



Perception of Income Security for Primary School Teachers in Tanzania: A Human Security Reflection

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Abstract

This study examined stakeholders' perceptions of income security among primary school teachers in Tanzania. Specifically, it investigated the key attributes of income security and the extent to which teachers' incomes are secure. Data were collected from 102 participants in Tanga, Dodoma, and Dar es Salaam regions through interviews and questionnaires. Documentary review was also employed, and the data were analysed thematically. The findings indicate that income security among primary school teachers faces several challenges. In particular, low salaries, limited or implicit allowances, and inconsistencies in bonus systems were identified as major sources of concern. These challenges were largely associated with gaps in the existing legal and policy frameworks, which do not provide sufficiently clear and comprehensive mechanisms for safeguarding teachers' income security. The study contributes to the broader conceptualisation of security by extending the discourse beyond conventional understandings to include income security as an important dimension of human security. It further proposes education security as a potential area for future research and scholarly inquiry.

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Introduction

The paradigm shift in the global security perception after the Cold War has prompted scholars to broaden its conceptualization. In the contemporary dynamics, the referent object of security is skewed more to the people than the state. According to Haq (1995), security is interpreted as security of people, not just territory. This means that security was conceptualised in favour of territory from external aggression to the detriment of the people (UNDP, 1994). Literature (Alkire, 2003; Bajpai, 2004;

Brauch, 2008; Caballero–Anthony, 2016; Dabelko et al., 2013; Dalby, 2009; Lövbrand & Mobjörk, 2021; King & Murray, 2001; Martin & Owen, 2014; Mwinyikombo et al., 2025; Owen, 2004; UNDP, 1994) has delved extensively on different aspects of human security.

The concept of human security emerged prominently from the United Nations Development Programme's Human Development Report (1994), which identified seven dimensions of security: economic, food, health, environmental, personal, community, and political security. More recently, the United Kingdom's Ministry of Defence (2024) has advanced a “seven plus one” conceptualisation by adding information security to these dimensions. This development illustrates the evolving nature of human security, both as a conceptual framework and as a reflection of the changing realities and threats affecting human well-being.

However, despite the evolving security pattern, the global income security status for primary school teachers is alarming. Numerous studies (Evans, 2018; Brenhell & Akyeampong, 2007; Chirumbolo & Areni, 2005; Chukuwenye & Amgbare, 2010; Hameed et al., 2014; Lucky et al., 2014; Peprah et al., 2023; Wang et al., 2016) suggest that due to income insecurity, the well-being of primary school teachers is in critical anguish. Studies conducted in some African countries including Tanzania, for example, argue that less weight is accorded to primary school teachers with regard to their financial considerations (Evans et al., 2022; Mark, 2015; Mulkeen & Chen, 2008; Mwenda, Victor & Mgonezulu, 2018; Omari & Kiwonde, 2022; Pugatch & Shroeder, 2013; Ukutegbe et al., 2024). Evidence indicates that primary school teachers in Gambia and Malawi are paid some allowances. In contrast, in Tanzania in the mid-1990s allowances were compounded into their salaries.

According to Behera and Ali (2023), Evans et al., (2022), Kilic (2022), Lyimo (2014), Mayaru (2015), Sumra (2004), and Timothy and Nkwama (2017), primary school teachers in Tanzania are dissatisfied with their remuneration package. In a comparative study in Rwanda and Tanzania, Mgonja (2022) reveals that the monthly salary for primary school teachers is comparatively low. Thus, due to poor remuneration, 94.3% of the teachers in Ilala District (Dar es Salaam) were found to have been seeking for different sources of income to supplement their salaries (Timothy & Nkwama, 2017). Mayaru (2015) and Omari and Kiwonde (2022) assert that primary school teachers suffer from low salary, allowance and uncoordinated promotion. On NHIF services, Sumra (2004) reveals that 59.8% of the primary school teachers are discontented.

Despite the identified challenges, income security for primary school teachers in Tanzania and beyond is understudied (Christie, 2010; Liotta & Owen, 2006; Newman, 2016). This study, therefore, sought to address this gap. It is anticipated that findings will inform legal enactments and policy development processes. The study was intended to address two specific objectives: identify the attributes of income security for primary school teachers; and explore the perception of stakeholders on income security for primary school teachers.

