INFLUENCE OF FINANCIAL MOTIVATION ON TEACHERS' JOB SATISFACTION IN SECONDARY SCHOOLS IN KIGOMA DISTRICT, TANZANIA

BAHATI BILANTANYE EUTIMI

A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER OF EDUCATION IN ADMINISTRATION, PLANNING AND POLICY STUDIES OF THE OPEN UNIVERSITY OF TANZANIA

CERTIFICATION

The undersigned certifies that she has read and hereby recommends for acceptance by the Open University of Tanzania a dissertation titled: "Influence of Financial Motivation on Teachers' Job Satisfaction in Secondary Schools in Kigoma District, Tanzania" in partial fulfillment of the requirements for the Degree of Master of Education in Administration, Planning and Policy Studies (MED APPS) of the Open University of Tanzania.

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Dr. Daphina Libent Mabagala

(Supervisor)

.....

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original work and that it has not been presented and will not be presented to any other
university for a similar or any other degree award.
Signature
Date

DEDICATION

This dissertation is dedicated to my beloved wife Ledemtha Yanda Kayagambe for providing me with much support and for her endless desire to see me achieve the best in my education.

ACKNOWLEDGEMENT

This work had not been possible without the support and guidance of many people involved in one way or another. I would like to extend my heartfelt thanks and appreciation to all those who assisted me in the successful completion of this dissertation. First and foremost, I would like to thank the Almighty God for keeping me healthy and courage to do all that was required throughout my study period. It is my pleasure to give thanks to all people who contributed in one way or another in the development and production of this work. However, due to limited time it is not possible to mention them all at this very moment, but some of them are specifically mentioned hereunder.

My sincere thanks should go direct to the supervisor, Dr. Daphina Libent Mabagala, who tirelessly assisted and encouraged me in academic journey especially in the development of this work until its completion. Indeed she gave me a constructive criticisms and comments in the entire period of pursuing this program.

I also extend my sincere gratitude to my lovely wife Ledemtha Yanda Kayagambe for financial and moral supports she provided with me at a time of undertaking this program, especially during preparation of this dissertation.

Lastly but not least, I would like to thank all those people who assisted me in one way or another and their names do not appear in this report. Their contribution is not underrated thus I say thanks to them and may our Almighty God bless them all.

ABSTRACT

This cross-sectional descriptive study intended to investigate the influence of financial motivation to teachers' job satisfaction in secondary schools in Kigoma district whereby mixed approach was employed to determine the difference in financial motivation between public and private secondary school teachers and to find out the difference in teachers' job satisfaction between these two school categories. The relationship between financial motivation and job satisfaction among teachers in public secondary schools as well as those of private secondary schools was established. Quantitative data was collected using questionnaires which were filled by 150 secondary school teachers who were randomly selected from 21 secondary schools and triangulated with qualitative data which was collected through face to face interview using 21 heads of schools and 21 academic teachers. Using X^2 - test at .05 levels of significant, findings indicated that there was a significant difference in financial motivation between public and private secondary school teachers in Kigoma district. Moreover, there was a positive relationship between financial motivation and job satisfaction among teachers in public secondary schools as correlation coefficient was .355 and concluded that such relationship was moderate. For the private secondary school teachers, correlation coefficient was .441 at .01 significant levels, showing that there was a direct relationship between financial motivation and job satisfaction among teachers in private secondary schools and such relationship was moderate. The researcher recommended that policy makers in secondary educational sub-sector should enforce school managers and administrators to provide compensational rewards to teachers thus promoting teachers' job satisfaction in secondary schools.

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LIST OF ABREVIATIONS

AIDS Acquired Immune Deficiency Syndrome

DAS District Administrative Secretary

DED District Executive Director

DEO District Education Officer

DRPS Director of Research for Postgraduate Studies

ETP Education Training Policy

ILO International Labour Organization

IMF International Monetary Funds

LICs Low Income Countries

MOEST Ministry of Education, Science and Technology

MOEVT Ministry of Education and Vocational Training

NGOs Nongovernmental Organizations

OUT Open University of Tanzania

PEDP Primary Education Development Program

RAS Regional Administrative Secretary

REO Regional Educational Officer

SAPs Structural Adjustment Policies

SEDEP Secondary Education Development Program

SPSS Statistical Package for Social Sciences

TTU Teachers' Trade Union

UNESCO United Nations Education, Scientific and Cultural and Organization

URT United Republic of Tanzania

WB World Bank

CHAPTER ONE

INTRODUCTION AND BACKGROUND TO THE STUDY

1.1 Introduction

This chapter introduces background of the study, statement of the problem, objectives of the study, research questions, hypotheses, limitations and delimitation of the study, significance of the study, conceptual framework and operational definitions of terms.

1.2 Background to the Study

The shortage of teachers has been an acute problem in educational institution worldwide in recent years (Fyfe, 2007). The evidence on this phenomenon can be revealed in the publication of Department of Education in Republic of South Africa written in August, 2005 as it was reported by international Labour Organization (ILO) that there is a great shortage of teachers in most rural schools in Africa. The survey done by Hakielimu (2003) in Tanzania reported that there is much heavier workloads 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. These might be considered as some of the reasons that powerfully influence job satisfaction and motivation among teachers leading to high teacher attrition in primary schools in Tanzania compared to urban schools as it has pointed out by Bennell & Mukyamzi (2005).

Furthermore, the Bennell (2004) study on teachers' motivation and incentives in Sub-Saharan Africa and Asia reveals that status of teachers in developed and developing countries have declined in recent decades. The forces behind this were economic and social crisis, increasing diversification of the teaching force with increasing reliance on less well-educated and qualified teachers with lower job security (Bennel, 2004). Ngimbudzi (2009) commented that incentives for schools and teachers in public education system to perform well are always weak due to ineffective financial policies.

A United Nations of Education and Scientific cooperation (UNESCO) reports on 'Status of teachers in Pakistan published in October 2003, points out that non-transparent appointment practices, poor management and lack of job security are among problems that are faced by teachers in private schools of Pakistan. However, such report concludes that private school teachers have higher salaries as compared to the public school teachers in Pakistan.

Motivation of teachers in developing countries of Sub-Sahara Africa and Asia has got little attention in management and administration of educational institutions in recent years (Shenyagwa, 2014). Many programs introduced for promoting primary and secondary education in Tanzania particularly, emphasize on improving school physical infrastructures such as classrooms, laboratories, teaching-learning materials as well as toilets as revealed in the data from the Ministry of Education and Vocational Training, MoEV (2010). However, teachers' welfare like building of staff houses, financial rights including extra duty payments, promotions and their leave allowances are not even pointed out in the program (Makinge, 2014).

In Tanzania, teachers' payment problems emerged when the government started to implement Structural Adjustment Programs (SAPs) in the 1980s (Lyimo, 2014). During that 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.

This 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; Holla, Glewwe & 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.

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 programs 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 teachers in 2012 is the evidence that teachers are not satisfied with the current working environment. However, the strike was done by the public school teachers. It is less common to see teachers in private schools engaging in strikes and demonstrations not only in Tanzania but also in other parts of the world. In Kigoma region, for instance, it has been reported several times that public school teachers have been dissatisfied with their job and have been moving to other jobs. 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 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-rural district, Kigoma, region.

This indicates that educational stakeholders are not doing well in this sector. Thus teachers' motivation 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 intends to establish the comparative investigation

about the influence of financial motivation on teachers' job satisfaction among selected secondary schools in Kigoma-rural district.

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) in1998 Joint Publication of socioeconomic profile of Kigoma region. The region had only one secondary school started by the missionaries at the time of independence. To date the number of secondary schools has increased such that Kigoma district has 13 public secondary schools and 8 private secondary schools. However, the increase of number of schools in Kigoma, like other marginalized regions, does not match with the demand of number of teachers in this region (UTR, 2007). There is less number of secondary school teachers in rural areas compared with those in urban centers as pointed out by Nkonongo (2004).

Many scholars, like Kemilembe (2004) and Galabawa (2001) show that availability of enough and motivated teachers in secondary schools contribute much in academic performance of students in those schools. The powerful indicator of standard of education which is used currently to make judgment about individuals and institutions is national examination results, (Hakielimu, 2012; Mkumbo, 2012). Using this measure, Mkumbo (2012) concludes that the standard of education in Tanzania has been falling consistently year after year. The data given by MOEVT (2011) shows that less than 50% of the candidates passed Form Four National Examination in 2010. Mkumbo and Hakielimu (2012) contend that the situation is worse in secondary schools located in rural areas in Tanzania than those of urban areas. Most factors for

poor quality of education identified by many scholars have focused on the inefficient teaching and learning infrastructures thus causing teachers' de-motivation. Very few literatures have focused on the way financial motivation contributes to the job satisfaction among secondary school teachers. The study on financial motivation and teachers' job satisfaction is very crucial. Therefore this study intended to investigate on the influence of financial motivation to job satisfaction among public and private secondary school teachers in Kigoma district, Kigoma region, Tanzania.

1.3 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 currently.

However, little attention has 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 (Laddunuri, 2012). 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 (Shenyagwa, 2014; & Ngimbudzi, 2009). 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 (Nyakundi, 2012; & Sumra, 2004).

This has led to the emergence of mass failure particularly in Form Four National Examinations for the most government owned schools in the region for the last ten years as it has pointed out by Hakielimu (2012) and Mkumbo (2012). 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. Therefore, it was the desire of the researcher in the current work to carry out the study on the influence of financial motivation to job satisfaction among teachers in public and private secondary schools in Kigoma district, Kigoma region.

1.4 Purpose of the Study

The purpose of this study was to investigate the influence of financial motivation to teachers' job satisfaction from both public and private secondary schools in Kigoma district, Kigoma region, Tanzania.

1.5 Specific Objectives

Specific objectives guided this study were to:

- (i) Determine if there is a difference or similarities in financial motivation between public and private secondary school teachers in Kigoma district.
- (ii) Find out if there is a difference or similarities in job satisfaction between public and private 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.
- (iv) Establish if there is a relationship between financial motivation and job satisfaction among private secondary school teachers in Kigoma district.

1.6 Research Hypotheses

This study was guided by the following hypotheses:

 H_1^1 : There is a significant difference in financial motivation between public and private secondary school teachers in Kigoma district.

 H_1^2 : There is a significant difference in job satisfaction between public and private secondary school teachers in Kigoma district.

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

H1: There is a relationship between financial motivation and job satisfaction among private secondary school teachers in Kigoma district.

1.7 Significance of the Study

The findings in this study may be of important to the Ministry of Education, Science and Technology as the officials in the ministry may get to know the extent of teachers' motivation financial in rural areas and how it has affected teachers' job satisfaction and provision of quality education which is reflected by students' academic performance in the country.

The findings in this study can also help school managers to promote working morale of their teachers as it has highlighted on ways of motivating teachers financially to improve their living standards leading to increase of better academic performance of students who would be employable and competent human resources after completing their studies.

Moreover, findings in this study may be useful to teachers as they may get to know how and why teachers are financially motivated by educational managers in the workplace. This may help them to adjust their working attitudes to improve students' performance through self- motivation.

Further still, the results in this study may help leaders of teachers' trade union (TTU) to recognize financial status of teachers and help teachers to demand their rights against their employers since teachers are the members of TTU light from the beginning of their teaching services and career.

