

PROBING EMPLOYEES' ISSUES ON SALARY SCHEME POLICY: EXPLORATORY APPROACH

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ABSTRACT

This study on the integrated findings of an exploratory sequential mixed methods research design probe employees' issues on salary scheme policy. The exploratory sequential mixed methods design is characterized by an initial qualitative phase of data collection and analysis, followed by a phase of quantitative data collection analysis, with a final phase of integration or linking of data from the two separate strands of data. More specifically, it aimed to construct, develop and probe issues on salary scheme policy scale as viewed by the teachers. In the qualitative phase, there were ten teachers who participated in the in-depth interview and seven teachers participated in the focus group discussion. There were four themes that emerged from the interview that put emphasis on financial literacy, salaries and wages, impact and issues. A 38-item salary scheme policy scale was also constructed based from the results of the interview, which was subjected to the quantitative phase. In the quantitative phase, 200 questionnaire responses were analyzed for exploratory factor analysis (EFA). Results showed three underlying teachers issues on salary scheme policy. A total of three themes on Salary Scheme Policy Questionnaire was developed which are financial literacy with a ten items; salaries and wages with six items; and impact with four items with a total of 20- item questionnaire.

Keywords: *Probing Employees' Issues, Salary Scheme Policy, Exploratory Approach, Factor Analysis, Municipality of Tulunan, Philippines*

INTRODUCTION

One of the key determinants of students' academic success is the quality of their professors. However, since the recession, the majority of states have seen a decline in the real value of teacher salaries (adjusted for inflation). The typical teacher in the United States does not even make the minimum wage required to maintain a family in nearly half of all the states. For schools and disciplines that are difficult to staff, inadequate pay has predictable effects on attracting and keeping the qualified personnel who are so important to student success (Miles & Katz, 2018).

According to a USA Today review of data from the 2017 Bureau of Labor Statistics, this issue is particularly severe among beginning teachers. New instructors were unable to afford to rent a median-priced apartment in 278 of the 291 metro regions examined. Beginning teachers would have to pay upwards of 90% of their salaries to live where they work in some of the most expensive areas, such as San Francisco, Napa, and Salt Lake City (Heubeck, E. 2021). Many teachers work second jobs to make up for their low pay. According to a recent study by the Center for American Progress, about 20% of teachers have additional employment outside of the classroom. According to the same study, this percentage can reach up to 25% in some states (Heubeck, E. 2021).

Growing budget disparities across the states are at the root of the teacher compensation problem. To increase baseline levels, some states may need to increase their educational spending. However, simply adding more funds won't solve the issue; states also need to carefully consider how well and fairly all resources are distributed. Students are more likely to achieve when instructors are paid fairly and wisely and supported in their professional development.

Splitting the release of paychecks does little to aid teachers in the Philippines since it doesn't address the long-standing problem of educators' low pay, which has long prevented them from enjoying good standards of life and receiving proper credit for their contributions to the growth of the country (Basilio, 2021). Low incomes are the root cause of teachers' financial difficulties, according to Basilio (2021). Even before the pandemic struck, teachers struggled to support their families and pay for school, as is widely documented.

ACT Teachers party list Representative France Castro told Rappler that the salary increases were "*hindi sapat* (not enough)," and the substantial salary increase long sought by teachers "was not considered." She also said it "did not address discrimination in the salary scale of government employees." Moreover, with the low salaries received by the public-school teachers in our country, this implies the lack of value given to this occupation and also the quality of the teachers being recruited for a teaching job. Public school teachers are seen as just government employees, overlooking their important roles as second parents and formators of future of future citizens of a nation (Sanchez, 2019).

Mostly of the studies that focus on teachers' salary use quantitative or qualitative design while this study will use mixed method design. This study is formulated to probe employees' issues on salary scheme policy and also try formulating programs and interventions of school leaders in addressing their teachers' needs in terms of financial management. Hence, the results help administrators, instructors, learners, and curriculum designers to proactively enhance more educational insights so as to develop and address teachers' problem on the salary scheme policy.

