
The Impact of Financial Problems on English as a Foreign Language (EFL) Teachers: A Systematic Literature Review

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ARTICLE INFO

ABSTRACT

Received: January 10, 2026

Accepted: March 10, 2026

Volume: 7

Issue: 1

KEYWORDS

Financial Problems, (EFL) Teachers

This comprehensive review of the literature examines the influence of financial difficulties on the professional and personal results of English as a Foreign Language (EFL) instructors. We identified and examined 183 distinct publications through a thorough search across several scholarly databases (2010–2025), with 30 highly regarded research serving as the main body of evidence. According to the review, EFL instructors' well-being, work satisfaction, classroom performance, and career retention are regularly and severely harmed by financial issues in a variety of geographic locations. Important conclusions show that the main causes of burnout and professional demotivation are low salaries, unstable remuneration, and unstable work environments. Excessive workloads, inadequate facilities, and inadequate administrative assistance are just a few of the working stressors that are amplified by financial stress. Iran, China, Malaysia, Indonesia, and multi-country comparative studies are heavily represented in the evidence base, which is primarily composed of qualitative and mixed-methods research. The creation of a teaching precariat in marketized English language education, the protective but insufficient role of intrinsic motivation, and the importance of income in professional identity construction are all important subjects. There are still a number of important research gaps, such as a dearth of standardized assessment tools, a lack of longitudinal studies, a lack of intervention research, and geographic emphasis in particular areas. To address the financial difficulties faced by EFL teachers worldwide, this analysis offers evidence-based suggestions for institutional practice, legislative reform, and future research avenues.

1. Introduction

1.1 Background and Rationale

In the globalized knowledge economy, teaching English as a foreign language (EFL) has grown in importance, with millions of teachers worldwide helping non-native speakers acquire the language. Although the field is becoming increasingly important, EFL teachers frequently deal with difficult working conditions, such as unstable employment, low pay, and financial instability. These financial strains can be found in a variety of educational

settings, from well-resourced urban locations to under-resourced rural ones, and from public school systems to private language schools (Sadeghi & Pourbahram, 2024; Babic et al., 2022).

In general education research, there has been an increasing focus on the connection between teachers' financial situations and their professional efficacy. However, because of the distinctive features of English language teaching markets, such as the prevalence of part-time and contingent employment, the commodification of English education in many contexts, and the frequently marginalized status of language teaching within larger educational systems, the particular difficulties faced by EFL teachers merit careful investigation (Song et al., 2020; Mousavi et al., 2022). Low base salaries, irregular or delayed payments, a lack of benefits and job security, income volatility from hourly or per-student payment structures, and notable differences in compensation between the public and private sectors are some of the financial issues that EFL teachers may face (Sadeghi & Pourbahram, 2024; Afshar & Doosti, 2016).

It is crucial for all stakeholders to understand how financial challenges affect EFL teachers. Evidence relating financial stress to teacher outcomes may help educators and legislators make decisions regarding resource allocation, contract arrangements, and compensation. Awareness of financial stressors can influence resilience-building activities and support programs for teacher educators and professional development providers. Documenting these difficulties can help teachers advocate for better working conditions and validate their experiences (Aghajani et al., n.d.). ; Honarparvaran & Khaghaninejad, 2023).

1.2 Research Objectives

The following research goals were addressed in this comprehensive literature review.

- To methodically find and compile empirical data regarding the effects of financial difficulties on EFL teachers' well-being, job satisfaction, teaching effectiveness, and career retention.
- Examine the main topics, trends, and ways in which financial hardships impact the professional and personal results of EFL teachers.
- To investigate the geographical distribution and contextual differences in the ways in which financial difficulties appear and affect EFL teachers in various educational environments and national contexts.
- To assess the methodological strategies employed in previous studies and pinpoint the advantages and disadvantages of the current body of evidence.
- Reported coping mechanisms used by educators and interventions that have been suggested or implemented to deal with financial difficulties.
- To pinpoint important research gaps and offer evidence-based suggestions for practice, policy, and future studies.

1.3 Significance of the Study

This systematic review will benefit the field of English language instruction and teacher preparation in several ways. First, it fills a gap in the literature in which financial variables have frequently been referenced but never rigorously explored by offering the first thorough synthesis of empirical evidence exclusively focused on financial problems and their multidimensional consequences on EFL teachers. Second, this review makes it possible identifies both universal trends and context-specific symptoms of financial stress by examining studies from a variety of institutional and geographic contexts. Third, the review provides a path for further research that can produce stronger evidence to guide practice and policy by critically examining methodological methods and research gaps. Finally, by combining information on coping methods and treatments, this review provides practical insights to aid EFL teachers facing financial challenges (Sribayak, n.d.). ; Poorbehzadi et al., 2020).

2. Methodology

2.1 Search Strategy

To identify pertinent literature published between 2010 and 2025, we conducted a thorough systematic search of several academic databases. To guarantee thorough coverage of the literature on financial issues affecting EFL teachers, the search strategy used a multifaceted approach. Search engines and databases

- SciSpace Deep Search
- Google Scholar (three separate query strategies)
- SciSpace Paper Search (three query variations)
- SciSpace Full Text Search (two targeted queries)

Query Structure and Search Terms: EFL/ESL teaching contexts (e.g., "EFL teachers," "ESL teachers," "English language teachers," "TESOL"), financial and economic factors (e.g., "financial problems," "salary," "income," "payment," "compensation," "economic stress," "financial insecurity"), and teacher outcomes (e.g., "wellbeing," "job satisfaction," "burnout," "retention," "attrition," "performance," "motivation").

