



Teacher Compensation in Crisis Contexts

Challenges in the Occupied Palestinian Territories

Eman Najjar & Hilmi Hamdan
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Contributing Authors :

Dr. Eman Najjar

is the Director of Training programs' Monitoring & Evaluation Department at the *National Institute for Educational Training* (NIET) of the *Palestinian Ministry of Education and Higher Education* (MoEHE). She previously served as Head of the Studies and Evaluation Department at the National Institute, and as Head of the Research Department at the Educational Research and Development Center. She holds a PhD in Learning and Teaching from An-Najah National University. She is currently a member of the Research and Studies Committee at the National School of Administration, the Technical Coordinator for the implementation of the STEM approach at MoEHE, and the Committee Rapporteur of the Fathia Nasrou Educational Research Committee.

Dr. Hilmi Hamdan

is an educational expert, researcher, and eLearning innovator. He is the designer of Hamdan's Model in eLearning and a 2023 Fellow at Harvard's Middle East Professional Learning Initiative. Hilmi is currently a PhD candidate in Education in Algeria. He is the manager of the training department of the *General Union of Palestinian Teachers* (GUPT).

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Education International (EI)

Education International represents organisations of teachers and other education employees across the globe. It is the world's largest federation of unions and associations, representing over 33 million education employees in 375 organisations in 180 countries and territories.

Abstract

This study aims to investigate the primary factors contributing to irregular salary disbursements in Palestine during emergencies, identify potential interventions to address the issue, and evaluate the consequences of financial instability on the quality of education. A mixed-methods approach was employed, combining quantitative and qualitative methodologies. For the quantitative component, a descriptive research design was adopted using a questionnaire to measure the influence of irregular teacher salaries on education quality. The qualitative component utilizes individual interviews and focus groups as data collection tools. The study sample included teachers, school principals, policymakers from the Palestinian Ministry of Education and Higher Education, policymakers from the Palestinian Ministries of Finance and Economy, and officials from Donor organizations supporting Palestine's education sector. The quantitative sample comprised 1592 teachers, while the qualitative sample included 15 individual interviews and two focus groups: one with 12 teachers and another with 15 school principals.

The results revealed that the salary crisis in Palestine in general and specifically teachers' salaries result from Israeli occupation policies, the Palestinian economy's reliance on external aid, an increase in the number of teachers, and the challenging economic and political conditions faced by the Palestinian Authority (PA). Potential interventions to resolve irregular salary issues include increasing international grants and aid, borrowing, and reactivating the "Revolving Fund Agreement". The latter allows the European Union to cover tax revenues withheld by the Israeli occupation as an interest-free loan. The findings also highlighted the impact of irregular salaries on education quality: irregular

payments significantly hinder teachers' ability to perform their duties effectively, strain teacher-student relationships, and disrupt classroom dynamics. Gender and age-based differences were observed, with male teachers perceiving a more pronounced impact on their work. Teachers aged 41–50 and those over 50 reported greater effects on their relationships with students compared to younger teachers. A one-way ANOVA test indicated no significant differences in impact based on teaching experience. Proposed interventions to mitigate these effects include professional development programs to help teachers manage stress, incentive programs, and community engagement initiatives. Based on these results, a set of recommendations is made: Unite efforts globally, regionally, and nationally to support teachers' salaries, explore possible mechanisms to ensure financial stability during crises, including the activation of a financial safety net and/or the reactivation of the "Revolving Fund" agreement, reduce teachers' financial burden, provide moral and material support incentives for teachers amidst the ongoing salary crisis, and ensure transparent communication and disbursement of salary arrears.

Keywords: Emergency, teacher salaries.





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Introduction

Education is not only the cornerstone of societal development, but a fundamental human right that underpins the realization of economic, social, and cultural rights (United Nations, 1999). According to UNESCO (2015) education is an *“empowerment right”* due to its pivotal role in achieving the Sustainable Development Goals. It has a direct impact on poverty alleviation, gender equality, and economic growth. However, ensuring quality education is closely tied to the availability of robust and consistent funding, a challenge faced by many countries globally. Governments and non-governmental organizations strive to secure diverse sources of funding, but limited budgets and insufficient support often undermine the quality of education.

The ongoing war in Gaza has catastrophically impacted the education sector, with over 17,000 students killed and 85% of schools destroyed or damaged (UN, 2024). Education buildings now serve as shelters while simultaneously trying to function as learning spaces. Students and teachers suffer severe psychological trauma from constant violence and loss (Occupied Palestinian Territory Education Cluster, 2025). Critical shortages of electricity, water and the internet prevent alternative distance learning solutions. Higher education faces complete collapse, with all universities having been bombarded or closed. Despite this, grassroots initiatives work tirelessly to provide emergency education and psychosocial support (UNESCO, 2025).

In Palestine, the education sector faces complex and overwhelming challenges, primarily due to financial instability caused by the Israeli occupation. Financial arrangements, including the clearance tax system, were established between the Palestinian Authority and Israel based on the Oslo Accords (1993) and the subsequent Paris Economic Protocol (1994). The latter represents the legal and regulatory framework for economic relations between the Palestinian Authority and Israel. This agreement defined the

mechanisms for dealing with economic issues such as taxes, customs, trade, and the movement of goods. According to the Paris Protocol, Israel collects taxes and customs on imported goods entering the Palestinian territories through the crossings it controls. These funds are transferred monthly to the Palestinian Authority after deducting an administrative fee of up to 3%. These funds constitute the bulk of the PA's revenue, and because Israel fully controls the Palestinian border crossings, it controls the flow of goods into the Palestinian territories, and thus the tax collection process. This control puts the PA in a vulnerable position, relying heavily on Israeli transfers of clearance funds. Any delay or freeze of these funds directly affects the Authority's ability to pay public employees' salaries and provide basic services such as health and education. Often, Israel has used clearance funds as a tool of political pressure on the PA. In the event of strained relations between the two sides or if the PA takes decisions that contradict Israeli policies, Israel resorts to freezing or deducting large sums of these funds, exposing the Palestinian economy to severe financial crises.

The Paris Economic Protocol also placed significant restrictions on the PA's freedom to manage its economy. For example, the authority is unable to impose independent customs policies. The level of dependence on Israel is significant, as the PA cannot deal freely with external trading partners. This system reinforces economic dependence on Israel, making any independent Palestinian economic development a major challenge. In addition, repeated Palestinian protests and demands for the revision or repeal of the Paris Protocol are often met with Israeli rejection (World Bank, 2021). Despite these challenges, the PA seeks to strengthen its reliance on alternative sources of funding and reduce dependence on clearance funds by developing the domestic tax sector and strengthening international economic relations (IMF, 2022).

One of the consequences of chronic financial deficits and instability is the irregular payment of public sector salaries, including those of teachers. This has triggered recurring strikes and disruptions in the educational process, with far-reaching implications for the overall quality of student learning. Teacher strikes, often caused by delayed or incomplete salary

payments, have disrupted the continuity of education and eroded public trust in the system. Given the critical role of education in fostering sustainable development, the ongoing financial challenges facing the Palestinian education system demand urgent attention (Bisharat et al., 2020).

Problem statement

The general context in Palestine is characterized by successive and ongoing exceptional crises linked to emergency situations such as wars, economic blockades, and recurring financial crises. From clearance revenues withholding and the economic blockade's impact on revenue and financing required for paying salaries (World Bank, 2019), to political instability, the Palestinian Authority has faced challenges in managing its financial affairs. These challenges have placed it in a predicament, making it difficult to fulfill its obligations, such as paying public employees' salaries, particularly those of teachers. The delayed, irregular, and/or partial payment of teachers' salaries directly and indirectly affects the quality of education, teachers' performance, and the learning environment in schools. These factors impact negatively on teachers' focus, academic performance and the relationship between them and their students (Katete & Nyangarika, 2020).