FRAMEWORK

This study broadened the range of data gathering techniques by including both qualitative and quantitative sources, concentrated on the applications of the research, and underlined the significance of performing studies that are most effective at solving the research problem. From my vantage point, I looked to comprehend and looked to my research to produce useful, real-world solutions. Pragmatism provides the logic (by using a combination of methods and ideas that best frame, address, and provide falsifiable answers to my research concerns) and epistemological validity (via pragmatic epistemic values and standards) for combining methodologies. In my case, qualitative and quantitative (Johnson et al., 2007). To address possible commensurability issues, I ensured my meta-inferences have elements of both epistemological underpinnings.

It opens the door to a variety of approaches, viewpoints, and presumptions, as well as various approaches to data gathering and analysis (Creswell, 2008). The goal of pragmatic thinking is to alter ideas and perceptions. The creation of novel perceptions and concepts is its main focus (Kouneiher & Barbachoux, 2017). The foundation of this research is J. Equity theory by Stacey Adams (1963). It claims that our motivation is influenced by the amount of compensation we receive in comparison to how much we believe we have contributed. The theory takes into account the ideas of fairness and equality, as well as the value of comparison with others (Gordon, J., 2022).

Fundamentally, Adams' theory contends that people favor an equitable distribution of inputs and outputs. This indicates that they desire the rewards (benefits) from their job to appear fair in comparison to the inputs (contribution) that they make. They also desire that the compensation others receive for their labor be comparable to the compensation they themselves would be eligible for for the same level of effort (Gordon, J., 2022).

It discusses how individuals seek justice and fairness in social interactions and reciprocal connections (Geren, 2021). According to this theory, inputs (such as effort, experience, education, and competence, etc.) and results (such as pay levels, raises, and recognition, etc.) make up the bulk of exchange interactions. The focus of equity theory is on people's perceptions of how fairly they feel they have been treated in comparison to how others have been treated.

Equity theory, according to Ramlall (2019), acknowledges that people care about both the absolute value of the benefits they obtain for their work and how those rewards compare to those of others. When the ratio of a person's outputs to inputs differs noticeably from the ratio thought to exist for the reference source, it is said that inequality exists.

People could feel underrewarded for the effort they put into a job compared to what other employees receive in return for their contributions. People who believe they work harder than other employees but receive the same compensation as everyone else may experience this. The perception of unfairness at work will give the employees a range of possibilities. These options include altering the required input (e.g., time, effort, hard work, commitment, etc.), the expected results (e.g., benefits like pay, recognition, job security, etc.), the standard of comparison (e.g., grade responsibility, position, etc.), or the basis of comparison altogether (e.g., withdrawing completely from the situation, quitting the job) in order to restore the perceived inputs and outcomes to balance (Geren, 2021).

Equity theory offers a useful approach to understanding a variety of social relationships and interpersonal interactions in organizations. However, it is also subjected to some criticism for being fails to capture the complexity of the real world, and that it ignores the impact of cultural contexts on people's perceptions of inequity (Yung-Hsiang, 2020).

METHODS

This chapter presents the researcher design, place of study, participants, instruments, data collection, data analysis, sequence, emphasis and mixing procedure, figure of procedure, anticipated methodological issues, trustworthiness of the study, and ethical consideration.

Research Design

The exploratory sequential mixed method design was used in this study. This involves a first phase of qualitative data collection and analysis. Followed by a second phase of quantitative data collection and analysis that *builds* on the results of the first qualitative phase. "Weight generally placed on the first phase, and the data are mixed through being connected between the qualitative data analysis and the quantitative data collection. The design may or may not be implemented within an explicit theoretical perspective.

Moreover, the researcher first begins by exploring with qualitative data and analysis and then uses the findings in a second quantitative phase (Creswell, 2014). The intent of the strategy is to develop better measurements with specific samples of populations and to see if data from a few individuals (in qualitative phase) can be generalized to a large sample of a population (in quantitative phase).

Where variables have not yet been identified or a theory has not yet been developed, qualitative data is appropriate (Morrow, 2007). It involves content analysis, which makes the assumption that individuals have beliefs or opinions regarding the salary scheme policy and that these may be accurately derived from an examination of what is said. Consequently, one purpose of content analysis is to determine participants' perspectives on the salary scheme policy. Content analysis includes grouping the thoughts expressed by individuals into coherent and collective groupings; it can be highly systematic. With this design, the preliminary items derived from participant interviews are drafted and categorised.

