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# RESOURCE MANAGEMENT PRACTICES AS PREDICTORS OF TEACHERS' RETENTION IN PRIVATE SECONDARY SCHOOLS IN CROSS RIVER STATE, NIGERIA

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## ABSTRACT

*This study examined the extent to which principals' resource management practices, specifically, financial and digital resource administration, predict teachers' retention in private secondary schools in Cross River State, Nigeria. Anchored on the growing concern over high teacher turnover in private schools, the study employed a cross-sectional correlational survey design. A proportional stratified random sample of 400 teachers was drawn from a population of 5,167 across 543 private secondary schools, with data collected using a validated instrument titled "Principal Resource Management Practices and Teacher Retention Scale (PRMPTRS)." Pearson product-moment correlation was used for data analysis. Findings revealed a strong, significant relationship between principals' financial resource management practices and teachers' retention ($r = .754$, $p = .014$), as well as between digital resource management practices and retention ($r = .691$, $p = .012$). The results align with existing empirical evidence emphasizing the critical role of resource management in shaping teacher motivation and retention. The study concludes that effective financial management and robust digital support systems are essential for sustaining a*

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*committed teaching workforce in private secondary schools. It recommends improved financial transparency, enhanced digital infrastructure, and continuous leadership capacity-building for principals.*

**Keywords:** Teacher retention, financial resource management, digital resource management, private secondary schools, Cross River State

## Introduction

The establishment of private secondary education in Nigeria dates back to 1859, when Christian missionaries founded the first private secondary schools, primarily to spread Christianity and deliver Western-style schooling. Over the years, local communities, individual proprietors, and organizations have also established private secondary schools. Eventually, the government established public schools as well. The growth of the private secondary school sector has been remarkable, characterized by a substantial increase in the number of schools and enrollments (Abolade & Oyelade, 2018). In Nigeria, private secondary schools are often regarded as offering a better quality of education compared to public schools, due to the perception of improved infrastructure, smaller class sizes, and more motivated teachers (Owoeye & Yara, 2019; Osokoya, 2020). Within Cross River State, private secondary schooling is highly competitive, as many private schools report superior physical facilities, equipment, and technology compared to their public counterparts (Uko et al., 2018).

Despite the encouraging growth and the demand for quality education, one critical problem persists: teacher retention. The high rate of teacher turnover in private secondary schools has serious implications for the quality of instruction, student outcomes, and institutional stability. Globally, teacher retention is a recognized challenge, with many teachers leaving the profession due to inadequate support, poor working conditions, and limited growth opportunities (Sutcher et al., 2020). Nigeria is not exempt: in private secondary schools, teachers frequently face delayed salaries, inadequate resources, limited advancement opportunities, and reduced professional motivation (Udoh & Akpan, 2023). Research indicates that principals' resource-management practices play a pivotal role in influencing teacher job satisfaction and retention (Aloysius et al., 2019).

Proprietors of private secondary schools typically assume full responsibility for expenses such as land acquisition, infrastructure development, maintenance, overheads, and staff salaries. The profit-oriented nature of many of these institutions can influence resource allocation in ways that negatively impact teacher welfare and

retention. Teachers remain central to educational systems, as they are essential for delivering instruction and achieving educational goals (Ohamobi & Onwuaso, 2024). A lack of motivated, qualified, and stable teachers undermines the achievement of educational objectives. Although the infrastructure in most private schools in Cross River State may be of higher quality, teacher retention remains a critical concern. Many schools face challenges such as insufficient funding for professional development, inconsistent remuneration, and limited digital and instructional support, which can contribute to teacher demotivation, burnout, and attrition.

