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Effects of Salary Loan Repayment Amount on the Welfare of Teachers in Secondary Schools in Songea District, Tanzania

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***Abstract:** This study examines the impact of salary loan repayment amounts on the welfare of secondary school teachers in Songea District, grounded in the Moral Hazard Theory, which suggests that shielding individuals from the full consequences of their actions can alter their behavior. Employing a convergent mixed-methods design, the research targeted 309 teachers across 21 secondary schools, utilizing the Cohen formula to sample 60 teachers and the Mugenda and Mugenda formula for selecting 10 schools [18]. Data was collected through questionnaires and interviews, ensuring validity and reliability through expert feedback, pilot testing, and Cronbach's alpha analysis (α = 0.707). Analyzed using SPSS Version 22, quantitative data were presented in tables, frequencies, means, and standard deviations, while qualitative data were contextually analyzed. The findings revealed that loan repayment amounts significantly affect teacher welfare, with reasonable repayment structures supporting career development and overall well-being. The study recommends policymakers and educational authorities design affordable loan repayment structures and promote financial literacy programs. Future research should explore the affordability of monthly payments on teachers' welfare. Ethical considerations were meticulously followed, including confidentiality and proper citation of sources.*

***Key Terms:** Loan Repayments, Teachers' Welfare, Loan Repayment Amount, Salary Loans, and Secondary School Teachers*

I. INTRODUCTION

Education plays a vital role in developing individuals and societies, with teachers serving as key drivers of quality education (Ahmad et al., 2023) [1]. Teachers possess diverse qualities that enable them to fulfill this responsibility, including flexibility, adaptability, and well-roundedness (Khomenko, 2023) [9]. Salary loans are offered to teachers as short-term borrowing to help them meet their needs and provide financial support during financial challenges (Kombo et al., 2022) [11].

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However, despite the critical role teachers play in educating children, the issue of loan repayments for these salary loans has become a concern that hinders their welfare. Teachers face financial challenges, including the burden of loan repayment, which can significantly affect their overall welfare and, consequently, the quality of education they provide (Plaza & Jamito, 2021) [22]. Loan repayments have a substantial impact on the welfare and financial stability of individuals. In many countries worldwide, teachers often require loans to finance their education, meet personal expenses, or manage unforeseen circumstances (Fernando et al., 2023) [5]. However, the repayment amounts and conditions associated with these loans can vary widely across different regions. High repayment amounts have placed a heavy financial burden on teachers, affecting their overall well-being and job satisfaction (Özkan and Akgenç, 2022). This has led to increased stress, reduced motivation, and potential financial hardships, ultimately impacting the quality of education they provide. On the other hand, Celestin (2022) [2] indicated that manageable loan repayment amounts contribute to teachers' financial stability and job satisfaction, enabling them to focus on their professional responsibilities and improve their overall welfare.

In African countries, loan repayment amounts for teachers have been influenced by various factors, including the economic conditions of the country, government policies, and the availability of financial support programs (Kassegn and Edris, 2021) [7]. High repayment amounts, coupled with limited or inadequate salaries, have created significant challenges for teachers, leading to financial stress. This has further exacerbated issues such as teacher harassment and disrupted the quality of the education system. In South Africa, Msomi and Nzama (2022) [17] indicated that individuals have struggled to repay these loans and advances due to the lack of significant earnings during the COVID era. Additionally, financial literacy had a significant effect on loan repayments, with a significance value of less than 0.05. Wanjiru (2020) [25] recommended that banks providing loans should focus on the borrower's ability to repay the loan, highlighting existing challenges related to loan repayments. Mobile lending has also affected loan repayment for clients in commercial banks in Kenya, where high interest rates have hindered loan repayment and negatively impacted borrowers' financial well-being and welfare.

The Tanzanian education system faces challenges related to teacher shortages, retention, and equitable access to education. Teachers in both public and private secondary schools experience financial difficulties due to loan repayment amounts (URT, 2021) [24]. Loan repayment amounts that are too high relative to teachers' salaries can exacerbate issues related to their welfare. The high repayment amounts on teachers' loans make it difficult for them to repay their debts, hindering their ability to save money or invest in professional development opportunities (Mwakisole, 2019) [19]. In 2019, the Tanzanian government increased the salaries of public servants, including teachers, by 15%, which positively impacted their overall financial well-being (Lameck and Magali, 2022) [14]. This salary increase could have reduced the financial burden associated with loan repayment, allowing teachers to repay their loans more comfortably without negatively affecting their quality of life (Mbiti et al., 2018) [16]. Moreover, financial literacy positively influenced loan repayments for teachers in VICOBA when they obtained a loan. Since financial literacy impacts loan repayments, increasing teachers' knowledge on this topic could enhance their quality of life. Providing teachers with financial literacy on loan repayment matters could improve their welfare in Tanzania. Therefore, it is crucial to examine the effects of loan repayment amounts on the welfare of teachers in secondary schools in Songea District, Tanzania, to improve their financial stability in this region.

