AVAILABILITY OF SCHOOL RESOURCES AND FINANCIAL INCENTIVES AS CORRELATES OF TEACHERS' TURNOVER MANAGEMENT IN PRIVATE SECONDARY SCHOOLS IN CROSS RIVER STATE, NIGERIA

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Abstract

The purpose of the study was to find out whether availability of school resources and financial incentives has relationship with teachers' turnover management in private secondary schools in Cross River State, Nigeria. Two research questions were posed in the study with two corresponding null hypotheses to guide the study. Correlation research design was adopted. The population of the study was 2,347 teachers in private secondary schools in Cross River State. Stratified random sampling technique was used to select 469 teachers as sample of the study. An instrument titled "Availability of School Resources, Financial incentives and Teachers' Turnover Management Questionnaire (ASRFITTMQ) was used to collect data for the study. The instrument was validated by three experts in measurement and evaluation and educational management. Cronbach's Alpha was used to determine the reliability coefficient of the instrument. Data obtained were analyzed using Pearson's product moment correlation. Results revealed that availability of school resources and financial incentives has significant relationship with teachers' turnover management in private secondary schools. Thus, it was recommended that private secondary school managers should make efforts in providing school resources and financial incentives to manage teachers' turnover.

Keywords: School Resources, Financial Incentives, Teachers Turnover, Management.

Introduction

Private schools are educational institutions that are owned, funded and manage by private individuals, organizations or religious bodies. They are integral component of nations' educational system and plays a critical role in educational development of many nations, especially in the area of access to educational services. Private Secondary schools in particular contribute in development of skills and imparting knowledge to individuals for self reliance and higher education. According to Okebukola (2015), private secondary schools have become integral part of education landscape in Nigeria, with parents preferring to enroll their children in private schools due to perceived better quality of education.

However, teachers' turnover has been one of the challenges of private secondary schools in Nigeria and in Cross River State in particular. Many private secondary schools teachers have left their roles as teachers in private schools to public schools or other professions in search of greener pastures. One of the pressing issues facing school management is high turnover rate among teachers which has implications for both educators and students (Lucas, Andre, Ana, Armando, Fulvo, Nelson and Francisco, 2023). Similarly, Nnamdi (2025) affirmed that teachers' turnover remain persistent challenge in Nigeria educationnal system, significantly influencing the quality of education. Teachers' turnover may be in form of migration or attrition. Teachers' migration is when teachers leaves their school to another school. While teachers attrition is when teachers leaves teaching profession to other Carver-Thomad profession. and Darling-Hammond (2019) referred teachers' turnover to include teachers who move from one school to another and those who leaves teaching profession before retirement.

Many factors has been responsible for teachers turnover. Olawole and Oladipo (2021) observed that many teachers exit their school or the profession due to factors such as low job satisfaction, lack of school resources, insufficient salary, limited professional development opportunities and unfavorable working conditions. Teachers turnover is particularly in rural schools where inadequate infrastructures, scare teaching resources and restricted career gowth prospects posed additional difficulties (Adeyemo, 2024).

Teachers' turnover management particularly poor in many private secondary schools in Cross River State. Many teachers who left their roles as private secondary schools teachers is on account of poor management. Inability of private secondary schools managers to provide School resources and financial incentives has been responsible for poor management of teachers' turnover. Availability of school resources and financial incentives are important in effective school management and administration, especially in the area of teachers turn over management. School resources are facilities, materials, equipment and tools used in the school to implement educational programmes to the students. Obi and Ogbuagu (2020) defined school resources as necessary inputs in the school system which enable proper implementation of educational programmes. Teachers' job performance depends to a large extent on the quality and availability of school resources. This is in line with Nwankwo (2014) who stated that school managers must develop plans in ensuring incessant provision of resources for achievement of educational goals and objectives. Teaching as a core function in secondary which aim at equipping learners with relevant skills and knowledge required the use of resources for effective teaching delivery. Without school resources, teachers will not be able to deliver lesson effectively, and may lead to job dissatisfaction.

Uwaleke, Yakubu & Joseph (2024) in their study of availability and utilization of educational resources and teachers' job performance in public secondary schools in Federal Capital Territory (FTC) Abuja, Nigeria, report that availability and utilization of school resources significantly related to teachers' job performance. Adebayo

(2016) examined the influence of educational availability teachers' resources on iob performance in early childhood education in Kwara State, Nigeria, and revealed that school resources availability had a positive significant influence on teachers' job performance. Similarly, Yusuf and Ibraheem - Kereem (2022) in their study of instructional resources as determinant of teachers' job performance in senior secondary schools in Kwara State, Nigeria, found out whether school resources significantly influence teachers' job performance. Furthermore, Olaitan (2024) examined the influence of motivation and availability of resources on teachers' job satisfaction, and found out that availability of resources influence teachers' satisfaction significantly.

