



INFLUENCE OF WORKING ENVIRONMENT ON TEACHER ATTRITION IN PUBLIC SECONDARY SCHOOLS IN KILIMANJARO AND MANYARA REGIONS, TANZANIA

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ABSTRACT

Working environment is the key factor in determining the teaching and learning in schools worldwide. This study assessed the control of working environment on teacher who left teaching in Public Secondary Schools in Kilimanjaro and Manyara Regions. Specifically, the study aimed to examine the influence of working conditions on teacher attrition; and to examine the living conditions of teachers that influence their attrition. The study was premised on the theories of Herzberg's two factor theory and Bronfenbrenner's social-ecological theory. The study adopted cross-sectional research design with mixed approaches. The sample size of this study was 140 respondents. The study adopted simple random and snowball sampling for in-service teachers and those who had left teaching respectively. Data were collected through the use of questionnaire and interviews. Data was analysed using descriptive and inferential statistics using binary logistic regression. The study found that working conditions related factors has statistically significant influence on teacher attrition ($P < 0.01$) with 55.7%. Finding also revealed that 52.1% of the living conditions related factors influence teacher attrition with p -value of 0.002 which is statistically significant. The study therefore concluded that teacher attrition was exacerbated by unimproved working and living conditions related factors. The study recommends to the office of President Regional Administration and Local Government the introduction of special education fund to subsidize and improve education budget. Also, there is a need to make a policy decision of paying extra hours and teaching load allowances and provision of funds for identification and mentoring programmes.

Key words: Working conditions, living conditions, teacher attrition, Kilimanjaro and Manyara

Paper type: Research paper

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1. INTRODUCTION

The teacher in the classroom is the main instrument for bringing about qualitative improvement in learning. Such quality is maximized where there is an enabling and supportive working environment, where the learners participate actively in the process, and where students, teachers, and schools have opportunities for personal and institutional growth (NCES, 2010; Sykes, 2008). Globally, research was conducted to comprehend the association between working environment on teachers who left teaching in different contexts over the years (Harris and Muijs, 2014). The working environment consists of two broader dimensions such as work and context. Work dimension includes all the different characteristics of the job like the way job is carried out and completed, teaching, control

on one's own professional related activities, a sense of attainment from work, and the basic value for a task. The second aspect is background that comprises operational and living conditions which is generally termed as working environment (Bauch and Goldring, 2012; Berry and Fuller 2008; Sousa-Poza and Sousa-Poza, 2006) of which this study is focused on.

Literature indicates that most of the studies related to working environment on teacher attrition were conducted in developed countries such as United States of America, United Kingdom, Canada and New Zealand but very few were undertaken in the developing countries (Hanushek and Rivkin, 2013; LaHuffman, 2009; Ngimbudzi, 2009). In Tanzania, studies that address the influence of working environment on teacher attrition in Public Secondary Schools are inadequate. The existing studies do provide slight information that addresses how working environment influences teachers who left teaching in Public Secondary Schools in Tanzania. Studies by Ballou (2016); Malisa (2015); Joel (2014); Ngimbudzi (2009) were based on teacher retention strategies in public secondary schools while those of Shonje (2016); Nyagaya (2015) focused on working conditions on job satisfaction. Hardman (2009) study was based on teaching profession in Tanzania and the prospective for closer links between pre-service and operating teachers.

In developed countries, United States of America in particular, a survey of 2,000 educators from California found that 28 per cent of teachers who left before retirement indicated that they quit teaching profession due to unimproved working and living conditions. Monetary incentives were found to be less effective in luring them back (Hanushek and Rivkin, 2013). Also, Rosenholtz (2011) pointed out that highly accomplished teachers and their career preferences indicate that working conditions matter more than salary when it comes to deciding where they will teach.

In Sub Saharan Africa, South Sudan country in particular, the movement of teachers out of the teaching profession could be attributed to the facts that, working conditions in schools are no longer friendly to teachers (Mading, 2015). In Kenya, 59 per cent of the teachers who quit teaching profession were due to poor working conditions at their workplace (Adhiambo, 2012).