The knowledge obtained from this study may further be potential to the researcher as it may enable the researcher to increase skills in educational practices especially in educational management and school administration, particularly in the part of motivation and its influence to job satisfaction.

The findings in this study may further be useful to various stakeholders including educational managers of all levels, educational officers, NGOs, government, educational administrators, school owners and parents to support teachers materially, financially and professionally in order to maximize their job satisfaction eventually promoting efficiency and effectiveness of educational personnel in various educational institutions.

1.8 Limitations and Delimitation of the Study

1.8.1 Limitations of the Study

The study of financial motivation to teachers' job satisfaction in secondary schools, Kigoma district, faced a number of limitations. Two (2) respondents, for instance, declined to respond to questionnaires while others were filling questionnaires incompletely due to fear of intimidation. To address this challenge the researcher asked the respondents to participate in the study out of their free will. The respondents also were informed the purpose of the research. Moreover the confidentiality and other codes in research were ensured to be abided.

Another limitation in this study was the fact that some respondents demanded money in order to respond to questionnaires. Despite the fact that the researcher faced financial constraints, it was unethical for the researcher to pay the respondents in

order to get data from them. The respondents were asked to participate in the study out of their free will and the researcher asked heads of schools to address to the respondents the importance of research to educational management and administration. The researcher therefore asked the respondents to volunteer to give their feelings about the way they are financially motivated with regard to their professional day to day activities. However, the researcher provided soft drinks to the respondents when they were filling questionnaires and during face to face interview with heads of schools and academic teachers as a matter of recognizing their participation and consolidation of their social company.

Transport costs to schools to meet respondents in the study area were the other challenge in this study during data collection because of poor road networks as schools in the study area were scattered. The researcher, however, had to collect data during dry season so that sampling of schools was unbiased done and those schools in remote areas were reached at a time of collecting data. To minimize this challenge again the researcher used simple transport particularly the motorcycle when going and coming back from the field.

1.8.2 Delimitation of the Study

The study was delimited in Kigoma district, Kigoma region. The researcher was interested to investigate on how financial motivation influences job satisfaction among teachers in both public and private secondary schools. The main subjects in the study were teachers, heads of schools and academic teachers because they are the key educational practitioners and administrators in this country and other places of the world.

1.9 Operational Definitions of Terms

The following terms were operationally defined to serve the purpose in this study:

Financial motivation: Refers to a kind of motivation which is done in monetary form. It can be fringe benefits, incentives, leave allowances, good performance reward, overtime allowances extra duty payments or bonus provided in terms of money when an employee performs the assigned duties efficiently and effectively. It can also be a good and reasonable compensation, salary or arrear which is paid in time.

Job satisfaction: Refers to the level of commitment a worker feels regarding his or her job. It is influenced by a worker's ability to fulfill the required duties, communication level in an organization and the way managers treat employees.

Public schools: Refers to any school owned and maintained by the Ministry of Education, Science and Technology (MoEST) or in collaboration with the Local government and the President's office.

Public school teachers: Refers to any professional and qualified teacher or anyone who is employed by the government to teach in government schools.

Private schools: Refers to any school wholly owned and maintained by a person or body of persons or non-government agency other than the government or local authority.

Private school teachers: Refers to any professional and qualified person or anyone who is enrolled to teach or give education in schools owned by the private or non-governmental organizations.

Secondary schools: Refers to all schools which provide secondary education both Ordinary level and advanced level in various parts of the world.

1.10 Conceptual Framework

Conceptual framework is a basic structure of a research consisting of a certain abstract ideas and concepts that a researcher wants to observe, experiment or analyze. It is a roadmap that guides the exploration in research project. It simplifies conceptualization of the study as it gives the general focus of the study. The conceptual framework in this study involved two components namely financial motives and indicators of job satisfaction. Figure 1 shows types of financial motivation that likely to influence job performance of teachers as well as retention:

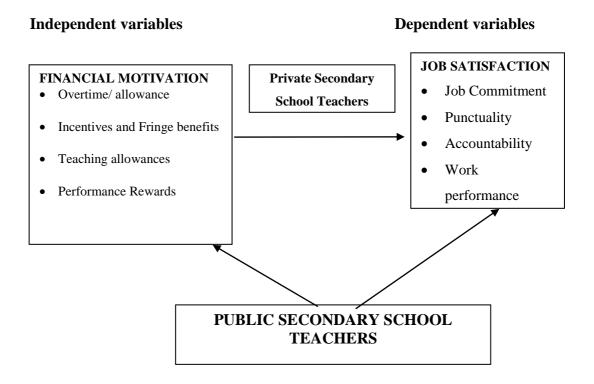


Figure 1.1: Conceptual Framework

Source: Researcher, 2017

Figure 1.1 describes the main kinds of financial motives of which when employed by educational managers to teachers the working morale of teachers becomes high. It also indicates indicators of job satisfaction to teachers. When compensational allowances such as salaries, arrears, extra duty payments, fringe benefits teaching allowances are well paid to teachers, they will not only be committed to perform well their roles but also they will be punctual to attend to their working stations on time and their job retention will be high. When the payments of workers are not well realized, and/or not paid on time, however, their job commitment and retention will be low. Lack of teaching allowances and delay of arrear payments may lead to teachers' job dissatisfaction and hence deterioration of teachers' performance in secondary schools and other educational institutions. Poor personnel management including inability of the managers of the organizations to pay their workers adequately may lead some of the workers to leave job and quit to other organizations to give the same or different services.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents review of related literature on the influence of financial motivation to teachers' job satisfaction in secondary schools. It has three parts namely review of related theories or theoretical framework, review of empirical studies based on objectives, summary of literature review and identification of the knowledge gap.

2.2 Review of Related Theories

This study will be guided by both scientific management and humanistic theories. These theories explain how managers in different organizations are charged with motivating their human resources in order to meet organizational goals. Dehaloo (2011) asserts that motivational theories aid the understanding of human attitudes, behavior, interaction and commitment of employees at the work place in the realization of organizational outcomes.

2.2.1 Scientific Management Theory

Scientific management theory is one of the classical schools of management propounded by Fredric Taylor, a famous American engineer, who lived between 1856 and 1917. 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.

2.2.2 Humanistic Theories

2.2.2.1 Maslow's Theory of Motivation

One of the humanistic theories of motivation includes that which was given by Abraham Maslow in 1943, so called Maslow's hierarchy of needs. The major assumption in this theory is that people are motivated by a series of five universal needs which are linked according to the order to which they influence human behavior in hierarchal fashion (Jerome, 2013). These ranges from basic or physiological needs for survival to higher psychological needs like love, belongingness and self-actualization (Maslow, 1943). According to Maslow, higher needs are not felt until lower ones are fulfilled. Additionally, when the need is satisfied it does not influence human behavior any more as a result the focus is moved into a need which is higher in the hierarchy (Kirstern, 2010).

At the most basic level, an employee, like a teacher in educational sector works in order to satisfy basic and physiological needs for survival such as purchasing food, accommodation and health services. All these needs require availability of money in order to be realized. As such Maslow's theory of motivation has an implication to human resource management including teachers in educational institutions because teachers are the key resources in educational industry.

However, Maslow arranges human needs hierarchy although the needs may interact or overlap one another. There is a little practical evidence to suggest that people are motivated to satisfy only one needs level at a time (Jerome, 2013). Moreover, some cultures appear to place social needs before any other.

2.2.2.2 Equity Theory of Motivation

Equity theory of motivation was pioneered by John Stacey Adams in 1963 and modified in 1965. Equity theory of motivation focuses on fairness-individuals' beliefs about whether they are being treated fairly or not. Hoy and Miskel (2001) point out that an employee compares the input to output ratio to that of others. This means that if the input-output ratios of the employees are the same as those they compare themselves, then their treatment is fair.

However, if the ratios are not approximately equal, it is believed that employees have not been treated fairly thus a sense of inequality develops (Huseman, Hatfied & Miles, 2013; Adams, 1965). The main assumption in this theory according to Kingful and Nusenu (2015) is that individuals, who work in exchange for rewards from organization, is motivated by a desire to be equitable at work. With reference to this

theory teachers have been unfairly treated compared to other workers in the country. Lyimo (2014) argues that insufficient teachers' salaries and delay in payment of teachers' allowances compared to other workers lead to teachers being accorded a low status in such a way that some of them engage in other economic activities during class hours in order to earn extra income.

2.2.2.3 Herzberg's two-factor Theory of Motivation

Herzberg's theory on motivation states that job satisfaction and job dissatisfaction are not opposite phenomena. This means that satisfaction and dissatisfaction are produced by different factors (Herzberg, 1968). According to Herzberg people are satisfied at their work by factors related to content related to that work, which are called intrinsic motivators such as achievement, recognition, interest on work and others. Factors that make people unhappy, on the other hand, according to Herzberg, are called dissatisfies or hygiene factors and they include company policy, supervision, working conditions, salary, and job status.

2.2.2.4 Opponent Process Theory

Opponent process theory of job satisfaction was given by Landy (2007) and it hypothesizes that job attitudes emanate from a person's psychological state. It assumes that when an individual experiences extreme emotional state of central nervous system mechanisms attempt to bring him or her back from a state of emotional equilibrium or neutrality. This theory explains why job attitudes of people change over time and why workers may become bored with their jobs they once found satisfying them. Kingful and Nusenu (2015) assert that opponent process theory inculcates an integration of work, motivation and job satisfaction by explaining that

motivation and work are two important parameters in achievement of organizational goals. This means that workers including teachers must be motivated in order for organization to get the better output.

2.3 Review of Empirical Studies

This part contains empirical findings on teachers' financial motivation and their job satisfaction. It begins with financial motivation and school categories, job satisfaction and school categories and finally relationship between financial motivation and job satisfaction.

2.3.1 Financial Motivation and School Categories

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. Recent 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 Pakistan, findings brought by UNESCO (2003) 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. It indicates that private school teachers have higher salaries than public school teachers.

2.3.2 Job Satisfaction and School Categories

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. For instance, Crossman and Harris (2006) conducted the study of job satisfaction in relation to school category in United Kingdom and found out that teachers who worked in independent (private) schools indicate higher level of job satisfaction than their counterparts. Moreover, Bennel and Akyeampong (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. On the contrary, Zongshan (2007) and Folojan (2009) indicated that teachers in public and private schools do not differ significantly in the levels of job satisfaction. However, in Malawi, financial motivation is highly achieved in private schools compared to the one in public schools (Richardson, 2014).

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. Other studies reveal that there is no significant difference in the level of job satisfaction of government and private school teachers as pointed out by Lalita (2013). This contradict, however, to the study done by Niwamanya (2016) about assessing the relationship between motivation and teachers' performance in private schools in Sheema district in Uganda, whose results indicate that there is a significant positive relationship between financial motivation and teachers' performance in private secondary schools.

2.3.3 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 Bahaludeen 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.

Researches 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). This conforms to Davison's findings (2007) in his study on the pivotal role on teacher motivation in Tanzania that teachers' payments are insufficient to meet their basic needs.

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 feelings 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 indicated that teachers are not motivated about 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.

2.3.4 Summary and Brief Demonstration of the Knowledge Gap

Empirical studies show that many scholars have studied on the factors that influence teachers' job satisfaction in some areas of Africa including Tanzania. Others have studied on how teachers' motivation affects job satisfaction or dissatisfaction and consequently students' academic performance.