In 2011, the financial crisis intensified after the Palestinian Authority announced its intention to approach the United Nations to seek recognition of Palestine's statehood. In response, Israel withheld the monthly tax revenues collected on behalf of the Authority, amounting to over US\$100 million. The United States also halted financial aid to the Authority, leading to a suspension of teachers' salaries (Harker, 2019). This situation recurred at the end of 2014, when Israel withheld tax revenues, particularly after the Palestinian Authority decided to seek membership in the International Criminal Court. In early 2019, Israel implemented

a law adopted by the Knesset allowing the Israeli government to withhold portions of Palestinian tax revenues equivalent to the stipends the Authority provides to the families of prisoners and martyrs. As a result, teachers continue to experience delays in salary payments and receive only partial amounts (Bosco, 2016).

This study aims to investigate the problem of irregular teacher salaries in Palestine during emergencies and explore its impact on the quality of education. By addressing this issue, the research seeks to contribute to policy discussions on securing sustainable and equitable funding for education and ensuring its transformative potential for Palestinian society. The research problem can be summarized in the following main question: What characterizes the issue of irregular teacher salaries in Palestine during emergencies? It can be broken down into the following sub-questions:

1. What are the key factors leading to irregular salaries in Palestine during emergencies?
2. How does the issue of irregular teacher salaries influence the quality of education (teacher performance, teacher-student relationships, classroom dynamics)?
3. What are the possible interventions to resolve the issue of irregular salaries entirely?
4. What are the potential solutions to mitigate the effects of irregular salaries on the quality of education?



Study terminology

Emergency:

According to the INEE (n.d.), Emergency or Crisis is defined as "a serious disruption of the functioning of a community or a society involving widespread human, material, economic, or environmental losses and impacts that exceed the ability of the affected community or society to cope using its own resources and, therefore, requires urgent action. Terms can refer to slow- and rapid-onset situations, rural and urban environments, and complex political emergencies in all countries". In the context of this research, an emergency refers to the prolonged and multifaceted crisis affecting the Palestinian context—particularly the political and economic disruptions that hinder the Palestinian Authority's ability to fulfill its financial obligations. These emergencies include, but are not limited to, the Israeli occupation's withholding of clearance revenues, reductions in international aid,

and structural limitations imposed by economic agreements. Such conditions constitute a serious disruption of the functioning of the Palestinian government, exceeding its capacity to cope using its own resources, and thereby resulting in delayed or irregular salary disbursements to public employees, including teachers.

Salaries:

A sum of money, regarded as a financial remuneration that a worker or employee receives in exchange for the work they perform. Salaries are paid in full amounts if they are regular, and they constitute a fundamental right for the worker or employee (Abu Huda, 2016). In the context of this research, the monthly salary that the employee is entitled to and receives in exchange for performing the job duties they hold, including allowances and bonuses, is considered.

Significance of the study

Theoretical importance of the study

The importance of this study stems from the real struggles faced by 62,000 teachers (Palestinian Central Bureau of Statistics, 2022) in the public sector in Palestine. The teachers' salary crisis has long been one of the major internal economic challenges in Palestine. Since November 2021, teachers have been receiving reduced salaries, which the government attributes to Israeli deductions from clearance revenues and a decline in foreign aid. Since the beginning of 2022, Palestine has continued to witness a decline in grants and external financial assistance allocated to its budget. This study aims to clarify the characteristics of the issue of irregular teacher salaries in Palestine during emergencies and to explore the impact of this issue on the quality of education.

Practical importance of the study

The study's significance relies on the critical nature of the topic it addresses, shedding light on teacher salaries in emergency contexts. The study seeks to propose potential interventions to resolve the issue of irregular salaries entirely, as well as to offer solutions that can mitigate the impact of salary irregularities on the quality of education. The findings of this study may assist policymakers in identifying optimal strategies to overcome the ongoing challenges of irregular salaries and pave the way for further scientific research on salary irregularities in emergency contexts.

Scope of the study

This study focuses on investigating the reality of irregular salaries in the education sector in Palestine, with a particular emphasis on proposing interventions to address this issue and offering

solutions to mitigate its effects on the quality of education. The study relies on data collected through semi-structured interviews, focus groups, and a survey.

Theoretical framework

Education is widely recognized as a powerful tool for achieving sustainable development in the world, and it plays a key role in driving positive changes in a nation's social and cultural life. Developing countries often face significant challenges such as poverty and ignorance, and the solution lies in providing quality education to their citizens (Oben Egwu, 2015).

Education is important for a country's economic growth (Alemu, 2024; Hartwig & Schwabe, 2018). Since education is the foundation of all professions, it requires teachers who can actively engage students in the learning process. (Alemu, 2024). High-quality classroom teachers significantly impact their students' learning (Hwang, 2014). To achieve this, teachers are widely acknowledged as one of the most critical components of effective in-school learning. On the contrary, schools around the world continue to face persistent challenges in teacher staffing. One of the major drivers of these challenges is the issue of teacher salaries which is frequently highlighted as both a contributing factor and a potential focus for intervention. Nevertheless, the relationship between aspects related to the quality of education and salary structures is multifaceted and requires thorough analysis (Tran et al., 2024).

The economic theory refers to the importance of pay as an incentive for teachers' performance which affects students' achievement (Jones, 2013). Despite their important roles, teachers often face many challenges that can cause stress and reduce their motivation, one of

those factors is the irregular payment of salaries (Oben Egwu, 2015). This causes job dissatisfaction, which leads to a decrease in teacher motivation and thus negatively affects the quality of education (Kontaş, 2016).

Many studies found that low and irregular salaries affect teacher performance. Alemu (2024) showed that teachers' salaries have a big impact on how teaching is seen as a profession, so it is important to increase teacher pay, and governments should raise salaries to show the significant role of teachers in shaping the future. To attract the best teachers, policymakers should offer good pay, improve working conditions, and show how teaching helps society. It is equally important to retain teachers, by motivating and supporting them, ensuring they remain focused and committed to their role (Alemu, 2024; Hwang, 2014; Jones, 2013; Kontaş, 2016; Tran et al., 2024).

Education policies should consider the challenges teachers face to make sure they get the support they need. Solving problems like low pay and poor working conditions is key to finding lasting solutions (Alemu, 2024).

In Palestine, facing emergencies in many directions is continued. The main emergency relates to the Israeli occupation which results in many crises, including the economic crisis. Despite that, there are no plans to deal with emergencies before they occur, and work is limited to trying to address the effects during the hill of cases (Miqdadi



& Hamdan, 2024). The economic crisis that the Palestinian Authority has been suffering over the years has negatively affected the regularity of teachers' salaries payments. Also, this contributed to the inability of the Palestinian government to improve teachers' salaries in response to the steady prices, which in turn impacted negatively students' learning outcomes (Bisharat et al., 2020).

