

Influence of Financial Motivation on Teachers' Job Satisfaction in Public Secondary Schools in Kigoma District, Tanzania

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ABSTRACT

There have been complains for many years among stakeholders about the status of secondary education in Tanzania. Teachers' attrition, absenteeism and low teaching morale have attributed to the decline of educational quality in many countries including Tanzania. Inadequate financial motivation among educators has been the important agenda in provision of quality education in many parts of the world. Therefore, the study on the influence of financial motivation to job satisfaction among secondary school teachers was imperative. Specifically, this study intended to examine the extent of financial motivation to public secondary school teachers; find out levels of job satisfaction among secondary school teachers and establishing if there is a relationship between financial motivations and job satisfaction among public secondary school teachers in Kigoma district. The study was underpinned on scientific management theory and utilized descriptive survey design particularly cross-sectional survey. Simple random sampling technique was used to select 82 teachers while 10 Academic masters/mistresses and heads of schools were purposively included. Data were collected through questionnaires and interview schedules. Quantitative data was analyzed descriptively (frequencies and percentages) and inferentially (Chi-square test and spearman rank correlation method at .05 and .01 significant levels) while qualitative data from interviews was managed through thematic techniques. Generally, it was found out that there is a significant difference in financial motivation among public secondary school teachers. It was also found out that there is a significant difference in teachers' job satisfaction among public secondary school teachers in Kigoma district. Furthermore, the study revealed that there is a positive relationship between financial motivation and job satisfaction among public secondary school teachers in Kigoma district ($r=.355$, $p=.003$) The study therefore recommends that policymakers in educational sector should enforce school managers and administrators to provide compensational rewards to teachers which reflect teachers' status.

Key terms: Financial Motivation; Job Satisfaction; Public secondary schools, Tanzania

Introduction and Background to the Study

The shortage of teachers has been an acute problem in educational institution worldwide in recent years (Fyfe, 2007). According to the publication given by Department of Education in Republic of South Africa of August, 2005, which was reported by international Labour Organization (ILO) that there is a great shortage of teachers in most rural schools in Africa, it shows that this problem is more severe in South of Sahara developing African countries from the time of independence to date. The survey done by HakiElimu (2003) in Tanzania reported that the workload is heavier among rural primary and secondary school teachers. This survey further reported that almost half of teachers in rural areas teach more than 30 periods a week compared to only 20% of these teaching loads exhibiting in urban centers despite the fact that the overall quality of the environment in which teachers live and work in rural areas is not convincing.

According to Bennell (2004), the status of teachers in developed and developing countries have declined in recent decades. Bennel points out the forces behind this as economic and social crisis, increasing diversification of the teaching force with increasing reliance on less well-educated and qualified teachers with lower job security. Ngimbudzi (2009) commented that incentives for schools and teachers in public education system to perform well are always weak due to ineffective financial policies. Lyimo (2014) argues that teachers' payment problems emerged particularly in Tanzania when the government started to implement Structural Adjustment Programs (SAPs) in the 1980s. Lyimo (2014) pointed out that during those period International financial institutions including International Monetary Fund (IMF) and World Bank (WB) through Structural Adjustment Programs (SAPs) imposed conditionality of reduction of public expenditures in social services including education at all levels, among others. These in turn affected teachers' payments in such a way that rent allowance, transport allowance, and teaching allowance were no longer provided to them (Makinge, 2014; Bennell, 2004; Glewwe, Holla, & Kremer, 2008). The removal of these allowances led to financial constraints among teachers as they were forced to depend only on their salary. This situation not only affected teachers in terms of their living standards but also they caused multiple socio-economic problems which affected students' learning adversely. Historically, Kigoma region was the most underdeveloped as far as secondary education is concerned just like her neighboring regions, Rukwa and Katavi, as documented in United Republic of Tanzania (URT) in 1998 Joint Publication of socio-economic profile of Kigoma region. The region had only one secondary school started by the missionaries at the