Respondents

Ten (10) public elementary school teachers in total were invited for in-depth interviews. The results were used to identify the specified variables with the assistance of seven additional teachers for the focus group discussion that determined the need for a follow-up as well as the content to create the questionnaire.

To conduct an exploratory factor analysis, 200 teachers from public elementary schools in the Municipality of Tulunan were given the survey questionnaire that had been created from the qualitative interviews. Prior to choosing the sample for this study, the population was stratified. In order to stratify the population before choosing the sample, this necessitates knowing the characteristics of the population's members (Fowler, 2009). The following criteria are set it should be a regular full-time classroom teacher in public elementary school, and at least have two year in service. After the conduct of 200 questionnaires another 30 participants are requested for reliability test.

Research Instrument

The researcher in this study creates an interview guide that includes questions about salary scheme rules. The interview gave us insight into how a group of teachers view their wage scheme policy, the variety of viewpoints they have on it, and the parallels and differences between their beliefs, experiences, and school practices.

The questionnaire's items were created using focus group talks to determine their frequency of occurrence. The teacher compensation plan policy scale was revealed by the tool's construction from the qualitative phase. To find the elements that make up instructors' conceptions of the salary plan policy, this tool is subjected to dimension reduction. Five experts were also invited by the researcher to review the interview questions' content validity and to determine whether the items that captured teachers' opinions on the remuneration plan policy were appropriate. This is done to make sure that the questionnaire is clear and easy to understand.

Statistical Tools

The integration or connection of the two data strands is what characterizes mixed methods research and demonstrates its worth, not the use of both qualitative and quantitative data collection techniques in a single study. According to Fetters, Curry, and Creswell (2013) and Creswell and Plano Clark (2011), integration can take place at many levels of a study, such as the design, techniques, or interpretation levels, and it can also occur in a number of different ways, such as connecting, building, merging, or embedding. In this study, the initial data linking took place at the design level using a sequential design, in which the second stage of the research design was built using the findings from the first stage.

In this design the researcher analyzes the two databases separately and uses the findings from the initial exploratory database to build into quantitative measures. This means that the researcher needs to pay careful attention to the qualitative data analysis steps and determine what findings to build on. A qualitative case study can yield different cases that become the focus on important variables in the second quantitative phase.

RESULTS AND DISCUSSIONS

This chapter deals with presentation, analysis, and interpretation of data. It includes the emerging themes of employee's issues on salary scheme policy.

Emerging Themes of Teacher's Issues on Salary Scheme Policy

There are four themes that emerged from in-depth interview and focus group discussion with the selected public elementary school teachers in the Municipality of Tulunan that put emphasis on financial literacy, salaries and wages, impact and issues.

Financial Literacy. Many participants express that being financial literate it enables them to achieve their financial goals. As a teacher they need to understand how finances work so they can avoid incurring debt. These are evident in the following quotes from the participants:

"I plan to put any business due to low salary so that I can cope with my daily expenses". (IDI-Participant 2)

"I can manage my daily expenses well by making a monthly budget list".
(IDI-Participant 8)

"I find ways to provide our daily needs and sustained the needs of my family". (FGD-Participant 1)

This result implies that teachers' financial literacy need to improve manage and provide their daily and basic needs. This supported by Hepburn (2018), becoming financially literate is not seen as an "absolute state; but rather, a continuum of abilities that is subject to variables throughout the life cycle. It is an evolving state of competency that enables individuals to respond effectively to ever changing personal and economic circumstances".

Salaries and Wages. For most teachers, salaries and wages of the department is not coincide with their work. Teachers deserve higher salaries because teachers are not only physically stressed but also mentally and emotionally. Teachers are responsible for many students per

section in the classroom every day. Any event in schools or towns, the teachers are involved. These views are presented by the quotes of the participants as discussed below:

“Teachers salary should increase because teachers job is not easy, even weekend they work at home to prepare the lesson and finish some paperwork’s”. (IDI-Participant 7)

“Teachers deserve a higher salary because they spent much in structuring their classroom and other materials needed for teaching learning process.” (IDI-Participant 10)

“Teachers deserves a higher salary because we are responsible for many tasks. Extended working hours all around worker and sometimes paying foe educational stuffs with personal funds”. (FGD-Participant 3)

The findings imply that salaries and wages of teachers is not reasonable for their work. Salary and pay are one of the most important motivating elements, which is supported by Azar & Shafighi (2018). After all, we have been told since the beginning of time that we will eat from our sweat. The primary motivation for taking up a paid position is the ability to support oneself through a paycheck or wage. Paying reasonable salary on time means paying them as soon as they become due and promptly as well. The organization should make it clear to the employees when such compensation will be paid.