In Tanzania, improving working and living conditions for teachers to offer quality education is considered a basic objective towards implementing Education for All (UNESCO, 2015). However, the working and living conditions of teachers have not improved significantly in public secondary schools (Sumra, 2016). Therefore, to what extent does the working environment influence teacher attrition in the study area is not covered adequately; thus this study focused on the assessment of the influence of working environment on teacher attrition in the surveyed regions.

Tanzanian public secondary schools are facing the challenge of dynamic nature of working environment which causes increase in the number of transfer requests to the Regional Educational Offices and teachers quitting the teaching profession. This might be an indicator that teachers are not satisfied with the working environment. The government of Tanzania has implemented Millennium Development Goals on education as per Dakar Framework for Action, Education for All by 2015 (UNESCO, 2015) through the Secondary Education Development Plan 2005 to 2009 (SEDP) that is meant to increase the accessibility of secondary education to its citizens and improving working and living conditions for teachers (Oluoch, 2016). Despite the government's efforts to improve the working environment for teachers, however, the extent of improvement of working and living conditions for public secondary school teachers might be inadequate which leads to some of the teachers quitting the profession to seek other careers in education sector, resulting in reduction in number of teaching staff in achieving high academic standards for students. Nonetheless, to what extent does the working environment

influence a teacher to quit the profession in the study area is not adequately covered. Therefore, this study assessed the influence of working environment on teacher attrition in Kilimanjaro and Manyara Regions. The study specifically aimed at examining working conditions related factors that influence teachers to quit the profession. Besides, the study aimed at examining the living conditions related factors that might influence teacher attrition. The study answered two questions which were: to what extent does working conditions related factors influence teacher attrition? And to what extent do living conditions related factors causing teachers to left teaching?

2. THEORETICAL FOUNDATION TO THE STUDY

The study adopted two theories which are Herzberg's two factor theory (1959) and Bronfenbrenner's social-ecological theory (1977). In short, these theories emphasis that when a persons are deprived of their needs, they become deficient in that needs. Herzberg's two factor theory describes that human being attainment is highly depends on individual pleasure. The theory divides the factors into two categories, namely job pleasure and displeasure. The satisfaction factor will cause employees to remain while dissatisfaction leads in left teaching. On the other hand, social-ecological theory emphasizes the complex environmental system where people live and operate. In essence, social-ecological theory is a systems approach that carefully defines the multilayered environment in which individual actions occur. To emphasize the complex and dynamic nature of the environment where people live and work, Bronfenbrenner's depicts the environment through four unique subsystems, each one nested within the other. Social-ecological theory is a useful tool for the study of schools because of the complex hierarchy in which schools exist. The relationship of both theories and the study stands on environment and job satisfaction or dissatisfaction which might lead into either to stay or quit teaching.

3. CONCEPTUAL FRAMEWORK

The conceptual framework illustrates the key variables in teacher working environment that Might influence teacher attrition positively or negatively. In this case, teacher attrition depends on successful teaching working environment at schools which include both some of the working conditions and living conditions. Working conditions include availability of classrooms, availability of teaching-learning materials, workload, class size, school location, in-service training, discipline problem, transfer, and promotion. On the other hand, living conditions comprises salaries, housing, health insurance and respect from the community members as independent variables. The study suggests that these variables might influence teacher attrition as a dependent variable and the context in which they attempt to be in a negative side have significant effects on teacher leaving the profession which will positively impact student academic achievement. In other words, if these teachers' working environment conditions are well provided, they will enhance Teacher retention. However, between the dependent and the independent variables there are intervening variables such as government policy and means of transport in the study area. These variables mediate between teacher attrition and teachers working environment by influencing teachers level of job satisfaction hence teacher retention, though they may not be solely responsible. The variables identified by the conceptual framework are a reflector of the Herzberg two factors theory.