Teacher retention is defined as the capacity of schools to maintain their teaching staff and keep their teachers employed over time, thereby reducing turnover rates and ensuring continuity in education. Ameh et al., (2024) describe teacher retention as the ability to keep teachers in service, enabling them to function effectively without considering leaving the profession for alternative employment. Similarly, Anachuna (2024) identifies teacher retention as a critical issue in private secondary schools, highlighting that high turnover rates can adversely affect student academic performance and emphasizing the necessity for strategies to reduce teacher attrition. Agboola and Offong (2018) argue that teacher retention is closely associated with occupational incentives, including job security, remuneration, and welfare benefits, which significantly influence retention in private secondary schools. Ingersoll (2001) frames teacher retention as an organizational issue, highlighting the importance of management practices such as emphasizing support for teachers and opportunities for professional development, which aid teacher retention. Darling-Hammond (2003) underscores the significance of teacher retention in maintaining educational quality, emphasizing the role of supportive school environments, professional development opportunities, and equitable compensation in retaining high-quality teachers.

In view of the important role that principal resource management practices play in the operational viability of private schools and the obvious threat posed by teacher turnover, it becomes critical to examine the extent to which principals' resource management practices can be used to explain teacher retention in private secondary schools. There is therefore a need to empirically investigate whether principals' resource management practices can account for teachers' retention in private secondary schools in Cross River State.

**Statement of the problem**

Ideally, private secondary schools are characterized by high teacher retention, supported by effective principals' resource management practices. In such a system, principals would ensure timely salary payments, provide professional development opportunities for teachers, and manage

instructional and digital resources efficiently. Consequently, teachers would feel valued, supported, and motivated, leading to improved retention rates and significant student outcomes. However, in many private secondary schools (particularly in Cross River State), the reality is less encouraging. Despite being in a dynamic sector, many teachers do not stay long in these schools. Poor resource management practices by principals (especially in the financial and digital domain) appear to contribute to high turnover.

Teachers are often paid late, professional development opportunities are scarce, digital teaching tools are minimal, and human resource management practices are weak. This situation has led to demotivation, burnout, and teacher exits. Given that teacher retention is crucial for instructional continuity, student achievement, and the attainment of school goals, the persistence of high teacher turnover in private secondary schools in Cross River State is unacceptable. Thus, the guiding question for this study is: To what extent do principals' resource management practices (financial and digital) relate to teachers' retention in private secondary schools in Cross River State?

**Purpose of the Study**

The purpose of this study is to investigate the relationship between principals' resource management practices and teachers' retention in private secondary schools in Cross River State, Nigeria. Specifically, this study sought to:

1. Examine the relationship between principals' financial resource management practices and teachers' retention in private secondary schools in Cross River State.
2. Examine if principals' digital resource management practices relate to teachers' retention in private secondary schools in Cross River State.

**Research hypotheses**

1. There is no significant relationship between principals' financial resource management practices and teachers' retention in private secondary schools in Cross River State.
2. There is no significant relationship between principals' digital resource management practices and teachers' retention in private secondary schools in Cross River State.

**Literature review**

*1. Principals' financial resource management practices and teachers' retention*

More often than not, financial resource management in secondary schools has been consistently linked to teachers' job stability and retention. According to Ofem et al. (2021), financial resources are the fulcrum upon which the procurement of related inputs for the production function in the educational system is predicated. The application of financial management principles, practices,

and values is essential in addressing the increasing cases of fund embezzlement and misappropriation within schools (Ofem et al., 2022). Empirical studies across Nigeria reveal that principals' capacity to prudently mobilize, allocate, and utilize financial resources shapes teachers' attitudes toward their work and influences their intentions to remain in the teaching profession.

Agboola and Offong (2018) conducted a quantitative correlational study titled "Occupational incentives and teacher retention in private secondary schools in Akwa Ibom State, Nigeria." The objective was to examine how remuneration, promotion, and welfare incentives influence teachers' retention. The researchers employed a descriptive correlational design and stratified sampling technique to select 784 teachers from the statewide population of private secondary school teachers. Data were gathered using a validated questionnaire, titled "Occupational Incentives and Teacher Retention in Private Secondary Schools Questionnaire (OITRPSSQ)." Pearson correlation and multiple regression served as the analytical tools. The results indicated strong, significant positive correlations between remuneration, promotion, welfare incentives, and teacher retention ($r \approx .70$; $p < .01$). The study concluded that financial incentives and welfare-related financial interventions administered by school management significantly enhance teachers' willingness to remain in their schools.