Search Period: Publications from January 2010 to March 2025 were included in the search, including 15 years of research when the global markets for English language instruction underwent substantial shifts. Initial Findings: Following the elimination of duplicates and preliminary screening, a thorough search of all databases yielded 183 unique papers.

2.2 Inclusion and Exclusion Criteria

Inclusion Criteria:

- Empirical studies (qualitative, quantitative, or mixed methods) examining financial problems, salary issues, payment concerns, or economic stress among EFL/ESL/TESOL teachers

- Studies on teacher wellbeing, job satisfaction, performance, retention, burnout, and motivation outcomes
- Peer-reviewed journal articles published in English
- Studies from any geographic context or educational setting
- Publications in Q1 journals (top-tier publications based on journal rankings)
- Published between 2010 and 2025

Exclusion Criteria:

- Non-empirical papers (opinion pieces, editorials, purely theoretical papers)
- Studies not specifically addressing financial or economic factors
- Studies focused solely on students or other educational stakeholders without teacher data
- Non-English language publications
- Conference abstracts, dissertations, and unpublished manuscripts
- Studies published in journals below Q1 ranking

2.3 Data Extraction and Synthesis

All 183 papers were combined into a single database following a methodical search and application of the inclusion and exclusion criteria. Subsequently, an AI-assisted relevance ranking based on alignment with the research objectives was conducted. The main evidence base for this study comprised the top 30 papers that represented the most pertinent and relevant evidence.

The data extraction process involved extracting the following information from each included study.

- Bibliographic information (authors, year, title, journal, DOI)
- Geographic context and educational setting
- Study design and methodology (research approach, sample characteristics, data collection methods, and analytical techniques)
- Specific findings related to financial problems and their impacts
- Reported coping strategies or interventions
- Study limitations and recommendations

Full-text acquisition: To facilitate thorough analysis and precise data extraction, full-text PDFs for 26 Google Scholar search results were retrieved. Synthesis approach: A thematic synthesis approach was used, which included the following steps: (1) coding financial impact findings across various outcome domains, (2) identifying recurrent themes and patterns across studies, (3) analyzing methodological and contextual variations, and (4) integrating findings into a cohesive narrative addressing the research objectives.

2.4 Quality Assessment

The quality assessment focused on several dimensions.

- Methodological rigor refers to the suitability of the research design, sampling strategy, data gathering techniques, and analysis methodology.
- Transparency: Explicitness in sample attributes, reporting techniques, and analytical processes
- Credibility: Appropriate statistical techniques in quantitative research; triangulation or other validation techniques in qualitative research
- Relevance: Clear reporting of the effects on teacher outcomes and direct analysis of financial variables.

Because Q1 journals use strict peer-review procedures, concentrating on these publications serves as an initial quality filter. However, individual research qualities differed, and when pertinent, these differences were mentioned in the synthesis.

3. Results

3.1 Overview of Included Studies

The 30 top-ranked studies in this evaluation reflect a range of methodological techniques, educational environments, and geographic locations. A thorough summary of typical studies is provided in Table 1, which demonstrates the depth of the data.

Table 1: Overview of Representative Studies on Financial Impact on EFL Teachers

Nazari (2024) (Sadeghi & Pourbahram, 2024)	Iran	Qualitative narrative interviews	15 EFL teachers	Payment significantly impacts wellbeing, professional identity, self-esteem, and job commitment
Sadeghi et al. (2024) (Babic et al., 2022)	Iran (private language centers)	Qualitative interviews	7 EFL teachers	Financial pressures combined with economic stagnation severely influence work-life balance and wellbeing

Mousavi et al. (Song et al., 2020)	Iran	Mixed-methods (interviews + survey)	34 interviews; 100 survey responses	Low pay identified as leading external source of burnout among EFL teachers
Honarparvaran et al. (2023) (Mousavi et al., 2022)	Iran (high schools, institutes, universities)	Mixed-methods survey + interviews	189 EFL teachers	Financial issues ranked as top demotivating factor, varying by educational sector
Afshar et al. (2016) (Afshar & Doosti, 2016)	Iran	Quantitative with student ratings	64 teachers; 1,774 students	Teacher job satisfaction significantly correlated with measured classroom performance
Song et al. (2020) (Aghajani et al., n.d.)	China	Three-year longitudinal mixed survey	Large teacher sample	Income satisfaction strongly associated with subjective wellbeing and work satisfaction
Babic et al. (2022) (Honarparvaran & Khaghaninejad, 2023)	Multi-country (13 countries)	Qualitative thematic interviews	15 language teachers	Workplace culture and teacher status (including pay) significantly influence wellbeing

Ooi et al. (2023) (Sribayak, n.d.)	Malaysia (ODL context)	Qualitative case study	4 in-service ESL teachers	Financial difficulties contribute to attrition and stress among in-service teachers
Syabilla et al. (2024) (Poorbehzadi et al., 2020)	Indonesia	Narrative inquiry	4 teachers across levels	Low salary repeatedly listed among primary stressors; coping via social support
Litzenberg et al. (2023) (Elanthiraiyan et al., n.d.)	Global analysis	Conceptual/empirical analysis	Literature review + cases	Precarious employment and financial insecurity characterize ELT as "least stable employment"