However, most studies which have been conducted on teachers' motivation so far are limited to public secondary and primary schools in urban areas. Studies on how financial motivation influences job satisfactions of public and private secondary school teachers in rural areas are very limited. In Kigoma region, particularly, there is

a dearth of literature on the influence of financial motivation to teachers' job satisfaction in both public and private secondary schools currently. This means that knowledge about the influence of financial motivation to secondary school teachers' job satisfaction in Kigoma region, specifically Kigoma district is still unfilled. Thus there is a need of investigating on the influence of financial motivation to job satisfaction among public and private secondary school teachers in Kigoma district.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes the methodology employed in the study. It has ten sections namely research design, research approach, location of the study, target population, sampling techniques and sample size, research instruments, validity and reliability of the research instruments, data collection procedures, data analysis procedures as well as ethical considerations in research.

3.2 Research Design

The researcher employed descriptive survey design particularly cross-sectional survey whereby the researcher visited the field area and met different categories of subjects at the same period of time and gathered necessary information that met objectives set on the problem in hand as proposed by Gay (1996), Punch (2015) and Niwamanya (2016). The researcher employed cross-sectional survey design 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 could yield results in a short period of time (Ogula, 1998; & Onanda, 2015).

Furthermore, cross-sectional survey design enabled the researcher to use more than one instrument during data collection (triangulation) thus ensured content validity of a collected data as it was also employed by Omari (2011). This research design helped the researcher to collect information on the influence of financial motivation to

teachers' job satisfaction using different categories of respondents including secondary school teachers, academic teachers as well as heads of schools in the study area.

3.3 Research Approach

This study incorporated both quantitative and qualitative approaches (mixed approach). Both quantitative and qualitative approaches were used in collecting and analyzing data because they supplement each other. The quantitative approach was useful for generating numerical or quantifiable information and examined the extent of the difference and relationship between financial motivation and job satisfaction for the secondary school teachers of the two categories.

The qualitative research approach, on the other hand, was employed in order to capture views and feelings from academic teachers and heads of schools with regard to teachers' job satisfaction in both public and private secondary school categories in Kigoma district because these subjects are the ones who know the trend of teachers in performance and other issues related to job satisfaction such as punctuality, professional codes and attaining their responsibilities.

According to Danish and Usman (2010), the use of quantitative and qualitative approaches simultaneously enriches the study methods. Therefore the use of mixed research approach in this study helped the researcher to collect the wide range of data using variety of research instruments namely questionnaires and interview guides as it has also recommended by Amin (2005).

3.4 Area of the Study

This study was conducted in Kigoma district, Kigoma region. This region is found in the Western part of Tanzania. Kigoma region is bordered with Katavi region in the South, Kagera region in the northern parts, Tabora region in the Eastern parts whereas in the Western parts Kigoma region is boarded with Burundi. Kigoma district is located along the eastern shore of Lake Tanganyika in Kigoma region.

According to data given by the United Republic of Tanzania (1998) on Kigoma Region socio-economic profile, this region is still being considered as less developed region as far as secondary education is concerned. The report given by the Ministry of Education and Culture on status of education in Tanzania to Common Wealth Education Ministers in 2000 in Nova Scotia, Canada, indicates that secondary education subsector in Tanzania has a number of challenges including shortage of teachers especially in Science and Mathematics in the rural areas. The report cites out that the situation is worse in the marginalized regions in the country such as Kigoma, Rukwa and Katavi. In Kigoma district, for instance, there is unfriendly working environment that negatively influences teachers as reported in Regional Commission report on Kigoma region socio-economic profile of 1998.

This is reflected in the final examination results which are reported to be poor in the consecutive five years in Kigoma-rural district compared to other districts in the region as pointed out by Hakielimu (2012). In addition, most secondary schools in this district are hard to reach because social services like transport and water supply are poorly provided thus discouraging teachers' retention. These criteria together with the

fact that the researcher is well familiar with the locale motivated the researcher to choose this place to be the study area.

3.5 Target Population

There were 21 secondary schools in Kigoma district. 13 of them were public and 8 were private secondary schools. Therefore the target population in this study was all secondary school teachers, academic masters/mistresses and heads of schools in this district. According to data obtained in May, 2017 from Statistics and Logistics Office of secondary schools in Kigoma district council, there were 260 teachers in public secondary schools and 120 teachers in private secondary schools, making the total number of secondary school teachers to be 380 in the whole district. There was one senior academic master/mistress in each school and one head of school in each school, making the number of academic masters/mistresses and heads of schools in the district to be 42 (i.e. 21 academic masters/mistresses and 21 heads of schools). Therefore the total target population in this study was 422.

Teachers in this study were taken because of their vital role in curriculum implementation. Nevertheless teachers are the key component in education industry in any country. Teachers are the most important inputs in the process of education (Okumbe, 1988; & Sumra, 2004). Since the study was about teachers financial motivation and its influence to their job satisfaction and teachers are directly affected by educational policies concerning with compensational rewards, then it was important to get views and feelings on financial motivation and its influence to job satisfaction from them.

Likewise academic masters/mistresses were involved in this study since they are the ones who not only teach but also supervise curriculum implementation in schools by allocating teachers to the respective teaching loads. These officials were involved in the study because of their roles as educators and administrators and are the link between students, teachers and school managers in academic matters. They were therefore expected to give essential information with regard to this study.

Furthermore, heads of schools were taken in this study because of the virtue and their direct involvement in the supervision of overall school activities including academic affairs as managers of schools. In most private secondary schools heads of schools are even involved in recruitment of teachers in collaboration with the school board. Therefore heads of schools are rich in information concerning with teachers' motivation and its influence to their job satisfaction.

3.6 Sampling Techniques and Sample Size

This part describes techniques which were employed by the researcher in order to get the participants out of the explained target population. It also points out the sample size in each category that was selected by the researcher during data collection.

3.6.1 Sampling Techniques

Sampling procedures and techniques were done as follows:

3.6.1.1 Sampling of Schools

In sampling of schools the researcher employed probability sampling technique whereby stratified sampling method was used to get two categories of schools namely public and private secondary schools whose subjects had to be involved in the study.

Schools in the study area were divided into two homogeneous groups, each group containing subjects of similar characteristics as adopted by Fraenkel & Wallen (2009).

The researcher also employed probability sampling technique particularly simple random sampling method in each school category in order to give equal chance for all secondary schools in the study area so as to avoid bias that might arose in getting schools whose participants were to participate in the study. Sampling of schools was important in order to make the exercise cheap in terms of time and financial resources and yetobtain good and reasonable representatives in this study.

3.6.1.2 Sampling of Teachers

Probability sampling technique was employed particularly Simple random sampling method in each school category to get teachers who participated in the study. Every teacher in the target population had equal chance to be involved in the study thus the biasness in getting data was avoided. This argument was suggested by Cohen, Manion and Morisson (2007) that in simple random sampling, each member of the population under study has an equal chance of being selected and is unaffected by the selection of other members of population. They further assert that Probability sampling technique enables the researcher to make inference and generalization of the findings within the area from which samples are drawn. Therefore the researcher used this sampling method because of this merit.

3.6.1.3 Sampling of Academic Teachers (Academic Masters/ Mistresses)

In getting academic teachers from the study area Non-probability sampling technique was employed in this study. Purposive sampling method was done in getting academic Masters/Mistresses from both public and private secondary school categories since each school had one academic teacher. Academic teachers were selected purposively since they were considered to have resourceful information with regard to this study.

3.6.1.4 Sampling of Heads of Schools

Like in academic Masters/Mistresses, Non-probability sampling technique was employed to get heads of schools who participated in the study. Purposive sampling method was done since in each school there was only one head of school. Therefore all heads of schools in both public and private secondary school categories were directly involved in the study. Heads of schools were paramount in this study because of their managerial roles in schools including financial expenditures in their organizations. Normally heads of schools are the link between employer of teachers and teachers thus they are responsible to ensure that teachers are well motivated both financially and morally in order to promote educational standards in the country.

3.6.2 Sample Size

Samples were selected because it was not possible at the short time to study the entire population due to various limiting factors such as inadequate time and other research resources like financial resource in particular (Cooper & Schindler, 2003; Mugenda,1999; & Omari, 2011). There are different methods of determining sample size such as the use of mathematical sampling formula (Malhotra, 2004), the general rule of 40% (Huysamen, 1991) and use of statistical tables (Bartlett, Kortrlink & Higgins, 2001). In this study the researcher used the principle of 40% as proposed by (Huysamen, 1991) to determine the number of teachers who were involved in the

study. Therefore 152 out of 380 teachers were proposed by the researcher to be involved in the study. Another rule which was used to determine sample size in this study especially for heads of schools and academic teachers was the rule of Bartlett, Kortrlink and Higgins (2001) which suggests that, for a population which is less than 100 units, researchers have to take the entire population because it is not large enough to generate sample size scientifically using statistics.

Since the population of school heads in the study area was 21 and that of academic teachers was 21 as well, the researcher suggested to involve all heads of schools and academic teachers who were available in the study area. The total sample size was therefore supposed to be 194 people. Table 3.1 shows the proposed sample size in each category from the target population.

Table 3.1 Proposed Proportions of Samples and Sample Sizes in the Study Area

SN	Category of	Target	Sample Size	Percentage(%)
	Population	Population		
1.	Heads of Schools	21	21	100
2.	Academic Teachers	21	21	100
3.	Teachers	380	152	40
	Total	422	194	46

Source: Researcher (2017)

3.7 Research Instruments

In this study the researcher used both questionnaires and interview guides to collect data in the field.

3.7.1 Questionnaires

The researcher employed questionnaires to teachers who were selected to participate in the study. There were four main sections in questionnaire including section for particulars of the respondent like level of education and school category), section for closed end items and that of open-end items. The Likert scale items helped the researcher to collect quantitative information on teachers' financial motivation and their job satisfaction whereas the open-ended items helped the researcher to collect the vast qualitative data from teachers with regard to financial motivation and job satisfaction in their career. All the items in questionnaires were carefully constructed and administered to teachers to meet objectives of the study.

The reason for choosing questionnaire as one of the tools in data collection was not only that this tool collected information from a large number of teachers within a short time both quantitative and qualitative ones, but also it was cheap and flexible as it could provide accurate information.

3.7.2 Interview Guides

The researcher further prepared interview guides for heads of schools and academic teachers, particularly semi- structured interview guides, which contained both open and close- ended questions which helped to explore deeply the opinions of heads of schools and academic teachers about the influence of financial motivation to job satisfaction of teachers for both public and private secondary school categories in Kigoma district. Face to face interview was conducted to every head of school and academic teachers in the study area and information captured during the interview

sessions from each respondent was recorded in the field notebook for making reference and quotation during research writing.

Interview guides were relevant tool to heads of schools and academic teachers because these participants had key information that was needed for study and the questionnaire administered to teachers would not give clearly such information like measuring job satisfaction of teachers in terms of their job performance and commitment and motivational aspects that questionnaires would not capture.

3.8 Validity and Reliability of the Research Instruments

Before going to the field to collect data the researcher ensured that the instruments were valid and reliable.