4. RESEARCH METHODS

The study was conducted in Kilimanjaro and Manyara Regions. The study adopted a cross-sectional research design with mixed methods employing qualitative and quantitative approaches. Based on the available data above, the study purposively selected three districts from each Region. The districts in Kilimanjaro Region were Rombo, Same and Hai and those of

Manyara Region were Babati, Hanang and Mbulu with 41, 36, 29, 41, 33, 30 schools respectively (URT, 2016).

The sample size for this research was 140 representatives calculated using Yamane's formula $n=N/(1 +Ne^2)$. Out of 140, seventy were teaching staff and the remained were those who quit teaching. Teaching staff were obtained through simple random sampling using rotary method. Those who left profession were obtained through snowball sampling.

Data was collected using questionnaire and interview for both categories of respondents. Telephone interview was used for teachers who left teaching and for those who could not be physically reached during data collection. Quantitative data was analysed using percentage and binary logistic regression under the aid of Statistical Package for Social Sciences (SPSS) version 21. Qualitative data from teaching staff and key informants were obtained through face to face interviews and analysed thematically to support and counter argue the quantitative data.

6. FINDINGS AND DISCUSSIONS

6.1 *The influence of working conditions on Teacher attrition*

On assessing how working conditions influenced teacher attrition in Table 2. The items assessed include the unavailability of classrooms, inadequate teaching-learning resources, heavy teaching workload, big class size, location of school, availability of in-service training, transfer, and the issue of promotion. Among the eight categorical variables assessed, all the variables significantly influence teacher attrition with variation in terms of the extent of the influence. However, inadequate teaching- learning resources, big class size, and the issue of promotion were revealed as a working condition related factors influencing teacher attrition, while teaching load, inadequate classrooms and the issue of transfer were declared as the factors for teacher attrition for those who quitted the teaching profession.

Table 1: Teachers' views on the influence of working conditions on teacher attrition (n=140)

Categorical Variables	Par.	f	%	B	Sig
Promotion	No	23	16.4	-	-
	Yes	117	83.6	-21.203	.025
Unavailability of teaching-learning resources	No	112	80	-	-
	Yes	28	20	1.243	.156 ^{ns}
Teaching load	No	86	14	-	-
	Yes	54	38.6	-.251	.793 ^{ns}
Big class size	No	77	61.4	-	-
	Yes	63	45	19.950	.226 ^{ns}
Location of schools	No	68	32	-	-
	Yes	72	51.4	1.899	.032
Transfer	No	36	48.6	-	-
	Yes	104	74.3	-1.135	.006
In-service training	No	102	25.7	-	-
	Yes	38	27.1	-2.351	.321 ^{ns}
Unavailability of classrooms	No	80	20	-	-
	Yes	60	42.9	1.967	.999 ^{ns}
Omnibus Tests of Model Coefficients and Hosmer and Lemeshow Test					0.006

X^2 21.522

-2Log likelihood 172.302

Cox & Snell R^2 .142

Nagelkerke R^2 .190

NB: ns – not significant

The findings in Table 1 revealed that working conditions for teachers has an overall of 55.7% with p value 0.006 which is statistically significant. The findings reveal that teachers' working conditions influence teacher attrition in public secondary schools. The study finding is line with two factor theory. Also, the Bronfenbrenner's social-ecological theory to the study of teacher attrition, the micro system is the immediate classroom where the teacher works and carries out the majority of his or her activities. If such environment is not taken care of, it causes teacher attrition (Harney, 2007). On one hand, from inferential analysis using binary logistic regression, there is association between teacher working conditions on teacher attrition based on the specific categorical variable scored. The finding revealed that promotion issue scored 83.6% with P value 0.025 which is statistically significant at ($P < 0.05$), transfer issue scored 74.3% with p value 0.006 which is statistically significant at ($P < 0.05$) and the third variable which influence teacher attrition is location of the school which scored 51.4% with p value of 0.032 which also statistically significant at ($P < 0.05$). These three categorical variables are the most working conditions related factors which influence teacher attrition in the study areas. This means that working condition has a significant impact on teacher attrition by 0.01 %. Moreover, from the findings presented in Table 1, the study concurred with the assertion that promotion, transfer and location of the school influence teacher attrition.