time of independence. In 2017 the number of secondary schools in Kigoma region has increased to 179. However, the increase in number of schools in Kigoma region, like other marginalized regions, does not match with the demand of number of teachers in this region (URT, 2007). There is less number of secondary school teachers in rural areas compared with those in urban centers as pointed out by Nkonongo (2004). For instance, the Regional Education Office (REO) report of 2017 shows that there are shortages of teachers in Uvinza municipality, Kigoma and Kasulu district councils compared to Kigoma and Kasulu Town councils. Information obtained from Education and Training Policy document of 1995 which was revised in 2014 on quality education in Tanzania put much emphasis on improving access and equity in education to meet Millennium Development goals of 2025 in the areas of building of schools, rehabilitation of the existing schools, improving the quality of the school infrastructures as well as building capacities of educational administrators. However, improving teachers' compensational rates is not paid much attention by those programmes which are introduced by educational stakeholders.

Bennell and Mukyanuzi (2005) noted that teachers have experienced low and irregular salary payments as well as lack of proper housing despite the fact that financial resource has promoted by Primary Education Development Program (PEDP) and Secondary Education Development Program (SEDP). These scholars advocate that large proportion of this resource has been devoted to classroom constructions and textbooks while little attention has been given to the needs of teachers. Hakielimu (2012) cautioned that the expected benefits of educational changes will not be realized if the question of incentives to teachers is neglected. The strike of public school teachers in 2012 is the evidence that teachers are not satisfied with the current working environment. The situation has been the same in other countries particularly Kenya and Egypt (Ghenghesh, 2013). Further report given by Hakielimu (2011) on the status of education in Tanzania show that performance in academics among students is low in most public schools. The statistics given by the MOEVT (2010), reveal that the average of 74% of students in primary and secondary schools failed in final examinations for the past five years in Tanzania; the situation being worse in Kigoma. This indicates that educational stakeholders are not doing well in this sector. The view that teachers' motivation cannot be underrated, as it is very critical in achieving educational goals hence an investigation on the financial influences on teachers' motivation in secondary schools is inevitable. Therefore, this study intended to investigate the influence of financial motivation on teachers' job satisfaction among selected public secondary schools in Kigoma district.

Literature Review

Financial Motivation of Teachers

The report from United Nations, Educational, Scientific and Cultural Organization, UNESCO (2015) on status of education in Asia shows that teachers' salary has increased over the past decade in public schools. The report further points out that those teachers in public schools with specific responsibilities and those who teach in rural areas get financial incentives. Researches done in Mongolia, for instance, indicate that salaries have increased a full 15% in 2014 while in Indonesia, Malaysia and Pakistan was 21% in the beginning of 2015 (UNESCO, 2015). Other studies done in India, however, show that teachers who work in government schools are paid little incentives compared to the duties they perform at school despite the low salary they get compared to other professionals as it has pointed out by Fyfe (2007). In Sub-Saharan Africa and south of Asia, findings brought by Bennel and Akyeampong (2007) show that there is a difference in teachers' payments depending on the nature and status of the school as well as ownership of the school.

Job Satisfaction of Teachers

Job satisfaction has been expressed by scholars in different approaches. Ilham (2009) cited by Hussin (2011) defines job satisfaction as "a positive or negative aspects of employees' attitude toward their job or some features of the job". Moreover, job satisfaction shows employees' emotional state of mind that reflects effective reaction to the job and work conditions (Hussin, 2011; Alam & Farid, 2011). This means that employee's attitude toward work is derived from his or her job satisfaction as well as the working conditions. The empirical research data obtained from various parts of the world indicate that job satisfaction of teachers differs in relation to the type of school in which they work. Moreover, Akyeampong and Bennel (2007) pointed out that teachers in remote area schools were less satisfied with their jobs than those working in urban areas implying that the school location was a determinant factor for the difference in job satisfaction among teachers. The study done by Mbope (2015) on the impact of teachers' motivation in primary schools in Ilala district, Tanzania, concluded that lack of appreciation from educational officers and heads of schools to teachers and low salaries, among others, contribute to low teachers' working morale in public schools.