3.8.1 Validity of the Research Instruments

Fraenkel and Wallen (2009) define validity as appropriateness, correctness, meaningfulness and usefulness of the specific inferences researchers make based on the data collected. Validity therefore refers to how instrument is accurate to measure what it supposed to measure. The researcher requested peer review of the research instruments to increase content and face validity. Questionnaires items were reconstructed to cover the research objectives to increase content validity. Practitioners in education management and administration, specifically the research supervisor, were consulted to get their inputs in instruments construction for content coverage and face appropriateness. Items which were irrelevant and ambiguous to the respondents were removed and rephrased respectively. The use of triangulation in collecting data helped the researcher to increase content validity in this study.

3.8.2 Reliability of the Research Instruments

Reliability, on the other hand, refers to consistency of the instruments, or the degree to which an instrument measures the same way each time it is used under the same condition with the subjects (Gay, 1996, Enou, 1998). A measure is considered reliable if a person's score on the test given twice is similar (Jackson, 2009). It is the consistency of the scores obtained (Fraenkel & Wallen, 2009).

To ensure reliability the researcher carried out test-retest method whereby the instruments were administered twice to the three piloted schools from each category which were not involved in the study but were present in the target population. Coefficient of correlation was calculated using Spearman rank formula and it was found to be r=.76, showing that the instrument was reliable as suggested by Jackson (2009) that the instrument is reliable if coefficient of correlation of two sets of test results lies between .70 and 1.00.

3.9 Data Collection Procedures

The researcher asked each head of school to inform both teachers and academic masters/mistresses in advance about the day when the researcher would visit the respective school which was selected in this study. During the day of administering questionnaires, sampled teachers were gathered in the separate location to avoid inconvenience of others who were not involved in the study. Thereafter questionnaires were distributed to each respondent and the researcher directed the respondents on how to fill the questionnaires. Subsequently all questionnaires were collected from respondents during the same day of administration of questionnaires. Furthermore, the researcher conducted face to face interview to each head of school and academic

teachers of the schools in the study area. The researcher used the field notebook to write the responses or feelings displayed by each subject during interview sessions. This helped the interviewer (researcher) to refer the written responses given out by the interviewees (respondents) after coming back from the field especially during analysis and interpretation of the findings. The researcher conducted the interview to each respondent independently with specific time. At least a half an hour was spent by the interviewer to make conversation with each respondent.

3.10 Data Analysis Procedures

Since the study took the mixed research approach, the collected data were analyzed both quantitatively and qualitatively.

3.10.1 Quantitative Data Analysis

Quantitative information collected using questionnaires was coded and analyzed with the aid of Statistical Package for Social Sciences (SPSS) version 20 computer program as this software helped the researcher to code data very fast and analyzed them both descriptively and inferentially. Descriptive statistics such as frequencies and percentages were computed and organized in tables. Inferentially, Chi- square test was used to establish the difference in financial motivation between public and private secondary school teachers (H_0^1) and to establish the difference in job satisfaction between public and private secondary school teachers (H_0^2). These hypotheses were tested at .05 significant levels. Chi-square is a statistical non-parametric test which is used to examine if there is a significance difference between two mean samples (Jackson, 2009; Kothari, 2014; Cohen, Manion & Marrison, 2007). This statistics test was suggested for inferential data analysis because the population was not normally

distributed and the data was collected based on ordinal scale as suggested by Jackson (2009) and Cohen et al (2007).

Moreover, the relationship between financial motivation and job satisfaction among secondary school teachers (H_{\bullet}^3 and H_{\bullet}^4) was tested using Spearman rank correlation coefficient method at 0.01 significant levels as suggested by Loveday (1970) and Kumar (2005) that for the ordinal or nominal scaled data, the suitable correlation analysis is Spearman rank method. Since the researcher employed ordinal data in testing those hypotheses then this method was used.

The following null hypotheses were tested at different significance levels.

 H_0^1 : There is no significance difference in financial motivation between public and private secondary school teachers in Kigoma district.

 H_0^2 : There is no significance difference in job satisfaction between public and private secondary school teachers in Kigoma district.

Ho: There is no relationship between financial motivation and job satisfaction among public secondary school teachers in Kigoma district.

 H_{\bullet}^{\bullet} : There is no relationship between financial motivation and job satisfaction among private secondary school teachers in Kigoma district.

3.10.2 Qualitative Data Analysis

Information which was collected from interview conducted by the researcher with heads of schools and academic teachers in the study area using interview guides was analyzed using content analysis and information obtained was used to support quantitative data.

3.11 Ethical Consideration

The researcher secured research permit from the relevant authorities. These included the Directorate of Research and Postgraduate Studies (DRPS) of the Open University of Tanzania, Kigoma Regional Administrative Secretary (RAS), District Administrative Secretary (DAS) and District Executive Director (DED) offices. After being permitted officially, the researcher consulted heads of secondary schools in the study area in advance and explained to them the purpose of the study and got their consent and requested their assistance. The researcher also asked heads of schools to inform those who would be involved in the study namely teachers and academic teachers so as to prepare themselves to respond to questionnaires and participate in interview session respectively.

Further still the researcher maintained ethical values in this work by explaining briefly to the participants about the intention of carrying out the study. The researcher ensured an anonymity and confidentiality of the information that was given by the subjects and none of the subjects was harmed physically, emotionally, mentally or financially both during and after data collection.

Moreover, the researcher let the respondents participate in the study out of their free will and displayed responses voluntarily and none of their names was mentioned or written anywhere on the research instruments. The researcher gave a word of thanks to participants to acknowledge their cooperation and contribution in the study. Furthermore, the researcher avoided plagiarism from other scholars' works by acknowledging each source that was used or consulted to support the findings.

CHAPTER FOUR

PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

4.1 Introduction

In this chapter, data related to the influence of financial motivation to secondary school teachers' job satisfaction in Kigoma district have been presented, analyzed and discussed. The chapter has two main sections. The first section gives the general and demographic characteristics while the second section presents the findings according to the research objectives.

4.2 General and Demographic Information of Respondents

This section presents the general and demographic characteristics of respondents as follows:

4.2.1 General Information

Out of 152 ordinary secondary school teachers who were proposed by the researcher to respond to questionnaires, 150 (98.7%) teachers managed to return back the filled up questionnaires. Moreover, the researcher managed to conduct face to face interview with all academic teachers and heads of schools in the study area. In this study 192 out of 194 (98.9%) responded positively to participate in the study. Table 4.1 shows the profile of the respondents in this study.

Table 4.1: General Respondents' Participation Profile

S/N	Types of	Suggested Sample Size	Number of Successful	Percentage (%)
	Respondents		Respondents	
1	Ordinary Teachers	152	150	98.7
2	Academic Teachers	21	21	100
3	Heads of Schools	21	21	100
	Total	194	192	98.9

Source: Field Data (2017)

4.2.2 Demographic Information of Respondents

Demographic characteristics of the participants including teachers, academic teachers and heads of schools by school category (public or private) basing on gender, professional qualification and working experience in terms of years are presented and interpreted as follows:

Table 4.2: Gender Respondents

Gender	Public	Private	Frequency	Percentage (%)
Male	62	43	105	70.0
Female	20	25	45	30.0
Total	82	68	150	100

Source: Field data (2017)

According to the field data (as shown in Table 4.2), 70% of the respondents were males while 30% were females. This implies that majority of teachers in schools which are located in rural areas are males compared with females. This may be due to the fact that most female teachers prefer to work in urban areas and follow their husbands of whom most of them are working in urban centers in various fields other than teaching as it is suggested by Mbope (2015). However, unequal number of females and males did not affect the findings because the perceptions of respondents were independent from gender matters.

The researcher analyzed characteristics of teachers who participated in the study in terms of their professional qualifications as shown in Table 4.3. The results show that majority of them 88 (58.7%) were holding Bachelor degree in education while 34 (22.7%) had Diploma in education.

Table 4.3: Academic Qualifications of Respondents

Academic qualification	Public	Private	Frequency	Percentage (%)
Form Six Certificate	-	2	2	1.3
Diploma in Education	23	11	34	22.7
Bachelor with Education	48	40	88	58.7
Post Graduate Diploma in Education	5	4	9	6.0
Master's in Education	6	2	8	5.3
Other degree programs rather than education (e.g. Bachelors of Art in Public Administration, Bachelor of Science in Environmental Studies etc.)	-	9	9	6
Total	82	68	150	100.0

Source: Field data (2017)

Teachers with postgraduate Diploma in Education constituted 9 (6.0%) of all teachers who participated in the study while 9(6%) of teachers had other degree qualifications rather than education such as Bachelor of Art in Public Administration, Bachelor of Science in environmental studies while 2 (1.3%) were just form six leavers. Teachers who had no teaching profession were present in private secondary schools.

Table 4.4: Working Experience of Respondents

Working Experience	Public	Private	Frequency (f)	Percentage (%)
Less than 5 years	6	15	21	14
Between 5 and 10 years	45	36	81	54
More than 10 years	31	17	48	32
Total	82	68	150	100

Source: Field Data (2017)

According to data summarized in Table 4.4, 81 (54%) teachers from both public and private secondary schools had a working experience between 5 and 10 years while 48 out of 150 teachers (32%) had more than 10 years working experience. On the other hand only 21 out of 150 teachers (14%) had a working experience of less than 5 years. This implies that majority of the respondents had enough experience on the issue of financial motivation and job satisfaction in the field of education.

4.2.2.1 Background Information of Heads of Schools and Academic Teachers

On conducting the face to face interview with 21 heads of schools and academic teachers the researcher found out that about 16 (76%) of heads of schools had more than 10 years serving in this position while 5 (24%) of them had been serving as heads of schools for the years between 5 and 10.

This implies that most heads of schools had an experience enough to be good informants on matters pertaining to their schools particularly job satisfaction of teachers. All heads of schools who participated in this study were males, showing that there was gender imbalance in school leadership in the study area probably due to the remoteness of the area. Interesting enough, all heads of schools who participated in the study had at least graduated in Bachelor degree in education.

Likewise demographic information of academic teachers was studied by the researcher. It was found out that 19 (90%) of them had been serving in that position for more than 5 years showing that there were experienced enough to describe the personality of teachers toward their responsibilities so that job satisfaction of teachers

would be exemplified by the researcher. Furthermore gender representation as academic teachers was still poor as more than 95% of them were males while 5% were females, serving as assistant academic teachers. However, gender imbalance in holding positions including heading of schools and coordination of academic matters in schools had no effect of the results in this study because the research problem had nothing to do with gender. Therefore what was collected by the researcher remained reliable and valid in serving the interest of the study.

4.3 Discussion of Findings

This section presents and discusses the findings which were obtained from the field by the researcher basing on the study objectives.

4.3.1 Financial Motivation of Secondary School Teachers

In this part the researcher was interested to determine if there is a difference in financial motivation between public and private secondary school teachers in Kigoma district. All three categories of the respondents who involved in the study including secondary school teachers, heads of schools and academic teachers were asked to give the relevant information in order to achieve this objective.

First the researcher wanted to determine if secondary school teachers get any kind of financial motivation from the school administration/employers when they perform duties well or not. Teachers were therefore asked to respond on this item by filling up the given questionnaires. Table 4.5 summarizes the responses given by both public and private secondary school teachers.