Transfer was among the factors identified in causing teacher attrition. Transfer public teachers from one school to another is wide spread exercise in Tanzania which depend on the teachers depending on necessity. However, many teachers have an adult approach towards this exercise, and agree that it won't be good to allow them to move according to their wish. They argued that teachers should be prepared to work anywhere; if they were to choose costless there would be schools in the country which will have no teachers. One teacher who left teaching during interview in Babati district stated:

"...I have the freedom to choose where to teach. Currently teachers fear of requesting transfer due to delaying to be transferred. Thereafter teacher are moving without the will of authority, and once the District Education Officer noticed that you are out of the working station, you are subjected to punishment; sometimes reduction of salary which might influence quit the job. In our school two female teachers quitted the job due to transfer issue..." (Teacher Galapo Secondary School, Field data)

This statement implies that the issue of delaying transfer to the requested teacher influences attrition. To get transferred from one school to another is a long and cumbersome process. Not only do teachers have to apply for a transfer but they also have to find a teacher who is willing to swap school with them. With such a bureaucracy teachers decide to move from the working station without information. Furthermore, promotion is vital teaching staff and appreciation of their job. Promotion brings about salary increment and rank increase at the working place. However, many teachers were endorsed at least every year; a great number of teaching staff felt that the promotion exercise was unfair. The problem of absence of promotion was significant for teachers' attrition as indicated in the finding presented in Table 1. This implies that teachers remain at the same salary scale for quite a long time, by realizing so, some teachers opted to quit the job without informing the authority which in turn no replacement was made, and that is attrition proxy.

Location of the school was another causative factor for teaching staff left the work. The findings from Table 1 justifies that if the school were located in the areas with low hard infrastructure

teachers might quit the work. This implies that school location causes teacher to quite the employment if the working condition does not support teachers' needs. The finding is in line with Bronfenbrenner's socio-ecological theory under the micro system whereby the working condition of the teacher basing on the location of the school becomes the factor for staying at school where teachers carry out the majority of their activities; if the condition is not favourable teacher might think of quitting the working place without informing the authority. The impact of location of the school as a factor for teacher attrition was also found during interview with one female teacher who left teaching in Mbulu district; she had this to say:

"... I opted to left teaching after being posted to rural school and stayed for three years without being approached with appropriate man for marrying me. That experience forced me to request transfer which was again difficult to be allowed to move from that station; hence I opted to quit teaching in public secondary school and joined private secondary school which located at town centre and now I got the appropriate man..." (Singland Secondary School, Field data).

This implies that location of the school might influence some teachers with personal issues to leave the work place without official information, which is attrition proxy. In Kilimanjaro Region, two respondents left teaching and became entrepreneurs of cattle transportation. This was said by educational quality assurer': He said that teacher quit teaching and establish groceries for quick income earning:

"It's unlucky that many young and novice teaching staff left teaching profession. When a teacher realised that entrepreneurship pays quickly compared to Tanzania Government Teachers' Salary scale (TGTS) of monthly payment, the later information you get is that they have quitted teaching..." (Same District Education office, Quality assurer, Field data).

The study finding implies that young teachers need quick monetary life achievement within a short period of years of which is a nightmare in education profession. Teacher attrition affects the quality of education in the surveyed areas. About 47 and 52 teachers left teaching in public secondary schools for the period 2012-2016 in Kilimanjaro and Manyara Region respectively for various reasons other than normal retirement, medical grounds and death (URT, 2016).

In assessing the teaching workload as a factor for teacher attrition, the findings show that 38.6% of the respondents suggested that workload might influence teacher attrition but not statistically significant. A teacher's working time includes all working hours specified in conditions of service. It includes the statutory hours devoted to actual teaching as well as the statutory hours for teaching related activities such as lesson preparation, correction, staff meetings, student support and extra-curricular activities.

