards Work of Teachers Who Experienced Economic Crises | | | | | |
|----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|------|-------------------|------|--|
| | Item | Mean | Description | SD | |
| 1. | I feel loyal towards the teaching profession despite my experienced economic crisis. | 4.40 | Positive Attitude | .57 | |
| 2. | I am always ready to work for the good of the teaching profession. | 4.51 | Positive Attitude | .54 | |
| 3. | I find joy in my job as a teacher regardless of the work loads | 4.19 | Positive Attitude | .53 | |
| 4. | I am happy in my job despite the low salary. | 4.00 | Positive Attitude | .80 | |
| 5. | I feel that my position is commensurate to my qualifications and eligibility. | 4.23 | Positive Attitude | .57 | |
| 6. | I am satisfied with my salary and my working environment. | 3.62 | Positive Attitude | .95 | |
| 7. | I am contented with the benefits I received from the government. | 2.84 | Negative Attitude | 1.10 | |
| 8. | I lose my patience and get bored of my job occasionally. | 3.54 | Positive Attitude | .97 | |
| 9. | I report to my work earlier than my official time. | 4.15 | Positive Attitude | .74 | |
| 10. | I feel miserable when my salary is released late. | 3.62 | Positive Attitude | 1.11 | |
| 11. | I am happy as an instrument in molding the young people's mind. | 4.49 | Positive Attitude | .56 | |
| 12. | I can maintain a high self-esteem of the teaching profession despite my experienced crisis. | 4.31 | Positive Attitude | .60 | |
| 13. | I am comfortable working with my co-teachers in school. | 4.39 | Positive Attitude | .64 | |
| 14. | I am enthusiastic to go to my workplace even the school is far from my residence. | 4.22 | Positive Attitude | .64 | |
| 15. | I really care about my quality of teaching despite my experienced economic crisis. | 4.29 | Positive Attitude | .58 | |
| 16. | I am comfortable with my being the most respected person in the community. | 4.29 | Positive Attitude | .60 | |
| 17. | I am proud of my calling as a teacher. | 4.46 | Positive Attitude | .54 | |
| 18. | I refrain from talking against my co – teachers and school officials. | 4.08 | Positive Attitude | .71 | |
| 19. | I establish a wholesome environment for learners despite the experienced economic crisis. | 4.38 | Positive Attitude | .51 | |
| 20. | I see to it that the classroom environment is conducive to learning. | 4.48 | Positive Attitude | .56 | |
| | Overall Mean = | 4.13 | Positive Attitude | .31 | |

Teaching Performance of Elementary School Teachers Who Experienced Economic Crises

Table 5 shows that the teaching performance of teachers in the District of Buenavista I, Division of Guimaras, was "very satisfactory" (M = 8.53; SD = .22). These results are based on the perceptions/ ratings given by their respective school

heads/principals. These results were further verified through self-evaluation of teacher respondents. Moreover, results strengthened through peer evaluation.

Accordingly, teachers are affected by such financial crisis. Despite their experienced economic crises, as major of agents for change, they performed their best for the improvement of quality education. Generally, any meaningful analysis of the role of teachers in the educational process is very essential, without which criticism of teachers would seem out of context and derogatory. With this, teachers, perform their best for the educational success despite the experienced economic crises.

| School | Mean | Description | SD |
|---------------------------------|------|-------------------|-----|
| Buenavista Central School | 8.58 | Very Satisfactory | .56 |
| Dagsaan Elementary School | 8.54 | Very Satisfactory | .51 |
| Daragan Elementary School | 8.52 | Very Satisfactory | .50 |
| Getulio Elementary School | 8.58 | Very Satisfactory | .52 |
| Navalas Elementary School | 8.52 | Very Satisfactory | .49 |
| Old Poblacion Elementary School | 8.56 | Very Satisfactory | .54 |
| Salvacion Elementary School | 8.55 | Very Satisfactory | .49 |
| Taminla Elementary School | 8.48 | Very Satisfactory | .51 |
| Zaldivar Elementary School | 8.47 | Very Satisfactory | .49 |
| Overall Mean | 8.53 | Very Satisfactory | .22 |