Table 4.5: Secondary School Teachers' Responses on Getting Financial Motivation

Question/Item	Responses	Public secondary schools teachers		Private secondary schools teachers	
		f	%	f	%
Is there any kind of financial motivation that	Yes	17	20.7	50	73.5
teachers are awarded by the school administration/employer	No	65	79.3	18	26.5
when they perform duties well?	Total	82	100.0	68	100.0

Source: Field Data (2017)

As indicated in Table 4.5, it is clear that majority of private secondary school teachers (73.5%) agreed that they always get financial motivation when they perform duties well compared to the public secondary school counterparts (20.7%). The data further show that only 26.5% of teachers from private secondary schools disagreed while 79.3% of teachers from public secondary schools responded that there is no kind of financial motivation given to them when they perform duties well. Similar findings were obtained during face to face interview with the selected heads of schools whereby most of them from private secondary schools responded that the school administration motivates teachers when they perform well their duties. One of the heads of schools from private secondary school said that:

".....teachers get monetary motivation when students perform well in external examinations. For every 'A' scored in external examination, the subject teacher is awarded 10.000 shillings and the payments are done during parent days......"

Another interviewee from one of the private secondary schools had this to say:

"...there is no financial complains of teachers in this school since every teacher works under the agreed contract between him/her and the employer...."

On the other hand, most of the interviewees from public secondary schools gave the opposite responses with regard to this question. For instance, one of the heads from government secondary schools uttered that:

"....no award to teachers when they perform well their duties since the government has no such fund, instead teachers motivate themselves intrinsically because teaching is merely their profession thus they have to feel proud of teaching...."

These findings imply that financial motivation to teachers is not well practiced by employers in public secondary schools compared to those in private secondary schools. These findings concur with those of Mbope (2015) who reported that teachers are not well motivated in Ilala district, Dar es Salam thus they are not doing well. Furthermore, the researcher explored on the kind of financial motivations which are commonly given to secondary school teachers by their employers and analyzed the extent of the difference between two categories of teachers. Table 4.6 shows the kind of financial motivation given to both public and private secondary school teachers and their differences in percentages.

Table 4.6: Kinds of Financial Motivation Awarded to Teachers' by School Administration

Responses		econdary teachers	Private Secondary Schools teachers		
	f	%	f	%	
Salary increments and promotions	39	47.6	24	35.4	
Receiving salary on time	32	39.0	13	19.1	
Overtime allowances	3	3.7	10	14.7	
Extra duty allowances	5	6.1	9	13.2	
Bonus	3	3.6	12	17.6	
Total	82	100.0	68	100.0	

Source: Field data (2017)

From Table 4.6, it seems that majority of public secondary school teachers (47.6%) receive annual salary increments and promotions while only 35.4% of private secondary school teachers receive the same kind of motivation. Furthermore, findings show that public secondary school teachers receive salaries earlier (39%) than their counterparts in private secondary schools (19.1%).

However, private secondary school teachers receive the rest of the motivations including overtime allowances, extra duty allowances, and bonus higher (45.5%) than public secondary school teachers (13.3%). This implies that, private secondary school teachers are more financially motivated than public school counterparts. These findings coincide with that of Richardson (2014) who found out that financial motivation in Malawi is highly achieved among private secondary school teachers compared with those of public secondary school counterparts.

Moreover the researcher gave teachers statements in a Likert scale so that they could be able to give their feelings about financial motivation they do get from their employers. This was done by the researcher in order to determine further the difference in various kinds of financial motivation between public and private secondary school teachers in Kigoma district. The results were rated and tabulated as shown in Table 4.7.

From the findings shown in table 4.7, it shows that Private secondary school teachers are more financially motivated than their public school counterparts. In private secondary schools, majority of teachers (60.3%) strongly agreed that they get bonus from the school administration, while those from public secondary schools were the minority (13.0%).

Table 4.7: Financial Motivations to Teachers

Statements	Responses		Public secondary schools teachers		secondary teachers
		f	%	f	%
My employer usually considers	Strongly disagree	22	26.8	13	4.4
bonus to workers.	Disagree	38	46.4	10	14.7
	Neutral	5	6.1	10	14.7
	Agree	16	19.5	41	60.3
	Strongly agree	1	1.2	4	5.9
	Total	82	100.0	68	100.0
My employer usually pays	Strongly disagree	23	28.0	7	10.3
My employer usually pays arrears on time.	Disagree	35	42.7	7	10.3
	Neutral	8	9.8	7	10.3
	Agree	15	18.3	38	55.8
	Strongly agree	1	1.2	9	13.3
	Total	82	100.0	68	100.0
	Strongly disagree	29	35.4	4	5.9
My employer usually pays	Disagree	27	32.9	4	5.9
teachers extra duty allowances.	Neutral	10	12.2	7	10.3
	Agree	10	12.2	33	48.5
	Strongly agree	6	7.3	20	29.4
	Total	68	100.0	68	100.0
Salary payment is prompt (i.e.	Strongly disagree	15	18.3	2	2.9
paid on time)	Disagree	33	40.2	8	11.8
	Neutral	15	18.3	6	8.8
	Agree	12	14.6	33	48.6
	Strongly agree	7	8.6	19	27.9
	Total	82	100.0	68	100.0
My employer always pays	Strongly disagree	24	29.3	11	16.2
teachers overtime allowances	Disagree	31	37.8	4	5.9
whenever necessary.	Neutral	11	13.3	7	10.3
	Agree	8	9.8	33	48.5
	Strongly agree	8	9.8	13	19.1
	Total	82	100.0	68	100.0
I always get advance payment/	Strongly disagree	16	19.5	6	8.8
financial support from my	Disagree	36	43.9	9	13.2
employer in case I face financial	Neutral	10	12.2	5	7.4
problem.	Agree	11	13.4	25	36.8
	Strongly agree	9	11.0	23	33.8
	Total	82	100.0	68	100.0
Annual increment in my salary	Strongly disagree	23	28.0	41	60.3
is always considered positively	Disagree	32	39.0	18	26.4
by my employer.	Neutral	14	17.2	5	7.4
	Agree	11	13.4	4	5.9
	Strongly agree	2	2.4	0	0.0
	Total	82	100.0	68	100.0

Source: Field data (2017)

These findings suggest that the government does not award teachers bonus as compared to the employers in private secondary schools in Kigoma district. The findings concur with that of Laddunuri (2012) who comes with the opinion that the government has been reluctant in paying teachers' rights and debits such as overtime allowances, extra duty allowances, teaching allowances and promotion.

Moreover, majority of private secondary school teachers (87.9%) strongly agreed that they are paid extra duty allowances whereby those from public secondary schools were the minority (19.5%). Likewise, majority of teachers in private secondary schools (67.6%) strongly agreed that they get overtime allowances compared to their counterparts in public secondary schools whom were only 19.6%.

The same information was secured from academic teachers through face to face interview conducted by the researcher about the issue of overtime and extra duty payments. Most academic teachers from private secondary schools responded that the school administration assists academic office to run academic matters of the school by allocating fund per term which is not only spent to purchase academic facilities but also to pay teachers who involve in remedial programs as overtime allowances and paying academic teachers for extra duties concerning with academics as can be quoted by the researcher from one of the academic teachers in private secondary school during interview conversation as:

"...yes, the school administration supports academic office financially so that the office can be able to buy academic facilities such as books, ream papers and paying teachers who conduct remedial classes...".

However, most academic teachers from public secondary schools gave the opposite responses on how the school administration supports and motivates teachers in academic matters. Most of them claimed that the school administration gives limited financial resources to academic matters therefore the office 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 suggest that most employers in private secondary schools pay both extra duty and overtime allowances highly compared to employers in public secondary schools 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.

About payment of salary, majority of public secondary school teachers (58.5%) strongly disagreed that salary is paid on time while in private secondary schools they were only 14.7% who said that salary is not paid on time. On the other hand, minority of teachers from public secondary schools (23.2%) agreed that salary payment is prompt while 6% were neutral, whereas in private secondary schools they were the majority (66.5%) while 8.8% were neutral. This can be interpreted that teachers of private secondary schools in Kigoma district receive salaries earlier than those in public secondary schools. Moreover, majority of teachers from private secondary schools (80.6%) agreed that they get advance payment compared to teachers from public secondary schools whom were 48%. This implies that teachers in private

secondary schools are able to get financial assistance when they are in need compared to those in public secondary schools in Kigoma district. These results 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. Nyange continues to say that salary does not meet teachers living expenses.

Another issue which was raised by the researcher in this objective about financial motivation to secondary school teachers in Kigoma district was about annual increment in salaries of teachers. The data from the field show that majority of private secondary school teachers (86.7%) disagreed by saying that they do not get annual increment in their salaries while minority (5.9%) agreed.

In case for arrears the data show that majority of teachers from private secondary school teachers (71.1%) agreed that their employers usually pay them arrears on time while, only 19.5 % of teachers from public secondary schools agreed that the employer pays them arrears on time This implies that many teachers in public secondary schools in Kigoma district have not yet paid their debts by the government. In order to find out if there was a significant difference in financial motivation between public and private secondary school teachers the following hypothesis was formulated and tested:

 H_0^1 : There is no significant difference in financial motivation between public and private secondary school teachers in Kigoma district.

The researcher employed Chi-Square test to determine the difference in financial motivation between public and private secondary school teachers and the results are presented in Table 4.8.

Table 4.8: Chi-Square Test on the Difference in Financial Motivation between Public and Private Secondary School Teachers

Statistics test	School category	My employer pays me overtime and extra duty allowances	Teachers usually get financial appraisal when students perform well	I always get advance payment in case I get financial problems	My employer usually pays me arrears on time	My Current monthly salary is satisfactory
Chi-Square	1.307 ^a	13.200 ^b	16.933 ^b	18.467 ^b	43.267 ^b	64.267 ^b
df	1	4	4	4	4	4
Asymp. Sig.	.253	.010	.002	.001	.000	.000

*p<.05

Source: Field data (2017)

The results show that the difference in financial motivation between public and private secondary school teachers was highly significant on overtime and extra duties payments (X^2 [4]= 13.20, p= .010), financial appraisal when students do well (X^2 [4]= 16.93, p= .002), getting advance payment in case of financial problem (X^2 [4]= 18.47, p= .001), payment of arrears on time (X^2 [4]= 43.27, P= .000) and current salary is satisfactory (X^2 [4]= 64.27, P= .000). Therefore the null hypothesis was rejected. This implies that there is a significant difference in financial motivation between public and private secondary school teachers in Kigoma district.

4.3.2 Job Satisfaction among Secondary School Teachers

In this objective the researcher ought to find out if there is a difference in job satisfaction between public and private secondary school teachers in Kigoma district. All three categories of respondents, namely secondary school teachers, academic teachers and heads of schools were used as informant in this aspect. First the researcher was interested to know if there are job dissatisfaction indicators among secondary school teachers in Kigoma district or not. In order to achieve this objective the researcher gave the item in the questionnaires which demanded the respondents to

state whether there is any job dissatisfaction indicators among teachers in their schools or not. The questionnaires were filled up by the respondents and the results were coded and analyzed by the researcher and tabulated in Table 4.9.