II. STATEMENT OF THE PROBLEM

The burden of loan repayments, particularly when they exceed teachers' salaries, creates financial stress, reduces motivation, and potentially disrupts the quality of education. Loan repayment amounts can pose significant challenges for teachers, affecting their overall financial well-being and job satisfaction. High repayment amounts relative to teachers' salaries create financial stress and hinder their ability to save money or invest in professional development opportunities. This situation can lead to financial hardships, reduced motivation, and potential disruptions in the quality of education they provide. Factors such as economic conditions, government policies, and the availability of financial support programs have magnified the challenges teachers face in repaying their loans. Therefore, enhancing the financial stability and welfare of teachers is crucial to ensure the provision of quality education and the overall development of society.

Various studies, such as those by Celestin (2022), Koomson et al. (2024), Lameck and Magali (2022) and Özkan and Akgenç (2022) [21] have shown that low financial well-being and financial distress can lead to detrimental effects on psychological and physical health, reduced confidence, decreased productivity in the workplace, and increased absenteeism, delays, and lack of concentration. However, few of the reviewed studies have explored the effect of loan repayment amounts on teachers' welfare. Therefore, this study examined the effects of loan repayment amounts on the welfare of teachers in secondary schools in the Songea District.

III. RESEARCH OBJECTIVE

To examine the effects of salary loan repayment amount on the welfare of teachers in secondary schools in Songea District.

IV. RESEARCH QUESTION

How does salary loan repayment amount affect teachers' welfare in secondary schools in Songea District?

V. THEORETICAL FRAMEWORK

A. The Functional Theory of Labor Welfare

The Functional Theory of Labor Welfare, founded by Beatrice Webb (1858-1943) [26], a British sociologist, economist, and social reformer, suggests that providing teachers and other employees access to basic welfare benefits is not just a social duty but also a functional requirement for an organization or system to operate effectively. In the context of teachers' welfare, this theory emphasizes that manageable, accessible, and reasonable salary loan repayment amounts are essential for ensuring teachers' well-being, which in turn upholds the standard of education.

The theory assumes that when teachers' financial obligations are adequately addressed through appropriate salary loan repayment policies, they report higher job satisfaction, motivation, and productivity, all of which benefit the education system. It implies that organizations can optimize the positive influence of teachers on student learning outcomes, develop a congenial work environment, and promote harmonious industrial relations by aligning salary loan repayment with teachers' needs and skills.

The strength of the Functional Theory of Labor Welfare is its focus on maintaining and improving the efficiency and productivity of workers, rather than merely providing charitable relief. This represents a more progressive and forward-looking approach compared to earlier paternalistic models of labor welfare. By linking welfare measures to worker productivity, the Functional Theory provides a rationale for greater state involvement in regulating and providing labor welfare programs.

In the context of loan repayment amounts and teachers' welfare, this theory implies that loan repayment amounts should be set at a level that allows borrowers to maintain a reasonable standard of living. Additionally, teacher salaries, working conditions, and access to resources should be commensurate with the important societal role and skilled labor of teaching to attract and retain high-quality educators. While the Functional Theory of Labor Welfare provides a useful framework for considering these issues, a balance between this theory and other economic and social factors is necessary to determine appropriate loan repayment structures and teacher compensation in practice.

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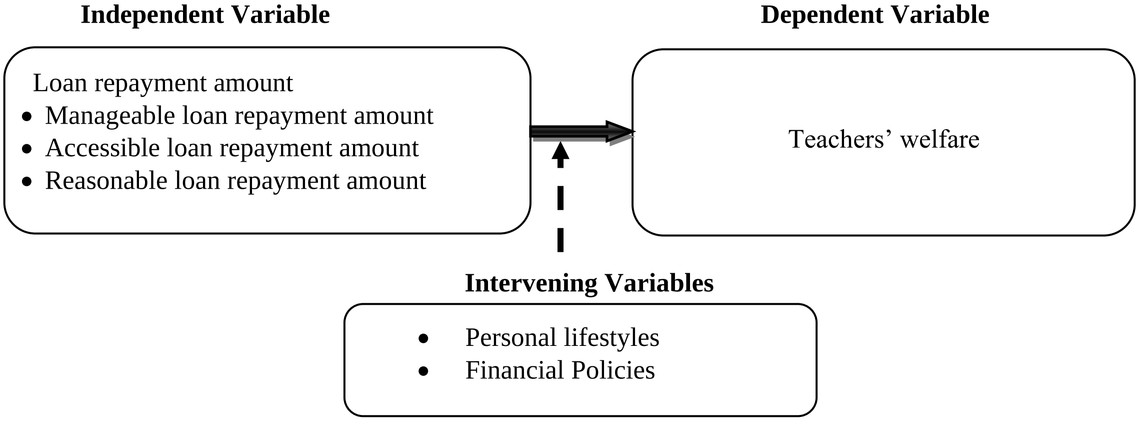