Theoretical Framework

This study was guided by Maslow's Hierarchy of Needs Theory and Herzberg's Two-Factor Theory. Maslow's Hierarchy of Needs Theory was propounded in 1943 by Abraham Maslow. His core assumptions are: (i) Human needs (physiological, security, social, esteem, and self-actualization) motivate his behaviour (ii) Hierarchical ascendancy of needs (Omari & Kiwonde, 2022). Thus, primary school teachers, like all other workers, need motivation in order to get satisfaction in their jobs and improve their well-being. Basically, income is among the criteria for human dignity. Hence, this theory postulates on the core tenets of both income security and human security.

Frederick Herzberg propounded what came to be commonly known as the Two-Factor Theory of Motivation in 1959. In his core assumptions, Herzberg asserts that human needs are, first, hygiene or maintenance. This assists individuals to get rid of dissatisfaction. Such needs are directly related to job context which includes, among others, job security and pay. Second, Herzberg concludes, human needs are comprised of satisfiers (motivators), which are part and parcel of job content and they, ultimately, increases job satisfaction. The motivators include, among others, personal and professional advancement and possibility of growth. This theory is, therefore, directly aligned to people's dignified life as the ultimate objective of human security.

Ultimately, these theories served, among other purposes, to guide the analysis of the data and the interpretation of the findings. Given that theories are grounded in abstract conceptualisations of reality, the findings provided substantive support for the relevance of the core assumptions of Maslow's Hierarchy of Needs Theory and Herzberg's Two-Factor Theory, particularly in relation to income security and, more broadly, human security. The analysis and interpretation of the findings further revealed that, in terms of income security, the lived experiences of primary school teachers

in Tanzania are inconsistent with the fundamental tenets of both Maslow's Hierarchy of Needs Theory and Herzberg's Two-Factor Theory.

Literature Review

According to Asaka (2023), human security is a state of being in which people live a dignified life, free from fear and want. Income security is defined as perceived stability and persistent flow of income of individuals both, during active service and after retirement from service (Zikanga et al., 2021). In the purview of this article, income security is the level of financial accrurement and qualitative benefit entitlements which are explicit in the legal and policy frameworks relative to human needs consonant to prevailing cost of living.

Despite the paradigm shift and change of focus in scholarly debates and international frameworks from state security to human security it is hitherto perceived that at global level, peoples' security is still at stake. For instance, six out of seven people worldwide feel insecure about several aspects of their livelihood. These aspects include but not limited to unemployment, poverty, hunger, and diseases (UNDP Special Report on Human Security, 2022). Retrospectively, prior to the UNDP Report cited above, the World Bank (2016) had revealed that about 20% and 68% of the primary school teachers in the Philippines and Cambodia respectively, are compelled by the prevailing circumstances to take alternative jobs as secondary source of income in order to supplement their monthly remuneration.

The adoption of human security to complement state security did not translate into practical gains in respect of income security for primary school teachers in Africa. Osei (2011) argues that Africa is not immune from low payment of teachers which leads them to shift their focus to other sources of income to bridge the gap to their income security. According to Akubia (2011), the promises of welfare package and income security to the affected sections of the society, including primary school teachers, are not appealing. This means that the teaching profession is doomed by insufficient logistic support, low salaries, low bonuses, denied or little allowances and inadequate reward systems. Bonuses reflect the compensation beyond the specified salary paid to employees (Ojeleye, 2017). Research cites examples of Malawi, Lesotho, Zambia and Sierra Leone where teachers are made to look for other sources of income (Brenhell & Akyeampong, 2007; GOR, 2024).

Mark (2015) and Stromquist (2018) maintain that teachers are suffering from low salaries and they are not considered for stop-gap allowances that would cater for housing, transport, teaching and other related extra-curricular undertakings which they regularly perform. As a result, teachers quit

from the teaching profession. This is manifested by the attrition rate which in Eritrea is 2%, Gambia 3%, Uganda, Liberia, 6% each, Tanzania 8%, Zambia 9%, and Malawi 10% (George, 2010).

Owing to meagre pay, Uganda loses many of its credible and intelligent teachers who quit the profession in search of greener pastures or more lucrative economic engagements (Bamusananire, 2010; Okwenje, 2014). Hence, the determinant for entry and retention into the teaching profession is dependent upon the levels and criteria for salary increase (Dolton & Marcenaro-Gutierrez, 2011). Rwigema (2022) claims that primary school teachers (who qualify) choose to become secondary school teachers due to lack of options to other employment opportunities. However, Okwelle and Okubo (2022) suggest that the improvement of teachers' remuneration is among the strategies to retain them. In contrast, studies (Zikanga et al., 2021; Chirumbolo & Areni, 2005; Chukuwenye & Amgbare, 2010; Hameed et al., 2014; Lima & Allida, 2023; Lucky et al., 2014; Ma et al., 2016) unveil that the disregard of teachers' welfare compromises their performance.