Table 4.9: Responses on Job Dissatisfaction Indicators

Question/Item	Responses	Public secondary school teachers		Private secondary schools teachers	
		f	%	f	%
Is there any kind of job	Yes	71	86.6	31	45.6
dissatisfaction indicators among teachers in this school?	No	11	13.4	37	54.4
	Total	82	100.0	68	100.0

Source: Field Data (2017)

Results indicated in Table 4.9 show that majority of teachers from public secondary schools (86.6%) agreed that there is job dissatisfaction indicators among them while only 13.4% disagreed. However, teachers who agreed that there are job dissatisfaction indicators in private secondary schools were lower than that of public secondary schools (45.6%). Furthermore the researcher ought to describe those job dissatisfaction indicators among secondary school teachers in Kigoma district. The respondents were asked to list several job dissatisfaction indicators in the given questionnaires. Table 4.10 shows kinds of job dissatisfaction indicators and the percentages of respondents upon each response.

Results in Table 4.10 indicate that there were about five major indicators of job dissatisfaction among secondary school teachers in Kigoma district. Majority of respondents from public secondary schools (46.3%) pointed out that some teachers are truants while those from private secondary schools were 36.7%. It was further pointed

out that some teachers are missing in their working stations in some days. This was by 34.1% in public secondary schools and 17.6% in private secondary schools showing that teachers' absenteeism is higher in public secondary schools than it is in private secondary schools.

Table 4.10: Indicators of Teachers' Job Dissatisfaction in Secondary Schools

Responses	Public Secondary Schools teachers		Private Secondary Schools teachers	
	f	%	f	%
Frequency truancy for some teachers	38	46.3	25	36.7
Absenteeism for some teachers	28	34.1	12	17.6
Teachers complains against their employer on financial matters	7	8.6	5	7.5
Teachers' attrition	2	2.4	7	10.3
Students poor performance in academics	7	8.6	10	14.7
None	ı	0.0	9	13.2
Total	82	100.0	68	100.0

Source: Field data (2017)

Other indicators of teachers' job dissatisfaction in secondary schools which were pointed out by the respondents in this study were frequency complains of teachers against their employers on financial matters in which it was pointed out by 8.6% of teachers from public secondary schools and 7.5% from private schools. Teachers' attrition was also higher in private secondary school teachers (10.3%) than it was in public schools. Some respondents pointed out that poor academic performance of students is another indicator of job dissatisfaction, while 9(13.2%) of teachers from private schools gave no response. This implies that job dissatisfaction is common to both public and private secondary school teachers.

The same issue was posed to the heads of schools during interview sessions. Majority of them from public secondary schools pointed out that truancy among teachers and complains of teachers against the government, about the delay in promoting teachers and paying arrears as well as poor attendance in their teaching duties are among the indicators of job dissatisfaction.

One of the heads from public secondary school had the following to say:

".... Some of teachers in my school are inefficient to teach probably because they always complain in staff meeting that even the government does not pay much attention to pay teachers' arrears. Moreover, promotion for teachers is not done successfully...."

While the interviewees from private secondary schools complained about teachers' attrition being the most indicator of teachers' job dissatisfaction the results from the field, however, show that job dissatisfaction indicators are highly observed in public secondary schools compared to what it is in private secondary schools in Kigoma district. The researcher went on examining the extent of job satisfaction of secondary school teachers by analyzing the responses given by the respondents in the Likert scale. Table 4.11 summarizes the responses given by teachers on this matter.

According to the findings shown in table 4.11, minority of private secondary school teachers (4.4%) are not satisfied with the teaching job while in public secondary school teachers, majority (56.3%) were not satisfied with the teaching job. Moreover, 79.4% of private secondary school teachers reported to be well satisfied with the teaching job compared to public secondary school teachers in which only (32.9%) were satisfied with their job.

Table 4.11: Teachers' Job Satisfaction Responses

	Statements	Responses	Public schools tea	secondary achers	Private secondary schools teachers	
			f	%	f	%
i.	Most teachers in this	Strongly	18	21.9	0	0.0
	school are well satisfied	disagree				
	with their job.	Disagree	29	35.4	3	4.4
		Neutral	8	9.8	11	16.2
		Agree	17	20.7	33	48.5
		Strongly	10	12.2	21	30.9
		agree				
		Total	82	100.0	68	100.0
ii.	Most teachers in this	Strongly	18	21.9	1	1.5
	school are well satisfied	disagree				
	with the monthly salary	Disagree	40	48.9	11	16.2
	given to them.	Neutral	10	12.2	8	11.8
		Agree	9	10.9	30	44.1
		Strongly	5	6.1	18	26.4
		agree				
		Total	82	100.0	68	100.0
iii.	The attitude of teachers	Strongly	18	22.0	3	4.4
	in this school toward	disagree				
	job satisfaction is high.	Disagree	41	50.0	11	16.2
		Neutral	7	8.5	9	13.2
		Agree	12	14.6	35	51.5
		Strongly	4	4.9	10	14.7
		agree				
		Total	82	100.0	68	100.0
iv.	My level of job	Strongly	19	23.2	2	2.9
	satisfaction increases	disagree				
	significantly year after	Disagree	42	51.2	8	11.8
	year.	Neutral	8	9.8	11	16.2
		Agree	11	13.4	41	60.3
		Strongly	2	2.4	6	8.8
		agree				
		Total	82	100.0	68	100.0

Source: Field data (2017)

In additional, the researcher found out the reasons for job dissatisfaction of teachers in secondary schools in Kigoma district. This part was responded by teachers through filling up the given questionnaires and the results were coded and tabulated in Table 4.12.

Table 4.12: Reasons for Teachers' Job Dissatisfaction in Secondary Schools

Responses	Public Secondary Schools Category		Private Secondary Schools Category	
	f	%	f	%
Low salary compared to other professionals	38	46.3	24	35.3
Teachers' arrears	29	35.4	10	14.7
Lack of fringe benefits and incentives	5	6.1	7	10.3
Poor support from employer on professional development	4	4.9	9	13.2
Poor working environment	1	1.2	10	14.7
None	5	6.1	8	11.8
Total	82	100.0	68	100.0

Source: Field Data (2017)

From Table 4.12, it shows that most secondary school teachers in Kigoma district are dissatisfied with their job because of low salary they get compared to other careers. This reason was put forward by 46.3% of teachers from public secondary schools and 35.3% of teachers from private secondary schools. Other reasons which were pointed out by the respondents were lack of fringe benefits and incentives, poor support from employers on professional development and poor working environments. These findings concur with that of Wambasi (2015) who found out that job satisfaction depends upon the matching of rewards with the expectations of the employees from employer. The findings also agree with that of Mwangi (2012) who found out that teacher's salary is an important factor that contributes to job satisfaction. The report given by the United Nations, Educational, Scientific and Cultural Organization (UNESCO) published in Paris, France, in 2015 on status and rights of teachers in Asia and Pacific, however states specifically that teachers in Asia and Pacific receive high

salary. They also receive overtime pay and there are financial incentives for those with specific responsibilities and for those who teach in the rural locations in Asia and Pacific countries.

Teachers debits (arrears) was the other prominent reason for teachers' job dissatisfaction in Kigoma district secondary schools. About 29 (35.4%) teachers from public secondary schools pointed out that the government has not yet finished to pay them arrears thus could be the reason for the teachers' dissatisfaction in their jobs. However, this reason was only given by 10 out of 68 teachers (10.3%) of private secondary schools. The types of arrears that teachers demand from their employers and their magnitudes in percentage are summarized in Table 4.13.

Table 4.13: Arrears which have not Yet Paid by the Employers to Secondary School Teachers

Responses	Public Secondary Schools teachers		Private Secondary Schools teachers		
	f	%	f	%	
Salary debit accumulations	17	20.7	4	5.9	
Promotion debits	19	23.2	5	7.4	
Professional development debits	6	7.3	12	17.6	
Leave and disturbance allowance debits	23	28.0	16	23.5	
Treatment expense debits	12	14.6	23	33.8	
Annual increment debits	5	6.2	3	4.4	
None	-	0.0	5	7.4	
Total	82	100.0	68	100.0	

Source: Field data (2017)

Findings summarized in Table 4.13 indicate that secondary school teachers have not yet paid many arrears including salary debits, promotion debits, professional development debits, leave and disturbance allowance debits, treatment and annual increment debits. This study shows that leave and disturbance allowances are the most prominent debits among teachers of public secondary schools (28.0%) while for private secondary school teachers it is treatment expenses (33.8%).

However, most teachers from public secondary schools who participated in this study claimed to have demands from the government while in private secondary schools, about 5 (7.4%) teachers of those participants had none of the recorded arrears or demands from their employers. This can be interpreted that teachers in government secondary schools have more debits which have not yet paid by the employer than it is in private secondary schools. This agrees with the findings of Lyimo (2014) about teachers' payments and allowances that they are lowly paid compared to other workers in Tanzania. Lyimo says that underpaying teachers affects their concentration in their teaching profession as some of them cannot settle and prepare teaching aids and lessons to teach in the class hence students' learning is affected. This argument contradicts with the report from UNESCO (2015) which, contends that incentives, rewards, good remuneration and career development for teachers are consistent good practices and are widely useful for teachers' effectiveness. Nevertheless it contradicts with Fredrick Taylor's theory which explains the role of both employers and employees that it is imperative for the employers to provide financial rewards to employees so that employees can be positively motivated and produces better outputs (Kirstein, 2010 & Glewwe et al, 2008).

In order to find out if there was a difference in job satisfaction between public and private secondary school teachers the following hypothesis was formulated and tested:

H₀: There is no significance difference in job satisfaction between public and private secondary school teachers in Kigoma district.

Likewise the researcher employed Chi-Square test to determine the difference in job satisfaction between public and private secondary school teachers and the results are presented in Table 4.14.

Table 4.14: Chi- Square Test on the Difference in Job Satisfaction between Public and Private Secondary School Teachers

Statistics test	School	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 increases yearly
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

Source: (Field data, 2017)

The results show that the difference in job satisfaction between public and private 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). Therefore the null hypothesis is rejected. This implies that there is a significant difference in job satisfaction between public and private secondary school teachers in Kigoma district

4.3.3 Relationship between Financial Motivation and Job Satisfaction among Secondary School Teachers

In this objective the researcher intended to find out the relationship between financial motivation and job satisfaction among secondary school teachers in Kigoma district. The researcher collected views from all three categories of respondents, namely secondary school teachers, academic teachers 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 4.15.

Table 4.15: Relationship between Financial Motivation and Job Satisfaction among Secondary School Teachers

Statement	Responses	Public Secondary School teachers		Private Secondar School teachers	
		f	%	f	%
There is a relationship between financial motivation and job	Strongly disagree	12	14.6	3	4.4
satisfaction among secondary school teachers	Disagree	39	47.6	9	13.2
in your school	Neutral	15	18.3	11	16.2
	Agree	15	18.3	36	53.0
	Strongly agree	1	1.2	9	13.2
	Total	82	100.0	68	100.0

Source: Field data (2017)

Findings in Table 4.15 show that majority of teachers from private secondary schools (66.2%) agreed that there is a relationship between financial motivation and job satisfaction among secondary school teachers in Kigoma district while those who agreed from public secondary schools were only 19.5%. Those who disagreed from private secondary schools were 17.6% while 16.2% gave no response. In public secondary schools majority of teachers (62.2%) disagreed the given statement while 18.3% gave no response on this matter.