Relationship between Financial Motivation and Job Satisfaction

According to Okumbe (2001), job satisfaction and motivation are very essential to the continuing growth of educational systems around the world and their rank depends on the level of professional knowledge and skills of educators. It is true according to

Chamundeswari (2013) and Njiru (2014) that monetary compensation is a major rationale of working for most people no matter what other motivations co-exist for the job. Likewise, in educational system it has shown by Murname and Oslen (1990) that the salary of teachers is an important determinant of length of time that teachers spend in teaching at their working stations. The same argument has been pointed out by Shafiwu and Salakpi (2013) that the motivation of workers, including teachers is enhanced when they receive equitable pay compared to their inputs. These findings align with the equity theory on motivation as propounded by Adam in 1963 and modified in 1965. Studies done by most scholars in education faculty, however, show that teachers experience low motivation in their job they perform. A study done by Dehaloo (2011) in Kwazulu Natal in South Africa, for instance, reveals that teachers experience low motivation in view of prevailing poor working conditions at school as well as absence of fringe benefits and overtime allowances. This complain has been highlighted by Lyimo (2014) after doing the study in this matter and got teachers' response in Moshi district in Tanzania that salaries of teachers are not enough to meet their basic needs and thus they are facing difficulties to help their extended family members because of low income. Lack of financial motives among teachers in Tanzania is one of the causes of job dissatisfaction (Mrosso, 2014).

Nyange (2013) studied on the relationship between salary and staff motivation to increase productivity in workstation using qualitative approach and pointed out that teachers' low pay is clearly a major cause of their dissatisfaction. Nyange further pointed out that the general feeling of teachers is that the starting salary for other professionals is higher than that of teachers even if they have the same level of education and the same period of work appointment. Furthermore, Alugchaab (2011) studied on teachers' motivation in Ghana and found out that teachers are not motivated in their work as they are not satisfied in hygiene factors such as salary, fringe benefits and working conditions. Furthermore, Mwangi (2012) contends that salary is an important factor that contributes to job satisfaction while Wambasi (2015) states that job satisfaction depends upon the matching of rewards with the expectations of employees from employers. Although teachers are not necessarily motivated by money, however, the lack of it can frustrate and de-motivate them as they fail to meet basic needs (Hoy & Miskel, 1996). In United States of America poor salary is one of the most important reasons for leaving out teaching (Ingersol, 2001). He also observed that low salaries and truncated salary scales are among the main reasons that cause most teachers to leave the teaching profession. This has also argued by Armstrong (2007) that money is a motivator because it satisfies a lot of

needs. This means that money is indispensable factor for life because it is needed by people to satisfy their basic needs of survival and security as well as higher needs of human beings (Armstrong, 2007). Similar result about the importance of money as a motivator comes from Agarwal's study (2010) based on literature review on motivation and executive comparison that money is still the most crucial motivational factor for employees that make them perform well in the company.

Statement of the Problem

One of the strongest statements among Tanzanian officials is that education is a key for transforming individuals and society at large from worse to better life. Nyerere (1968) argues that education is a tool for liberation thus it should promote self-independence, creativity and critical thinking among people in the society. Today the government spends a lot of money in building schools and improving physical infrastructures of the educational institutions (Mkumbo, 2012). This is to ensure that every child gets an access to education. Good enough the government has abolished school fees and other contributions in public primary and ordinary-level secondary schools. However, little attention has been paid by the government of Tanzania through the Ministry of Education, Science, and Technology about teachers' demands and incentives and other rights including leave payments, teaching allowances, overtime allowances, extra duty allowances, and promotion, despite the fact that teachers are the key human resources in educational industry of any country (Hakielimu, 2011). Mistreating teachers in terms of monetary rewards and compensations has an implication on their job satisfaction and performance which in turn affect the quality of education individuals get (Mkumbo, 2012).