[Fig.1: Conceptual Framework Showing the Relationship Between Salary Loan Repayment Amount and Teacher's Welfare]

Source: Researcher own construction, (2024)

VI. REVIEW OF EMPIRICAL STUDIES

This section presents a review of the empirical literature on the effects of loan repayment amounts on the welfare of teachers. The review examines relevant studies to address the knowledge gap identified in other research conducted globally, in African countries, and specifically in Tanzania.

Hansen and Feng (2022) [6] conducted a quantitative research study to investigate teacher loan repayment among workers in China. The study used questionnaires to collect data from a sample size of 500 teachers. The findings revealed that teacher loan repayment has positive effects on teachers' retention in schools. The study also suggested that school heads should consider using lower loan repayment amounts as a strategy to support teachers during the repayment process. Although the study relied on questionnaires, which can limit the ability to capture the physical expressions and feelings of the respondents, it included interviews as a supplementary data collection method to gain a deeper understanding of the effects of loan repayment on teacher welfare. Therefore, this study used both questionnaires and interview guides to collect data from school heads and teachers. The current study examines the effects of loan repayment amounts on teacher welfare in both public and private secondary schools.

Koomson et al. (2024) [12] conducted a study on the relationship between financial stress from loan repayment amounts, moonlighting, and teacher attrition in Ghana. The study employed a cross-sectional design with a sample size of 1,360 Senior High School teachers. The findings indicated that teachers who are financially stressed are 6 percent more likely to exit the classroom, while those who moonlight are 10 percent more likely to leave. Given the high probability of financial stress from loan repayments, the study suggests that teachers should be given special concessions on loan interest or higher pay to alleviate financial stress. While the study by Koomson et al. (2017) [13] focused on Ghana, its findings may not directly apply to the Songea District in Tanzania due to differences in socio-economic, cultural, and educational contexts. Additionally, the cross-sectional design used in the study has limitations in establishing causal relationships. In contrast, the current study employs a convergent research design under a mixed-methods approach. Although the previous study contributes valuable insights, the feasibility and effectiveness of policies such as special concessions on loan interest or higher pay and loan repayment amounts require further exploration.

Tuyisenge and Mugambi (2020) conducted a research study on loan repayment amounts among teachers in Rwanda. The study used a descriptive research design with a target population of 450 teachers and employed questionnaires as the data collection instrument. The findings indicated that the impact of loan repayment amounts on the welfare of secondary school teachers depends on salary increases, which help reduce the burden of loan repayment. However, teachers' loan repayments were not as efficient as expected in terms of coverage rate and repayment burden. A salary increase improves teachers' ability to repay their debts on time to banks and other financial institutions. The study by Tuyisenge and Mugambi (2020) was conducted in Rwanda, which has a different context from Tanzania, specifically the Songea District. The study utilized a descriptive research design and collected only quantitative data. In contrast, this study uses a convergent research design to collect both qualitative and quantitative data, aiming to investigate the effects of loan repayment amounts on secondary school teachers' welfare in Songea District, Tanzania.

Komba and Kisanga (2019) [10] examined the impact of loan repayment programs on the retention of teachers in Tanzania. The study utilized a quantitative research design and included 480 teachers from both rural and urban areas of Tanzania. Data were collected using a structured questionnaire, focusing on teachers' participation in loan repayment programs, job satisfaction, and intention to remain in their current teaching positions. The study found that loan repayment programs can be effective in retaining teachers in rural areas of Tanzania. It recommended that the government reduce the loan repayment amounts and improve the management of these programs to better address teacher shortages in rural areas. Although the study included both rural and urban teachers, urban teachers may not face the same challenges in repaying loans due to greater financial opportunities compared to their rural counterparts.

To address this limitation, the current study specifically focuses on teachers from the Songea District and assesses their ability to repay loans.

Kayombo and Komba (2019) [8] conducted a quantitative study to investigate the impact of loan repayment practices on the motivation and job satisfaction of teachers in Tanzania. The study used a structured questionnaire to collect data on teachers' participation in loan repayment practices, as well as their motivation and job satisfaction. The findings indicated that loan repayment practices were a significant source of motivation and job satisfaction for teachers in Tanzania. While the study by Kayombo and Komba focused on loan repayment practices and their impact on teacher motivation and job satisfaction in Tanzania, it is important to consider whether their findings can be directly applied to the Songea District. Additionally, the use of a cross-sectional design in their study does not establish a causal relationship between loan repayment amounts and teachers' welfare. The current study, using a convergent design, examines the effects of loan repayment amounts on secondary school teachers' welfare. Therefore, this study specifically investigates how loan repayment amounts affect teachers' welfare in secondary schools in Songea District.