The remuneration challenges in the teaching cadre, branded it as 'a profession of poverty-stricken folks' (Ayayi & Oguntoye, 2003). In Malawi, for instance, Kadzamira (2006) substantiates that pay for primary school teachers cannot sustain the basic needs such as food, clothing and transport. Hence, teachers form the corpus of the least-motivated cadre (Agezo, 2010; Cogneau, 2003; Lambert, 2004; Ololube, 2006; Rebore, 2001; Sargent & Hannum, 2005; Pepurah et al., 2023).

While the teaching profession is important and sensitive to the nation and its ultimate development, the education sector is preoccupied with unsatisfactory rewards system in terms of salary and emoluments, failure to pay incentives for teaching in rural areas, government lacks fringe benefits in public schools and promotion haphazard (Wamukuru et al., 2006). Ignoring teachers' welfare contradicts a well visioned dictum that 'teaching is a mother of all professions' as the Tanzanian President, Samia Suluhu Hassan argued. However, connecting this to the seven 'securities' as ushered in by the UNDP, it dictates that the latter has inadequately considered education in the security lens. In consonance with the view that education is the mother of all cadres, how can the seven dimensions of human security bear fruitful results if the 'engines' for education sector –teachers, are demotivated due to unfair welfare packages?

Other scholars (Olubusayo et al., 2014; Osibanjo et al., 2014; Park & Sturman, 2016; Wasiyu & Adebajo, 2014) surveyed the impact of bonuses and allowances in relation to the performance of teachers. A study conducted in Malawi by Mwenda and Mgomezulu (2018) accentuates the relevance of location

allowances, hardship allowances and location bonus as one of the approaches in addressing the problem of teachers' attrition. The study unfolds several countries such as Gambia, Lesotho and Mozambique which have adopted this system of allowances. According to Pugatch and Shroeder (2013), primary school teachers in Gambia are paid a hardship allowance of 30–40% of their salary. In Malawi, teachers are paid 14 USD per month as location allowance (Mwenda & Mgonezulu, 2018). Nevertheless, 89.6% of the teachers are not satisfied with the amount. They claim that the allowance is outweighed by the problems encountered by teachers located in remote rural settings.

Mulkeen and Chen (2008) argue that in Lesotho, teachers are paid the hardship allowance of equivalent to 23 USD per month. Similarly, Afem (2006) finds the situation of income security in Nigeria is no better than in other African countries. However, unlike the other authors cited in the preceding literature, he holds that teachers in Nigeria are promoted in papers only in the sense that the letter of promotion is not followed by the justified consideration of a new level of remuneration commensurate with the upgrading. Teachers in Tanzania staged a country-wide strike as a justified active labour method of driving home their demand for improved remuneration status.

By synthesis, despite the dynamics in the global security architecture and intellectual discussions from that of state security to human security which emphasise more on peoples' security, literature exhibit the prevalence of poor remuneration for primary school teachers in Tanzania. Moreover, the current and previous studies, legal and policy instruments in Tanzania rarely address income security projections for primary school teachers. Overall, the existing studies insufficiently reflect on how income security is guaranteed, promoted and safeguarded. Thus, income stability, predictability, adequacy, and sustainability strategies for primary school teachers have significantly faded out in the scholarly debates. Therefore, this is the gap that this study sought to address.