On the other hand, financial incentives refer to measures put in place by managers to provide financial assistance to employees in an organization. It encompasses financial rewards employers used to motivate employees and drives performance and retention. Financial incentives are are targeted rewards system that drives workers to accomplish their best while fostering a positive work place culture. They are well designed compensation incentives that helps organizations to reward employees effectively while building lasting loyalty and commitment Financial incentives have (Hellman, 2025). evolved far beyond to simple paycheck and annual bonuses in today's competitive business landscape, incentives tools shape how employees view their roles, influence their daily efforts and determine whether to they will stay with an organization for long term.

Financial incentives play a significant role in managing teachers' turnover. Providing competitive salary and other financial benefits can improve teachers' job satisfaction and retention rate. Incentives that addresses financial

needs of teachers are particularly effective and ensure teachers' retention. Agboola and Offiong (2018) examined the relationship between occupational incentives and teachers' retention in private secondary schools in Akwa Ibom State, Nigeria, and found out that there exist a significant relationship between job security, remuneration, promotion, welfare and teachers' retention.

Isaac (2024) studied the relationship between occupational incentives and teachers' retention in private secondary schools in Rivers State, Nigeria, and revealed that there is a high positive and significant relationship between financial incentives and teachers' retention in private secondary schools. Nkedishu Akpojotor (2025) also examined the influence of wage level and staff incentives on teachers' retention in public secondary schools in Delta State, Nigeria, and revealed that wage level and incentives has positive influence on teachers' retention. Ishaka, Wazari and Afinike (2020) examined the relationship between teachers' incentives and job satisfaction in senior secondary schools in Taraba state, Nigeria, and report that there is a significant and strong relationship between teachers' financial incentives and job satisfaction. Moreso, Makule and Otieno (2024) researched on the influence of incentives on teachers' job performance in public secondary schools in Aruska city, Tanzania, and found out that financial incentives support among others significantly influence teachers' job performance.

From the background of the study, it appears that availability of school resources and financial incentives has the capacity to manage teachers' turnover. Hence, this study intend to investigate the relationship between school resources, financial incentives and teachers'

turnover management in private secondary schools in Cross River State, Nigeria.

Statement of the problem

One of the major challenge of secondary school system in Nigeria and in particular in Cross River State is high teachers 'turnover rate. The problem is more alarming in private secondary schools. Many private secondary schools teachers, especially the most intelligent one have left their schools to another schools while some have left the profession to others with better condition of service. This scenario has created shortage of manpower in many private secondary schools, which resulted to utilization of the available teachers in areas they have no specialization. Many teachers complain of excessive work load which makes them wornout and ineffective in their job performance. This situation further contributed to poor quality of education in many private secondary schools.

Poor management of teachers' turnover in many private secondary schools is as a result of failure of their managers to make available school resources and financial incentives to help teachers work effectively. Personal observation revealed that there is lack of school resources and financial incentives in some private secondary schools which account for poor management of teachers' turnover. Therefore, the question of whether school resources and financial incentives related to teachers' turnover management in private secondary schools in Cross River State, Nigeria, form the problem of this study.

Research Questions

The following questions were posed in the study.

 i) How does availability of school resources related to teachers' turnover management in private secondary schools. ii) How does availability of financial incentives related to teachers' turnover management in private secondary schools?

Statement of hypotheses

The following null hypotheses guided the study.

- i) School resources have no significant relationship with teachers' turnover management in private secondary schools?
- ii) Financial incentives have significant relationship with teachers' turnover management in private secondary schools?

Research method

Correlation design was adopted in the study. The study was carried out in Cross River State. The state is one of six states in south south geopolitical zone of Nigeria, and situated within the Niger Delta region. The population of the study was 2,347 teachers in 422 government approved private secondary schools in the state. Stratified random sampling technique was used in selecting 469 teachers as sample of the study. This sample size represent 20 percent of the study population. An instrument titled "School Resources, Financial Incentives and Teachers' Turnover Management Questionnaire (SRFITTMQ) was used to collect data in the study. The instrument was validated by three experts in measurement and evaluation, and educational management. Cronbach's Alpha was used to determine the reliability coefficient of the instrument which yielded 0,74 and 0,78.