The workload is heavier for teachers in rural public secondary schools which counted to nearly 30 periods per week due to shortage of qualified teachers than in urban schools who in turn do not to engage in other income generating activities for their family, hence they depend only on monthly salary for domestic services, as result some of the teachers quit the job for the sake of looking for green pasture. Average workload for public secondary schools is twenty periods per week, equivalent to thirteen hours of teaching. Data is not reliable on the time used by teachers to teach and execute other related activities such as examinations marking, correction, lesson development and, other outside activities (Sunra, 2016).

Finding is in line with Cooksey (2011) who argued that more rural public secondary school teachers worked above average hours than urban teachers. In Kilimanjaro region seven teachers left teaching due to poor working conditions in particular lack of promotion, while Manyara region, eight teachers left teaching due to transfer issue especially for females teachers who were looking for transfer to their spouses. One in-service teacher from Hanang district remarked:

"I am teaching history and geography in forms one and two. In all I teach 26 periods per week. The sizes of classes range between 75 and 90. It is extremely difficult with such large number of students to ensure that every student learns. Only few understand what I am teaching. It is not satisfactory condition. Students, particularly sitting at the back benches they are not listening well and they get out without learning anything. Marking many exercise books brought another challenge which causes our fellow 3 teachers left teaching. I used some hours on marking exercise books compared to teaching..." (Teacher, Masqaroda Secondary School, Field data).

This implies that public secondary school teachers perform their job under unsatisfactory conditions with little income gain for their family, hence quitting the profession and look for another career which could pay a decent wage.

6.2 The influence of living conditions on teacher attrition

On assessing the influence of living conditions on teacher attrition the data was presented in Table 2 whereby five categorical variables were used and each item were valued one and or zero. The inferential analysis using logistic regression was used whereby the respondents were required to choose the best variable which might suggested as a cause of teacher attrition. The items assessed include salaries, housing, health insurance and respect from the community and the issues of deployment to remote schools. Among five items assessed, all variables show to have significantly influenced teacher attrition; though they differ in terms of the extent.

Generally, deployment to remote schools, health insurance and salaries for teacher who left teaching were viewed that they influence teacher attrition. On the other hand, salaries, housing and respect from the community for in-service teachers responded that they influence teacher attrition. After running logistic regression the following were found as presented in Table 2.

Table 2: Teacher's views on the influence of living conditions on teacher attrition

Categorical variables	f	%	B	sig
Deployment to remote schools in other regions	no	62	44.3	-
	yes	78	55.7	0.223
Housing	No	52	37.1	-
	yes	88	62.9	21.404
Health insurance	no	53	37.9	-
	yes	87	62.1	-21.426
Respect from the community members	no	102	72.9	-
	yes	38	27.1	-0.427
Salaries	no	32	22.9	-
	yes	108	77.1	-0.452
Omnibus tests of Model Coefficients and Hosmers and Lemeshow test				0.002
-2 Log likelihood	190.185			
Cox and Snell R ²	.026			
Nagelkerke R ²	.034			

The findings presented in Table 2 reveals that, 62.9% of the respondents reported that living condition brought about teachers drop out. The finding implies that teachers' living conditions

have impact on teachers left teaching profession government secondary schools. The study finding concur with two factor theory (Herzberg, 1959) which insists that teaching staff are quitting job due to poor living conditions.

Also, according to Bronfenbrenner's social-ecological theory the complex environmental where people live and work have relations that dictate employees to decide whether to stay or left the job. The social-ecological theory allows for interactions between individuals and environmental subsystems (Harney, 2007). The study uses these subsystems within which the teachers living condition parameters surfaces such as salary, housing, health insurance, deployment to remote secondary school and respectful from community members. In the Bronfenbrenner's social-ecological theory the meso system is the school where the teacher teaches; the exo system is the school environment and community where the teacher teaches, lives, and shared with others; and the macro system includes the organization of structure of teaching, the various laws and statutes that adjust schools.