Although teachers' payments have increased over the past decades in the countries of developing world, teachers' salaries and other allowances in some countries have remained low compared to other countries (UNESCO, 2015). It is well known, however, that incentives, rewards, reasonable salary scale and career development for teachers are consistent good practices and are widely appreciated to be effective in helping the increase of teachers' motivation. In Tanzania, currently teachers' job satisfaction is very low. This is evidenced by professional misconducts among secondary school teachers especially in rural areas such as teachers' absenteeism, regular truancy among teachers during class hours, low job commitment reflected by poor preparation of classroom instructions and relying on the traditional methods of teaching (Sumra & Katabaro, 2014). This has led to the emergence of mass failure particularly in Form Four National Examinations for the most government owned schools in Tanzania for the last ten years as it has pointed out by Hakielimu (2012)

and Mkumbo (2012). The situation is particularly acute in Kigoma region where more than 50% of candidates score division four and zero in the final examinations. Ngimbudzi (2009), however, points out that there have been few attempts to conduct studies on the influence of financial motivation to teachers' job satisfaction and performance as the result the literature on this phenomenon are very limited despite the fact that teachers are key ingredients in provision of quality education. Thus, it was the task of researchers to carry out the study on the influence of financial motivation on job satisfaction among teachers in public secondary schools of Kigoma district.

Purpose and Objectives of the Study

The purpose of the study was to investigate the influence of financial motivation on job satisfaction among public secondary school teachers in Kigoma district.

The specific objectives guided this study were to:

- (i) Examine the extent of financial motivation to public secondary school teachers in Kigoma district.
- (ii) Find out levels of job satisfaction among public secondary school teachers in Kigoma district.
- (iii) Establish if there is a relationship between financial motivation and job satisfaction among public secondary school teachers in Kigoma district.

Research Hypotheses

This study was guided by the following hypotheses:

H_1^1 : There is a significant difference between public secondary school teachers who are financially motivated and those who are not financially motivated in Kigoma district

H_1^2 : There is a significant difference between public secondary school teachers who are satisfied with job and those who are not satisfied in Kigoma district.

H_1^3 : There is a significant relationship between financial motivation and job satisfaction among public secondary school teachers in Kigoma district.

Theoretical Underpinnings

This study was guided by the scientific management theory propounded by Fredric Taylor in an attempt investigate the influence of financial motivation on job satisfaction among public secondary school teachers in Kigoma district. By scientific management, Taylor meant management which deals with issues basing on particular standards or rules established by facts that come from empirical studies

(Mullins, 2005). Therefore, owing to this theory educational managers have to investigate and promote financial status of teachers in all levels of education in order education to be meaningful and well provided to youth in the country. Taylor, the founder of this theory emphasized the need of increasing employees' productivity by providing monetary rewards in terms of salaries and other incentives. Taylor put forward the need for a worker to be rewarded according to the actual performance as the method of improving productivity and job satisfaction. According to this theory paying teachers' house allowances, transport allowances as well as annual incremental reward is a paramount to their job satisfaction. Motivation is an internal process that makes a person move toward a goal and it influences people's performance at work (Iliya & Ifeoma, 2015; Joo, Lee; & Jung, 2010). If workers, particularly teachers are less paid, however, they will be dissatisfied with their jobs, leading to poor job performance at their work place and this will be reflected by low students' academic achievement. The study therefore attempted to find out the extent to which the scientific management theory can effectively be linked to job satisfaction among public secondary school teachers.

Methodology

Design

The study employed descriptive survey design particularly cross-sectional survey. This design was employed because it was suitable to collect extensive information using the participants of different categories at a short period of time (Huseman, Hatified & Miles, 2013). Descriptive survey design was relatively cheap and easy to implement and yielded results in a short period of time (Ogula, 1998 & Onanda, 2015). This study was conducted in Kigoma district, Kigoma region because of geographical location and poor final examination results compared to other districts in the region (URT, 1998; HakiElimu, 2012). This study incorporated both quantitative and qualitative approaches (mixed approach). The quantitative approach was useful for generating numerical or quantifiable information that helped to examine the extent of the difference or similarity, and relationship between financial motivation and job satisfaction for the public secondary school teachers. The qualitative research approach, on the other hand, was employed in order to capture views and feelings from academic masters/mistresses and heads of schools with regard to teachers' job satisfaction in public secondary schools.