Conceptual model

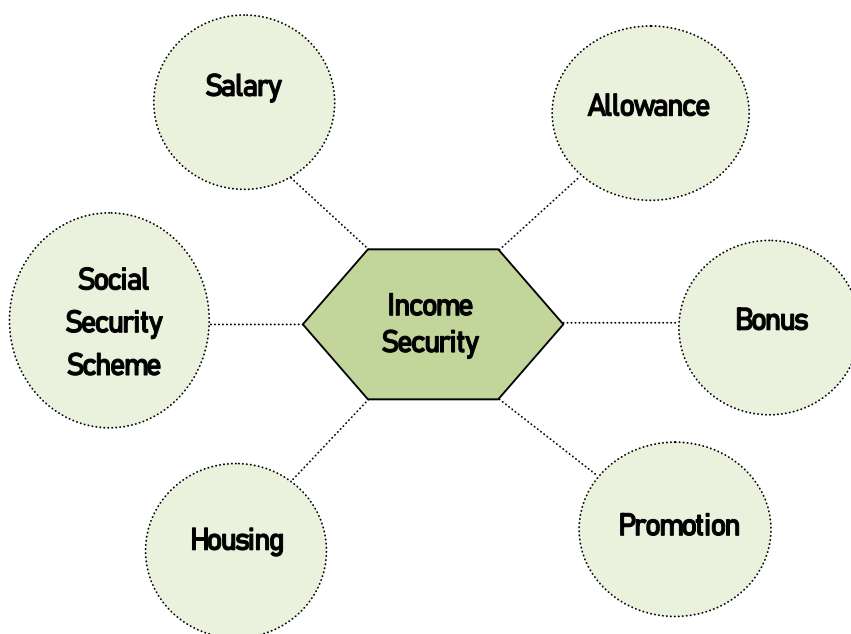


Figure 1: Conceptual model on income security for primary school teachers in Tanzania.

Methodology

This study was qualitative where data were collected through primary and secondary means and thematically analysed. The study was conducted in Dar es Salaam, Tanga and Dodoma regions. Two districts were purposively selected from each region to form the study areas. In each district, data were collected from two primary schools. The selected districts and schools were from both urban and peri-urban settings. The study adopted non-probability sampling technique including purposive, accidental and snowball techniques. The total participants were 102 (Table 1). Saturation point is the mark beyond which the researcher cannot collect any valuable data. This is determined by the use of 1/3 rule or through finding out that in the process, no more data are explored (Noble & Smith, 2015). In respect of this study, the researchers, upon reaching 102 participants and respondents, experienced some repetitions in the accrued data –hence the saturation point.

Table 1: Participants and Respondents

S/No.	Institution(s)	Participants and Respondents
1.	Ministry of Constitution and Legal Affairs	01
2.	PO-RALG	03
3.	Ministry of Education, Science and Technology	02

4.	Law Reforms Commission of Tanzania	01
5.	NBS	01
6.	PSSSF	01
7.	NHIF	04
8.	The Office of the Attorney General	01
9.	TSC	03
10.	NDC-Tanzania	01
11.	The Parliament of the URT	01
12.	NGOs	02
13.	TTU	01
14.	REOs	02
15.	DEOs	03
16.	WEOs	06
17.	Head Teachers	11
18.	Primary School Teachers	58
Total		102

Source: Field Data, (2024)

4.1 Data Collection

In generating data, primary and secondary sources were used. These were the Key Informant Interviews, open-ended questionnaires and documentary review. A blend of Key Informant Interviews and open-ended questionnaires was used due to the fact that they respond to the ‘what’, ‘how’ and ‘why’ questions (Adam & Kamuzora, 2008). Additionally, for triangulation purposes, documentary review was appropriate. A total of 58 open-ended questionnaires were administered to primary school teachers in the respective schools (Table 2). The respondents were obtained by using the snowball technique. The head teachers identified the potential respondents. Open-ended questionnaires were prepared. They were tested for validity before dispatching them to the participants (pilot test). Afterwards, the researchers closely followed up for pending responses. No incentive was offered to the respondents. The response rate was 80.5%.

Table 2: Questionnaire’s Respondents

No.	School(s)	Teachers
Ilala District		
1.	Chanika	05
2.	Ilala Boma	06
Kigamboni District		
3.	Buyuni	04
Kongwa District		
4.	Kongwa	06
5.	Manyusi	05
Dodoma Urban District		
6.	Makole	05
7.	Chihanga	03
Tanga Urban District		
8.	Bombo	06
9.	Pongwe	06
Mkinga District		
10.	Zingibari	06
11.	Manza	06
Total		58

Source: Field Data (2024)

Table 3: Demographic Information for Open-ended Questionnaires Respondents

Particulars	Details	No.	(%)
Sex	Male	16	28
	Female	42	72
	Total	58	100
Age	20-30	5	8.62
	31-40	27	46.55
	41-50	17	29.31

	51-60	9	15.52
	Total	58	100
Salary scale (TGTS)	B	4	6.9
	C	2	3.5
	D	16	27.6
	E	12	20.6
	F	17	29.3
	G	4	6.9
	H	2	3.5
	I	1	1.7
	Total	58	100
Education	Form Four	34	58.6
	Diploma	16	27.6
	Degree	7	12.1
	Master's degree	1	1.7
	Total	58	100

Source: Field Data, (2024)

Key informant interviews were conducted to 44 participants (Table 4). The participants were obtained through purposive technique where the researchers pre-determined them according to their roles in their respective institutions. However, in the course of data collection, some participants identified other participants. This justified the use of snowball technique. Nevertheless, some pre-earmarked participants were not available while others were unwilling to participate. Therefore, this situation warranted the adoption of accidental technique which depends on the availability and willingness of participants.