A. Summary of Literature Review and Research Gap

Several studies have examined the effects of loan repayment amounts on the welfare of teachers in different countries. Hansen and Feng (2022) conducted a study in China and found that low loan repayment positively affects teacher retention. Koomson et al. (2024) focused on Ghana and discovered that financially stressed teachers and those engaging in moonlighting are more likely to leave the classroom. They recommended special concessions on loan interest or higher pay to reduce financial stress and increase teacher retention. Tuyisenge and Mugambi (2020) [23] studied loan repayment among teachers in Rwanda and found that a salary increase reduces the burden of loan repayment. However, they highlighted the inefficiency of loan repayment programs in terms of coverage and repayment burden. They suggested using a convergent design under mixed methods to investigate the effects of loan repayment amounts on teacher welfare. Komba and Kisanga (2019) examined the impact of loan repayment programs on teacher retention in rural areas of Tanzania and recommended decreasing the loan repayment amount and improving program management to address teacher shortages. Finally, Kayombo and Komba (2019) investigated the influence of loan repayment practices on teacher motivation and job satisfaction in Tanzania, finding them to be significant sources of motivation. However, their study did not provide information on the effects of loan repayment amounts on overall teacher welfare.

While some studies have examined loan repayment programs in Tanzania, they did not specifically address the effects of loan repayment amounts on teacher welfare in Songea District Council. Therefore, there is a need for research that targets this specific context of teachers in Songea District Council. Additionally, existing studies have focused on specific aspects of loan repayment programs, such as retention or motivation. Consequently, there is a research gap in conducting a comprehensive assessment of loan repayment programs in terms of their effects on various dimensions of teacher welfare, including financial well-being and overall quality of life.

VII. RESEARCH METHODOLOGY

The study used a convergent design, which falls under the mixed research approach. This design enables the collection of both qualitative and quantitative data to gain a comprehensive understanding of how loan interest impacts the welfare of teachers in secondary schools in Songea District (Creswell & Creswell, 2018) [4]. The target population of this study consisted of 288 teachers from all 21 government and non-government secondary schools located in Songea District. Including both private and public secondary schools in the study provided a more comprehensive understanding of teachers' welfare, ensuring the representation of diverse perspectives regarding the effects of salary loan repayment amounts for the generalizability of the findings.

Songea District was selected for this study as findings from this area can have broader implications on the effects of salary loan repayment amounts on teachers' welfare. The study used the guidelines from Mgenda and Mgenda (2003), which state that a sample of 50% is considered an acceptable sample size in studies with a small number of schools. Thus, a sample of ten secondary schools out of twenty-one was obtained using the stratified random sampling technique, including 16 government schools and 5 non-government (private) schools. Additionally, Cohen et al. (2018) [3] suggests that a sample size of 10-30% is representative of the study population, which was used to determine the sample size of teachers. Consequently, a sample of 60 teachers out of 288 was obtained using the stratified random sampling technique. Key informants, such as school heads, were directly included based on the number of schools sampled.

Information from teachers was collected using questionnaires, while information from heads of schools was collected using an interview guide. To report the information from the interviews with heads of schools, the secondary schools were labeled from A to J. Questionnaires were verified by research experts with input from the supervisor. The reliability of the instruments was tested using Cronbach's Alpha Coefficient on 2 schools that were not included in the actual study to avoid bias. The pilot test yielded a strong alpha coefficient of 0.707 for the teachers' questionnaires, indicating that the instrument is reliable for data collection. Quantitative data analysis was performed descriptively with the aid of the Statistical Package for Social Sciences (SPSS) version 26, and findings were presented in tables. Qualitative data were analyzed using contextual analysis, involving transcription of the interviews, coding, and developing and describing themes. Ethical considerations were adhered to throughout the research process to ensure compliance, including maintaining confidentiality, ensuring the anonymity of respondents, and acknowledging published sources using APA style to avoid plagiarism.

VIII. RESULTS AND DISCUSSIONS

A. Demographic Information

This section presents the demographic information of the study participants, providing an overview of characteristics such as gender, academic qualifications, and work experience.

Table 1: Demographic Information (n=60)

		f	%	Total
Gender	Male	29	48	
	Female	31	52	60
Qualification	Diploma	8	13	
	Bachelor degree	44	74	
	Master's degree	8	13	
	PhD	0	0	60
Experience	Below 4 Years	19	32	
	5-9 Years	30	50	
	10+ Years	11	18	60

Source: Field Data, (2024).