Geographic Distribution: Middle Eastern contexts, especially Iran (n=8 studies among the top 30), are strongly represented in the database. East and Southeast Asian contexts, such as China, Malaysia, Indonesia, and Thailand, are the next most represented. Cross-cultural viewpoints are provided by multicountry comparative research. Evidence from African, Latin American, and European contexts has significant gaps (Sadeghi & Pourbahram, 2024; Babic et al., 2022; Song et al., 2020; Mousavi et al., 2022; Afshar & Doosti, 2016; Aghajani et al., n.d.; Honarparvaran & Khaghaninejad, 2023; Sribayak, n.d.; Poorbehzadi et al., 2020; and Elanthiraiyan et al., n.d.).

Educational Settings: Research was conducted in a variety of settings, such as open distance learning environments, universities, private language schools, and public elementary and secondary schools. Numerous studies have directly analyzed the financial effects of various institutional structures, exposing trends unique to particular sectors (Mousavi et al., 2022; Syabilla et al., 2024).

Methodological Approaches: There were fewer studies that were solely quantitative ($n = 7$), with the majority of the evidence being based on qualitative ($n = 12$) and mixed methods ($n = 11$) research. Thematic analysis, narrative inquiry, and semi-structured interviews are examples of common qualitative techniques. Correlational designs and surveys using verified instruments are examples of quantitative techniques. Interestingly, experimental and longitudinal designs are uncommon (Afshar and Doosti, 2016; Song et al., 2020; Aghajani et al., n.d.).

3.2 Effects on Teacher Wellbeing

In several studies and situations, financial difficulties are regularly shown to pose serious risks to EFL teachers' emotional and psychological health. The data reveal how economic stress affects teachers' well-being, both directly and indirectly.

Impact on Direct Wellbeing: According to Nazari (2024), payment has a direct impact on the quality of life, emotional wellbeing, and sense of independence of Iranian EFL teachers. Teachers report that their ability to meet basic needs and maintain acceptable living standards is compromised by inadequate compensation (Sadeghi & Pourbahram, 2024). Similarly, Sadeghi et al. (2024) revealed that financial demands adversely influence work-life balance, with teachers reporting how economic worries intrude into personal time and family interactions (Babic et al., 2022). Particularly serious well-being issues have resulted from the co-occurrence of financial stress with other contextual factors, such as economic stagnation and disruptions brought on by the pandemic (Babic et al., 2022). **Psychological and Emotional Repercussions:** According to numerous studies, financial hardships cause EFL teachers to experience stress, worry, and emotional tiredness. Low pay was frequently mentioned as a major stressor in narrative accounts by Indonesian EFL instructors, according to Syabilla et al. (2024). This contributed to the overall stress profiles that endangered teacher resilience (Poorbehzadi et al., 2020). According to Ooi et al. (2023), financial hardships among Malaysian ESL instructors engaged in professional development programs lead to extra stress, which makes juggling work, school, and personal obligations more difficult (Sribayak, n.d.).

Work-Life Balance Disruption: Teachers indicate that financial concerns continue after work hours and impact their personal well-being and family relationships. Sadeghi et al. (2024) emphasized how teachers find it challenging to maintain appropriate work-life boundaries due to financial demands in the context of economic stagnation (Babic et al., 2022). **Comparative and Cross-Cultural Patterns:** Babic et al. (2022) presented cross-cultural data from 15 language instructors in 13 different countries, showing that workplace culture and teacher status, including pay, have a major impact on well-being in a variety of national contexts (Honarparvaran & Khaghaninejad, 2023). According to this multinational viewpoint, the basic connection between financial security and teacher well-being seems to be strong across cultural divides, although particular manifestations may differ.

3.3 Impact on Job Satisfaction

Financial variables emerge as the main drivers of EFL instructors' job satisfaction, which is a crucial mediating variable between working circumstances and teacher results. Financial factors as primary dissatisfiers: Honarparvaran et al. (2023) found that, although there were sector-specific differences in intensity and manifestation, financial issues consistently ranked as the top demotivating factor across all three contexts in Iran's educational sectors (high schools, private institutes, and universities) (Mousavi et al., 2022). Mousavi et al. supported this conclusion by identifying inadequate salaries as a major external cause of discontent and demotivation (Song et al., 2020). Sector-specific trends: The data show that there are notable differences in the ways in which financial discontent appears in various institutional settings. In private language schools, teachers are frequently paid on an hourly basis without benefits, which leads to financial instability and volatility. Although their basic pay may be comparatively greater, university lecturers face different obstacles in terms of workload expectations and prospects for career progression. According to Mousavi et al. (2022) and Syabilla et al. (2024), public school teachers see another trend, which is frequently more permanent work but maybe lower income than alternatives in the private sector.

Relationship Between Satisfaction and Performance: Afshar et al. (2016) found significant correlations between teachers' satisfaction levels and both self-reported and student-rated classroom performance, providing quantitative evidence linking job satisfaction to teaching performance (Afshar & Doosti, 2016). According to this research, financial discontent may indirectly affect student results by influencing teacher satisfaction and subsequent performance.