From inferential analysis using Binary logistic regression, the finding revealed that the association between teacher's living conditions on teacher attrition based on respondents' responses indicated a statistical significance with p-value of 0.002 as it is presented in Table 3 by considering the value of χ^2 3.639 with $p = 0.002$. This means that living conditions have a significant impact on teacher attrition by 0.01 %. Moreover, from the findings the researcher concurred with assertion that low salaries, inadequate teacher's houses, health insurance services influence teacher attrition as it scores 77.1 % with p value of 0.001, 62.9% with p value of 0.000 and 62.1 % with p value of 0.000 respectively.

Salary was identified as the leading factor causing teacher attrition. Findings from Table 2 showed that salary is a cause of teacher attrition which is statistically significant with 77.1 % (p-value = .000) salary is inadequate commensurate to the work they performed. The finding implies that teaching staff quit teaching job due to subjective unsatisfied pay which do not commensurate to the real work they performed compared to other professions. For instance, Tanzania Teachers' Salary scales 2013/2014 show that monthly salary for Diploma holder in education was ranging between TZS 432 500-1 232 500 while Bachelor's degree holder in education received TZS 589 000-2 306 000 i.e. TGTSD.1 - TGTSH.12. On the other hand, Tanzania Government Health Operational Salary Scales 2013/2014 shows that Diploma holder received a monthly salary of TZS 562 000 up to 1 636 700, while Bachelor's degree holders are paid TZS 821 000 – 1 993 000 i.e. TGHSC.1- TGHSGA (URT, 2015). Though, there is additional payment, but teaching staff were not satisfactorily due to the fact that the payment does not meet the everyday expenditure due to raise of living costs. The finding is in line with Lyimo (2014 and Cooksey *et al.* (2011) in their study who argued that despite the increase of monthly salary for public secondary school teachers, yet low payment remains a major concern for teachers which influences attrition. On the same vein, during interview with teachers in Same District they said:

" ...Teaching is a reputable work, but the payment we get as a profession rewards, makes community members hate this profession. If you are a dedicated teaching staff you do not have time to exercise other activity. For instance, after completed teaching, the next assignment is to mark students' exercise books. Then we organize tomorrow activities. So, we have a little time for doing other activities for income gain. Teachers used many hours to accomplish their profession but the payment does not reflect the work done. We must have been

paid a salary which brought us to stay satisfied” (Teacher Same Secondary School, Field data).

The finding implies that teachers' retention in teaching profession is much affected by their payment. The findings concur with that of Fry (2013) who argued that the expenses of teachers per month do not reflect with their payment. Also, *HakiElimu* and Tanzanian Teachers Union (2014) recognised that teachers are paid little than what is required for their lives. Bakahwemama (2012) and John (2011) pointed out that satisfied salary is one of the factors that brought about satisfaction in their working places. Housing is another problem faced by nearly all the public secondary school teachers, day public secondary schools in particular. There is inadequacy of school houses by 77% nation wise CURT, (2014). This implies that the challenge of accommodation for teachers in public secondary schools is there. Though, accommodation condition is somehow better for public secondary school teachers for boarding schools, despite inadequate quantity of houses for teachers.

The findings show that housing related factor has a significant influence on teacher attrition by 62.9% (p-value = .000). The total number of teachers in government secondary schools in the study area is 11800 (URT, 2016). This implies that the amount of teaching staff residing government premises is 2200 which is less than a quarter of teachers in the surveyed area which in turn demotivated to the profession. Teachers who are not provided with houses especially in rural public secondary schools have the problem of finding satisfactory accommodation. Most rented rooms are in inferior locally-built houses. Even where teachers are provided with the school houses, the condition of these houses is far from satisfactory. The finding is in line with motivational theory which emphasizes on dissatisfaction factors catalyzing attrition and during interview with teachers in Mbulu district, one teacher lamented;

“I am living in a burnt brick house which has no windows and delicate doors provided by school management. During rainy season, wind blows drizzles into the house. I am not happy with this house with my bachelor's degree qualification ”(Teacher, Imboru Secondary School, Field data).