Impact. For most teachers, salary has a big impact in their work. The high low salary of teachers is very influential on teacher performance. These views are presented by the quotes of the participants as discussed below:

“I am motivated to do my best and eager to work hard because of higher salary received”. (IDI-Participant 1)

“Salary indeed motivate employees to do their work with enthusiasm, dedication and passion. They were made to be always prepared and excited to do their teaching learning activities. When their salary is enough for their needs, then they have nothing to worry but instead they could focus on their work.”. (IDI-Participant 2)

“Performance of the teachers become affected by the low of salary because aside from focusing themselves to teaching teachers are finding some income generating opportunities in order to survive. Teachers are dedicated to work or comply their roles but they need also to survive their families from hunger and starvation that is why they are still looking for some opportunities that would be helpful to them”. (FGD-Participant 4)

The result denotes that impact of salary to teachers performance is notable. Good salaries, suitable working conditions and necessary elements of job satisfaction can be helpful in attracting competent teachers. According to Lynch (2020), who supports this, the essential payment paid by the employer to the employee for work completed is known as the basic salary or basic wage.

Pay reflects the importance that a business places on the work that its workers do. Changes in the compensation structure do not, however, ensure that people will be more productive or like their jobs more. The management organization can take a number of actions to increase employee effectiveness (Ertanto & Suharnomo, 2021).

Issues. Most of the participants revealed that there are many issues regarding to the salary scheme of the department. The average teacher salary is less than the family living wage. The participant explained these ideas as follows:

“The issues about policy scheme of the department is that the slow moving implementation of salary increase”. (IDI-Participant 1)

“Salary scheme policy of the department some teachers are low net pay because salary is not enough to provide their family needs”. (IDI-Participant 8)

“The issues on salary scheme policy of the department is the implementation of the twice a month salary scheme which the group alleged did not go through consultations with the teachers”. (FGD-Participant 5)

The findings imply that there are many issues of salary scheme policy that teachers are voicing out. The implementation of twice a month released of salary did not solve financial problem of teachers due to low net take home pay. According to Allegretto and Mishel (2018), the salary disparity is most pronounced when compared to a living wage index that was developed while looking at the average teacher salaries in each state. The ability to recruit the "best and brightest" into the classroom is further hampered by the perceived pay disparity among public school instructors.

Construction of Salary Scheme Policy Scale

Table 1 lists the GAD learning resources scale items taken from participant narratives and ranked by how frequently they appear in the responses from qualitative interviews. Exploratory factor analysis (EFA) was used as a data reduction approach on this 38-item survey. Therefore, based on the a priori qualitative analysis dimensions, the number of factors was set at five.

Table 1
Salary Scheme Policy Scale Items

ITEM	
1	I can perform well even my salary is low.
2	I am satisfied with the salary scheme of the department.
3	I am motivated to do my best if my salary will increase.
4	I have nothing to do with the present salary scheme of the department.
5	I spend my own money for classroom structuring and instructional materials.
6	I am motivated to perform better because I am well compensated.
7	I depend only on my salary for my expenses.
8	I have extra job and other source of income.
9	I can provide the needs of my family through my salary.
10	I think twice a month release of salary solve my financial problem.
11	I can conclude that compare to other profession, my salary grade is reasonable.
12	I plan to stay in this profession because of the salary.
13	I can adjust with the salary scheme policy.