Income satisfaction as a different construct: Song et al. (2020) distinguished between absolute income levels and income satisfaction, showing that overall work satisfaction and well-being are significantly predicted by teachers' subjective assessment of their compensation in relation to expectations and comparisons (Aghajani et al., n.d.). This result emphasizes the significance of the perceived adequacy and fairness of compensation rather than absolute income levels.

3.4 Influence on Teaching Performance

Because instructors' financial stress may eventually impair students' learning results, the relationship between financial difficulties and teaching performance is a crucial topic.

Evaluation of performance evidence: Using both teacher self-reports and student ratings to evaluate classroom performance, Afshar et al. (2016) offered direct empirical evidence of the satisfaction–performance relationship. According to their quantitative study, there are strong positive relationships between several aspects of teaching efficacy and job satisfaction, which are influenced by financial variables (Afshar & Doosti, 2016). More satisfied teachers displayed stronger student involvement, improved classroom management, and more successful teaching techniques than less satisfied teachers.

Mechanisms of Performance Impact: Research has highlighted the ways in which teaching performance is compromised by financial stress. Precarious pay conditions discourage investment in time-consuming lesson preparation, curriculum development, and out-of-class student support, according to Elshafei's (2022) analysis of part-time language teachers (Nazari, 2024). Teachers experiencing financial instability state that they prioritize

income-generating activities over educational innovation or professional growth. Efforts and Investment Reduction: Teachers appear to cut back on their discretionary professional efforts as a result of financial precarity. Teachers may limit their involvement in activities above the minimum contractual requirements, such as reducing preparation time, providing less personalized student feedback, and reducing engagement in professional development, when their salary is insufficient or uncertain (Nazari, 2024; Elshafei, 2022).

Cognitive and emotional resources: Money-related stress consumes cognitive and emotional resources that may be used for teaching. Teachers who are distracted by financial issues report having less ability to engage pupils emotionally, prepare creative lessons, and teach responsively. According to Babic et al. (2022) and Poorbehzadi et al. (2020), resource depletion is a substantial but indirect route from financial difficulties to lower teaching quality.

3.5 Consequences for Teacher Retention and Attrition

Financial considerations appear to be important determinants of EFL instructors' career decisions and attrition risk, and teacher retention is a crucial concern for educational systems. Attrition Pressures: According to Ooi et al. (2023), financial hardships have a direct impact on attrition among Malaysian ESL instructors. Teachers' decisions to quit their jobs or lessen their commitment to their careers are largely influenced by economic stress (Sribayak, n.d.). Similarly, research from Thailand and other settings shows that low pay encourages teachers to change careers or leave ELT (Ooi et al., 2023).

Litzenberg et al. (2023) first presented the concept of a professional precariat in English language teaching, describing English language teaching (ELT) as "the least stable form of employment" because of the prevalence of precarious contracts, financial instability, and lack of benefits (Elanthiraiyan et al., n.d.). This conceptualization encapsulates the structural circumstances that make teaching English as a foreign language (EFL) a financially hazardous career option, especially for individuals without family support or other sources of income. Ironically, some instructors stay in low-paying, precarious jobs because they have few other options, which leads to a pattern of hesitant retention rather than dedicated career commitment. According to Elshafei (2022) and Elanthiraiyan et al. (n.d.), these teachers may be physically present but psychologically distant, which is a type of "presenteeism" that compromises the quality of instruction.

3.6 Relationship with Burnout and Mental Health

Burnout is a major occupational health concern among instructors, and financial problems appear to be a substantial factor in burnout risk and mental health challenges among EFL teachers. Financial factors in burnout etiology: Mousavi et al. distinguished financial factors as part of an external cluster of burnout contributors (along with workload and organizational support), in which teachers themselves ranked as primary sources of fatigue and cynicism (Song et al., 2020). They found that low pay was a leading external source of burnout among Iranian EFL

teachers. According to this study, financial stress is a structural rather than an individual factor that contributes to burnout.

Burnout Dimensions: Several aspects of burnout syndrome appear to be affected by the connection between financial difficulties and burnout. Economic stress causes depersonalization through diminished professional commitment and cynicism about the worth of teaching work, emotional exhaustion through persistent worry and resource depletion, and diminished personal accomplishment through limitations in professional effectiveness (Song et al., 2020; Zarfsaz et al., n.d.).

Mental Health Repercussions: In addition to burnout, financial difficulties can lead to more general mental health issues, such as stress-related disorders, anxiety, and depression. Low pay was a major factor in teachers' accounts of stress and resilience issues, according to Syabilla et al. (2024), with financial worries combining with other stressors to produce cumulative hazards to mental health (Poorbehzadi et al., 2020). Similarly, Bowen (2016) found that among South African TESOL teachers, financial stress was a major cause of psychological discomfort.

Multiplicative stress impacts: Financial stress acts as a multiplier, intensifying the detrimental effects of other workplace stressors, according to a crucial conclusion from several studies. Song et al. (2020), Mousavi et al. (2022), and Zarfsaz et al. (n.d.) found that teachers who experience both financial uncertainty and heavy workloads, or both low compensation and inadequate administrative assistance, suffer disproportionately severe burnout and mental health effects.