Instruments and Pilot Test

Data were collected through self-administered questionnaire and interview schedules designed by the researchers. A questionnaire with Likert and open-ended

items was used to collect data from 82 teachers who were randomly selected while interview schedule was subjected to 10 heads of schools and 10 academic masters/mistresses who were selected purposively. Prior to the actual fieldwork, a pilot study was conducted in three public secondary schools. The selected schools were not involved in the actual study to avoid influencing the findings. The objective of the pilot test was to validate the data collection tools and procedures to be employed. After pilot study, tools were reformed and presented in the final form. Test-retest method was used to test internal consistency of a questionnaire. Coefficient of correlation was calculated using Spearman rank formula and it was found to be .76. The following ethical issues were adhered to: obtaining research clearance to conduct the study from responsible authorities. Moreover, participants were informed of the purpose and nature of the study, privacy and confidentiality, and potential harm and benefits of the study.

Data Analysis Procedure

Data were analyzed descriptively (frequencies and percentages) and inferentially (*chi-square test and Spearman rank*) with the help of Statistical Package for Social Science (SPSS) version 22. The null hypotheses were tested at .05 and .01 significant levels.

Findings and Discussion

Financial Motivation among Public Secondary School Teachers

The study explored the kind of financial motivations which are commonly given to public secondary school teachers by their employers and discussed the levels of the difference between teachers who are financially motivated and those who are not. It also explored the difference in job satisfaction among secondary school teachers in the specified area. Moreover, the study examined the relationship between financial motivation and job satisfaction among secondary school teachers. Table1 shows the kinds of financial motivation which have to be given to public secondary school teachers:

Table 1: Financial motivation awarded to teachers by educational administrators, N=82

S/N	Items	SD	D	N	A	SA
1	My employer usually pays me bonus.	22(26.8)	38 (46.4)	5(6.1%)	16(19.5)	1(1.2)
2	My employer usually pays arrears on time.	23(28)	35(42.7)	8(9.8)	15(18.3)	1(1.2)
3	My employer usually pays teachers extra duty allowances.	29(35.4)	27((32.9)	10(12.2)	10(12.2)	6((7.3)
4	My employer usually considers me annual increment positively.	23(28)	32(39)	14(17.2)	11(13.4)	2(2.4)

*SA= Strongly Agree, A=Agree, N= Neutral, D=Disagree, SD= Strongly Disagree

*Numbers in brackets show percentage of responses

Results in Table 1, revealed that majority of teachers (73.2%) disagreed that the employer does not give them bonus compared to only 20.7% who responded that they do get bonus from their employer. Moreover, only 19.5% of teachers agreed that the employer pays them arrears on time while 70.7% disagreed. Likewise, minority of teachers (19.5%) agreed that they are paid extra duty allowances compared to the majority (68.3%) who disagreed on that matter. In case for the annual salary increment majority of teachers (67%) were disappointed as they said that there is no annual increment in their salary currently compared to the minority (15.8%) who responded the opposite. These findings concur with that of Laddunuri (2012) who reported that the government in Kinondoni municipal council in Dar es salaam, Tanzania, has been reluctant in paying teachers’ rights and debits such as overtime allowances, extra duty allowances, teaching allowances and promotion, as a result teachers are less motivated. Similar information was shared by academic teachers through face to face interview. Most academic masters/mistresses claimed that the school administration offers limited financial resources to academic matters therefore their offices cannot be able to pay teachers who are eager to establish remedial classes. One of the interviewees from this category said that:

“...the office does not pay overtime allowances to teachers who extend academic services to students, rather they can decide themselves to help students voluntarily or not...”.

These findings again suggest that most teachers in public secondary schools are lowly financially motivated in Kigoma district. The results concur with the findings

presented by Davidson (2007) on teacher motivation in Tanzania, that public school teachers were not happy with pay, fringe benefits and promotion. The findings also are more or less the same as the ones found by Nyange (2013) who establishes that teachers in Kenya are dissatisfied with the salaries they get and that the salary does not meet teachers living expenses. In order to find out if there is a significant difference between secondary school teachers who are financially motivated and those who are not in Kigoma district the following hypothesis was formulated and tested:

H_0^1 : There is no significant difference between public secondary school teachers who are financially motivated and those who are not. Researchers employed Chi-Square test to determine such difference as shown in Table 2.