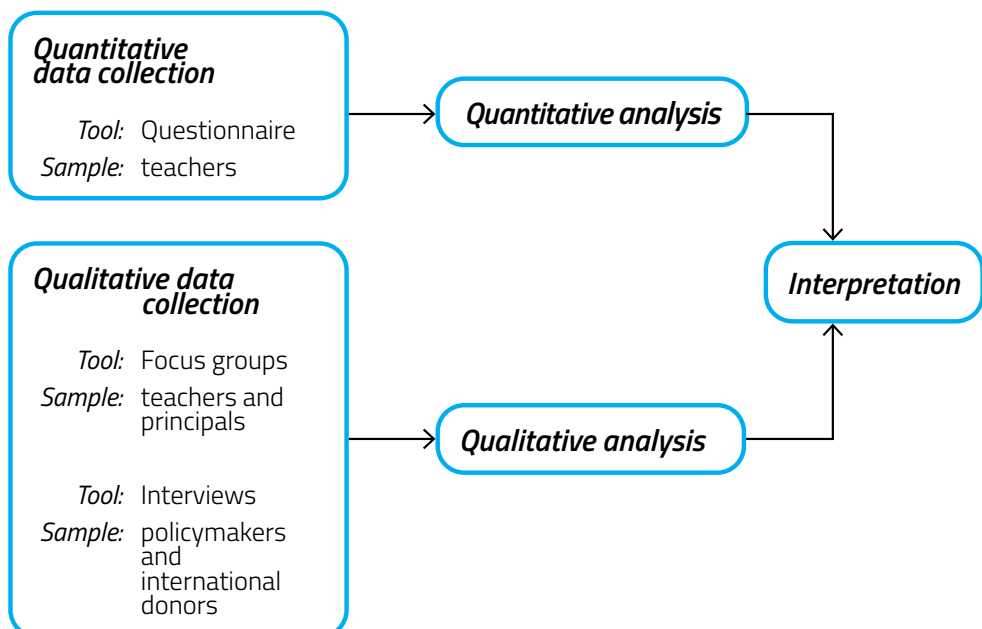
Clearance funds constitute two-thirds of the revenues of the Palestinian government, essential for meeting its obligations, particularly salary payments

of public employees (Paris, 1994). While aid levels have fluctuated over the past decade, recent indications of further reductions—due to shifting geopolitical priorities and donor fatigue—are expected to exacerbate the crisis even further (OECD, 2023). This underscores the urgent need to reinforce international financial support to preserve essential public services and promote economic stability (Harker, 2021; Hassoun, 2025; Nashashibi, 2015).

Methodology

The mixed approach was employed for its strength, comprehensiveness, clarity, and contribution to the study's results by integrating both quantitative and qualitative methods. This approach involves using qualitative and quantitative research tools, thereby collecting more extensive data from a variety of sources, which aids in a comprehensive understanding of the study's problem.

Additionally, this methodology is an effective means of triangulating results and verifying data accuracy. The convergent design was utilized, in which the researcher collects quantitative and qualitative data almost simultaneously and then integrates the information derived from this data in interpreting the results (Creswell & Cresswell, 2018), as illustrated in the following diagram:



Study population

The study population included teachers, school principals, policymakers from the Palestinian Ministry of Education and Higher Education, policymakers from the Palestinian Ministries of Finance and Economy, and officials from Donor organizations supporting education in Palestine.

Quantitative sample

A simple random sample of (1592) male and female teachers was selected. The following table provides details about the characteristics of the quantitative study sample, based on its variables.

Qualitative sample

A *purposive sampling* method was used, which relies on the deliberate selection of participants based on the researcher's subjective judgment, believing them to be the most suitable and capable of representing the target population (Goodwin, & Goodwin, 2016). For this study, the sample was chosen to meet the study's objectives. 15 individual interviews were conducted, as follows: policymakers from the Ministry of Education and Higher Education (5), officials from Donor organizations supporting the Education Sector in Palestine (6), policymakers from the Ministry of Finance (2), and policymakers from the Ministry of Economy (2). Focus groups were conducted with 27 participants as follows: the first focus group with teachers (15), and the second focus group with school principals (12).

Table 1: Characteristics of the quantitative study sample (N= 1592)

| Characteristics of quantitative study sample | | Frequency | Percent |
|--|--------------------|-------------|--------------|
| Gender | Male | 669 | 42 |
| | Female | 923 | 58 |
| | Total | 1592 | 100.0 |
| Age | Less than 30 years | 130 | 8.2 |
| | 30-40 Years | 552 | 34.7 |
| | 41-50 Years | 571 | 35.9 |
| | More than 50 Years | 339 | 21.3 |
| | Total | 1592 | 100.0 |
| Years of Experience | Less than 5 Years | 259 | 16.3 |
| | 5- 10 Years | 290 | 18.2 |
| | 11-20 Years | 526 | 33 |
| | More than 20 Years | 517 | 32.5 |
| | Total | 1592 | 100.0 |

Study tools

A questionnaire was utilized to explore the influence of teachers' irregular salaries on the quality of education, with its validity and reliability confirmed. Additionally, three types of protocols were designed for: individual interviews, focus groups with teachers, and focus groups with school principals. These tools will be described in terms of their design, content, allocated time, participants, and purpose.

Quantitative study tools

The questionnaire on the impact of irregular teacher salaries on the quality of education was developed and distributed to a sample of teachers. The survey focused on understanding the influence of delayed and inconsistent payment of salaries on teachers and their tangible impact on the quality of education (teacher performance, teacher-student relationships, and classroom dynamics). The questionnaire comprised two sections. The first section focused on the demographic characteristics of the participant. The second section consisted of 10 items divided into three domains, assessed using a five-point Likert scale (Strongly Agree, Agree, Neutral, Disagree, Strongly Disagree). The questionnaire was distributed electronically and underwent several stages of development, including validation of content validity and construct validity. Data were collected from a sample of 1,592 teachers, coded, and analyzed using SPSS. Details about the approach used to ensure the validity of the questionnaire are included in annex number (5).

Qualitative study tools

Focus group discussions

The researcher used a focus group approach by interviewing a group of individuals (the participants in the

study) to obtain important qualitative data for the study. The focus was placed on deeply exploring a specific topic with an element of interaction. Two focus groups were conducted: one with teachers and one with school principals. The questions were open-ended, and the focus group discussions were held via the Microsoft Teams platform, with each session lasting one hour. At the beginning of each session, the objective was explained by reviewing the focus group protocol. Questions posed during the focus group sessions included: How has the crisis affected your motivation as a teacher / principal and your interaction with teachers / students, what strategies have you adopted to cope with the crisis, and what can the responsible authorities do to improve the financial situation of teachers amid the salary payment crisis, and how does this impact the quality of education?

Semi structured interviews

The interviews aimed to collect detailed insights from policymakers working in the Ministry of Education and Higher Education, policymakers from the Ministries of Finance and Economy, and officials from Donor organizations supporting the education sector in Palestine. The interview method was designed to allow participants' perspectives, plans, and generate unexpected insights into their views (Ginn & Munn, 2019; Seidman, 2013).

A total of 15 participants were interviewed, using open-ended questions. The initial questions focused on the salary crisis in general, helping to establish a context for participants' beliefs about the crisis (Seidman, 2013). The discussion then moved toward in-depth, open-ended questions regarding the influence of the salary crisis on education quality and potential solutions to address

the issue. Each interview lasted 50–60 minutes. The interviews were conducted via Microsoft Teams. At the beginning of each session, the objective of the interview was to be explained by reviewing the interview protocol with the participants. Questions asked during the interviews included: What role does your organization currently play in supporting the education sector in the Palestinian territories amid

the salary crisis, how do you evaluate the impact of delayed or suspended teacher salaries on the quality of education, and what strategies have you adopted to support the education sector during times of crisis?