Table 4: Key Informants Interviewees

S/No.	Organisation(s)	Participant(s)
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1.	Ministry of Constitution and Legal Affairs	01
2.	PO-RALG	03
3.	Ministry of Education and Vocational Training	02
4.	Law Reforms Commission of Tanzania	01
5.	NBS	01
6.	PSSSF	01
7.	NHIF	04
8.	The Office of the Attorney General	01
9.	TSC	03
10.	NDC–Tanzania	01
11.	The Parliament of the URT	01
12.	NGOs	02
13.	TTU	01
14.	REOs	02
15.	DEOs	03
16.	WEOs	06
17.	Head Teachers	11
Total		44

Source: Field Data, (2024)

Table 5: Demographic Information for Key Informant Interviewees

Particulars	Item	Respondent(s)	%
Institution(s)	Ministries	06	13.6
	Government Institutions	12	27.3
	Trade Union	01	2.3
	Parliament of the URT	01	2.3
	NGO's	02	4.5
	Senior Education Officials	22	50
	Total	44	100

Sex	Male	29	65.9
	Female	15	34.1
	Total	44	100
Age	20-30	02	4.6
	31-40	07	15.9
	41-50	21	47.7
	51-60	14	31.8
	Total	44	100
Education	Form Four	01	2.2
	Diploma	02	4.4
	Degree	14	32.0
	Postgraduate Diploma	01	2.2
	Master's	25	57.0
	PhD	01	2.2
	Total	44	100

Source: Field Data, (2024)

The study also drew data from secondary sources, especially the existing literature on income security, human security, legal and policy instruments governing income security –local and international– including policies, laws, rules, regulations, journal articles, books, theses, newspapers and archival materials. These included: the Constitution of the URT, the Public Service Act, the TSC Act, the TTPB Act, the PSSSF Act, the NHIF Act, the Public Service Standing Orders (2009), the Public Service Pay and Incentive Policy (2010), the Education and Training Policy 2014 (2023 Edition) among others. Likewise, the Kenyan and Rwandan legal and policy frameworks were examined. For cross-checking the findings, a blend of open-ended questionnaires, KIIs, and documentary review, was adopted for triangulation purposes to accelerate the understanding of the phenomenon.

4.2 Data analysis

Data were analysed thematically through transcription, organizing and preparing data for analysis, reading through all the data, coding, describing themes, linking themes and data interpretation (Creswell, 2009:185). In the process, data were broken down into segments, labels (codes) were assigned where sub-themes and themes were finally generated. Codes were generated through inductive approach. The grouping of these codes helped the researchers to interpret and ascribe meanings from the data. Consistency was maintained through the creation of codebook which led to the adoption of sub-themes and themes which were finally refined. Inter-coder reliability was measured by setting up the profile in NVIVO software version 12. Then, a codebook was created and aligned. Afterwards, the files were merged, coding comparison query was run and finally, the results were interpreted. In order to control their bias, researchers set aside their own sentiments so as to grasp participants' experience.

Findings and Discussion

This section presents the findings which respond to the study objectives which cover the attributes and the perception of income security for primary school teachers.

Attributes of income security for primary school teachers

The findings provide that income security among primary school teachers in Tanzania comprises of salary, promotion, allowances, bonus, housing and social security schemes benefits. The latter connotes the NHIF and the PSSSF benefits, respectively. However, the findings exhibit that these attributes face several challenges which affect the income security of primary school teachers. The views of the participant recorded below provide some attributes of income security:

The attributes of income security are adequate salary, allowances, bonuses, house allowances. Other countries provide allowances to teachers and this is appended directly to the salary of public servants (including teachers) every month. To align you with what I am saying, let us take the example of our neighbouring country, Kenya. Its legal and policy frameworks are very clear on the provision of the allowances to teachers. This is what we call income security. (PT87, 05/08/2024)

While the overarching claims on income security for primary school teachers in Tanzania incline to inexplicit legal and policy safeguards of its attributes like allowances, bonuses and other similar perks, such an anomaly is catered for in the Kenyan setup. For instance, the Code of

Regulations for Teachers (2015), under Regulations 89, 90, 91, 93 and 96, provides for allowances entitled to teachers: special school, commuter, responsibility, house, hardship and annual leave allowances. The allowances are also articulated in the *Offer of Employment as a Teacher (Primary)*, which a primary school teacher signs to indicate his consent relative to the terms and conditions regarding his employment. Article 5 of the 'Offer' entitles teachers to provision of house, medical, commuter and hardship allowances. However, the Tanzanian legal and policy frameworks and Teachers Service Employment Agreement are silent on the above entitlements.