Limitations and protective variables: Research indicates that intrinsic incentives are insufficient to completely counteract the effects of extreme financial stress, despite some research identifying intrinsic drive and dedication to student learning as protective variables that buffer burnout. According to Babic et al. (2022) and Honarparvaran and Khaghaninejad (2023), teachers may continue to be dedicated to their pupils despite feeling burned out and contemplating leaving their jobs.

4. Discussion

4.1 Key Themes and Patterns

Five main themes emerged from the integration of data from 30 studies describing the connection between EFL teacher outcomes and financial difficulties. Theme 1: Income as Social Status and Professional Identity

Numerous studies have found a startling correlation between EFL teachers' pay and their social standing, professional identity, and self-worth. According to Nazari (2024), teachers' self-esteem and sense of professional worth are impacted by their income; inadequate pay is perceived by society as a devaluation of their labor and knowledge (Sadeghi & Pourbahram, 2024). According to this identity dimension, financial difficulties impact teachers' basic sense of professional self and social recognition, in addition to their material well-being. In their investigation of teaching as a career in the Iranian EFL setting, Poorbehzadi et al. (2020) discovered that teachers' opinions of EFL teaching as a legitimate profession, as opposed to a transitory or secondary occupation, were greatly impacted by pay levels (Hastings, 2012). The professional standing of EFL teaching as a sector is weakened when

compensation does not adequately reflect teachers' professional expertise and educational investment. The cross-career comparison dimension described by Nazari (2024) demonstrates that teachers analyze their income relative to other professions requiring similar levels of education, and unfavorable comparisons induce sentiments of injustice and professional devaluation (Sadeghi & Pourbahram, 2024). Even when absolute income levels may satisfy fundamental requirements, this relative deprivation adds to discontent.

Theme 2: Employment Insecurity and Precarity A structural pattern with significant ramifications is the rise of a professional precariat in EFL instruction. English language instruction is characterized by unstable contracts, part-time and hourly work, no benefits, and susceptibility to arbitrary termination, according to Litzenberg et al. (2023) (Elanthiraiyan et al., n.d.). This precarity causes chronic instability that undermines teachers' financial planning, professional investment, and psychological welfare. According to Elshafei (2022), part-time work arrangements in language instruction lead to particular difficulties, such as unstable income, unpaid preparation time, lack of benefits, and susceptibility to changes in enrollment (Nazari, 2024). Owing to the immediate financial strain of hourly pay systems, part-time teachers reported feeling unable to invest in instructional innovation or professional development. The marketization of English language instruction and the precarity theme are intertwined, especially in the setting of private institutions where teachers operate as contract workers in a commercialized educational market. According to Elanthiraiyan et al. (n.d.) and Elshafei (2022), this market logic transfers risk and insecurity to teachers while prioritizing cost minimization and flexibility for businesses.

Theme 4: Commercialization and marketization of English education Numerous studies have shown how market factors in English language instruction put teachers under particular financial strain and create difficulties. According to Guo's (2012) analysis of the economic competitiveness agenda in English education in China, policy emphasis on English for economic development has increased demands on teachers without necessarily increasing their pay or working conditions. The growth of client-style relationships between students/parents and teachers in fee-based educational contexts is part of the marketization theme. These ties can limit teacher autonomy and increase performance requirements while retaining insecure job conditions. Conflicts between market logic and educational principles have resulted from the commodification of English instruction (Elshafei, 2022; Guo, 2012).

Theme 5: Inadequate Buffer of Intrinsic Motivation The evidence consistently shows that these intrinsic incentives are insufficient to completely counterbalance severe financial stress, even though numerous studies identify intrinsic motivation, dedication to student development, and professional purpose as protective variables that improve teacher well-being. According to Sadeghi et al. (2024), financial strains and economic stagnation seriously compromise teachers' well-being, even when they are intrinsically motivated and satisfied with their students' accomplishments (Babic et al., 2022). This research undermines conventional narratives suggesting that instructors should accept low compensation because of the intrinsic pleasures of teaching. Although internal motivation is important, it cannot replace sufficient material remuneration and financial stability. To maintain their well-being and professional dedication, teachers need both fulfilling jobs and fair compensation (Babic et al., 2022; Honarparvaran & Khaghaninejad, 2023).

4.2 Geographic and Contextual Analysis

Regional Concentration and Patterns: Based on the evidence base, there is a significant concentration in the Middle Eastern and Asian contexts, especially in Iran, China, Malaysia, Indonesia, and Thailand. This geographic distribution reflects the research activity in these areas as well as the unique importance of financial difficulties in environments that are undergoing economic volatility, marketization of English education, and rapid educational expansion (Sadeghi & Pourbahram, 2024; Babic et al., 2022; Song et al., 2020; Mousavi et al., 2022; Afshar & Doosti, 2016; Aghajani et al., n.d.; Sribyak, n.d.; Poorbehzadi et al., 2020). Most evidence comes from Iranian research, which shows consistent patterns of financial stress among EFL teachers in universities, private schools, and public institutions. Teachers in Iran are particularly under financial strain because of the country's economic problems, including inflation, currency devaluation, and international sanctions (Sadeghi & Pourbahram, 2024; Babic et al., 2022; Song et al., 2020; Mousavi et al., 2022). Asian contexts outside Iran have parallels and differences. In light of the fast growth of education and rising living expenses, Chinese research highlights the connection between well-being and income satisfaction (Aghajani et al., n.d.). Studies from Malaysia, Indonesia, and Thailand in Southeast Asia have revealed issues with teacher status, adequate pay, and retention in settings where teaching English is a precarious profession (Sribyak, n.d.); Poorbehzadi et al., 2020; Ooi et al., 2023).