Relationships Among Coping Strategies, Attitude Towards Work, and Teaching Performance of Elementary School Teachers

Table 6 shows the results of the Pearson's r. Based on the results, no significant relationships existed among coping strategies, attitude towards work, and teaching performance of elementary school teachers. Further, a negative correlation but statistically no significant relationships were noted between coping strategy and attitude towards work and between coping strategy and teaching performance of teachers. In addition, a positive but no significant correlation existed between attitude towards work and teaching performance of elementary school teachers. Therefore, the null hypothesis advanced in this study is accepted. Generally, the results showed that, the computed p value is higher than the alpha level of significant, hence, coping strategy and attitude towards work, coping strategy and teaching performance as well as attitude towards work and teaching performance do not influence each other.

| Table 6: Relationships among coping strategies, attitude towards work and teaching performance of elementary school teachers | | | | |
|--------------------------------------------------------------------------------------------------------------------------------|----------|----------|-----------------|-----------|
| Variables | r- value | p- value | Remarks | Decision |
| Coping Strategy and Attitude towards Work | 009 | .929 | Not Significant | Accept Ho |
| Coping Strategy and Teaching Performance | 124 | .230 | Not Significant | Accept Ho |
| Attitude towards Work and Teaching Performance | .140 | .175 | Not Significant | Accept Ho |

Conclusions

The elementary school teachers were affected by the economic crisis. They were struggling hard in order to survive. Moreover, the elementary school teachers were economically deprived and unable to make both ends meet. The teachers were very practical in dealing with economic crisis. Most of them prioritized their basic needs and the needs of their family in general. They set aside their other wants in order to survive the experienced financial crisis. Furthermore, they tighten their belt and look for other ways and means to make both ends meet, like getting loans and borrowing money from both public and private institutions. Moreover, despite the experienced economic crises, they gave priority to the education of their children because they believed that education itself could help break the vicious cycle of poverty and to have a decent and better living. Teachers take efforts to cope with the experienced economic crises by resorting to loans, borrowing money, and mortgaging their salary cheque and bonuses in advance. Most of them have no means of augmenting their income. The elementary school teachers are still committed and dedicated towards their duties and responsibilities. Teachers have positive attitude towards work. Despite their economic problems, they are still able to perform their tasks well. They seem to have maximized their effort towards their chosen career. Despite the experienced economic crises, teachers still perform their work well.

committed to do it.

Recommendations

The government should implement the increase in the salary grade of teachers. It is also recommended that the government should implement additional incentives/benefits, merits, offerings, bonuses, allowances like hazard pay, rice allowance, health pay, etc. and the implementation of the Salary Standardization Law automatically and not in staggered basis on the basic salary of teachers. The government, through the DepEd Officials, need to employ strategies like providing short-term loans from financial institutions and cooperatives to help teachers solve their problems. Steps should be undertaken to alleviate the present situation of the public elementary school teachers to improve their performance, and ultimately, to improve pupils' learning or achievement. Therefore, it is highly recommended that teachers should be extended a wholesome amount for teaching aids, since this matter is very important and of greater use in their daily teaching-learning encounter with the pupils. Furthermore, the GSIS should release immediately the loans of teachers and their matured policy and other financial benefits. It is recommended that the administrators, the DepEd officials, should reduce the time allotted to teaching and also reduce the teachers work load so that they may have ample time to find other ways and means to augment their income. Through this, teachers can easily adapt to the present condition of our economy. It is recommended that teachers should not be contented with getting a very satisfactory teaching performance. Instead, they should strive to achieve an outstanding performance through increasing targets of teaching-learning outcomes. They must find some means to grow professionally for advancement for their advantage. They must willingly assess their strengths and weaknesses so that they can maximize their potentials. Teachers should be encouraged to attend trainings and seminars for the improvement of their teaching performance, especially the pupil's achievement.

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