Findings and discussion

The issue of irregular teacher salaries in Palestine during emergency situations is a significant concern that warrants thorough examination and analysis. This issue has had profound effects on the quality of education and the overall teaching process. The failure to provide teachers with their financial rights, despite their active service, due to a lack of financial liquidity, has negatively affected teachers personally and the teaching profession. The aim of this study is to characterize the issue of irregular salaries, explore the factors contributing to it, and examine its direct impacts on teacher performance, teacher-student relationships, and classroom dynamics. In this context, the study focuses on investigating the key factors that lead to irregular salary payments during emergencies, as well as identifying potential interventions to address this issue. Additionally, the study will examine the impact of this problem on education quality and propose solutions to mitigate its effects.

The results will be presented in a sequential manner, beginning with the causal factors of the problem, followed by possible interventions, and concluding with recommended solutions. The goal is to provide insights that could help improve the current situation and reduce the negative impact on the educational process in Palestine.

Factors leading to irregular salary payment

Regarding the study's first question about the key factors leading to irregular salaries in Palestine during emergency situations, the following categories emerged.

Israeli withholding of clearance revenues

The Israeli occupation has been deliberately withholding clearance revenues (taxes collected by Israel on behalf of the Palestinian Authority) for nearly 30 years. One participant (policymaker) stated: "*The occupation has been withholding clearance revenues since 1997 until today. The purpose of withholding these funds is to suppress and humiliate the Palestinian people and force them to comply with Zionist decisions.*" Another participant (policymaker) added regarding the reasons for withholding clearance revenues: "*These reasons are baseless and meaningless. Sometimes, the occupation claims that the reason is its objection to the allocations to prisoners and families of prisoners and martyrs, as happened in 2019, and at other times, the funds are withheld without any justification.*" The withholding of clearance revenues has been serving as a tool for political pressure, as reported by the United Nations and Amnesty International (UNCTAD, 2020).



These reports describe the withholding as "*collective punishment*", which violates international humanitarian law. This measure is also considered a breach of agreements signed between both parties, such as the 1994 Paris Economic Protocol, which obligates Israel to transfer these funds. According to a World Bank Report (2021), clearance revenues constitute approximately 65% of the Palestinian Authority's income, making the economy heavily dependent on Israeli policies. The repeated withholding of funds (as seen in 1997 and 2019) worsens the financial deficit and disrupts salary payments, particularly in the public sector, including education.

Palestinian economy's dependence on external support

Since its establishment in 1994, the Palestinian National Authority has received numerous promises to build, develop, and support the Palestinian economy. However, these promises have not been fulfilled. Additionally, the occupation controls all crossings and borders connecting Palestinian territories to the outside world, maintaining authority over imports and exports of goods. One participant (policymaker) stated: "*Israeli restrictions hinder access to resources (land, water, electricity, knowledge, cultural heritage, telecommunications, and others) as well as investment opportunities. These restrictions have led to distortions in the economic structural framework.*" Another (policymaker) added: "*The Palestinian economy has become heavily dependent on foreign aid, which provides basic services for half of the Palestinian population and allows the Palestinian Authority to continue functioning.*" Since 1994, the economy has relied heavily on foreign aid, particularly from the European Union and the World Bank. However, these funds have fluctuated due to political conditions. According to the International Monetary Fund (IMF, 2022), foreign aid dropped from US\$1.6 billion in 2013 to US\$600 million in 2021, significantly impacting the authority's ability to pay salaries. Additionally, Israeli control over

border crossings, such as the Karama Crossing, restricts the movement of goods and hinders economic growth. A World Bank Report (2019) estimates that Israeli-imposed restrictions cost the Palestinian economy US\$3.4 billion annually.

Increase in the number of teachers

Population growth has led to an increase in the number of schools and teachers, which causes a salary inflation problem. Growing population has necessitated an expansion of schools and teaching staff, leading to a corresponding rise in salary expenditures. This surge in the number of teachers has created salary inflation pressures, as the education budget struggles to keep pace with the increasing payroll demands while maintaining quality standards. The situation highlights the challenge of balancing educational access with fiscal sustainability in a rapidly growing system. One participant (school principal) stated: "*Expanding the number of teachers is an absolute necessity to keep up with population growth, but it requires a smart restructuring of expenditures.*" Another (policymaker) added: "*Innovative financing mechanisms must be adopted in light of rising salary inflation.*" According to the Palestinian Central Bureau of Statistics (2022), the annual population growth rate in Palestine is 2.5%, driving the need for expansion in the education sector. The number of teachers increased from 35,000 in 2000 to approximately 62,000 in 2023. However, this rise in the number of teachers has not been matched by a corresponding increase in revenues, creating a gap between population growth and available financial resources (World Bank, 2021; UNESCO, 2020a).

Economic impact of the Israeli occupation

Since the Palestinian Authority resumed control in 1994, it has faced difficult economic and political conditions. One participant (school

principal) stated: "*The occupation controls two-thirds of the West Bank, and settlements seize a significant portion of agricultural and industrial land. This leaves the Authority struggling with financial instability, affecting all aspects of life, including teachers' salaries.*" According to reports from the United Nations Office for the Coordination of Humanitarian Affairs (OCHA, 2022), Israel controls over 60% of the West Bank, depriving the Palestinian Authority of natural resources and potential tax revenues. Additionally, Israeli settlements have seized 40% of agricultural land, as stated in the B'Tselem Report (2021). As a result, the Palestinian Authority faces a chronic budget deficit of approximately US\$1.2 billion annually due to limited tax authority (Palestinian Ministry of Finance, 2022). As previously discussed, these factors collectively contribute to a structural crisis in teachers' salaries, where Israeli occupation policies serve as the primary catalyst, while internal factors such as dependence on foreign aid and lack of economic vision further exacerbate the issue. Solutions require international pressure on Israel to uphold agreements and internal reforms to enhance financial independence, in accordance with the recommendations of the Carnegie Endowment for International Peace (Yacoubian, 2023).

Impact of irregular teacher salary payments on the quality of education

As for the second question, concerning the influence of irregular teacher salaries on the quality of education (teacher performance, teacher-student relationships, classroom dynamics), the results of the statistical analysis of the questionnaire and focus group discussions were as follows.

Table 2 details the criteria that the researchers used to determine the impact of the irregular payment of teacher salaries on the quality of education in general, and on the three domains specifically (ie. teachers' performance, relation between teacher and student, classroom dynamics).

In the questionnaire, the five-point Likert scale was adopted, where answer 1 meant a very low impact and answer 5, a very high impact. Then the arithmetic averages of the responses were calculated, and the level of impact was determined through the following equation (largest value - smallest value) ÷ 5 = 0.8. For each corresponding segment, starting from the lowest response (1), the level of influence was interpreted as follows (table 2).

Table 2: Criteria for determining the level of influence of irregular teachers' salaries on the quality of education

| Very Low | Low | medium | high | Very high |
|----------|-----------|-----------|-----------|-----------|
| 1-1.8 | 1.81-2.61 | 2.62-3.42 | 3.43-4.23 | 4.24-5 |

Table 3: Mean scores and variability of key teaching evaluation domains

| | Mean | Std. Deviation |
|--------------------------------------|-------------|----------------|
| Teachers' Performance | 3.60 | 1.16 |
| Relation between Teacher and Student | 3.17 | 1.25 |
| Classroom Dynamics | 3.14 | 1.18 |
| Total Mean | 3.33 | 1.11 |



1. General influence of irregular salaries on education quality:

The researchers computed the means of responses of the questionnaire (table 3).