Ilekon et al., (2019) undertook a study titled "Reward packages and teachers' retention in private secondary schools in Rivers State." The researchers' study examined managerial privileges and study-leave opportunities as drivers of retention. Guided by two research questions and two hypotheses, the study used a correlational design with a population of 14,256 teachers. A stratified random sample of 389 teachers was selected, with 386 questionnaires retrieved. Two validated instruments, titled "Non-Financial Reward Questionnaire (NFRQ) and the Teachers' Retention Questionnaire (TRQ)", with Cronbach's reliability coefficients ranging from .76 to .80, were utilized. Pearson correlation and z-tests served as the primary statistical tools. The findings showed a high positive relationship between managerial privileges and retention ($r = .68$, $r^2 = .462$) and a moderate positive relationship between study-leave opportunities and retention ($r = .46$, $r^2 = .212$). The authors concluded that both financial and quasi-financial incentives promote stability among teachers by enhancing satisfaction, recognition, and opportunities for professional mobility.

Combining these results, empirical evidence consistently demonstrates that effective financial resource management practices, such as transparent allocation of funds, remuneration systems, financial incentives, and welfare supports, positively predict teacher retention in private secondary schools. Principals who adopt financial accountability and provide welfare

interventions create environments that foster loyalty, reduce dissatisfaction, and ultimately improve retention rates.

*2. Principals' digital resource management practices and teachers' retention*

The increasing integration of digital technologies in school management and instruction has broadened the scope of resources principals must manage. Ifarajimi et al., (2025) investigated mentoring and digital supports as retention strategies in public secondary schools across the southwest and north-central geopolitical zones of Nigeria. Their study explored teachers' beliefs about the influence of structured mentorship and ICT support systems on retention. The study was guided by one main research question with several sub-questions and one null hypothesis. Purposive and stratified sampling techniques yielded 245 participants (200 survey respondents and 45 interviewees). Data collection involved a validated questionnaire and a semi-structured interview guide. Descriptive statistics, thematic analysis, and linear regression were used for analysis. The results indicated that structured mentoring systems, when complemented by organized digital supports such as electronic resources and online mentor-teacher communication platforms, significantly improved teachers' retention intentions. The authors concluded that digital support systems enhance mentoring effectiveness, reduce teacher isolation, and foster professional belonging, which are the key determinants of retention.

Similarly, Azeez et al., (2025) conducted an empirical study titled "Digital workload, teacher burnout, and retention strategies in public secondary schools, Kajola LGA, Oyo State, Nigeria." The researchers sought to assess teachers' digital workload, burnout, and associated retention strategies. Using a descriptive survey design, the study targeted a population of approximately 1,250 teachers across 16 public secondary schools. Stratified random sampling produced a sample of 250 teachers. A validated instrument titled "the Digital Workload, Teacher Burnout and Retention Strategies Questionnaire (DWTBRSQ)" with reliability coefficients between .80 and .87, was used to collect data. Pearson correlation, regression analysis, and ANOVA tested four hypotheses. Findings revealed a strong positive relationship between digital workload and burnout ($r = .72$, $p < .01$), and burnout significantly predicted decreased retention. The authors concluded that principals' digital resource management practices, specifically, workload regulation, digital literacy support, and access to technological tools, significantly influence teacher well-being and retention. Effective digital management controls burnout and enhances teachers' motivation for retention.

In another major study, Olanrewaju et al., (2021) examined systemic digital gaps influencing teachers' instructional capacity and professional well-being during the COVID-19 pandemic. Their article titled

"Left behind? The effects of digital gaps on e-learning in rural secondary schools and remote communities across Nigeria during the COVID-19 pandemic," used a concurrent embedded mixed-methods design. The researchers purposively selected teachers across rural secondary schools in six states and used structured questionnaires and semi-structured interviews for data collection. Descriptive statistics and thematic analysis were used to interpret the data. Findings revealed severe shortages in digital resources, inadequate ICT infrastructure, weak electrical supply, and low teacher digital literacy. Findings from this study validate Okpa et al., (2025), who highlighted significant challenges, including the digital divide, the complexity of digital tools, and limited access to technology. These deficiencies heightened teachers' workload, increased stress, and contributed to reduced instructional efficiency, all of which negatively influence retention. The authors concluded that ineffective digital resource management at the school and system levels threatens teacher morale and long-term retention.