Results in Table 1 show the demographic information of the teachers in Songea District who participated in this study. Among the respondents, 48% are male and 52% are female, indicating a slightly higher representation of female respondents. This suggests that the perspectives and experiences of female teachers may be more prominently represented in the data. Additionally, 73% of respondents hold a Bachelor's degree, 13% have a Diploma, and 13% possess a Master's degree. This distribution indicates that the findings may be influenced by the educational backgrounds of the respondents. Regarding work experience, 50% have 5-9 years of experience, 32% have less than 4 years of experience, and 18% have 10 or more years of experience. The relatively smaller proportion of respondents with less than 4 years (32%) and 10+ years (18%) of experience may limit the study's understanding of the perspectives of early-career and highly experienced teachers. The results imply that the findings of this study may be influenced by the educational levels of the respondents, with a majority holding Bachelor's degrees. However, the limited representation of respondents with less than 4 years and more than 10 years of experience may restrict the understanding of perspectives from early-career and highly experienced teachers.

B. Cross-Tabulation Between Working Experience and the Effects of Loan Repayment Amounts on Teacher's Welfare

This analysis explored how different levels of working experience interact with the effects of loan repayment amounts on teachers' overall welfare. Through cross-tabulation analysis of working experience and loan repayments, the study aimed to understand how experience levels influence the relationship between loan repayment amounts and teachers' welfare. Working experience is associated with professional development and growth, which can impact how teachers perceive loan repayment amounts about their welfare. Additionally, teachers with varying levels of experience may have different understandings of salary loan repayment and its effects on their overall welfare.

Table 2: Cross-Tabulation Between Experience * Loan Repayment Amounts

Statement		Experience			Total
		Below 4 yrs	5-9 yrs	10+ yrs	
Manageable loan repayments promote teachers' welfare	SD	6	2	0	8
	D	1	0	3	4
	N	5	4	1	10
	A	3	13	1	17
	SA	4	11	6	21
Total		19	30	11	60
Loan repayment amounts cannot facilitate professional growth	SD	4	1	1	6
	D	5	10	1	16
	N	2	8	5	15
	A	4	7	3	14
	SA	4	4	1	9
Total		19	30	11	60
Teachers can achieve their professional goals with manageable repayment amounts	SD	2	0	1	3
	D	0	0	2	2
	N	1	1	4	6
	A	8	11	1	20
	SA	8	18	3	29
Total		19	30	11	60
The loan repayment amount affects my welfare	SD	3	3	0	6
	D	2	0	2	4
	N	6	16	3	25
	A	5	5	4	14
	SA	3	6	2	11
Total		19	30	11	60
The loan repayment amount does not affect my welfare	SD	4	5	1	10
	D	4	11	3	18
	N	5	6	3	14
	A	1	5	2	8
	SA	5	3	2	10
Total		19	30	11	60

Source: Field Data, (2024).

Key: SD= Strong Disagree, D= Disagree, N= Neutral, A= Agree, 5 and SA= Strong Agree

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The results in Table 2 reveal the relationship between teachers' experience levels, loan repayment amounts, and their welfare, professional growth, and goal achievement. Teachers with 5 to 9 years of experience and those with more than 10 years strongly agreed that manageable loan repayments promoted their welfare, while those with less than 4 years strongly disagreed. Regarding professional growth, teachers across all experience levels agreed that loan repayment amounts do not facilitate growth. In terms of goal achievement, teachers with 5 to 9 years of experience and those with less than 4 years agreed that manageable repayment amounts help achieve their goals, while those with more than 10 years were neutral. The results indicate that the influence of loan repayment amounts on teacher welfare varies by experience level, highlighting the complexity of this relationship.

These results suggest that teachers' experience levels shape their perceptions of the impact of loan repayment amounts on their welfare. More experienced teachers believe that manageable loan repayments promote their welfare, while less experienced teachers are more skeptical. This indicates that it is important to consider teachers' experience levels when designing loan repayment programs. Furthermore, the results suggest that as teachers gain more experience, the impact of salary loan repayment amounts on their welfare may become less significant.

C. Effects of Loan Repayment Amount on Secondary School Teachers' welfare

The objective of this study was to examine the effects of loan repayment amounts on the welfare of secondary school teachers in Songea District, Tanzania. A Likert scale ranging from Strongly Disagree to Strongly Agree was used to rate responses. Teachers were administered questionnaires to assess their perceptions of the effects of loan repayment amounts on their welfare. The summarized responses are presented in Table 3.