Cross-cultural comparative evidence Babic et al. (2022) offered insightful cross-cultural evidence from 15 language instructors in 13 different countries, showing that although particular manifestations differ, the basic significance of appropriate pay and professional standing for teacher well-being seems to be constant across various cultural contexts (Honarparvaran & Khaghaninejad, 2023). This result implies that, rather than reflecting patterns unique to a particular culture, the association between financial security and teacher outcomes reflects universal human needs.

Institutional Context Variations: There are notable differences between various institutional environments. Although they may offer higher hourly rates in certain situations, private language schools usually have more unstable employment, hourly payment structures, and no benefits. Public schools provide better work security but may offer lower total income and limited advancement options. According to Mousavi et al. (2022), Syabilla et al. (2024), and Hastings (2012), university posts may have a greater standing but are subject to distinct demands regarding research expectations and credential requirements.

Geographic gaps: Evidence from African, Latin American, European, and North American cultures shows notable gaps. This geographic concentration restricts the generalizability of the findings and raises significant issues regarding the impact of financial difficulties on EFL teachers in these understudied areas. Given that precarious employment in ELT is known to be common in high-income Western contexts, the dearth of evidence from these settings is especially startling (Elanthiraiyan et al., n.d.).

4.3 Methodological Considerations

Strengths of Current Evidence: The evidence base has several methodological strengths. A rich, contextualized understanding of how financial issues impact teachers' lived experiences, professional identities, and career choices is made possible by the preponderance of qualitative and mixed-methods approaches. The intricacy and subtlety

of financial stress and its multifaceted effects are well captured by narrative inquiry and theme interview methodologies (Sadeghi & Pourbahram, 2024; Babic et al., 2022; Poorbehzadi et al., 2020). According to Song et al. (2020), Mousavi et al. (2022), and Afshar & Doosti (2016), mixed-methods studies that combine qualitative depth with quantitative breadth offer valuable evidence, enabling both knowledge of mechanisms and assessment of prevalence and extent of impacts. The use of numerous informants, such as student evaluations of teachers' performance, in certain studies improves causal inference on the effects of financial stress on teachers' academic performance (Afshar & Doosti, 2016).

Methodological limitations

The key **methodological limitations** discussed here weaken causal conclusions and generalizability in the literature. First, the dominance of **cross-sectional designs** makes it difficult to establish causality or temporal order, raising the possibility of reverse causation, in which struggling teachers may experience greater financial difficulties rather than the reverse (Song et al., 2020; Afshar & Doosti, 2016; Aghajani et al., n.d.). Although limited longitudinal evidence exists, such as a three-year study, **longitudinal research remains scarce**, restricting the understanding of how financial stress affects teachers over time and when interventions are most effective (Song et al., 2020; Aghajani et al., n.d.).

Second, issues with **sample size and representativeness** are common. Qualitative studies often use very small samples, limiting generalizability, whereas quantitative studies rarely include large, representative samples needed for population-level conclusions (Sadeghi & Pourbahram, 2024; Babic et al., 2022; Song et al., 2020; Mousavi et al., 2022; Afshar & Doosti, 2016).

Third, there are significant **measurement inconsistencies**, as financial stress and outcomes are operationalized in diverse ways, from objective salary measures to subjective satisfaction and varied well-being indicators, making comparisons across studies difficult (Song et al., 2020; Afshar & Doosti, 2016; Aghajani et al., n.d.). The lack of **standardized and validated instruments** for measuring teachers' financial stress is a major gap (Aghajani et al., n.d.).

Finally, most studies have relied on **observational methods**, limiting causal inference. The absence of experimental, quasi-experimental, or randomized controlled studies means that definitive causal relationships between financial conditions and teacher outcomes remain unproven (Song et al., 2020; Aghajani et al., n.d.).

4.4 Coping Strategies and Interventions

This section outlines coping strategies and interventions that address teachers' financial stress as well as key research gaps. At the **individual level**, teachers employ coping techniques such as leisure activities, meditation, positive reframing, and social support, which provide limited relief but do not solve underlying financial issues

(Syabilla et al., 2024; Poorbehzadi et al., 2020). Some also rely on intrinsic motivation and satisfaction from student success to maintain well-being, although this is insufficient under severe financial strain and may lead to risk exploitation (Babic et al., 2024; Babic et al., 2022). Additionally, many teachers take on extra work or side jobs to supplement their income, which can increase workload stress and negatively affect professional and personal well-being (Sribayak, n.d.). ; Nazari, 2024). ; Nazari, 2024). ; Nazari, 2024).

At the **institutional and policy levels**, recommended solutions include salary reforms, secure contracts, improved benefits, and open discussions of financial concerns within institutions (Nazari, 2024; Sadeghi & Pourbahram, 2024; Honarparvaran et al., 2023; Mousavi et al., 2022; Poorbehzadi et al., 2020; Elanthiraiyan et al., n.d.). Tailored sector-specific approaches and broader legislative reforms have also been emphasized to address structural employment precarity (Litzenberg et al., 2023; Elanthiraiyan et al., n.d.).