Collectively, empirical evidence demonstrates that principals' digital resource management practices significantly influence teachers' retention. Availability of digital tools, ICT infrastructure, digital support systems, training initiatives, and management of technology-induced workload all shape teachers' professional satisfaction and determine their willingness to remain in the profession.

**Methodology**

This study adopted cross-sectional correlational survey design as it sought to examine relationships between principal's financial plus digital resources management practices and to test prediction between principals' resource management practices (financial and digital) and teachers' retention. A correlational survey allows measurement of naturally occurring variation across teachers and statistical testing via Pearson correlation and multiple regression without experimental manipulation. The study was carried out in Cross River State, comprised of three education zones: Calabar, Ikom, and Ogoja Education Zones, amounting to 18 local government areas with a population of 5,167 teachers across 543 private secondary schools. With the use of proportional stratified random sampling, 400 teachers were selected to form sample of the study. Data was collected with the aid of one instrument titled "Principal Resource Management Practices and Teacher Retention Scale (PRMPTRS)" The questionnaire comprised of two sections: demographic variables and Likert-scale items across four constructs, amounting to 16 items systematically structured to capture principal's financial plus digital management practices, and teacher retention, ensuring comprehensive data collection and facilitating rigorous statistical analysis. The research instrument was subjected to face and

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content validity by experts. At the end of administration of questionnaire exercise, 97.25% response and 2.75% attrition rates were recorded. Out of 400 copies of the questionnaire administered, 389 were collected and 11 were not found. Data collected was analyzed using IBM SPSS version 26.0, which consisted of Pearson Product Moment Correlation and multiple regression analysis.

**Results and Discussion**

*Hypothesis one*

There is no significant relationship between principals' financial resource management practices and teachers' retention in private secondary schools in Cross River State. The descriptive statistics in Table 1 show that principals' financial resource management practices (M = 14.67, SD = 0.95) and teacher retention (M = 14.14, SD = 1.05) have relatively high mean scores, indicating favourable responses among participants. The Pearson Product Moment Correlation reveals a strong positive relationship between financial resource management practices and teacher retention (r = .754, p = .014). Since the p-value (.014) is less than the 0.05 significance level, the relationship is statistically significant. This means that as principals' financial management practices improve, teacher retention also tends to increase. Therefore, the null hypothesis stating that there is no significant relationship between principals' financial resource management practices and teachers' retention in private secondary schools in Cross River State is rejected. The result implies that effective financial management by school leaders plays an important role in enhancing teacher retention.

**Table 1: Summary of correlation between principals' financial resources management and teacher retention (N = 389)**

| Variables | Mean | SD | R |
|---|---|---|---|
| Principals' financial resources management | 14.6735 | .94914 | |
| | | | .754** |
| Teacher retention | 14.1362 | 1.05491 | |

** Significant at 0.05

*Source: Researchers' field work 2025*

*Hypothesis two*

There is no significant relationship between principals' digital resource management practices and teachers' retention in private secondary schools in Cross River State.

In Table 2, the descriptive statistics indicate that principals' digital resource management practices (M = 12.82, SD = 0.84) and teacher retention (M = 14.14, SD = 1.05) both have moderately high mean scores, suggesting positive perceptions among respondents. The Pearson Product Moment Correlation

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analysis reveals a strong positive relationship between digital resource management practices and teacher retention (r = .691, p = .012). Since the p-value (.012) is less than the 0.05 level of significance, the relationship is statistically significant. This means that improved digital resource management practices by principals are associated with higher levels of teacher retention in private secondary schools. Consequently, the null hypothesis stating that there is no significant relationship between principals' digital resource management practices and teachers' retention in private secondary schools in Cross River State is rejected. The result implies that effective management of digital resources by principals contributes significantly to teacher motivation and retention.