Table 2: Chi-square Test on the differences between Financial Motivations among Teachers

Statistics test	Responses	My employer usually pays me bonus	My employer usually pays arrears on time	My employer usually pays teachers extra duty allowances	My employer usually considers me annual increment positively
Chi-Square	1.307 ^a	13.200 ^b	16.933 ^b	18.467 ^b	43.267 ^b
df	1	4	4	4	4
Asymp. Sig.	.253	.010	.002	.001	.000

*p < .05

The results show that the difference between public secondary school teachers on financial motivation was highly significant on bonus payment ($X^2 [4]= 13.20$, $p= .010$), payment of arrears ($X^2 [4]= 16.93$, $p= .002$), payment of extra duty allowances ($X^2 [4]= 18.47$, $p= .001$) and consideration of annual increment ($X^2 [4]= 43.27$, $p= .000$). Therefore, the null hypothesis was rejected. This implies that the number of secondary school teachers who are not financially motivated in Kigoma district is large. These findings are in line with Murname and Oslen (1990) and Lyimo (2014) who reported that most teachers in public schools in Tanzania are not paid their financial demands like overtime, bonus and leave allowances on time.

Job Satisfaction among Public Secondary School Teachers

The study sought to find out the difference in job satisfaction among secondary school teachers in Kigoma district, the results are summarized in Table 3.

Table 3: Differences in Job Satisfaction among Secondary School Teachers, N=82

S/N	Items	SD	D	N	A	SA
1	As a teacher I am satisfied with my job.	18(21.9)	29(35.4)	8(9.8)	17(20.7)	10(12.2)
2	The attitude of teachers in this school toward job satisfaction is high.	18(22)	41(50)	7(8.5)	12(14.6)	4 (4.9)

*SA= Strongly Agree, A=Agree, N= Neutral, D=Disagree, SD= Strongly Disagree

*Numbers in brackets show percentage of responses

Table 3 depicts that majority of teachers (57.3%) were not satisfied with the teaching job compared to 32.9% of teachers who showed that they were satisfied with their job. Likewise, findings showed that the attitude of teachers toward job satisfaction was low to most teachers (72.0%) and the minority of the respondents (19.5%) showed the positive attitude toward their job satisfaction. This implies that there is a difference between teachers who are satisfied with their job and those who are not satisfied. In order to find out if there was a significant difference in job satisfaction among secondary school teachers the following hypothesis was formulated and tested:

H_0^2 : There is no significance difference between teachers in public secondary schools who are satisfied in their job and those who are not. Chi-Square test was used to predict the difference as shown in Table 4.

Table 4: Chi-square test on the differences in job satisfaction among public secondary school teachers

Statistics test	Responses	Teachers in this school are satisfied with their job currently	The attitude of teachers on job satisfaction in this school is high	Most teachers in this school are satisfied with their job because of monetary gains	Most teachers in this school are well satisfied with a current monthly salary given	My level of job satisfaction is increasing year after year
Chi-Square	1.307 ^a	43.800 ^b	43.533 ^b	22.333 ^b	27.867 ^b	52.333 ^b
df	1	4	4	4	4	4
Asymp. Sig.	.253	.000	.000	.000	.000	.000

The results in Table 4 show that the difference in job satisfaction among public secondary school teachers was highly significant in terms of their attitudes toward teaching job ($X^2[4]=43.53, p=.000$), monetary gain satisfaction ($X^2[4]=22.33, p=.000$)

and salary satisfaction ($X^2[4]=27.87, p=.000$). This implies that the level of job satisfaction among public secondary school teachers in Kigoma district is low, as majority of teachers reported to not be satisfied with their current job. This assertion concurs with the findings of Lyimo (2014) which show that majority of teachers in government schools in Moshi district are not satisfied with the teaching job thus affecting students' academic performance.

Relationship between Financial Motivation and Job Satisfaction

The researchers intended to establish the relationship between financial motivation and job satisfaction among secondary school teachers in Kigoma district. The views were collected from all three categories of respondents, namely secondary school teachers, academic masters/mistresses and heads of schools in the study area. Secondary school teachers gave the responses on the item which was included on the Likert scale concerning with the relationship between financial motivation and job satisfaction among secondary school teachers. The results were rated and summarized in Table 5.