Table 3: Teachers' Responses on the Effect of Loan Repayment Amount on the Welfare of Teachers

STATEMENT	SA		A		N		D		SD			
	f	%	f	%	f	%	f	%	f	%	M	SD
Reasonable repayment amounts support teachers in developing their carriers	16	26.7	24	40	13	21.7	2	3.3	5	8.3	3.73	1.15
Manageable loan repayments promote teacher job satisfaction.	21	35	17	28.3	10	16.7	4	6.7	8	13.3	3.65	1.38
Loan repayment amounts cannot facilitate professional growth.	9	15	14	23.3	15	25	16	26.7	6	10	3.07	1.23
By reducing debt, repayment amounts teachers can pay school fees for higher education	38	63.3	10	16.7	5	8.3	3	5	4	6.7	4.25	1.21
Reasonable loan repayment amounts do not help teachers avoid professional stress.	11	18.3	7	11.7	7	11.7	15	25	20	33.3	2.57	1.51
Loan repayment amounts are not a valuable tool for improving teacher's welfare.	10	16.7	8	13.3	14	23.3	18	30	10	16.7	2.83	1.33
Teachers can achieve their professional goals with manageable repayment amounts.	29	48.3	20	33.3	6	10	2	3.3	3	5	4.17	1.08
The loan repayment amount affects my welfare	11	18.3	14	23.3	25	41.7	4	6.7	6		3.33	1.16
The loan repayment amount does not affect my welfare	7	11.7	9	15	22	36.7	11	18.3	11	18.3	2.83	1.24
Teachers' overall welfare cannot be enhanced by accessible repayment amounts.	11	18.3	9	15	28	46.7	7	11.7	5	8.3	3.23	1.14

Source: Field Data (2024)

Key: SD= Strong Disagree, D= Disagree, N= Neutral, A= Agree, 5 and SA= Strong Agree

Key: f=Number of respondents and % = percentages

The results are presented in Table 3. They show that 67% of respondents agreed that reasonable repayment amounts support teachers in developing their careers. Conversely, 11% disagreed with this statement, while 22% remained neutral. The mean value of 3.73 indicates that, on average, participants moderately agree that reasonable repayment amounts to aid in career development. The relatively low standard deviation of 1.15 suggests that the responses are fairly consistent, with less variability in participants' opinions. These results provide insight into how respondents perceive the relationship between reasonable loan repayment amounts and teachers' career development. The majority agreement suggests a prevailing belief that manageable loan repayments positively impact teachers' careers. This finding aligns with Nkuba (2022) [20], who noted that a lower financial burden allows teachers to focus more on professional growth and development. This underscores the importance of reducing financial stress for teachers to enhance their career advancement and development.

Additionally, 63% of respondents agreed that manageable loan repayments contribute to teacher job satisfaction. Conversely, 20% disagreed with this statement, while 16.7% were neutral. The statement had a mean of 3.56 and a standard deviation of 1.38. These results indicate that the majority of respondents believe manageable loan repayments positively affect teachers' welfare. The mean suggests a moderate level of agreement among respondents regarding the impact of manageable loan repayments on teacher welfare.

The standard deviation indicates considerable variability in opinions, reflecting a wide range of individual responses. This suggests a positive correlation between reasonable repayment amounts, career development, and job satisfaction for teachers.

To enhance the positive correlation between reasonable loan repayments and teacher satisfaction in Songea schools, institutions might explore tailored repayment plans, financial literacy programs, and career development opportunities. Clear communication and understanding of individual needs can also contribute to optimizing the relationship between loan repayments and teacher welfare. One of the heads of schools from School D mentioned:

"There should be a recognized need to strengthen the positive connection between reasonable loan repayments and teacher manageable loan repayments amount. The recommendation includes exploring tailored repayment plans, implementing financial literacy programs, and providing career development opportunities. Additionally, fostering clear communication and understanding individual needs is emphasized to optimize the relationship between loan repayments and teacher welfare (Interview with the head of school D, December 9, 2023)."

Based on the preceding explanation, it is clear that reasonable and manageable loan repayments enhance teachers' careers and job satisfaction. Insights from the interview with the head of School D on December 9, 2023, underscore the importance of strengthening the positive correlation between manageable loan repayment amounts and their impact on teachers in Songea. The proposed measures include exploring customized repayment plans, implementing financial literacy programs, and providing career development opportunities. The interview highlights the crucial role of clear communication and a nuanced understanding of individual needs in optimizing the relationship between loan repayments and teacher welfare. These recommendations suggest that fostering reasonable and manageable loan repayment structures significantly benefits teachers' career advancement and job satisfaction. Such strategies align with the broader objective of creating a supportive financial environment that empowers educators in Songea to effectively manage their financial obligations while promoting their professional growth and satisfaction.