The overall mean score of 3.33 indicates that irregular teacher salaries have a medium-level influence on the quality of education. This finding aligns with previous research (Ingersoll & Strong 2011; Alvarado, et al. 2021) highlighting that financial instability among teachers can lead to reduced job satisfaction and lower performance. Among the three domains analyzed, teacher performance was the most affected, with a mean score of 3.60, indicating a high-level influence. This suggests that irregular salaries significantly hinder teachers' ability to perform their duties effectively, as financial stress can distract them from focusing on their teaching responsibilities. The salary crisis has severely affected teachers' and school principals' motivation, as financial instability dominates their daily concerns. One principal stated: *"How can I focus on school improvement when I'm worried about feeding my family? A teacher added: "I lost my passion for teaching"*.

When it comes to teacher-student relationships (mean = 3.17), participants reported increased difficulties in maintaining supportive interactions with students due to stress. A teacher explained: *"I'm*

shorter tempered now. When a student misbehaves, I lack the patience I once had—because my mind is on unpaid bills." The principal noted: *"Teachers are emotionally exhausted. Students sense this disconnection, and classroom trust is breaking down."* The results of the questionnaire confirm the medium-level impact on teacher-student relationships, especially for older teachers. Classroom dynamics (mean = 3.14) were also affected but to a lesser extent, falling within the medium-level influence range. Despite challenges, participants (teachers) shared adaptive strategies: through peer support networks *"We created a WhatsApp group to share resources and offer emotional support — it became our lifeline. The community's solidarity was incredible; sometimes parents would help repair classrooms, and their gratitude is what keeps me motivated."* These findings are consistent with studies by Darling-Hammond et al. (2017) and Alemu (2024), which emphasize that financial instability can strain interpersonal relationships in educational settings and disrupt classroom environments.

2. Influence of gender:

Table 4 highlights gender differences in how irregular salary payments affect education quality. Male teachers perceived the overall impact as high (M=3.67), with particularly strong effects on teacher performance (M=3.96), teacher-student relationships (M=3.52), and class dynamics (M=3.43).

Table 4: Independent samples t-test concerning the impact of gender on responses

| Domain | Mean | | Mean Difference | Std. Deviation | | t | Sig. (2-tailed) |
|----------------------------|-------------|-------------|-----------------|----------------|-------------|--------------|-----------------|
| | Male | Female | | Male | Female | | |
| Teachers' Performance | 3.96 | 3.34 | 0.61 | 1.03 | 1.19 | 10.649 | 0.000 |
| Teacher-Students' Relation | 3.52 | 2.92 | 0.60 | 1.21 | 1.22 | 9.77 | 0.000 |
| Classroom Dynamics | 3.43 | 2.93 | 0.49 | 1.131 | 1.17 | 8.36 | 0.000 |
| Total Mean | 3.67 | 3.09 | 0.57 | 1.02 | 1.11 | 10.46 | 0.000 |

In contrast, female teachers reported a moderate overall impact ($M=3.09$), with domain-specific means of 3.34 for teacher performance, 2.92 for teacher-student relationships, and 2.93 for class dynamics. These findings suggest that male teachers experience more pronounced negative consequences from payment irregularities across all measured aspects of educational quality. These results suggest that male teachers perceive irregular salaries as having a more pronounced impact on their work. This could be attributed to societal expectations, where male teachers may feel greater pressure to provide financially for their families, exacerbating the stress caused by irregular payments. This finding is supported by research from UNESCO (2018), which notes that gender roles and societal expectations can influence how financial instability affects individuals differently.

the irregular teachers' salaries on the quality of education and its domain according to age, except concerning the relationship between teachers and students. In order to understand the effect according to the age of participants, we used the Scheffe test as reported in table 6.

The Scheffe test showed no significant differences in the overall impact of irregular salaries across different age groups, except for the domain of teacher-student relationships. Post-hoc analysis using the Scheffe test revealed that teachers aged 41-50 years (mean = 3.22) and those over 50 years (mean = 3.26) perceived a greater impact on teacher-student relationships compared to younger teachers (mean = 2.93 for those under 30 years). This could be because older teachers may carry additional personal and financial responsibilities, such as supporting families or children, which could amplify the emotional and relational strain caused by salary instability. These factors may influence how disruptions affect their interactions with students, particularly in maintaining consistency and support in the classroom. Older teachers who

3. Influence of age

Table 5 showed that there were no differences in the responses of the sample concerning the influence of

Table 5: One-way ANOVA test concerning the impact of age on responses

| | Domain | Sum of Squares | Df | Mean Square | F | Sig. |
|---|----------------|-----------------|-------------|-------------|-------|------|
| Total Mean | Between Groups | 5.555 | 3 | 1.852 | 1.509 | .210 |
| | Within Groups | 1948.969 | 1588 | 1.227 | | |
| | Total | 1954.525 | 1591 | | | |
| Teachers' Performance | Between Groups | 7.599 | 3 | 2.533 | 1.873 | .132 |
| | Within Groups | 2147.329 | 1588 | 1.352 | | |
| | Total | 2154.928 | 1591 | | | |
| Relation between Teacher and Student | Between Groups | 12.408 | 3 | 4.136 | 2.663 | .047 |
| | Within Groups | 2466.460 | 1588 | 1.553 | | |
| | Total | 2478.869 | 1591 | | | |
| Classroom Dynamics | Between Groups | 4.789 | 3 | 1.596 | 1.148 | .329 |
| | Within Groups | 2208.993 | 1588 | 1.391 | | |
| | Total | 2213.782 | 1591 | | | |



Table 6: Scheffe’s test concerning the impact of age on responses

| Relation between Teacher and Student | | | |
|--------------------------------------|------------|-------------------------|---------------|
| Scheffe ^{a,b} | | | |
| Age | N | Subset for alpha = 0.05 | |
| | | 1 | 2 |
| Less than 30 years | 130 | 2.9333 | |
| 30-40 years | 552 | 3.1226 | 3.1226 |
| 41-50 years | 571 | 3.2195 | 3.2195 |
| More than 50 years | 339 | | 3.2557 |
| Sig. | | .060 | .658 |

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 281.590.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

often have more experience and established relationships with students, may also feel the strain of irregular salaries more acutely when trying to maintain these relationships. This aligns with findings from Hanushek et al. (2016), which suggest that more experienced teachers are particularly sensitive to changes in their teaching context.

4. Influence of years of experience:

In order to investigate the influence of teachers’ experience, the researchers conducted a one-way ANOVA test, as reported in table 7. The results indicated no significant differences in the impact of irregular salaries based on years of teaching experience. This suggests that the effects of irregular salaries are consistent across teachers regardless

Table 7: One-way ANOVA test concerning the impact of teaching experience on responses

| One-way ANOVA | | | | | |
|--------------------------------------|----------------|-----------------|-------------|-------------|-------|
| | | Sum of Squares | Df | Mean Square | F |
| Total Mean | Between Groups | 5.555 | 3 | 1.852 | 1.509 |
| | Within Groups | 1948.969 | 1588 | 1.227 | |
| | Total | 1954.525 | 1591 | | |
| Teachers' Performance | Between Groups | 7.599 | 3 | 2.533 | 1.873 |
| | Within Groups | 2147.329 | 1588 | 1.352 | |
| | Total | 2154.928 | 1591 | | |
| Relation between Teacher and Student | Between Groups | 12.408 | 3 | 4.136 | 2.663 |
| | Within Groups | 2466.460 | 1588 | 1.553 | |
| | Total | 2478.869 | 1591 | | |
| Classroom Dynamics | Between Groups | 4.789 | 3 | 1.596 | 1.148 |
| | Within Groups | 2208.993 | 1588 | 1.391 | |
| | Total | 2213.782 | 1591 | | |

of their experience level. This finding contrasts with some studies, such as Bellei (2013), which found that experienced teachers are often more resilient to financial stressors due to their established coping mechanisms. However, the lack of significant differences in this study may reflect the universal nature of financial instability's impact on educators, regardless of their career stage.