Table 5: Relationship between Financial Motivation and Job Satisfaction among Secondary School Teachers

Item	Responses	Respondents	
		Frequency	Percentage
There is a relationship between financial motivation and job satisfaction among secondary school teachers in your school	Strongly disagree	12	14.6
	Disagree	39	47.6
	Neutral	15	18.3
	Agree	15	18.3
	Strongly agree	1	1.2
	Total	82	100.0

Findings in Table 5 show that majority of respondents (62.2%) disagreed that there is a relationship between financial motivation and job satisfaction among secondary school teachers in Kigoma district while those who agreed were the minority (19.5%). The results from face to face interview conducted by researchers with heads of schools, however, reveal that there is no direct relationship between financial motivation and job satisfaction among secondary school teachers in Kigoma district

as it was said by one of the heads of schools who narrated that:

“... the relationship is moderate, because both monetary and non-monetary motives are necessary as far as teachers’ job satisfaction is concerned....”

Another key informant commented that teachers’ job satisfaction is a combination of several factors including working environment, leadership style, community support and intrinsic motivation. Besides, one of the respondents had the following to say:

“... although monetary gain is important to teachers but it cannot be the only factor for the job satisfaction since teaching is a call, something like vocational. The community and the government should realize the contribution of teachers in the society; good teaching environment has a positive relationship to job satisfaction of teachers especially in this region....”

In order to find out if there is a relationship between financial motivation and job satisfaction among public secondary school teachers the following hypothesis was formulated and tested using Spearman rank correlation coefficient method at .01 level of significant:

H_0^3 : There is no relationship between financial motivation and job satisfaction among Public secondary school teachers in Kigoma district. The results were presented in Table 6.

Table 6 Spearman Rank Correlation Coefficient between Financial Motivation and Job Satisfaction among Public Secondary School Teachers

		Is there any kind of financial motivation which you are awarded when you perform duties well in this school?	Are you satisfied with a teaching job currently?
Is there any kind of financial motivation which you are awarded when you perform duties well in this school?	Spearman rank Correlation	1	.355**
	Sig. (2-tailed)		.003
	N	82	82
Are you satisfied with a teaching job currently?	Spearman rank Correlation	.355**	1
	Sig. (2-tailed)	.003	
	N	82	82

The results show that Spearman rank correlation coefficient between financial motivation and job satisfaction among public secondary school teachers was significantly moderate ($r = .355, p = .003$). This implies that there is a positive relationship between financial motivation and job satisfaction among public secondary school teachers in Kigoma district. The findings in this aspect are more or less similar to that of Gupta (1988) who investigated the correlates of effectiveness in teachers' teaching and found out that job satisfaction and financial support to be significantly influencing effective teaching.

Conclusion

This study has resulted into two main conclusions as follows: First, it is concluded that teachers in public secondary schools in Kigoma district are lowly financially motivated. This has an impact on job satisfaction which adversely affect students' academic performance. Second, there is a significant positive relationship between financial motivation and job satisfaction among public secondary school teachers in this district and such relationship is moderate. The moderate relationships between financial motivation and job satisfaction among teachers in public secondary schools in Kigoma district implies that job satisfaction is a function of multiple of factors.

Recommendations

Based on the presented findings, the following recommendations are made. Firstly, employers and other educational stakeholders like heads of schools, educational administrators, and the community should ensure that teachers are well motivated financially so as to attain satisfaction toward their job. Secondly, the study recommends to the employers of teachers (the government) to provide the salaries which reflect status of teachers regarding to economic situation prevailing in our society. Teachers' professional development should be well supported by the government and be made one of the criteria for promotion in order to promote working morale of teachers thus enhancing better provision of educational output. Thirdly, it is recommended that salary increment; extra duty and overtime allowances as well as teaching allowance should be provided to teachers. Also it is recommended that debit accumulations or arrears such as leave allowances and promotion increments should be paid to teachers on time by the government so as to motivate them thus advancing teachers' effectiveness and efficiency in accomplishing their duties and responsibilities. Lastly, policy makers in secondary educational sub-sector should enforce school managers and administrators to provide reasonable compensational rewards, promotions and good working environment to teachers in order to improve educational quality in the country.

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