The results in Table 3 reveal that 38.3% of respondents agreed or strongly agreed that loan repayment amounts cannot facilitate professional growth, while 36.7% disagreed or strongly disagreed with this statement. Additionally, 25% of respondents were neutral. The mean value of 3.07 indicates an average neutral opinion regarding whether loan repayment amounts can support professional growth. The standard deviation of 1.23 reflects moderate variability in responses, suggesting diverse opinions on the statement. The results demonstrate a balanced distribution of opinions among participants about the role of loan repayment amounts in facilitating professional growth. The nearly equal proportions of agreement and disagreement indicate a lack of consensus among teachers on this issue. This diversity in opinions highlights that teachers have varying perspectives on whether loan repayment amounts contribute to their professional development. These findings contrast with the Model Hazard Theory, which suggests that individuals might engage in riskier behaviors due to being shielded from the negative consequences of their actions. The balanced distribution of opinions on loan repayments suggests that teachers' welfare might not be significantly impacted by loan repayment amounts in Songea District Council. This complexity underscores the need for further research to understand the nuanced effects of loan repayment amounts on teachers' professional growth and overall welfare.

The results in Table 3 show that 80% of teachers agreed or strongly agreed that reducing debt repayment amounts enables them to pay for higher education, while only 12% disagreed or strongly disagreed. An additional 8% of teachers were neutral on this statement. The mean value of 4.25 indicates that, on average, participants strongly agree with the idea that reduced debt repayment amounts facilitate their ability to afford higher education. The standard deviation of 1.21 suggests moderate variability in responses, indicating some diversity in opinions. Overall, the data reveals a strong consensus among teachers that lowering debt repayment amounts significantly enhances their ability to pay for higher education. This substantial majority underscores the positive impact that manageable loan repayments can have on teachers' capacity to cover educational costs. This highlights the potential benefits of tailored debt repayment plans or reduced debt burdens in supporting teachers' educational aspirations. Implementing targeted financial literacy programs and supportive policies can further enhance teachers' ability to invest in their professional development. The findings are consistent with the study by Jacob et al. (2023), which underscored the importance of low repayment programs for improving teachers' daily routines and attracting and retaining talented educators. These insights are crucial for policymakers and educational institutions aiming to improve teacher welfare. The positive feedback from teachers regarding manageable loan repayments aligns with comments from heads of schools. For example, one head of school, from School E, noted: "Reducing loan repayments not only addresses immediate financial concerns but strategically aims to attract and retain talented teachers. The school head stresses that this approach, by alleviating financial burdens, creates a more supportive and sustainable environment, ultimately enhancing teachers' overall welfare. The findings, aligning with broader objectives of teacher attraction and retention, offer valuable insights for policymakers and educational institutions aiming to uplift the welfare of teachers in Songea secondary schools (Interview with head of school December 11, 2023." Based on the aforementioned explanation, it is evident that reducing loan repayments for teachers in Songea secondary schools is seen as a strategic move that addresses both immediate financial concerns and long-term goals of attracting and retaining talented educators. The results from the study suggest that there is a significant belief among respondents that manageable loan repayments are crucial for alleviating financial stress, which in turn fosters a more supportive and stable educational environment.

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According to the results in Table 3, 30% of respondents agreed or strongly agreed that reasonable loan repayment amounts do not help teachers avoid professional stress.

Conversely, 58.3% disagreed or strongly disagreed with this statement, and 11.7% remained neutral.

The mean score of 2.57, with a standard deviation of 1.21, indicates a general tendency towards disagreement that reasonable loan repayments do not alleviate professional stress. This result suggests that a majority of respondents believe that manageable loan repayments do contribute to reducing professional stress among teachers, aligning with the broader objective of improving teacher welfare through financial support.

The results highlight that a majority of participants believe reasonable loan repayment amounts positively impact teachers' ability to manage professional stress. The low mean value of 2.57 suggests that most respondents do not see loan repayments as a factor that exacerbates stress but rather as a potential alleviator. The moderate standard deviation of 1.21 indicates variability in opinions, reflecting a spectrum of views on how effectively loan repayments address professional stress. This variability points to the complexity of the issue: while many teachers see manageable loan repayments as beneficial for reducing stress, there is still a notable proportion of respondents with differing perspectives. This diversity in responses underscores the importance of considering individual experiences and needs when designing loan repayment programs. Overall, the findings suggest that while manageable loan repayments can contribute to reducing professional stress for many teachers, there remains a range of opinions on the extent and nature of this impact. According to the results presented in Table 3, 81% of teachers agreed or strongly agreed that manageable repayment amounts help teachers achieve their professional goals and experience a considerable level of comfort in their work environment. This finding suggests that manageable loan repayment amounts positively influence teachers' welfare and affordability in schools. Approximately 10% of respondents were neutral, while 8% expressed strong disagreement or agreement with the statement.

