



Job Satisfaction, Economic Well-Being, And Professional Challenges Of Self-Financing College Teachers In Kerala

DR. JAISHREE.T

Assistant Professor & Research Guide

TERF'S Academy College of Arts and Science, Kovilpalayampudur

Tamil Nadu

MOHAMMED NIYAF C

Research Scholar

TERF'S Academy College of Arts and Science, Kovilpalayampudur

Tamil Nadu

Abstract: The growth of self-financing colleges in Kerala has expanded educational opportunities but has also raised questions about the working conditions of teachers employed in these institutions. This study investigates the level of job satisfaction and economic well-being of self-financing college teachers, while also examining the professional challenges they encounter. Primary data were collected from 135 teachers across different self-financing colleges in the Malappuram district using a structured questionnaire. The finding reveals that job satisfaction among self-financing teachers is moderate, with significant differences between Arts and Science and Engineering faculty. Economic well-being scores indicate that while most teachers can meet household expenses, low and irregular salary payments, limited savings capacity, and dissatisfaction with income contribute to economic insecurity. Professional challenges such as lack of job security, heavy workload, and restricted career advancement opportunities further intensify these difficulties.

Keywords: Job satisfaction, Economic well-being, Professional challenges, Self-financing colleges

Introduction:

The higher education sector in Kerala has undergone significant transformation over the past two decades, marked notably by the proliferation of self-financing colleges. These institutions, which operate largely independent of direct government financial support, rely predominantly on student fees to sustain operational costs (Nair, 2019). While this model has contributed to increased access to higher education, it has also introduced a series of challenges for the academic workforce, particularly for teachers appointed under the self-financing stream. These educators, though equally qualified as their counterparts in government or aided institutions, often experience precarious working conditions, limited job security, and inadequate compensation (Rajan & Thomas, 2021).

Self-financing institutions addresses the growing demand for professional courses in fields such as engineering, commerce, and management. Self-financing institutions has contributed to the formation of a dual academic labour market, wherein self-financing teachers are subject to inferior employment conditions (Joseph, 2018). These conditions are not only economically burdensome but also professionally demoralizing, as teachers are often excluded from institutional decision-making, denied research support, and given excessive workloads without commensurate pay (Menon & Varghese, 2020).

Self-financing teachers are typically appointed on a contractual or ad-hoc basis, often without transparent recruitment procedures or regulatory oversight. Their salaries are considerably lower than those of government-appointed faculty, and they frequently lack access to essential employment benefits such as provident fund, pension, paid leave, and health insurance (Sharma, 2022). Since their contracts are subject to yearly renewal, teachers experience constant job insecurity. Despite fulfilling critical teaching and administrative roles, these teachers remain structurally marginalized within their institutions (Kumar & Devassy, 2017).

The state has nearly universalized access to school education at the primary and secondary levels, the landscape of higher education has witnessed a rapid expansion largely propelled by private and self-financing colleges. Recent data from the Kerala State Planning Board (2022) indicate that over 60% of higher education institutions now function under the self-financing stream. Faculty appointed in these institutions frequently encounter insecure employment, insufficient remuneration, and limited avenues for professional advancement, despite possessing qualifications comparable to their counterparts in government and aided colleges. These conditions undermine both their economic well-being and their professional satisfaction. The present study examining the level of job satisfaction and economic well-being of self-financing teachers in Kerala, while also analysing the professional challenges they confront.

Objectives:

- To measure the level of job satisfaction and economic well-being of self-financing teachers in Kerala
- To analyse the professional challenges faced by self-financing teachers.

Research Methodology:

The present study adopts a descriptive research design to examine the job satisfaction, economic well-being, and professional challenges of self-financing teachers in Kerala. Primary data were collected through a structured questionnaire, which was administered to teachers working in self-financing colleges across the Malappuram district of Kerala. From the total of 27 self-financing institutions in Malappuram district (comprising 24 Arts & Science colleges and 3 Engineering and Technology colleges), a purposive selection was made to ensure feasibility and representation. Accordingly, 9 Arts & Science colleges and 1 Engineering college were chosen for the study. From these ten institutions, a total of 150 teachers were surveyed using stratified random sampling, with proportional allocation based on the institutional category. Specifically, 135 respondents were drawn from the Arts & Science colleges, while 15 respondents were selected from the Engineering college. Secondary data were also consulted from government reports, institutional records, and relevant scholarly publications to supplement and contextualize the primary data.