Human settlement is a basic need for all mankind. Housing in that respect, plays a pivotal role for human beings. Housing can be guaranteed in either real or monetary terms as allowances as the respondent below underscores:

The allowances and bonuses will assist to supplement the salary in covering some other essential needs. This is because, most of the teachers are not accommodated in school houses because the houses are not enough. So where do we get money for renting houses? Obviously, house allowance is important. If I rent a house or live in my own house far from the school, I need to have transport allowance to facilitate my daily movement to and from the school. So, you can imagine how important these allowances are in the entire spectrum of income security. Salary only? It cannot be a stand-alone attribute of income security. (PT86, 05/08/2024)

This reflects that house is an important aspect in securing the income of primary school teachers. Nevertheless, housing provision to teachers is a serious challenge in the entire teaching profession. On this, a participant underlines:

According to Basic Education Statistics (BEST) of 2021, it is not more than 10% of the schools which have -enough- houses for teachers in Tanzania. You can figure out how big is the problem of houses for teachers. Its effects permeate into learning outcomes. Since your research is on income security for primary school teachers, suffices it to say that lack of houses is a great challenge to the income security of primary school teachers. (PT61, 16/10/2024)

Based on the on-going discussion, the study revealed from the respondents that in one school under study, there were eight teachers and one house only. This means that only 12.5% of the teachers were quartered in school houses while the rest -87.5%- were not accommodated. Linking this situation

with income security, the study revealed that the only option was to rent a house and pay for it from teachers' own money which, in turn, was likely to threaten the teacher's income security. Similarly, the study explored from the respondents that in '*Simba*' district, there were 129 primary schools, 1264 teachers while there were only 184 houses. This shows that, it was only 14.5% of the primary school teachers who were being accommodated in school houses. Inversely, 85.5% of the teachers were living in rented houses which increased the costs of living for the teachers and, therefore, threatening their income security.

According to Katega *et al.*, (2022), housing is considered to be one of the basic requirements for daily living and output of man. In Tanzania, housing as a basic entitlement is enshrined in the National Human Settlement Policy (2002). Nonetheless, despite the establishment of the National Housing Cooperation in 1962, The National Housing Bank in 1973, and other housing-related institutions it is still a pending agenda. This housing problem contravenes the dignity of human life as envisioned in the human security core tenets, the Maslow's Hierarchy of Needs Theory and the Herzberg's Two-Factor Theory assumptions.

Promotion was another attribute which had a direct impact on income security, as paraphrased from the respondent, in that it leads to increased salary and annual salary increment. The only incentive for the increase of the salary of a primary school teacher, according to the respondent, is promotion. Thus, the more reliable and consistent the promotion pathway is, so is the salary increase, its reliability and consistency.

Building on the above, the study revealed that one participant was promoted in 2016 but the promotion letter was withdrawn. The reason was that the government was then carrying out an operation which aimed at rooting out ghost workers and employees who were holders of fake certificates. Since promotion is the major basis for elevating not only primary school teachers' status but also their income, holding it at bay devastated their income security.

Similarly, leave allowance is another pillar of income security for primary school teachers. However, this too suffers a number of challenges. The study revealed that teachers were accorded annual leave allowance only. This allowance was meant to cover expenses for the teacher, a spouse and four children proceeding to annual leave. The study showed that there was no other allowance (teaching,

house, overtime or transport allowances). This modality of paying leave allowance was also considered as a threat to income security for primary school teachers as the participant below amplifies:

I receive leave allowance but it is not annual since it is paid on one year gap basis. But the law entitles me to go on leave every year. So, if the law mandates me to go on leave annually but the paid leave is not consecutive, don't you see a contradiction here? How will I go on leave without money? In fact, this is a patent challenge posed by law. Indeed, it is a challenge on income security of a primary school teacher. (PT73, 06/08/2024)

Special loans were also regarded by primary school teachers as a complement to their income as the participant below states:

I can say special loans for primary school teachers are one of the attributes of income security. Primary school teachers have no extra income paid by the government along with the salary. In that respect, the salary will automatically be low. The terms and conditions for loans are similar to all. The interest rate does not consider who earns what in the public service. So, the best way to rescue primary school teachers from income insecurity is to have a separate system of special loans with different terms and conditions for them. (PT77, 06/08/2024)