Direct method of data collection was adopted, which was personally carried out by the researcher and two trained research assistants. All the questionnaires distributed were returned and utilized in the analysis, using Pearson's product moment correlation.

Results

Hypothesis 1: School resources have no significant relationship with teachers' turnover management. Independent variable of this hypothesis is school resources, while dependent variable is teachers' turnover management.

Pearson's Product Moment Correlation was used in testing the hypothesis at 0.05 level of significance. The summary of the result is presented in table 1.

Table 1: Pearson's Moment Correlation Coefficient Analysis between School Resources and Teachers' Turnover Management (N=469)

Variables	ΣX	ΣX^2	ΣXY	r-value
	ΣΥ	ΣY^2		
School Resources	9085	185029	187842	0.7000
Teachers' Turnover Mgt	9398	195600		

Significant at 0.05, r-critical= 0.194, df=467

The r-value of 0.7000 indicates a positive correlation between School Resources and Teachers' Turnover Management. This means that as School Resources increases, Teachers' Turnover Management also increases. More so, the significance of this correlation is determined by the r-critical value, which is 0.194 at a significance level of 0.05 and degrees of freedom (df) of 467. Therefore, since the calculated r-value (0.7000) is greater than the r-critical value (0.194), the correlation is statistically significant. Thus, the null hypothesis, which states that School Resources do not have any significant relationship with Teachers' Turnover Management, is rejected. Thus, it is alternately accepted that School Resources have a significant relationship with Teachers' Turnover Management.

Hypothesis 2

Financial incentives have no significant relationship with teachers' turnover management. Independent variable of this hypothesis is financial incentives, while dependent variable is teachers' turnover management. Pearson's Product Moment Correlation was used in testing the hypothesis at 0.05 level of significance. The summary of the result is presented in table 2.

Table 2: Pearson's Moment Correlation Coefficient Analysis between financial incentives and teachers' turnover management (N=469)

Variables	ΣX	ΣX^2	ΣXY	r-value
	ΣΥ	ΣY^2		
financial incentives	9142	185996	187842	0.6635
Teachers' Turnover Mgt	9398	195600		

The r-value of 0.6635 indicates a positive correlation between financial incentives and Teachers' turnover management. This means that financial incentives increase, Teachers' turnover management also increases. In addition, the significance of this correlation is determined by the r-critical value, which is 0.194 at a significance level of 0.05 and degrees of freedom (df) of 467. Therefore, since the calculated rvalue (0.6635) is greater than the r-critical value (0.194), the correlation is statistically significant. Thus, the null hypothesis, which states that financial incentives do not have any significant relationship with Teachers' Turnover management is rejected. Thus, it is alternately accepted that financial incentives have a significant relationship with Teachers' turnover management.

Discussion

Result of hypothesis one revealed that school resources has significant relationship with teachers turn over management. This result imply that if secondary school proprietors make available school resources such as physical facilities, instructional materials, laboratory equipment, library material, classroom facilities among others, it will motivate teachers, make them satisfy with their job and also encourage retention. This result is in line with the finding of Adebayo (2016) who found out that school resources availability had a positive significant influence on teachers job performance. Similarly, the result agree with the finding of Uwaleke, Yakubu and Joseph (2024). This means that when teachers are performing well in their job as a result of availability of school resources, they will be determined to stay. But if it is to be on the contrary, they may decide to leave for other schools with adequate resources.

Similarly, the result of hypothesis two revealed that financial incentives has significant relationship with teachers turnover management. This result imply that if private secondary school teachers are provided with financial incentives such as bonuses, overdrafts, overtime, soft loans among others, they will fill comfortable to stay in their schools without considering leaving for other schools. The result is similar to the finding of Isaac (2024) who revealed that there is a significant relationship between financial incentives and private secondary schools teachers job retention. In the same vein, the result aligned with the finding of Nkedishu and Akpojotor (2025) who reports that financial incentives has positive influence on teachers job retention.

Conclusion

Based on the findings of the study, it is concluded that availability of school resources is significant to teachers turn over management in private secondary schools. Moreso, provision of financial incentives is paramount in managing teachers' turn over in private secondary schools.

Recommendations

The following recommendations were made based on the findings and the conclusions of the study.

- Private secondary school managers and proprietors should make efforts in making availability adequate resources to improve performance and ensure job retention among the teachers.
- ii) Financial incentives such as bonuses, overdrafts, overtime and soft loans should

- be made available by private school proprietors to support teachers financial needs. This will ensure teachers' job satisfaction and retention.
- iii) Government through the Ministry of Education should endure that private secondary schools have enough resources to sustain their teachers before granting them approval to operate.

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