In terms of **professional support**, enhancing workplace culture, supervision, and professional development can help mitigate stress, although these do not directly resolve financial problems (Babic et al., 2022; Honarparvaran and Khaghaninejad, 2023).

Finally, a major gap in the literature is the **lack of rigorous intervention studies**, as there is little experimental or quasi-experimental evidence evaluating the effectiveness of financial reforms, highlighting the need for future research in this area (Song et al., 2020; Aghajani et al., n.d.).

5. Limitations and Research Gaps

5.1 Limitations of Current Evidence

The passage identifies several methodological and contextual limitations in the literature on EFL teachers' financial stress. First, there is a strong **geographic concentration** of studies in the Middle Eastern and Asian contexts—particularly in Iran—while regions such as Africa, Latin America, Europe, and North America remain underrepresented, limiting the generalizability of findings (Sadeghi & Pourbahram, 2024; Babic et al., 2022; Song et al., 2020; Mousavi et al., 2022; Afshar & Doosti, 2016; Aghajani et al., n.d.; Honarparvaran & Khaghaninejad, 2023; Sribayak, n.d.; Poorbehzadi et al., 2020).

Second, many studies rely on **small or non-representative samples**, restricting the ability to make population-level inferences (Sadeghi & Pourbahram, 2024; Babic et al., 2022; Poorbehzadi et al., 2020). Although consistent correlations between financial stress and teacher outcomes have been reported, **causal evidence remains limited** because of the scarcity of longitudinal and experimental research designs (Song et al., 2020; Afshar & Doosti, 2016; Aghajani et al., n.d.).

Additionally, the literature is affected by **measurement inconsistency**, with studies using various tools ranging from single-item measures to validated multidimensional instruments, making comparisons difficult (Song et al., 2020; Afshar & Doosti, 2016; Aghajani et al., n.d.). Finally, there is potential **publication and language bias**, as a focus on the English language and Q1 journal publications may exclude relevant evidence from regional or non-English sources, thereby skewing the overall evidence base (Riga et al., n.d.).

5.2 Identified Research Gaps

This section highlights several key research gaps and future directions regarding teachers' financial stress. First, it emphasizes the need for **longitudinal studies** to track teachers over time and identify critical periods when financial stress most affects career development and well-being (Aghajani et al., n.d.). Second, there is a major lack of **intervention research**, calling for experimental and quasi-experimental studies to evaluate the effectiveness of financial improvements, such as salary increases and benefits (Song et al., 2020; Aghajani et al., n.d.).

Additionally, more **outcome-based research** is needed to link teachers' financial difficulties directly to student learning and engagement, thereby strengthening policy reform (Afshar and Doosti 2016). The literature also highlights the importance of examining **heterogeneity and moderating factors**, such as teacher demographics and institutional or national contexts, when designing targeted interventions (Sribayak, n.d.; Hmouma, n.d.).

Furthermore, the **mechanisms and pathways** through which financial stress affects teacher outcomes should be explored using qualitative and mediation studies (Babic et al., 2022; Song et al., 2020). Certain groups, such as rural, expatriate, and refugee teachers, remain **understudied** and require more focused research (Alefsha et al., n.d.); Dante-Ohya, n.d.).

Finally, the passage calls for more **cross-national comparative studies** to distinguish universal versus context-specific patterns (Honarparvaran & Khaghaninejad, 2023) as well as **economic and policy analyses** to evaluate the broader costs of financial stress and the effectiveness of policy interventions (Elanthiraiyan et al., n.d.).

6. Conclusions

This review found that financial difficulties are a major and persistent issue for EFL teachers worldwide, negatively affecting their well-being, job satisfaction, teaching effectiveness, and career retention (Sadeghi & Pourbahram, 2024; Babic et al., 2022; Elanthiraiyan et al., n.d.). Based on a synthesis of 30 studies, the main drivers of burnout, demotivation, and attrition include low pay, income insecurity, and precarious employment conditions (Babic et al., 2022; Sadeghi & Pourbahram, 2024).

Five key themes emerge from the literature: income significantly shapes teachers' professional identity and social status; insecure employment creates a vulnerable professional "precariat"; financial stress amplifies other workplace stressors; the marketization of English education increases financial pressure without improving compensation; and intrinsic motivation is insufficient to offset severe financial strain (Sadeghi & Pourbahram, 2024; Babic et al., 2022; Elanthiraiyan et al., n.d.).

Although the evidence provides rich contextual insights, particularly through qualitative and mixed-methods studies, it is limited by methodological issues such as small sample sizes, cross-sectional designs, and lack of generalizability (Song et al., 2020; Afshar & Doosti, 2016; Aghajani et al., n.d.). Importantly, there is a notable lack of intervention-based research that offers practical solutions (Song et al., 2020; Afshar & Doosti, 2016).

The findings highlight that financial challenges are structural rather than individual, thus requiring systemic policy responses. Adequate salaries, job stability, and professional benefits are essential for improving teacher well-being, performance, and retention, and ultimately for enhancing student outcomes (Afshar & Doosti, 2016; Honarparvaran & Khaghaninejad, 2023; Hastings, 2012).