**Table 2: Summary of correlation between principals' digital resources management and teacher retention (N = 389)**

| Variables | Mean | SD | R |
|---|---|---|---|
| Principals' digital resources management | 12.8175 | .83734 | |
| | | | .691** |
| Teacher retention | 14.1362 | 1.05491 | |

** Significant at 0.05

*Source: Researchers' field work 2025*

**Discussion of findings**

The purpose of this study was to examine the relationship between principals' financial and digital resource management practices and teachers' retention in private secondary schools in Cross River State. The findings reveal significant relationships across all tested hypotheses. These results align with a substantial body of empirical evidence demonstrating that resource management practices (both financial and digital) play decisive roles in determining teachers' job satisfaction, commitment, and long-term retention.

*Principals' financial resource management practices and teachers' retention*

The first hypothesis proposed that there is no significant relationship between principals' financial resource management practices and teachers' retention. However, the results revealed a strong positive and statistically significant correlation (r = .754, p = .014), leading to the rejection of the null hypothesis. This indicates that effective financial resource management—characterized by transparent allocation of funds, adequate remuneration systems, and welfare incentives—significantly enhances retention among teachers in private secondary schools in Cross River State.

These findings are consistent with related empirical studies. Agboola and Offong (2018) reported that remuneration,

promotion, and welfare incentives showed strong positive correlations with teacher retention ($r \approx .70$; $p < .01$). Similarly, Ilekon et al., (2019) found that managerial privileges and quasi-financial incentives, such as study-leave opportunities, positively influenced teachers' willingness to remain in their schools. The alignment between the current results and these earlier studies suggests that financial incentives and prudent financial management are critical determinants of teacher stability across diverse educational contexts. Accordingly, the current study reinforces existing knowledge that financial accountability and welfare-related interventions enhance teachers' job satisfaction and retention prospects.

*Principals' digital resource management practices and teachers' retention*

The second hypothesis stated that there is no significant relationship between principals' digital resource management practices and teachers' retention. Contrary to this assumption, the findings revealed a strong positive and significant relationship ($r = .691$, $p = .012$), resulting in the rejection of the null hypothesis. This implies that principals who provide adequate digital tools, manage digital workloads effectively, and support teacher digital literacy contribute significantly to teacher retention.

This outcome concurs with prior empirical reviews. Ifarajimi et al., (2025) demonstrated that digital support systems, including electronic resources and online mentoring platforms, significantly enhanced teachers' retention intentions by reducing isolation and fostering professional belonging. Likewise, Azeez et al., (2025) found that heavy digital workloads increased burnout, which negatively affected retention, while effective digital management reduced stress and improved retention. Additionally, the digital gaps identified by Olanrewaju et al., (2021) and Okpa et al., (2025) showed that inadequate ICT infrastructure and limited digital competence adversely affected teachers' morale and retention. Thus, the present findings corroborate the broader conclusion that digital resource management is an essential component of modern educational leadership and a key determinant of teacher well-being and professional stability.

Overall, the findings reinforce the central position that both financial and digital resource management practices occupy in shaping teachers' retention. They affirm that school leaders who invest in transparent financial structures, competitive incentives, adequate digital infrastructure, and continuous ICT support are more likely to maintain a stable, motivated, and committed teaching workforce.

## Conclusion

This study concludes that principals' financial and digital resource management practices significantly influence teacher retention in private secondary schools in Cross River State. Strong positive

relationships were found between both management dimensions and retention, indicating that effective resource administration creates supportive working conditions that encourage teachers to remain. The findings reinforce existing empirical evidence and underscore the central role of school leadership in shaping retention outcomes.

**Recommendations**

1. School proprietors and governing boards should ensure that principals adopt transparent, timely, and equitable financial management systems, including prompt remuneration and provision of incentives, to strengthen teacher commitment and reduce turnover.
2. Principals should prioritize the acquisition, organization, and effective utilization of digital teaching and administrative resources, ensuring continuous digital support to enhance teachers' professional experiences and retention.
3. Education stakeholders should implement continuous professional development programmes that equip principals with advanced competencies in financial and digital resource management, thereby improving overall school leadership effectiveness.

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