- 14 I am hoping that salary increase will be materialize.
 - 15 I am motivated to do my best and eager to work hard because of higher salary received.
 - 16 My performance depends on my salary.
 - 17 I plan to put any business due to low salary.
 - 18 I open up myself in the new policy of the department
 - 19 I think salary scheme of the department is coincide with my work as a teachers.
 - 20 I deserve high salary because I give my full effort and time in teaching.
 - 21 I think different time of releasing is the issue on the salary scheme of the department.
 - 22 I have positive mindset.
 - 23 I have budget plan to ease my financial problem.
 - 24 I think double the present salary is the best for us teachers.
 - 25 I love my job even it has low compensation.
 - 26 I can cope with the issues by hoping that salary will increase.
 - 27 I think it's good to hear when our salary will be the same with the other countries.
 - 28 I am more motivated if I have bigger salary.
 - 29 I learn to budget my expenses so that there will be no shortage in my salary.
 - 30 I minimize the way I spend my salary.
 - 31 I can cope with salary scheme issues by being positive.
 - 32 I can manage my daily expenses well.
 - 33 I wanted to push that our salary should be high because teaching job is the noblest one.
 - 34 I am not affected with the new salary scheme of the department.
 - 35 I think teacher's salary grade is reasonable because it can suffice my needs.
 - 36 I feel rewarded and appreciated for my work.
 - 37 I simply accept the reality of salary scheme of the department.
 - 38 My salary can sustain my needs.
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Salary Scheme Policy Scale

Testing of the 38-item Salary Scheme Policy Scale. The Kaiser Meyer-Olkin Measure (KMO) of Sampling Adequacy and the Bartlett's test of sphericity were carried out to confirm that the construction may be tested for factor analysis. Table 2 reveals that the KMO value is .574, which is higher than the suggested value of .5, indicating that the sample is average and sufficient for factor analysis. According to Kaiser (1974), values greater than .5 should be accepted. Additionally, values between .7 and .8 are good, values between .8 and .9 are excellent, and values between .5 and .7 are mediocre (Kaiser, 1974).

Meanwhile, the Bartlett's test was performed to check if there is a certain redundancy between the variables that we can summarize with a few numbers of factors. The results revealed that the p-value is significant ($p < .05$) which indicates that the data has patterned relationships, and factor ability is assumed. It is emphasized by Tabachnick and Fidell (2007) that the Bartlett's Test of Sphericity should be significant for factor analysis to be suitable.

Table 2

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.574
	Approx. Chi-Square	1267.979
Bartlett's test of Sphericity	df	703
	Sig.	.000

As shown in the preliminary analysis, it can be generalized that the 38-item of salary scheme policy scale is suitable and adequate for extraction of factors, and thus ready for factor analysis.

Derivation of the Number of Factor Structure. The derivation of factor structure was determined through scree plot which indicate three factors where the eigenvalue starts to level off.

Meanwhile, the items with factor loading below .4 are reduce from the model and 20 items passed the criteria then subjected for rotation and analysis. This is supported by Field (2005) that the suppression of loading less than .4 and ordering variables by loading size will make interpretation easier because there's no need to scan the matrix to identify substantive loadings.

After which, the 20-item construct is then subjected for rotation. The Promax rotation was used since the factors seem to be correlated with a coefficient above .50 which reflects that the data is not assumed as orthogonal.

The pattern matrix generated by Principal Axis Factoring utilizing the Promax rotation method and Kaiser Normalization is shown in Table 3. The results show that the loadings of the three factors' items are greater than .4. Field (2005) provides evidence that .4 is both advised and required in order to achieve the desired characteristics. Additionally, it is evident that there is either no item cross-loading or no loading at all, indicating that the items accurately reflect their factors. Hair et al. (1998) emphasize that loadings show how closely a variable and a factor resemble one another, with greater loadings indicating that the variable is a good proxy for the factor.

Table 3

		Factor		
		1	2	3
1	I can manage my daily expenses well	.579		
2	I simply accept the reality of salary scheme of the department	.481		
3	I am hoping that salary increase will be materialize	.453		
4	I am satisfied with the salary scheme of the department	.452		
5	I open up myself in the new policy of the department	.450		
6	I plan to put any business due to low salary	.449		
7	I think teacher's salary grade is reasonable because it can suffice my needs	.434		
8	I think twice a month release of salary solve my financial problem	.415		
9	I have nothing to do with the present salary scheme of the department	.410		
10	I can cope with salary scheme issues by being positive	.406		

11	I can cope with the issues by hoping that salary will increase		.621	
12	I can adjust with the salary scheme policy		.496	
13	I think salary scheme of the department is coincide with my work as a teacher		.488	
14	I am motivated to perform better because I am well compensated		.470	
15	I am not affected with the new salary scheme of the department		.448	
16	I think different time of releasing is the issues on the salary scheme of the department		.445	
17	I think it's good to hear when our salary be the same with the other countries			.50 2
18	I am more motivated if I have bigger salary			.48 0
19	My performance depends on my salary			.45 3
20	I am motivated to do my best and eager to work hard because of higher salary received			.41 7

Rotated Factor Matrix Three-Factor Model

Each item can be regarded as a component of the factor since the item loadings of each item to its factor show a sufficient amount of connection between factors and variables. Table 5 shows the three-factor model of salary scheme policy that was built using the EFA. It consists of 20 items and is divided into three categories: financial literacy, salaries and wages, and impact.