Finally, the review identifies key research gaps, including the need for longitudinal studies, cross-national comparisons, standardized measurement tools, and experimental research on financial interventions (Aghajani et al., n.d.) ; Elanthiraiyan et al., n.d.). Overall, financial hardship remains a critical yet under-addressed issue in EFL teaching, requiring urgent policy reform and further empirical investigation.

7. Recommendations

7.1 Policy Recommendations

1. Minimum Compensation Standards

- Establish mandatory minimum pay requirements based on experience, education, and qualifications
- Index salaries to cost of living with regular adjustments to maintain purchasing power

2. Contract Reform

- Prioritize permanent, long-term contracts over precarious hourly/part-time arrangements
- Guarantee proportionate benefits, paid preparation time, and dismissal protections for part-time staff

3. Universal Benefits Coverage

- Mandate comprehensive benefits (health insurance, retirement, professional development time, and sick leave) for all EFL teachers
- Eliminate disparities between full-time and part-time positions

4. Sector-Specific Solutions

- Recognize distinct financial challenges across universities, private schools, and public schools
- Develop tailored legislative approaches for each sector

5. Collective Bargaining Support

- Encourage teacher organization and unionization
- Facilitate collective negotiation for improved compensation and conditions

6. Compliance Monitoring and Enforcement

- Establish oversight mechanisms to ensure institutional adherence to employment regulations
- Create accessible complaint channels for reporting financial inequities, contract violations, and payment delays

7.2 Institutional Recommendations

- **Regular Salary Audits** : Conduct systematic reviews of teacher salaries to ensure fairness, adequacy, and competitiveness with comparable professions. Implement structured wage adjustments to correct identified disparities.
- **Transparent Pay Structures** : Develop and communicate clear compensation frameworks that help teachers understand salary determination processes and advancement opportunities, thereby eliminating ambiguous payment methods.
- **Retention-focused investment** : Recognizes teacher turnover's significant impact on recruitment costs, training expenses, and educational quality. Prioritizes competitive compensation and benefits as strategic retention tools that ultimately benefit students and institutions.
- **Supportive Workplace Culture** : Foster environments that address teachers' financial concerns alongside professional development. Normalize discussions about compensation issues and provide resources for educators experiencing financial difficulties.
- **Professional development funding** : Provides paid time and financial resources for professional growth, acknowledging that requiring teachers to self-fund development is unreasonable when base compensation is insufficient.
- **Comprehensive Support Systems** : Implement holistic programs that address the interconnected stressors teachers face—financial pressure, workload demands, and administrative support—recognizing their combined impact on educator effectiveness and well-being.

7.3 Recommendations for Future Research

- **Longitudinal Studies**: Track EFL teachers over multiple years to understand how financial stress affects career trajectories, retention, and well-being, and identify critical intervention points (Aghajani et al., n.d.).
- **Evaluate Financial Interventions**: Use randomized controlled trials and quasi-experimental designs (difference-in-differences and regression discontinuity) to assess the impact of salary increases, benefits, and contract changes on teacher outcomes (Song et al., 2020; Aghajani et al., n.d.).
- **Link Teacher Finances to Student Outcomes**: Applying multilevel models to connect teachers' financial stress with student learning and strengthen the case for competitive compensation (Afshar & Doosti, 2016).
- **Expand geographic scope** : Prioritize research in Africa, Latin America, Europe, and North America using standardized cross-national methodologies to identify universal and context-specific patterns (Honarparvaran & Khaghaninejad, 2023; Elanthiraiyan et al., n.d.).
- **Develop Standardized Measurement Tools**: Create and validate culturally robust instruments to assess financial stress and its effects on teacher well-being, satisfaction, performance, and retention (Aghajani et al., n.d.).
- **Investigate Mechanisms**: Use mixed-methods, mediation analysis, and qualitative approaches to clarify how financial stress affects teacher outcomes (Babic et al., 2022; Song et al., 2020).
- **Study Underrepresented Groups**: Focus on early-career teachers in rural, expatriate, refugee, and non-traditional settings, examining demographic variations by age, gender, and family status (Sribayak, n.d.; Hmouma, n.d.; Alefsha et al., n.d.; Dante-Ohya, n.d.) ; Hmouma, n.d.; Alefsha et al., n.d.; Dante-Ohya, n.d.) ; Hmouma, n.d.; Alefsha et al., n.d.; Dante-Ohya, n.d.) ; Hmouma, n.d.; Alefsha et al., n.d.; Dante-Ohya, n.d.) ; Hmouma, n.d.; Alefsha et al., n.d.; Dante-Ohya, n.d.).

- **Conduct economic/policy analysis** : Assess the cost effectiveness of interventions and the costs of teacher financial stress; compare employment and compensation policy models (Elanthiraiyan et al., n.d.).
- **Examine systemic factors** : Analyze how economic development, labor markets, educational policies, and marketization shape teachers' financial issues using political economy frameworks (Elanthiraiyan et al., n.d.; Guo, 2012). ; Guo, 2012). ; Guo, 2012). ; Guo, 2012). ; Guo, 2012). ; Guo, 2012). ; Guo, 2012). ; Guo, 2012). ; Guo, 2012). ; Guo, 2012).
- **Build Theoretical Models**: Develop and test integrated theories drawing from occupational stress, job satisfaction, professional identity, and economic psychology to guide intervention design (Sadeghi & Pourbahram, 2024; Song et al., 2020; Aghajani et al., n.d.).

8. References

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