Interventions to solve the issue of irregular salary payments

As for the third question, which pertains to the potential interventions to resolve the issue of irregular salaries, the following themes emerged, which include a range of financial, political, and economic solutions that could contribute to addressing this issue.

Increasing international grants and aid

Most interviewees (teachers, principals, policymakers, and donors) agreed on the necessity of increasing international grants and aid. One participant (donor) stated: "***Donor countries must increase the international grants and aid provided to the Palestinian Authority to bridge the financial gap it faces.***"

Another participant (donor) suggested the activation of the financial safety net, stating: "***There should be a call to activate the Arab financial safety net worth US\$100 million per month, which has not been implemented since its approval at the Kuwait Summit in 2014.***"

This refers to the existence of financial mechanisms designed to ensure the stability of public finances and address sudden resource shortages, especially in cases of interruption of clearance revenue transfers, and/or a reduction in international aid due to global political or economic conditions, and/or sudden humanitarian crises (such as wars or epidemics). This financial safety net may include advance funding from donors used exclusively to cover shortfalls in employee salaries or essential services (such as health and education), agreements with institutions such as the International Monetary Fund that allow the

Palestinian Authority to withdraw funds during crises without unfair conditions, in addition to pledges from donor countries to cover the deficit if it exceeds a certain limit. For example, Jordan has a financial safety net supported by the Gulf and the United States to balance refugee flows. The Palestinian Authority depends significantly on international aid to bridge chronic budget deficits. However, the decline in this aid in recent years has intensified the issue of irregular salary payments. In this context, it is crucial to urge donor countries—particularly the European Union and the United States, as they have historically been among the largest contributors to Palestinian aid—to increase or resume their financial support. These two actors have played key roles in providing budgetary aid and humanitarian assistance, making their continued engagement vital for ensuring the regular payment of public employees' salaries.

Borrowing

Most participants suggested borrowing as one of the solutions that had been used during previous crises faced by the Palestinian Authority. One participant (policymaker) stated: "***The Palestinian Authority can resort to borrowing to bridge the financial gap and address the issue of teachers' salaries. Borrowing can be from local banks or international institutions such as the World Bank or the European Bank at favorable interest rates.***"

Borrowing could provide a quick solution to fill the financial gap, but it comes with risks such as increasing debt levels and losing decision-making independence (World Bank, 2019).

Based on reports from the Palestinian Ministry of Finance, the public debt-to-GDP ratio in Palestine remains relatively low compared to other international standards (Palestinian Ministry of Finance, 2022), meaning there is room for borrowing. The Palestinian Authority could borrow from international institutions at low-interest rates, with a clear plan for debt management. However, this approach comes with implications that need to be carefully examined, particularly



regarding policies and decision-making capacities.

Establishing consumer institutions for the public sector

One participant (policymaker) stated: "*Establishing consumer institutions dedicated to the public sector could provide essential goods to affected employees at affordable prices, addressing part of the teachers' salary issue.*" A successful example of such institutions, which could be emulated, is the military and civilian consumer organization in Jordan, which manages 110 different markets, and the Civil Consumer Corporation, which includes more than 70 markets across all Jordanian governorates (Al-Nusour, 2015). Similar institutions could be established in Palestine to ease the burden on public sector employees.

Reactivating the 'Revolving Fund' Agreement

Among the proposals presented was the reactivation of the revolving fund. One participant (donor) stated: "*The 'Revolving Fund' agreement, signed in 1995, allows the European Union to cover the value of the Palestinian tax revenues withheld by Israel as an interest-free loan, which the EU recoups once the funds are released by Israel.*" This mechanism has been activated twice in the past (1995-1996 and 1998-2001) and was effective in alleviating financial crises. Therefore, pressure should be applied to the European Union to reactivate this mechanism, especially given the ongoing withholding of clearance funds by the Israeli occupation (UN, 2022).

Reviewing and amending the 1994 Paris Economic Protocol

One participant (policymaker) suggested the necessity of reviewing and amending the 1994 Paris Economic Protocol, stating: "*Reviewing and implementing amendments to*

the 1994 Paris Economic Protocol is crucial. Key amendments should include allowing free trade movement for Palestinians, enabling Palestinian investors to return and invest in Palestine, and joining international organizations such as the World Trade Organization. Additionally, the protocol should ensure Palestinian workers' access to employment in Israel, lift restrictions on the movement of people and goods, open border crossings with Egypt and Jordan, eliminate tax leakage, and guarantee the timely transfer of financial revenues to the Palestinian Authority." According to UN reports, the Paris Protocol imposes significant constraints on the Palestinian economy as it limits the freedom of trade movement for Palestinians, hindering its growth and reinforcing dependence on the Israeli economy (UN, 2020). Therefore, the protocol should be reviewed to allow free trade movement, join the World Trade Organization, and open border crossings (UN, 2020).

Amending economic policy to allow investment loans

One participant (policymaker) emphasized the importance of modifying economic policies to allow consumer loans for employees to shifting towards investment loans for public sector employees. Investment loans for public sector employees would focus on long-term financial growth. The idea is to provide loans that employees can use to fund entrepreneurial ventures or small businesses. These projects should be closely linked to their teaching profession and can even be specifically designed to address educational challenges they face with their students at school, such as developing smart learning platforms that offer customized educational content to help students struggling with specific subjects.

This can empower them financially and reduce dependency on public sector wages. The key here is to train employees in entrepreneurial project management, equipping them with the skills to run businesses successfully.

By encouraging employees to use loans for investment purposes, rather than for consumption, they can create additional income streams, thus enhancing their financial resilience and supporting the local economy: *"A shift towards investment loans for public sector employees can be achieved by encouraging and training employees in entrepreneurial project management, which will enhance their ability to manage financial resources effectively."* Shifting the loan policy from consumer loans to investment loans could enhance employees' financial capacity. A successful international example is the Grameen Bank in Bangladesh, which demonstrated that small loans could stimulate entrepreneurial projects (International Labour Organization, 2012). Therefore, it is suggested that employees be encouraged to manage small projects by providing investment loans with low-interest rates.

Increasing local revenues

Increasing local revenues was proposed as one of the key solutions to address the issue of irregular teacher salary payments. This approach could significantly reduce dependence on foreign aid, improve financial stability, and decrease reliance on clearance revenues. The proposed measures included: enhancing local tax collection by improving tax administration and compliance to increase domestic revenue, encouraging foreign and local investments in productive sectors to promote economic growth and create alternative sources of income, providing incentives and facilitating access to financing for small and medium-sized enterprises (SMEs) to expand their contribution to the national economy, investing in untapped natural resources within Palestinian territories to generate sustainable revenues, and leveraging public-private partnerships (PPPs) in non-education sectors like infrastructure and energy, to reduce the financial burden on the government. According to the Palestinian Ministry of Finance (2020), VAT revenue losses resulting from tax distortions (which are estimated at

US\$400–500 million annually) arise from multiple factors, including: large segments of businesses operating outside the formal tax net, overly broad VAT exemptions (e.g., for certain goods/services), in addition to restrictions on Palestinian tax authority, and reliance on Israel for clearance revenue transfers (which are often withheld or delayed).