The results from face to face interview conducted by the researcher with heads of schools 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 from public secondary schools in Kigoma district who participated the interview that:

".... the relationship is moderate, because both monetary and nonmonetary motives are necessary as far as teachers' job satisfaction is concerned...."

Another interviewee from one of the academic teachers in public secondary schools commented that teachers' job satisfaction is a combination of several factors including working environment, leadership style, community support and intrinsic motivation. One of the respondents from public secondary school academic teachers 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 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:

H₀: There is no relationship between financial motivation and job satisfaction among Public secondary school teachers in Kigoma district. The researcher presented the results in Table 4.16.

Table 4.16: Correlation 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 Sig. (2-tailed) N	82	.355** .003 82
Are you satisfied with a teaching job currently?	Spearman rank Correlation	.355**	1
	Sig. (2-tailed) N	.003 82	82

^{**.} Correlation is significant at the 0.01 level (2-tailed).

Source: Field data (2017)

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

However, the responses given by interviewees from private secondary schools contradicted a little bit from those which were given by interviewees from public secondary schools. Most interviewees from private secondary schools responded that financial motivation and job satisfaction are interrelated. They added that employers have to pay teachers adequately, even more than other professionals because of their multiple roles in the society.

One of the academic teachers from private secondary school was quoted:

"...there is a very close relationship between financial motivation and job satisfaction among secondary school teachers, that is why most employers in most secondary schools which perform well academically award teachers with money when students perform well in certain subjects especially in national examinations. They do so in order to keep teachers in their institutions and teachers cannot be kept unless they are satisfied, otherwise they may run to find the green pasture..."

Likewise the heads of secondary schools who participated in the study from private secondary schools replied almost the same response on the relationship between financial motivation and job satisfaction among secondary school teachers. Majority of them said that financial motivation to teachers is important since money activates working morale of teachers thus stimulates teachers' confidence and honesty to the job respectively. One of the heads of schools from this category commented that:

"...It is worthy for employers to motivate teachers financially. Money promotes working morale of teachers; money activates teachers to volunteer teaching even using extra time so that students may perform well in the final examinations which in turn make teachers to be respected by the employers, society and even students..."

Nevertheless the relationship between financial motivation and job satisfaction among private secondary school teachers was established using inferential statistics. The following hypothesis was formulated and tested:

Ho: There is no relationship between financial motivation and job satisfaction among Private secondary school teachers in Kigoma district. The researcher employed Spearman rank correlation method to test this hypothesis at 0.01 significant level and the results are presented in Table 4.17.

Table 4.17: Correlation between Financial Motivation and Job Satisfaction among Private Secondary School Teachers in Kigoma District

8	Titrate becommany b		
		Is there any kind of financial motivation that you are awarded when you perform duties well?	Are you satisfied with a teaching job?
Is there any kind of financial Motivation that you are awarded when you perform duties well?	Spearman rank Correlation Sig. (1-tailed) N	1	.441*** .000
Are you satisfied with a teaching job?	Spearman rank Correlation Sig. (1-tailed) N	.441** .000 68	1 68

^{**.} Correlation is significant at the 0.01 level (1-tailed).

Source: Field data (2017)

The results show that Spearman rank correlation coefficient between financial motivation and job satisfaction among private secondary school teachers was significantly moderate (r = .441, p = .000). This implies that there is a positive relationship between financial motivation and job satisfaction among private secondary school teachers in Kigoma district.

The results show that financial motivation and job satisfaction among secondary school teachers are interdependent. This view coincides with the one given by Mrosso (2014) on the study of factors contributing to job satisfaction among public primary

schools in Temeke Municipality that "lack of financial motives to teachers is a cause of dissatisfaction." The findings again are in line with opponent process theory on job satisfaction propounded by Landy (2007) and modified by Kingful and Nusenu (2015) that motivation and work are two interdependent parameters in achievement of goals of organization.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter highlights the summary of the study, methodology used, major findings, conclusions derived from the study, recommendations and suggested areas for further studies. The study sought to compare the influence of financial motivation on job satisfaction between teachers in selected public and private secondary schools in Kigoma district, Kigoma region, Tanzania. Specifically the study aimed at achieving the following objectives: to determine if there is a difference in financial motivation between public and private secondary school teachers in Kigoma district, to find out if there is a difference in job satisfaction between public and private secondary school teachers in Kigoma district, to establish if there is a relationship between financial motivation and job satisfaction among public secondary school teachers in Kigoma district, and to establish if there is a relationship between financial motivation and job satisfaction among private secondary school teachers in Kigoma district.

5.2 Summary of the Findings

The results from Chi- square test indicate that there was a significant difference in financial motivation between public and private secondary school teachers in Kigoma district. The difference was highly significant in overtime and extra duty payments $(X^2[4] = 13.20, p = .10)$. The difference was highly significant too in advance payments in case teachers get financial problems $(X^2[4] = 18.47, p = .001)$. It was also significant in arrear payments and financial appraisal when students do well, $X^2[4] = 43.27, p = .000$ and $X^2[4] = 16.93, p = .002$ respectively.

Moreover, findings indicate that there was a significant difference in job satisfaction between public and private secondary school teachers in Kigoma district. It was pointed out that teachers from private secondary schools are highly satisfied with the teaching job compared with the public secondary school counterparts in this district. The difference was highly significant in terms of their attitudes toward teaching $job(X^2[4] = 43.53, p = .000.)$. It was also significant in monetary satisfaction in terms of salary of teachers $(X^2[4] = 27.87, p = .000)$.

Findings further indicate that there was a moderate relationship between financial motivation and job satisfaction among public secondary school teachers in Kigoma district. Likewise it was pointed out that the relationship between financial motivation and job satisfaction among teachers in private secondary schools in that district was significant (r=.441, p=0.000). In addition the moderate correlations imply that the relationship were moderate.

5.3 Conclusions

This study has resulted in four (4) main conclusions as follows:

Firstly, based on the findings, that teachers in public secondary schools are less financially motivated than those in private secondary schools in Kigoma district, it is logical to conclude that job performance among public secondary school teachers is low compared to that of private secondary school counterparts. Performance of students in public secondary schools is thus expected to be low compared to that of private secondary school counterparts.

Secondly, as teachers in public secondary schools in Kigoma district have low job satisfaction compared to those in private secondary schools, it is logical to conclude

that there is low teachers' retention in public secondary schools compared to that of private secondary schools. Thus it is also logical to conclude that due to low job satisfaction of teachers in public secondary schools, students' academic performance is low in public secondary schools compared to that of private secondary schools.

Thirdly, as findings show a positive and significant relationship between financial motivation and job satisfaction among public secondary school teachers, it is logical to conclude that there is a direct relationship between financial motivation and job satisfaction among public secondary school teachers in Kigoma district and such relationship is moderate.

Finally, as findings show a positive and significant relationship between financial motivation and job satisfaction among teachers in private secondary schools in Kigoma district, it is logical to conclude that there is a direct relationship between financial motivation and job satisfaction among private secondary school teachers in this district and such relationship is moderate too. The moderate relationships between financial motivation and job satisfaction among teachers in Kigoma district in both public and private secondary school cases imply that job satisfaction is a function of multiple of factors such as teaching environment, community support and leadership style.

5.4 Recommendations

In view of the findings of the study and conclusion, the following recommendations are given in an attempt to enhance financial motivation to secondary school teachers in order secondary school teachers can be satisfied with the teaching career so that the

society can achieve better education outputs. The researcher further recommends to other scholars to take charge on studying further issues on motivation and job satisfaction in education as far as education management and administration is concerned.

5.4.1 Recommendations for Actions

- (i) The researcher recommends to the employers and other educational stakeholders like heads of schools, educational managers, school owners and educational officers to ensure that teachers are well motivated financially so as to attain satisfaction toward their job because the findings reveal that most employers do not pay much attention to motivate teachers.
- (ii) The study recommends to the employers of teachers of both public and private secondary schools to provide the salaries which reflect status of teachers regarding to economic situation prevailing in the society. Teachers' professional development should be well supported by the school owners and be made one of the criteria for promotion in order to promote working morale of teachers as well as their career development thus enhancing better provision of educational output.
- (iii) This study further recommends that salary increment, extra duty and overtime allowances as well as teaching allowance should be provided to teachers. The researcher also recommends that debit salary accumulations and other arrears such as leave allowances and promotion increments should be paid to teachers on time by employers so as to motivate them thus advancing teachers' effectiveness and efficiency in accomplishing their duties and responsibilities.

- (iv) Further still the researcher recommends to educational managers, administrators and school owners to realize the rights of teachers in order to promote working morale of teachers thus increase quality of education in the society. The government should give a strategy publicly recognizing consummately teachers for their hard workings. Educational managers, administrators and the Ministry of Education should seriously work on teachers' promotion and good working environments in order to motivate them.
- (v) School authorities including Regional Educational Officers and District Educational Officers should develop strategies to deal with needs of those teachers who experience less job satisfaction.
- (vi) 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 Tanzania.
- (vii) The government, through the President's office, Ministry of Education, Regional Administration and Local Government should improve the welfare of teachers in Public educational institutions including secondary schools in order to raise educational standard in Tanzania.

5.4.2 Recommendations for Further Studies

The following are areas which are recommended for further research related to this study:

- (i) Influence of financial motivation to job retention among secondary school teachers in Kigoma district, Kigoma region.
- (ii) Influence of teachers' financial motivation to students' academic achievement; a case of selected secondary schools in Kigoma district, Kigoma region.
- (iii) Assessment of financial motivation on job performance among secondary school teachers in Kigoma district, Kigoma region.
- (iv) Since this study was conducted in Kigoma district with small number of secondary schools it is difficult to reach generalization because of small population size used in the study. For this matter the research subject may be investigated further in other districts. Furthermore, assessment of other motivating factors may be conducted to investigate on how they influence teachers' job satisfaction.

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APPENDICES

Appendix I: Questionnaire For Teachers

Dear respondent,

My name is **Eutimi Bilantanye Bahati**, a student of Open University of Tanzania pursuing Masters of education in Administration, Planning and Police studies (MEDAPPS) degree. I am carrying out research on **Influence of Financial Motivation to Teachers' Job Satisfaction in Secondary Schools in Kigoma District, Tanzania**. I therefore kindly request you to provide me with information which will assist me to fulfill this task on time. It will be treated as confidential and used for academic purposes only. Please, do not indicate your name or a name of someone else in this questionnaire.

SECTION A-PERSONAL INFORMATION

1. Put a tic	$\mathcal{L}[\sqrt{]}$ when	ever applicable	for the following	lowing items	:	
(i) School ca	tegory you ar	e currently teac	ching. []] Private [] Public	
(ii) Gender:	[] Male [] Female				
(iii) Level of	education: [] Form Six co	ertificate [] Diploma i	in education,	
Bachelor	degree with e	education, []	Post gradu	ate diploma	in education	, [
Master's	in	educ	eation,	[-
others		• • • • • • • • • • • • • • • • • • • •		(I	Please specif	y).
(iv)How long	g have you be	en working as	a teacher in	n this school	? [] less t	han 5
years, [] between 5	and 10 years, [] more th	an 10 years.		