Reliability Test of the Scale

In order to ascertain the items' internal consistency, the instrument's reliability was assessed. Table 4 shows that there is strong overall reliability with a Cronbach's alpha score of .801. The subscale or dimension also meets the criterion for reliability above .70 alpha; in particular, factors 1, 2, and 3 have Cronbach's alpha values of .780, .813, and .827 respectively. This suggests that the tool's internal consistency is higher. Nunnally (1978), who stated that instruments used in basic research should have dependability of at least .70, supports this.

Table 4
Reliability Analysis of Salary Scheme Policy Scale

Factor	Cronbach's alpha
Factor 1	.780
Factor 2	.813
Factor 3	.827
OVERALL	.801

Final Version of Salary Scheme Policy Model

The output of this study, the final version of the instrument, is displayed in the format shown in Table 5. Twenty (20) items, with factor loadings of .40 or higher, passed the validity test. According to Hair et al. (2010), the components in the model that make no sense and are not indicative of the factor can be eliminated. Additionally, the researcher can adjust the Hair et al. (2010) loading coefficient to choose only the items that accurately reflect the factor; items with low coefficients might not be included in the factor structure.

By using the EFA, Salary Scheme Policy Questionnaire was developed. This tool consists of 20 items which consist of three themes. A total of three themes was developed which are financial literacy with a total of ten items; salary and wages with six items; and impact with four items. The 5 point Likert-scale from 5-strongly agree to 1-strongly disagree is shown below.

Table 5
Salary Scheme Policy Questionnaire

ITEMS	
	FINANCIAL LITERACY
1	I am satisfied with the salary scheme of the department.
2	I have nothing to do with the present salary scheme of the department
3	I think twice a month release of salary solve my financial problem.
4	I am hoping that salary increase will be materialize.
5	I plan to put any business due to low salary.
6	I open up myself in the new policy of the department.
7	I can cope with salary scheme issues by being positive.
8	I can manage my daily expenses well.
9	I think teacher's salary grade is reasonable because it can suffice my needs.
10	I simply accept the reality of salary scheme of the department.
	SALARIES AND WAGES
11	I am motivated to perform better because I am well compensated
12	I can adjust with the salary scheme policy
13	I think salary scheme of the department is coincide with my work as a teacher
14	I think different time of releasing is the issue on the salary scheme of the department.
15	I can cope with the issues by hoping that salary will increase.
16	I am not affected with the new salary scheme of the department.
	IMPACT
17	I am motivated to do my best and eager to work hard because of higher salary received.
18	My performance depends on my salary.
19	I think it's good to hear when our salary will be the same with the other countries.
20	I am more motivated if I have bigger salary.

Legend:

- 5- Strongly Agree
- 4- Agree
- 3- Moderately Agree
- 2- Disagree
- 1- Strongly Disagree

CONCLUSION

Based on the analysis, the following are the summary of findings: (1) Based from qualitative interviews, there are four themes that emerge from employee's issues on salary scheme policy that put emphasis on financial literacy, salaries and wages, impact and issues. (2) The three underlying teachers' issues on salary scheme policy model based from exploratory factor analysis include financial literacy, salaries and wages, and impact. (3) Reliability test revealed the results on salary scheme policy that the overall Cronbach's Alpha was .801. It was found out that subscale for Financial Literacy ($\alpha=.780$), Salaries and Wages ($\alpha=.813$), and Impact ($\alpha=.827$) is high and above 0.70. This means that the tool is being used in the study has better internal consistency. (4) Based on the findings, Salary Scheme Policy Questionnaire was developed to probe teachers' issues on salary scheme policy. Salary Scheme Policy Questionnaire consist of three themes; financial literacy with ten items, salaries and wages with six items; and impact with four items with a total of 20.

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