Similarly, bonus to primary school teachers is yet another basis for their income security. It was found out that at 'Sote' district on every working day, the school authority was providing breakfast and lunch to teachers. According to the participants, this was a good initiative which intended to secure teachers' income. On further scrutiny, it emerges that there are two advantages that can be discerned from this kind of bonus. *First*, it offers an opportunity for teachers to save the amount of money which would rather be used to cover for the cost of breakfast and lunch while at work and, alternatively direct the saved amount to meet the expenses of other family commitments or even stash it in the savings account. *Secondly*, once granted the necessary meals, teachers would be physically, mentally and psychologically stable and carry out their work unperturbed by the need to re-energize themselves. This would motivate them to work effectively and efficiently.

These findings show that bonus can take different forms; financial terms or bonus in kind. Indeed, the bonus system plays a great role in securing the income of the financially disadvantaged groups like

primary school teachers. Nevertheless, according to the participant below, the legal and policy frameworks in Tanzania is not explicit on the same:

There is no bonus provided under the legal and policy frameworks. A head teacher may decide to give a bonus to teachers like 10,000/=TZS or lunch. Also, the District Education Officer provides a bonus on an annual basis to teachers whose subjects have achieved high scores. For instance, in 2023, he gave 5000/=TZS to teachers whose subjects had scored 'A' in standard seven national examination. In the standard four examination, he offered 3000/=TZS for each 'A' scored. However, these bonuses are not embedded in the laws. They, rather, depend on the will and whims of the respective person in authority. The overall outcome of such haphazard arrangement is that when another leader takes over the position and decides that bonus is not his priority, he may decide not to offer it. (PT44, 13/08/2024)

Social security schemes were also mentioned as an attribute of income security through medical expenses which were catered for by the NHIF to its beneficiaries. According to the respondents and participants, this is a strategy which aims at relieving a primary school teacher from shouldering the burden of medical costs. The respondents and participants affirmed that through this system, a teacher and his family can get medical treatment without cash payment hence his money, which would be used for medical services, may be committed elsewhere.

However, it was noted that the NHIF members were incurring extra costs due to inadequate coverage as the respondent below reveals:

The NHIF services are inadequate because a member has to contribute for some services out of his own pocket for medications, diagnosis and medical equipment which are not covered by the NHIF. Also, the NHIF is not comprehensive in terms of beneficiaries. Its coverage is limited to only four children, a spouse and parents of the beneficiary. (PT81, 06/08/2024)

The restriction of the number of beneficiaries in the NHIF setup is impractical because the laws of Tanzania do not restrict the number of children that a married couple can bear. Indeed, the Islamic and Customary laws, both of which are recognised by the laws of the land, allow polygamous marriages. The restriction on the number of beneficiaries, therefore, is against the human security objectives in the health security perspective which its effects cascade to income insecurity.

Maternity leave granted to PSSSF members, on the other hand, forms part of income security. But there is a dilemma in the PSSSF benefits. The male PSSSF members, according to the data availed to the researchers, are not entitled to maternity benefit whence their spouses who are not public servants undergo child delivery and subsequent child care. There are claims to the effect that since maternity benefits provided by the PSSSF benefited the female teachers during and after delivery, the same benefits should also be helpful even to male teachers whose wives are not government employees.

The maternity benefit setup in Tanzania is different from that of Rwanda which is provided under Article(s) 4 and 7 of the Law Establishing and Governing Maternity Leave Benefits Scheme (No. 003/2016 of 30/03/2016), which provides:

The maternity leave benefits scheme is administered and managed by the public institution in charge of social security. The property of maternity leave benefits scheme is managed separately from other properties managed by the public institution in charge of social security...The employer and the employee each contributes zero-point three percent (0.3%) of the salary.

Income security is indicated by adequacy, reliability and foreseeable flow of income. This is measured by the level of income, the income trend, regularity of income accrument, future income expectations and confidence of its regularity and correlation with the income in respect of someone with similar qualifications who may receive it (Barbeito & Vuolo, 2003). Hence, by considering the above attributes and challenges, inclines us into the perception of stakeholders on income security for primary school teachers in Tanzania.