Result and Discussion:

Table 1
Demographic Profile of Respondents

Variables	Categories	Frequency (N)	Percentage (%)
Gender	Male	59	39.3
	Female	91	60.7
Age (Years)	Below 30	51	34.0
	31–40	43	28.7
	41–50	30	20.0
	Above 50	26	17.3
Educational Qualification	Postgraduate	82	54.7
	M.Phil.	38	25.3
	Ph.D.	30	20.0
Teaching Experience (Years)	Below 5	42	28.0
	6–10	48	32.0
	11–15	33	22.0

	Above 15	27	18.0
Type of College	Arts & Science	135	90.0
	Engineering/Technology	15	10.0
Department/Stream	Commerce/Management	66	44.0
	Science	48	32.0
	Engineering	15	10.0
	Others (Languages, Social Sciences, etc.)	21	14.0
Employment Type	Permanent	21	14.0
	Contract/Ad-hoc	93	62.0
	Guest/Part-time	36	24.0
Monthly Salary (INR)	< 15,000	30	20.0
	15,001–25,000	48	32.0
	25,001–35,000	36	24.0
	35,001–50,000	24	16.0
	> 50,000	12	08.0
Access to Benefits	Provident Fund (Yes)	66	44.0
	Pension (Yes)	27	18.0
	Health Insurance (Yes)	72	48.0
	Paid Leave (Yes)	54	36.0

(Source: Computed from Primary data)

The table shows a higher proportion of women (60.7%), which suggests that self-financing colleges are increasingly staffed by female educators. This gender pattern is important because women in such institutions often face dual challenges workplace insecurity and family responsibilities making their professional experiences more complex. The age structure highlights that a majority of the teachers are relatively young, with nearly two-thirds below 40 years. This reflects the preference of self-financing colleges to appoint younger faculty on temporary or flexible contracts, partly to reduce salary expenditure. On the other hand, the lower presence of senior teachers above 50 years (17.3%) points to the lack of career continuity in these institutions, indicating that many faculty members do not remain in the sector long enough to build secure careers.

In terms of academic qualifications, 54.7% hold postgraduate degrees, while only one-fifth are doctorates. This reveals that many of these colleges rely heavily on teachers who are still in the early stages of their academic careers. Around 60% of respondents have less than 10 years of service, showing that the workforce is relatively new and has high turnover. Only 18% reported teaching experience above 15 years, which suggests that retaining teachers for longer periods is a challenge in the self-financing sector.

Most respondents (90%) were from arts and science colleges, with only a small proportion (10%) from engineering and technology institutions. Among the subject streams, commerce/management and science teachers dominate, while engineering faculty form a smaller segment. Employment status reveals one of the most significant issues: the overwhelming majority are on short-term or insecure contracts. While only 14% enjoy permanent appointments, nearly two-thirds are employed on ad-hoc contracts, and another 24% serve as part-time or guest faculty. The salary data illustrate the economic vulnerability of these teachers. Nearly half earn less than ₹25,000 a month, and one-fifth earn less than ₹15,000. Only a small fraction (8%) receives more than ₹50,000. The benefits profile further underlines the precariousness of employment. Less than half reported access to provident fund or health insurance, and less than one-fifth had pension coverage. Even paid leave, which is a basic employment right, was available to only about one-third of respondents.

Table 2
Reliability statistics

Variables	No of Items	Cronbach's Alpha
Job Satisfaction	5	0.82
Salary Satisfaction	3	0.74
Economic Well-being	3	0.70
Professional Challenges	10	0.75

(Source: Computed from Primary data)

As shown in Table 2, the Job Satisfaction scale, consisting of five items, demonstrated a high level of reliability ($\alpha = 0.82$), indicating that the items are strongly interrelated and effectively capture the underlying construct. Salary Satisfaction, measured with three items, produced an alpha value of 0.74, which reflects acceptable internal consistency for a short scale. The Economic Well-being construct, also with three items, reported an alpha of 0.70, meeting the threshold for reliability in social science research, especially given the brevity of the scale. The Professional Challenges scale, which included ten items, yielded a reliability coefficient of 0.75, signifying a satisfactory degree of consistency across the items.

H₀₁: There is no significant difference in the level of job satisfaction between male and female self-financing college teachers in Kerala.

Table 3
Significant difference in the level of job satisfaction between Gender

		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Job Satisfaction	Equal variances assumed	.001	.978	.166	148	.869	.02421	.14625
	Equal variances not assumed			.164	121.088	.870	.02421	.14728

(Source: Computed from Primary data)

The independent samples *t*-test was conducted to examine whether there is a significant difference in job satisfaction between male and female self-financing college teachers in Kerala. Based on the equal variances assumed row, the results show that the difference in job satisfaction between male and female teachers is not statistically significant ($t(148) = 0.166$, $p = 0.869 > 0.05$). The mean difference (0.02421) is very small, with a 95% confidence interval ranging from -0.26480 to 0.31323 , which includes zero. This further confirms that gender does not play a significant role in explaining variations in job satisfaction among the respondents.

H₀₂: There is no significant difference in the salary satisfaction between male and female self-financing college teachers in Kerala.