Mitigating the impact of irregular salary payments

And with the results of the fourth question about the potential solutions to mitigate the effects of irregular salaries on the quality of education, the following themes emerged:

Professional development programs for teachers

Professional development programs for teachers are among the most essential tools for enhancing education quality and improving teacher efficiency in the classroom. One participant (school principal) stated: *"Implementing teacher support and professional development programs can help teachers manage the pressures associated with financial instability and improve classroom effectiveness."* Such programs could include workshops on stress management, modern teaching techniques, and psychosocial support. According to a study by Darling-Hammond et al. (2017), teachers who participate in regular professional development programs are better equipped to adapt to financial challenges and improve their teaching performance. Additionally, a UNESCO report (2018) highlights that continuous professional development is critical for maintaining teaching quality, especially in contexts of economic uncertainty.

Incentives for outstanding teachers

Providing incentives for outstanding teachers amid the salary crisis motivates educators. One participant



(policymaker) stated: *"Offering incentive programs for high-performing teachers can motivate them and enhance performance levels."* Another participant (donor) suggested: *"These incentives should be independent of salary structures to ensure recognition of exceptional efforts."* Providing incentive programs for high-performing teachers can serve as a motivational tool, encouraging excellence and dedication regardless of salary irregularities. These incentives could include awards, public recognition, or opportunities for career advancement. Research by Hanushek et al. (2016) emphasizes that non-monetary incentives can significantly boost teacher morale and performance, particularly in underfunded educational systems. Moreover, a case study from Chile (Bellei, 2013) demonstrated that teacher incentive programs led to improved student outcomes, even in resource-constrained environments.

Reducing the financial burden on teachers

Incentives can help alleviate the financial burden on teachers, for example by deducting salary arrears to cover university tuition fees for teachers' children or expenses related to essential government services. One participant (teacher) stated: *"The financial pressure on teachers is overwhelming. Programs that deduct salary arrears to help cover university fees for our children or essential government costs really make a difference. Without such support, many of us would struggle even more. These incentives are not just financial relief — they show us that our efforts are valued"*. These findings indicate that targeted incentives—like deducting salary arrears to cover the expenses related to the education of teachers' children—effectively reduce financial strain while boosting morale. This aligns with prior research (UNESCO, 2020b) showing that personalized support (e.g. education subsidies) enhances retention more effectively than generic pay raises. By addressing

both economic and emotional needs, such programs recognize teachers' value and strengthen institutional loyalty (García & White, 2019).

Enhancing community engagement

Engaging communities in education can provide support networks for teachers. One participant (policymaker) stated: *"Grassroots initiatives can provide resources, especially during crises, while also strengthening the relationship between teachers and the communities they serve."* Engaging communities in education can provide teachers with moral support and create a sense of shared responsibility for the learning environment. Grassroots initiatives — such as volunteer programs, school improvement campaigns, or local advocacy efforts — can help strengthen the bond between teachers and the communities they serve. A study by Epstein (2018) on community involvement in schools found that such engagement fosters a collaborative environment that benefits students and enhances school climate. Similarly, UNICEF (2020) underscores the importance of community participation in supporting education continuity and quality during crises, particularly through non-financial contributions and advocacy.

Enhancing communication channels

From this theme, the following sub-themes emerged:

- Providing regular and clear salary updates: Improving transparency regarding salary payments and providing regular updates to teachers can help reduce anxiety, build trust, and enable teachers to focus more on their educational responsibilities. One participant (policymaker) stated: *"The government and the Ministry of Finance must provide continuous and clear information regarding salaries and what remains due to teachers."* Another participant (policymaker) added: *"The government must clearly explain how it plans to pay teachers' dues."*

In other words, there must be a clear plan, rather than leaving teachers uncertain about when and how they will receive their full salaries or their outstanding payments."

Clear communication ensures that teachers are informed about their financial situation, allowing them to plan accordingly and focus on their teaching duties. Research by Ingersoll and Strong (2011) indicates that effective communication between educational authorities and teachers is a key factor in maintaining job satisfaction and performance. Furthermore, a World Bank report (2019) underscores the importance of transparent financial systems in reducing uncertainty and improving overall institutional trust.

- Exploring the long-term impacts on education: Exploring the impact of political and economic conditions on education is essential for developing effective dialogues and educational strategies that ensure quality is maintained. These efforts should consider various contexts, including rural and urban settings, different educational levels (such as primary, secondary, and higher education), and the broader socio-political and economic environments. One participant (policymaker) stated: *"A deep understanding of the impact of the salary crisis on classroom education quality is essential."* Another (donor) added: *"There must be a clear dialogue between teachers and the government to highlight the negative impact of the salary crisis on education quality."* Understanding the long-term impacts of political and economic conditions on education is essential for developing sustainable solutions. This includes analyzing how salary irregularities affect teacher retention, student learning outcomes, and overall educational quality. According to Glewwe and Muralidharan (2016), addressing the root causes of financial instability in education requires comprehensive policy reforms and long-term planning. Additionally, UNESCO (2021) emphasizes the need for peaceful dialogues among government authorities, educators, donors, and other stakeholders,

as well as inclusive educational policies, to mitigate the effects of crises on education systems.

Promoting international cooperation

Collaborating with international organizations to ensure regular and timely teacher salary payment and committing to providing these salaries throughout the crisis. One participant (donor) stated: *"International organizations have always played a significant role in resolving salary-related crises faced by the Palestinian National Authority, so why shouldn't they also have a role in solving this crisis"*. Collaborating with international organizations to secure funding for teacher salaries and ensure their regular payment during crises is crucial. International cooperation can provide both financial and technical support to stabilize education systems. For instance, the Global Partnership for Education (GPE, 2020) has successfully supported teacher salary payments in several low-income countries, ensuring continuity in education during economic downturns. Similarly, OECD (2019) highlights the role of international aid in strengthening education systems and improving teacher welfare.

Recommendations:

Unite efforts globally, regionally, and nationally to support teachers' salaries:

- Establish a coalition of international educational organizations and donors dedicated to securing consistent funding for Palestinian teachers' salaries. This coalition should: Identify and engage potential funding sources, including governments, NGOs, and private sector partners.
- Develop a transparent and accountable financial management system to ensure regular salary payments.
- Advocate for sustained international support through awareness campaigns and policy dialogues.

Explore possible mechanisms to ensure financial stability during crises:

- Activate a financial safety net.
- Reactivate the "Revolving Fund" agreement.

Reduce teachers' financial burden:

- Establish consumer institutions for public sector employees
- Offer low-interest loans for income-generating projects (e.g., EdTech startups) tied to their expertise.
- Award outstanding teachers with training scholarships or children's tuition waivers (deducted from arrears).

Provide moral and material support:

Provide both moral and material incentives for teachers amidst the ongoing salary crisis by:

- Offering professional development opportunities through training

sessions, workshops and seminars to help teachers enhance their skills.

- Providing access to online courses and resources for continuous learning
- Implementing social, emotional, trauma and anxiety management by providing access to counseling services and mental health resources
- Enhancing community engagement in education to develop support networks for teachers

Ensure transparent communication and disbursement of salary arrears:

- The government should clearly communicate the mechanism and timing of salary disbursements.
- The Ministry of Finance should maintain a public portal tracking arrears payments and funding sources such as government budget allocations, donor contributions, and international aid programs, with detailed breakdowns by sector, payment schedule, and disbursement status.