Additionally, 71% of respondents reported a substantial impact of loan repayment amounts on teachers' well-being. The statement had a mean of 4.17 and a standard deviation of 1.08. The relatively high mean value of 4.17 indicates that, on average, participants strongly agree that manageable repayment amounts enable teachers to achieve their professional goals. The low standard deviation of 1.08 suggests a relatively low level of variability in responses, indicating a high level of consensus among participants' opinions on this statement. Overall, these results indicate that the affordability of loan repayments positively impacts teachers' well-being in schools. The data reveals a significant majority of respondents reporting a substantial impact of loan repayment amounts on teachers' welfare, affecting their overall well-being. The findings underscore the perceived influence of manageable loan repayment amounts on teachers' professional goals, work comfort, and general well-being in the school environment. One of the heads of school from school F reported that: *"We, as head of school see that the affordability of teacher's loan repayment amounts affects teacher's well-being towards their teaching and learning process (Interview held with one of the head of school F, December 12, 2023)."*

The explanations obtained from the interview imply that school heads recognize the impact of manageable loan repayment amounts on teachers' well-being. They acknowledge that when teachers find loan repayment amounts affordable, it positively influences their overall well-being, contributing to a more conducive teaching and learning environment. This understanding underscores the importance of creating financial structures that support teachers, ultimately enhancing their job satisfaction and effectiveness in the teaching and learning process in secondary schools in the Songea district. (Interview held with one of the heads of school F, December 12, 2023).

Results in Table 3 reveal that 41% of respondents were neutral regarding the statement that loan repayment amounts affect their welfare. In contrast, 46.6% of respondents agreed or strongly agreed with the statement, while 22% disagreed or strongly disagreed. The statement had a mean of 3.33 and a standard deviation of 1.16. The mean value of 3.33 suggests that, on average, participants lean towards a neutral opinion on whether loan repayment amounts impact their welfare. The standard deviation of 1.16 indicates a moderate level of variability in responses, reflecting some diversity in participants' opinions on this matter. This suggests that there is a range of perspectives among participants, with some expressing strong agreement or disagreement, while others maintain more neutral positions. This highlights the complexity and diversity of perspectives regarding the effect of loan repayment amounts on teacher welfare. These results align with findings by Mabignay (2022) [15], which showed that teachers' financial wellness was adversely affected by salary loans and that the financial capability of public school teachers was below desired levels, reflecting a negative trend in financial capability [27]. The findings imply that loan repayment amounts are a significant aspect of teachers' financial capability and wellness [28]. The diverse opinions expressed by respondents underscore the complexity of loan repayment amounts and support the broader understanding that teachers' financial wellness is influenced by various factors, including loan repayments [29].

The study revealed that the majority of respondents agreed that reasonable repayment amounts support teachers in developing their careers and contribute to job satisfaction. This highlights the importance of establishing manageable loan repayment structures to enhance teachers' well-being and professional growth [30]. Diverse opinions exist among teachers regarding whether loan repayment amounts can facilitate professional growth and alleviate professional stress, indicating the need for tailored interventions to address individual needs. Reducing debt repayment amounts positively impacted teachers' ability to afford school fees for higher education and achieve professional goals, demonstrating the importance of financial support in enabling educational pursuits and overall well-being [31]. Manageable loan repayment amounts positively affected teachers' welfare in school environments, emphasizing the

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critical role of affordable loan repayment structures in supporting teachers and creating conducive teaching and learning environments.

IX. CONCLUSIONS

Based on the findings, it is concluded that loan repayment amounts have a detrimental effect on the general welfare of secondary school teachers in Tanzania's Songea District. However, manageable and affordable loan repayment amounts positively impact teachers' career advancement, job satisfaction, and ability to finance further education and professional goals. When financial pressure from loan repayments is reduced, teachers can better manage their household expenses and explore opportunities for growth and promotion. This suggests that policies or initiatives aimed at providing more favorable debt repayment plans for secondary school teachers in Songea District could significantly enhance their well-being and long-term professional prospects, ultimately benefiting the educational system as a whole.

X. RECOMMENDATIONS

Based on the conclusions, it is recommended that policymakers and educational authorities work towards creating loan repayment structures that are reasonable and affordable for secondary school teachers. Policies should be developed to ensure that loan repayment amounts are manageable and take into account teachers' financial well-being. Additionally, banks are encouraged to offer a range of repayment options that accommodate flexible financial circumstances and to provide financial counseling to help teachers determine affordable repayment amounts. Financial literacy programs and workshops for teachers should also be promoted to enhance their understanding of loan repayment strategies. Furthermore, this study recommends areas for future research to expand the existing body of knowledge on loan repayment amounts and their impact on teachers' welfare. Future studies could focus on the affordability of monthly payments and their effects on teachers' overall well-being.

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After aggregating input from all authors, I must verify the accuracy of the following information as the article's author.

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