Table 4
Significant difference in the salary satisfaction between Gender

		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Salary Satisfaction	Equal variances assumed	1.177	.280	-3.876	148	.000	-.54014	.13937
	Equal variances not assumed			-3.827	118.750	.000	-.54014	.14112

(Source: Computed from Primary data)

The test revealed a statistically significant difference in salary satisfaction between male and female teachers ($t(148) = -3.876$, $p < 0.001$). The mean difference (-0.54014) suggests that male teachers report significantly lower salary satisfaction compared to their female counterparts. The negative value of the mean difference indicates that, on average, male respondents express greater dissatisfaction with their salary levels. Hence, the null hypothesis (H_{02}) stating that there is no significant difference in salary satisfaction between male and female teachers is rejected. This implies that gender is an important factor influencing salary satisfaction in self-financing colleges, with male faculty members experiencing relatively higher dissatisfaction.

H₀₂: There is no significant difference in the job satisfaction between type of self-financing college teachers in Kerala.

Table 5
Significant difference in the salary satisfaction between type of self-financing college teachers

		Levene's Test for Equality of Variances		t-test for Equality of Means				
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Job Satisfaction	Equal variances assumed	.739	.392	-3.066	148	.003	-.71111	.23192
	Equal variances not assumed			-3.919	20.272	.001	-.71111	.18145

(Source: Computed from Primary data)

Table 5 presents the results of the independent sample t-test conducted to examine differences in job satisfaction between categories of self-financing college teachers. Levene's test for equality of variances ($F = 0.739$, $p = 0.392$) indicates that the assumption of homogeneity of variances is satisfied. Under this assumption, the t-test reveals a statistically significant difference in job satisfaction between the two groups ($t = -3.066$, $df = 148$, $p = 0.003$). These findings demonstrate that the type of self-financing institution exerts a meaningful impact on job satisfaction, with engineering college teachers experiencing comparatively higher levels of satisfaction than their counterparts in arts and science colleges.

Table 6
Economic Well-being of self-financing Teachers

Economic Well-being Items	Mean	Std. Deviation
I am satisfied with my present income	2.78	0.91
I am able to meet my family's monthly expenses	3.05	0.88
I can save a portion of my salary regularly	2.46	0.95
Overall Economic Well-being	2.76	0.91

(Source: Computed from Primary data)

Table 6 highlights the economic well-being of self-financing college teachers. The results show that respondents moderately agreed that they are able to meet their family's monthly expenses ($M = 3.05$, $SD = 0.88$), which was the highest-rated item. In contrast, the ability to save a portion of their salary ($M = 2.46$, $SD = 0.95$) received the lowest rating, pointing to limited financial security beyond immediate expenses. Satisfaction with current income was also relatively low ($M = 2.78$, $SD = 0.91$).

The overall mean score for economic well-being ($M = 2.76$, $SD = 0.91$) indicates a moderate level of financial stability, suggesting that while teachers can largely manage routine household needs, they struggle with income satisfaction and long-term savings.

Table 7
Professional Challenge Faced by Self-Financing College Teachers In Kerala

Professional Challenge	Frequency (N)	Percentage (%)	Rank
Low and irregular salary payments	126	84.0	1
Lack of job security due to annual/short-term contracts	118	78.7	2
Heavy workload without proportional pay	112	74.7	3
Limited opportunities for career advancement/promotion	101	67.3	4
Inadequate access to research funding and academic resources	92	61.3	5
Absence of social security benefits (PF, pension, health insurance)	86	57.3	6
Pressure from management and lack of academic autonomy	79	52.7	7
Limited training and professional development opportunities	72	48.0	8
Work-life imbalance due to extended working hours	65	43.3	9
Disparity in treatment compared to government college faculty	60	40.0	10

(Source: Computed from Primary data)

The results shows that economic insecurity is the most critical issue, with low and irregular salary payments (84%) ranked first, followed by job insecurity (78.7%). Professional difficulties such as heavy

workload (74.7%) and limited career advancement (67.3%) also emerge as major concerns. Structural gaps like inadequate research opportunities and absence of social security benefits further aggravate challenges. Comparatively, issues such as training opportunities (48%) and work-life imbalance (43.3%) are relatively less pressing but still significant. Overall, the findings suggest that financial instability and lack of job security are the foremost professional challenges for self-financing college teachers in Kerala.

Conclusion:

This study examined the job satisfaction, economic well-being, and professional challenges of self-financing college teachers in Malappuram district, Kerala. Job satisfaction was found to be moderate, with Engineering college teachers reporting higher satisfaction compared to those in Arts and Science colleges. In terms of economic well-being, most teachers managed to meet household expenses, but dissatisfaction with income levels, irregular salary disbursement, and limited opportunities for savings contributed to significant financial insecurity. Professional challenges were also prominent, with low and irregular salary payments, lack of job security, heavy workload, and restricted career advancement opportunities ranking as the most critical concerns. Structural deficiencies, such as inadequate research facilities and the absence of social security provisions, further aggravated the situation. The study concludes that financial instability and job insecurity are the most pressing issues affecting self-financing college teachers in Malappuram district. These challenges not only reduce job satisfaction and economic well-being but also undermine the long-term sustainability of the self-financing sector in higher education.

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