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Annexes:

Annex No. (1): Interview protocol with donor Organizations

- What role does your organization currently play in supporting the education sector in Palestine amid the salary crisis?
- Have you previously provided direct support to address the teachers' salary crisis? If so, how?
- How do you assess the impact of delayed or suspended teacher salaries on the quality of education?
- How does this crisis affect the achievement of the educational and developmental goals your organization is working on?
- What strategies have you adopted to support the education sector during times of crisis?
- Do you have any current or future plans to support salary stability and ensure the continuity of education?
- What are the main challenges your organization faces in supporting the education sector?
- In your opinion, what policies or interventions should government entities or international partners adopt to improve the situation?
- How do you evaluate the level of coordination between donor organizations, the Palestinian government, and educational institutions in resolving the crisis?
- What are the ways to strengthen this cooperation in the future?
- Do you have any additional comments or recommendations on enhancing the role of donor organizations in supporting education and addressing the teachers' crisis?

Annex No. (2): Focus groups protocol for teachers/ school principals

- How has the salary crisis affected your personal financial situation?
- What are the main challenges you face because of salary delays?
- Do you feel that the salary crisis has impacted your ability to plan or deliver lessons? If so, how?
- How has the crisis affected your motivation as a teacher and your interaction with students?
- How would you evaluate the quality of education amid the salary crisis?
- Have you noticed any changes in student behavior or performance due to the challenges you face as a teacher?
- What strategies have you adopted to cope with the crisis?
- What can the responsible authorities do to improve the financial situation of teachers amid the salary delay crisis, and how does this impact on the quality of education?
- Do you have any additional comments or points you would like to share regarding the crisis and its impact on education?

Annex No. (3) Interview protocol with policymakers in the Ministry of Education and Higher Education

- How do you assess the impact of delayed or suspended teacher salaries on the quality of education in schools? (Including teacher performance and motivation, effects on students, dropout rates, and decline in academic achievement).
- How does the salary crisis affect the achievement of the ministry's strategic educational goals?
- What challenges do schools face in maintaining the continuity of the educational process during this crisis?
- What strategies have been adopted to support the education sector during this crisis? (Such as emergency programs or initiatives to mitigate the impact of salary suspension on teachers and students).
- What are the current plans to ensure salary stability and improve working conditions for teachers?
- What are the main challenges hindering the resolution of the salary suspension crisis in the education sector?
- What policies or interventions do you suggest for government entities or international partners to address this crisis?
- Are there successful models from other countries that could be leveraged to improve the current situation?
- Are there proposed mechanisms to enhance education funding and ensure its continuity during crises? What are the practical recommendations to ensure teacher salary stability in the future?
- How can transparency in managing financial resources for the education sector be improved to prevent similar crises in the future?
- How do you evaluate the current level of coordination between the ministry, donor organizations, and educational institutions in addressing this crisis?
- What are the proposed ways to enhance cooperation between government entities and international partners to support the education sector?



Annex No. (4): Questionnaire for teachers about teacher payment in emergency contexts

"The Impact of Irregular Teachers' Salary on Teacher Performance and Quality of Education in the Palestine."

Dear teacher, we thank you for taking your time to participate in this survey, which aims to study the impact of salary delays on teachers' performance and the quality of education in Palestinian schools. This study is supervised by the General Union of Palestinian Teachers (GUPT) and Education International (EI), and we assure you that all answers will be treated with strict confidentiality and will only be used for research and development purposes. There are no right or wrong answers, we are looking for your honest opinions and experiences that will help us achieve our common goals. Thank you for your valuable contribution

Best regards.

Section I: Demographic Information

Age:

- Less than 30 years
- 30-40 years
- 41-50 years
- More than 50 years

Gender:

- Male
- Female

Years of teaching experience:

- Less than 5 years
- 5-10 years
- 11-20 years
- More than 20 years

Section 2: Please tick () the answer that most reflects your opinion (1: Strongly Disagree, 2: Disagree, 3: Neutral, 4: Agree, 5: Strongly Agree)

First: The impact of salaries on teacher performance

1. Delayed payment of salaries affects the level of preparation for lessons.
 - 1 2 3 4 5

2. Delayed salaries reduce my motivation to perform at my best in class.
 - 1 2 3 4 5
3. I have to look for additional jobs, which affects my focus in education.
 - 1 2 3 4 5
4. Does salary delay affect my commitment to my educational tasks (such as attending, correcting paperwork, preparing activities)?
 - 1 2 3 4 5

Second: The impact of salaries on the relationship between teacher and student

5. Financial stress causes my patience to decrease while dealing with students.
 - 1 2 3 4 5
6. I feel it is difficult to build positive relationships with students considering the difficult financial situation.
 - 1 2 3 4 5
7. Delayed salaries affect my ability to meet students' academic and emotional needs.
 - 1 2 3 4 5

Third: The impact of salaries on the dynamics of the classroom

8. Financial stress leads to a loss of control over class management.
 - 1 2 3 4 5
9. Enthusiasm in the classroom decreases due to the psychological impact of delayed salaries.
 - 1 2 3 4 5
10. The feeling of financial insecurity is reflected in the interaction of students in the classroom.
 - 1 2 3 4 5

Annex No. (5): Questionnaire validity

Content validity

To ensure content validity, the questionnaire was presented to a panel of experts and specialists in education to collect their feedback on the accuracy and appropriateness of the questionnaire in terms of wording, content, and suitability for the intended purpose. Adjustments were made based on the consensus of 80% of the reviewers and the researcher's judgment.

Validity of internal consistency

To check the validity and reliability, the researcher chose a sample of 200 teachers. Pearson correlation between the means of every domain and its sentences was calculated to assess the validity of the internal consistency of the questions and its domain as follows.

Responses obtained to the questionnaire of the sample: The clarity of the questionnaire instructions and phrases was confirmed, and the validity of the scale was calculated through Pearson's correlation coefficient between the score of each field in the questionnaire and the total score, where the values of the correlation coefficient were calculated for each field in the questionnaire from the three fields respectively (teacher performance, teacher-student relationship, and classroom dynamics) with the total score respectively: (0.928 , 0.943, 0 .754). All correlations were statistically significant at $p < 0.01$, indicating both high validity of the questionnaire and strong internal consistency. This demonstrates that each scale reliably measures its intended construct without cross-contamination between domains. The values of the correlation coefficients were found between each phrase of the field phrases and the total score of the field, using Pearson's correlation coefficient. The correlation values between the paragraphs of the teacher performance domain and the total score of the domain ranged between (0.828 - 0.920), between the

paragraphs of the teacher-student relationship domain and the total score of the domain between (0.922 - 0.957), and between the paragraphs of the classroom dynamics domain and the total score of the domain between (0.857 - 0.864), and that is statistically significant at a significance level of (0.01), which indicates the validity of the internal consistency of the questionnaire.

Reliability

To ensure the reliability of the questionnaire, internal consistency (Cronbach's alpha) was calculated for each domain and the overall score of the scale. The overall reliability coefficient for the scale was found to be 0.937, while the reliability coefficients for the three domains (teacher performance, teacher-student relationships, and classroom dynamics) were (0.914, 0.937, and 0.824), respectively. These values indicate a high level of reliability for the questionnaire used in the Palestinian context.



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Challenges in the Occupied Palestinian Territories

Eman Najjar & Hilmi Hamdan
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Education International
Internationale de l'Éducation
Internacional de la Educación
Bildungsinternationale

Head office

15 Boulevard Bischoffsheim
1000 Brussels, Belgium
Tel +32-2 224 0611
headoffice@ei-ie.org
www.ei-ie.org

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