This implies that other public secondary schools have accommodation facilities but of poor standard which might in turn cause some teacher to quit the job. However, to get better house in town is easier than in village, but teaching staff in Towns still fit back looking for good house close to working station. One teacher in Rombo District, Kilimanjaro Region observed:

“The position of the working station also brought a challenge. The absence of accommodation at the school lead into teachers spends a lot of time (thirty to forty minutes) on walking from where they live to the school. Sometimes we do travel by public minibuss to school with cost implication. 13 teachers out 25 leave 7kilometers away from the school where they find a decent house. Many teachers come late in the morning” (Teacher, Mkuu Secondary School, , Field data)

This implies that the challenge of housing in a working station is not only for teachers in rural areas. With its persistence teacher attrition is inevitable. The implication is in line with socio-ecological theory under the exo-system whereby the living situation of the teachers within the community where they operate, live, and interact with others should be of the required standard in order to maintain the noble status of the teacher perceived by the community.

Health insurance is another factor which influences teacher attrition among secondary school teachers. Currently, the government introduced health insurance system for civil servants teachers included. The government deducts 3% of their monthly payment as health insurance. As a member of the

system you are able to get health care services together with four dependants from accepted health amenities. The challenge is for teachers with more than four Dependents. Again there are issues regarding coverage. Some diseases and operations are not covered by the scheme requiring cost sharing or self payment. Such a situation frustrates teachers of which the solution for them is to quit teaching and start struggling to solicit funds for the sick person or patient. The findings in Table 2 revealed that Health insurance was significant by scoring 62.9% (p-value = .000). Some of the respondents argued that the current operations of health insurance scheme for teachers is not satisfying which triggers attrition as teachers leave their working stations to solicit funds for both domestic services and medical charges for their family members. The study finding implies that the existence of health insurance scheme is better only if your family members are sick and the scheme diseases list is able to save the ill person, otherwise it leads into running over other income generating activities soliciting funds for paying medical charges. The movements in turn cause truancy behaviour for teachers which led into disciplinary action ultimately teachers quit the job permanently.

Teaching staff were not satisfied with health care workers behaviour of stigmatising teachers, the inadequate drugs, and the geographical coverage of the system. This implies the low satisfaction level for in-service teachers in both urban and rural public secondary schools teacher's but more so in urban areas with the complaint that the system is face teething challenge. Similarly, findings from the interview conducted with teachers in Hai District the following were noted:

" ... The health insurance system does not helping teaching staff. For instance, one of my dependants was admitted at the government health facility but the service got was unsatisfactorily. Some of the laboratory tests were not available. Those who do not use the system are treated quite different because they are paying in cash. Those who are a member of health insurance system were treated as if they are getting the service for granted. The health facility lacks drugs which need the patient to buy a drug from nearby pharmacy and the procedure of refunding money used is so complicated" (Teacher, Hai Secondary School, Field data).

This argument implies that health insurance scheme does not satisfy some of the members which in turn lead to teachers quitting the profession due to monthly salary deduction with poor scheme service.

7. CONCLUSIONS AND RECOMMENDATIONS

This study concludes that there are deficiencies in working and living conditions of teachers in the study area which cause teachers not to remain in their working place which is associated with dissatisfaction with their job, hence teacher attrition. The study recommends to the Office of President Regional Administrative and Local Government (PORALG) to improve working conditions for teachers in public secondary schools by establishing a transformed programme that has a base in Secondary Education Development Programme (SEDP). The same should be extended to deal with improving other variables of working conditions that include availability of classrooms, inadequate teaching-learning resources, teaching work load, class size, transfer and promotion. In assessing living condition among teachers, it was found that health insurance by using National Health Insurance Fund (NHIF) does not cater for teacher's health demands as indicated in Table 2. The study recommends to the NHIF and President's Office Regional Administrative and Local Government (PORALG) that they should refund teachers who have incurred expenses for medical treatment outside the recommended hospital due to unavailability of such medicine at the public hospitals.

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