SECTION B- FINANCIAL MOTIVATION TO TEACHERS

2. Put a tick [√] whenever appropriate to show your perception about the way the school Manager, employer, head of school or school owner motivates teachers to promote their job satisfaction and performance in this school. The ranking orders of the responses for each kind of financial motivation are given below:

1≡Strongly disagree; 2≡ Disagree; 3 ≡ Neutral; 4 ≡Agree; 5≡Strongly agree

State	ments on type of					
financ	<i>J</i> 1	1	2	3	4	5
IIIIaii	motives	1	2	3	4	3
(i)	I'm satisfied with my					
(1)	current monthly salary,					
	which I paid as a					
	teacher					
(ii)	My employer usually					
(11)	pays the arrears (e.g.					
	leave allowances, salary					
	increments etc) on time.					
(iii)	My employer usually					
(111)	pays me extra duty					
	(overtime) allowances					
	on time.					
(iv)	Salary payment is					
(11)	prompt					
(v)	Teachers get financial					
	appraisal when students					
	perform well in the					
	external examinations					
	e.g. Mock					
	examinations, National					
	examinations etc					
(vi)	It is possible to get					
	advance payment from					
	my employer in case I					
	face financial problem					
(vii)	Annual increment in					
	your salary in your					
	salary is always					
	considered by your					
	employer					
(viii)	Extra duty allowances					
	paid by my employer					
	encourage me to					
	continue working as a					
	teacher in this school.					

SECTION C-JOB SATISFACTION TO TEACHERS

3. Put a tick $[\sqrt{\ }]$ that suits the best alternative or response about your perception on job satisfaction of teachers in this school for each of the following items:

(i) Most teachers in this school are well satisfied with their job because of
monetary and other fringe benefits they get.
1- Strongly disagree [], 2- Disagree [], 3-Neutral [], 4-Agree [], 5-
Strongly agree []
(ii) Most teachers in this school are well satisfied with a current monthly salary
which is
given by their employer:
1- Strongly disagree [], 2- Disagree [], 3-Neutral [], 4-Agree [], 5-
Strongly agree []
(iii)The attitude of teachers in this school toward their job satisfaction is high:
1- Strongly disagree [], 2- Disagree [], 3-Neutral [], 4-Agree [], 5-
Strongly agree []
(iv)My level of job satisfaction is significantly increasing year after year:
1- Strongly disagree [], 2- Disagree [], 3-Neutral [], 4-Agree [], 5-
Strongly agree []
(v) There is a relationship between financial motivation and job satisfaction
among teachers in this school.
1- Strongly disagree [], 2- Disagree [], 3-Neutral [], 4-Agree [], 5-
Strongly
Agree []
(vi)Teachers in this school are satisfied with their job currently:
1- Strongly disagree [], 2- Disagree [], 3-Neutral [], 4-Agree [], 5-
Strongly
Agree []
SECTION D- SHORT ANSWER ITEMS
Fill in the blank spaces provided
1. Is there any kind of financial motivation that teachers are awarded by the
school
Administration/employer when they performance duties well? YesNoIf
yes list at least four kinds of those motivation.
(i)
(ii)

(iii)
(iv)
2. Is there any kind of arrears that your employer has not yet paid you?
YesNoIf yes list at least four kinds of those arrears.
(i)
(ii)
(iii)
(iv)
3. Are you satisfied with the teaching job? YesNo Why? Please,
explain any three reasons briefly to justify your opinion.
(i)
(ii)
(iii)
4. List three job dissatisfaction indicators that are prevailing in this school among
teachers because of low or bad financial motives the employer is giving
currently.
i
ii
iii

Thank you for the cooperation!

Appendix II: Interview Guide to Heads of Schools

Dear respondent,

My name is **Eutimi Bilantanye Bahati**, a student of Open University of Tanzania pursuing Master of education in Administration, Planning and Police studies (MEDAPPS) degree. I am carrying out research on **Influence of Financial Motivation to Teachers' Job Satisfaction in Secondary Schools in Kigoma District, Tanzania**. I therefore kindly request you to provide me with information which will assist me to fulfill this task on time. It will be treated as confidential and used for academic purposes only.

- 1. How long have you worked as a head of school in this school?
- 2. Does the school administration awards teachers when they perform duties out of the working hours? If yes, how and to what extent?
- 3. Does the school administration awards teachers when students perform well in the external examinations and in extra-curricular activities? If yes, how often and what schedule is being used? If not, why not?
- 4. Do teachers in this school perform duties without any complains? If no, what kind of complains do teachers in this school complain about?
- 5. What indicators do you use to measure job satisfaction of teachers in this school?

Thank you for the participation!

Appendix III: Interview Guide to Academic Teachers

Dear respondent,

My name is **Eutimi Bilantanye Bahati**, a student of Open University of Tanzania pursuing Master of Education in Administration, Planning and Police studies (MED APPS) degree. I am carrying out research on **Influence of Financial Motivation to Teachers' Job Satisfaction in Secondary Schools in Kigoma District, Tanzania**. I therefore kindly request you to provide me with information which will assist me to fulfill this task. It will be treated as confidential and used for academic purposes only.

- 1. How long have you been served as academic teacher in this school?
- 2. To what extent do the school administration supports academic duties financially in this school since you were appointed to hold this position?
- 3. Do you think the fulfillment of teachers' financial demands in this school helps to improve students' academic performance? Please, explain.
- 4. How does financial motivation relate with teachers' academic fulfillment in this school?
- 5. How do you cooperate with the school administration to motivate teachers financially as far as academic fulfillment is concerned?

Thank you for the cooperation!

Appendix IV: Research Clearance Letters

THE OPEN UNIVERSITY OF TANZANIA

DIRECTORATE OF RESEARCH, PUBLICATIONS, AND POSTGRADUATE STUDIES

P.O. Box 23409 Fax: 255-22-2668759Dar es Salaam, Tanzania, http://www.out.ac.tz



Tel: 255-22-2666752/2668445 ext.2101

Fax: 255-22-2668759, E-mail: <u>drpc@out.ac.tz</u>

04/05/2017

Regional Administrative Secretary, Kigoma Region, P. o. Box 125, Kigoma.

RE: RESEARCH CLEARANCE

The Open University of Tanzania was established by an act of the Parliament no. 17 of 1992. The act became operational on the 1st March 1993 by public notes No. 55 in the official Gazette. Act number 7 of 1992 has now been replaced by the Open University of Tanzania charter which is in line the university act of 2005. The charter became operational on 1st January 2007. One of the mission objectives of the university is to generate and apply knowledge through research. For this reason staff and students undertake research activities from time to time.

To facilitate the research function, the vice chancellor of the Open University of Tanzania was empowered to issue a research clearance to both staff and students of the university on behalf of the government of Tanzania and the Tanzania Commission of Science and Technology.

The purpose of this letter is to introduce to you **Eutimi Bahati Bilantanye**; **Reg # PG 201610282** who is a Master student at the Open University of Tanzania. By this letter **Eutimi Bahati Bilantanye**, has been granted clearance to conduct research in the country. The title of his research is "**Influence of Financial Motivation to Teachers' Job Satisfaction in Secondary Schools in Kigoma-Rural District**, **Kigoma Region**, **Tanzania** "The research will be conducted in Kigoma-Rural District.

The period which this permission has been granted is from 04/05/2017 to 04/07/2017.

In case you need any further information, please contact:

The Deputy Vice Chancellor (Academic); The Open University of Tanzania; P.O. Box 23409; Dar Es Salaam. Tel: 022-2-2668820

We thank you in advance for your cooperation and facilitation of this research activity. Yours sincerely,

Prof Hossea Rwegoshora

For: VICE CHANCELLOR

THE OPEN UNIVERSITY OF TANZANIA

THE UNITED OF TANZANIA PRESIDENT'S OFFICE

REGIONAL ADMINISTRATION AND LOCAL GOVERNMENT

KIGOMA REGIONAL:

Tel: "REGCOM"
Tell: 028-280-2330
Fax: 0282802330
When reply qoute:

Ref.No.DA.73/274/02/191

Regional commissioner's Office, P.O.Box. 125, KIGOMA.

09/05/2017

The District Administrative Secretary, P.O.Box 05, **KIGOMA.**

RE: THE RESEARCH PERMIT.

Reference is hereby made to the letter dated 04/05/2017 from Vice Chancelor, Open University of Tanzania concerning the above caption.

I hereby take this opportunity to introduce **EUTIMI BAHATI BILANTANYE** a Master student of Open University of Tanzania. He has been granted permission to conduct the research in Kigoma Council. The tittle of the research is **"Influence of Financial Motivation to teachers' Job satisfacation in Secondary School in Kigoma – Rural District, Kigoma Region, Tanzania".**

The research will be conducted from **09/05/2017 to 04/07/2017**. Therefore you are requested to render him any necessary or Administrative assistance to accomplish the intended objective of his research.

With regards.

Jonas Joas

TARupula

For : Regional Administrative Secretary
Kigoma

Copy:-

The Open University of Tanzania,

Directorate of research, publications and postgraduate Studies,

S.L.P.23409,

DAR ES SALAAM.

Mr. Eutimi Bahati Bilantanye,

Student of Open University of Tanzania.

THE UNITED REPUBLIC OF TANZANIA PRESIDENT'S OFFICE REGIONAL ADMINISTRATION AND LOCAL GOVERMENT

KIGOMA REGION:

Telegrams: "REGCOM"
Tel. No 028 280 2116/4777/4778
Fax: 028-280-2330/2116

In reply please quote: Ref: No: DA.79/31/05/77



District Commissioner's Office, P.O BOX. 5, KIGOMA.

8th May, 2017

District Executive Director, Kigoma District Council **Kigoma**

Ref: INTRODUCING MR. EUTIMI BAHATI BILANTANYE

Please refer above heading.

Mr. EUTIMI BAHATI BILANTANYE, a Master Student from the Open University of Tanzania to undertake a research study on the "Influence of financial motivation to teachers' job satisfaction in Secondary School in Kigoma - Rural District, Kigoma region, Tanzania". The area of the study will be Kigoma District.

The period for the study spans from the 09^{th} of May, 2017 to the 4^{th} , of July, 2017.

Please accord him successfully.

Dorah M. Buzaile

Ag. District Administrative Secretary

KIGOMA

KATIBIT TAWALA WA WILAYA

Copy:

Mr. EUTIMI BAHATI BILANTANYE

Student.

IDARA YA UTAWALA,
HALMASHAURI YA WILAYA YA KIGOMA,
S.L.P 332,
KIGOMA.
17/05/2017,

MKUU WA SHULE, SHULE YA SEKONDARI...., HALMASHAURI YA WILAYA YA KIGOMA.

YAH:KUMTAMBULISHA MWAL EUTIMI BAHATI BILANTANYE.

Husika na mada tajwa hapo juu. Ninamtambulisha mwalimu tajwa hapo juu kufanya utafiti wa kielimu ambayo ni sehemu ya kukamilisha mafunzo yake ya shahada ya uzamili ya chuo kikuu huria cha Tanzania .Tafadhali mpe ushirikiano ili aweze kukamilisha mafunzo yake .

Ninakutakia utekelezaji mwema

WILIAM H. KAFUGUGU KNY MKURUGENZI MTENDAJI HALMASHAURI YA WILAYA YA KIGOMA

AFISA ELIMU WA SEKUNDAN HALMASHAURI YA WILAYA KIGOMA (V)