Perception on Income Security of Primary School Teachers in Tanzania

Arising from the attributes of income security and the challenges it faces, this section reveals the perception of the participants and respondents on income security of primary school teachers. The findings revealed that the primary school teachers' salary was not sufficient to accommodate the cost of living. According to the findings, the teacher's salary was supposed to be increased to meet the increasing costs of living. It was further revealed that nurses and doctors, on the other hand, were paid allowances while teachers, despite working beyond official hours, were not paid extra-time

allowance. Instead, they were urged to consider teaching as a calling. As a reaction to this thinking regarding teaching, one of the participants was quoted lamenting:

A doctor's salary should not be more than the teacher's salary. He wouldn't be a doctor without a teacher. In that respect, a primary school teacher deserves higher salary than a doctor. In the developed countries, teachers are well remunerated. (PT42, 26/08/2024)

Despite the fact that primary school teaching is the mother of all other professions, which for that matter would deserve priority in terms of pay, the data below reveals a sizeable discrepancy of primary school teachers' remuneration:

Teachers' salaries do not reflect their importance and responsibility to the society. I have friends who are working in the medical sector who are better financially. There is a considerable gap between TGTS B in the teaching profession and the corresponding salary scale in the medical profession. (PT46, 14/08/2024)

Similarly, other participants and respondents were also of the perception that there was unfairness in the pay scale of primary school teachers compared to the role they were playing. Their belief according to the data was that considering the teachers' role in the social and economic development of the country, they perceived that justice was not being done in the remuneration of primary school teachers compared to other professionals.

Based on the findings, the respondent below remarked on how the general public was perceiving the teaching profession when it came to teachers' meagre remuneration:

Many people discourage me by saying, I will practically be poor and keep on financially struggling for the rest of my life. So, it is true that the salary is not enough in relation to my family size and the costs of living. (PT105, 03/10/2024)

This perception was also shared on the initial salary of a newly recruited primary school teacher as the data from another participant reveals:

Let us look at the salary of the newly employed teachers. Their salary is not enough. In real sense, if a teacher is not financially stable, he cannot be mentally stable. If you enter the profession where

you remain poor in terms of income, don't expect miracles to elevate you financially. (PT03B, 04/09/2024)

In a comparative perspective of income security for primary school teachers in other countries, the respondents' perception from the data was that in other countries, teachers were highly respected. They presented an example of teachers from Norway and Canada who visited Uhuru Primary School in Dar-es-Salaam. Upon analysing the quality of their life, the respondents' perception was that teaching profession was a respected cadre in their respective countries. Indeed, one participant reported that in the Scandinavian countries, teachers were better paid than in Tanzania.

The above perception was also acknowledged by President Samia Suluhu Hassan who implicitly recognised the prevalence of income security problem to teachers in Tanzania and vowed to review teachers' welfare to ensure they receive the respect and recognition they deserve, as they are the foundation of all professions worldwide.

The preceding findings and discussion on the attributes and perception of income security for primary school teachers in Tanzania are, therefore, well founded and buttressed in the Maslow's Hierarchy of Needs Theory and Herzberg's Two-Factor Theory which by synthesis, both address people's dignity. Overall, these theories illuminate the question of human security. However, despite the paradigm shift in the referent object of security from that of the state to the people-centred emphasises on the latter's well-being, the challenges are, nevertheless, hinged upon income security for the subjects of the study demand for legal and policy analysis. Despite the constitutional mandate, the Salary Review Commission, a significant tool for public servants' benefits optimisation, is not established in Tanzania. Comparatively, in Kenya the Salary Review Commission was established under Article 248 (2) (h). Hence, the study finds that the absence of salary review mechanism exacerbates the income security problem.

Conclusion

This study interrogated the perception of income security for primary school teachers in Tanzania under the human security lens. Overall, the study found out that income security for primary school teachers in Tanzania is compromised by inadequate, unstable, unpredictable, unsustainable and unsatisfactory welfare packages. Comparatively, this study delved on the legal and policy

frameworks of Kenya and discerned that income security, is well safeguarded in the Constitution and the contract of service for teachers. Similarly, the legal and policy frameworks in Rwanda offer separate maternity benefits for the female employees who contribute separately without involving the male employees. Based on the conclusion, the legal and policy frameworks relative to income security for primary school teachers in Tanzania need to be reviewed. In particular, it is recommended that the Constitution and the Teachers Service Employment Agreement be reviewed so that they may open more avenues for income security guarantee, promotion and safeguard as in the case of Kenya's legal, institutional and policy set ups. As well, the private sector may be involved in house construction. For further studies and research engagements, education security is recommended in Tanzania, the UNDP settings and beyond.

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