

POOR REMUNERATION AND TEACHERS' EFFECTIVENESS IN NIGERIA: A CASE STUDY OF PUBLIC SECONDARY SCHOOLS IN CROSS RIVER STATE

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ABSTRACT: Teachers constitute one of the most important human resources in the education system because the quality of classroom instruction, assessment, learner support and curriculum implementation depends substantially on their competence and commitment. However, inadequate remuneration remains a persistent concern in Nigeria and may affect teachers' morale, commitment and effectiveness. This study examined the relationship between remuneration and teachers' effectiveness in public secondary schools in Cross River State, Nigeria. The study adopted a correlational survey framework and used a dataset representing 360 teachers drawn proportionately from public secondary schools across the three educational zones of Cross River State. The instrument measured four dimensions of remuneration: salary adequacy, promptness of salary payment, allowances and fringe benefits, and promotion-related financial benefits. Teachers' effectiveness was assessed in terms of lesson preparation, classroom delivery, assessment practices, classroom management, attendance and commitment to assigned duties. Data were analysed using descriptive statistics, Pearson Product Moment Correlation, independent-samples t-test and multiple linear regression. The results indicated generally low remuneration conditions, with an overall remuneration mean of 2.13 on a five-point scale. Salary adequacy ($r = .465$), promptness of salary payment ($r = .502$), allowances and fringe benefits ($r = .465$), and promotion-related benefits ($r = .422$) were positively and significantly associated with teachers' effectiveness. Multiple regression showed that the

four remuneration dimensions jointly explained 42.0% of the variance in teachers' effectiveness, $F(4, 355) = 64.29$, $p < .001$. Promptness of salary payment emerged as the strongest individual predictor ($\beta \approx .254$), followed by salary adequacy, allowances/fringe benefits and promotion-related benefits. The comparison further showed that teachers classified as having low remuneration recorded significantly lower effectiveness scores than those with moderate remuneration, $t(105.85) = -9.47$, $p < .001$. The study concludes that poor remuneration can undermine teachers' effectiveness by weakening financial security, morale and occupational commitment. It recommends prompt payment of salaries, periodic salary review, implementation of earned promotions, improved allowances, health and welfare packages, and institutional mechanisms for monitoring teachers' remuneration.

Keywords: *remuneration, teacher effectiveness, teacher motivation, salary, fringe benefits, public secondary schools, Cross River State, Nigeria, teacher welfare.*

1. Introduction

1.1 Background to the Study

Education remains a central mechanism for human capital development, social mobility, economic productivity and national transformation. Within the education system, teachers occupy a particularly important position because they translate educational policies, curricula and instructional objectives into actual learning experiences. The availability of buildings, textbooks, digital technologies and curriculum documents cannot by themselves guarantee quality education. The teacher remains the principal human agent through whom these resources are converted into classroom learning.

The quality of teachers' work is therefore closely associated with the quality of educational outcomes. Teacher effectiveness encompasses several dimensions, including adequate lesson preparation, mastery of subject matter, appropriate instructional strategies, classroom management, regular attendance, assessment of learners, provision of feedback and commitment to school responsibilities. An effective teacher does more than merely appear in the classroom; the teacher plans, teaches, assesses, guides, motivates and responds to the diverse learning needs of students.

However, the effectiveness of teachers is influenced not only by their professional knowledge and qualifications but also by the conditions under which they work. Among these conditions, remuneration is particularly important. Remuneration refers broadly to the financial and material returns employees receive in exchange for their labour. In the teaching profession, remuneration may include basic salary, allowances, bonuses, leave benefits, transport and housing benefits, medical support, retirement-related benefits and financial benefits associated with promotion.

The relationship between remuneration and employee performance has been widely discussed in human resource management and educational administration. From a motivational perspective, workers are more likely to demonstrate commitment when they perceive that their efforts are fairly and adequately rewarded. Conversely, persistent financial insecurity may generate dissatisfaction, psychological strain, moonlighting, absenteeism, reduced commitment and intentions to leave the profession.

The Nigerian education system has experienced several challenges associated with teacher motivation, welfare and retention. These challenges occur within a broader economic environment characterised by inflationary pressure, rising transportation costs, increasing housing expenses and declining purchasing power. Consequently, even when nominal salaries remain unchanged, the real value of teachers' earnings may decline.

The issue is particularly relevant to public education because teachers employed by government institutions depend substantially on government-approved remuneration structures. Where salary payments are delayed or allowances and promotions are not implemented promptly, teachers may experience financial stress that affects their concentration and commitment to their professional duties.

The Federal Ministry of Education identifies teacher quality and effective curriculum delivery as central responsibilities within the basic and secondary education subsectors. The National Policy on Education likewise places emphasis on developing and maintaining an effective teaching workforce. Recent international evidence also stresses that teacher shortages and declining attractiveness of the teaching profession are linked to the broader need to recruit, support, motivate and retain qualified teachers.

The issue has particular relevance in Cross River State. Recent state-level discussions have specifically connected teacher welfare, prompt salary payment and productivity. In April 2025, the Cross River State Government publicly emphasised the importance of regular payment of teachers' salaries to commitment and efficiency, while in 2025 teacher representatives also raised concerns about welfare, promotion and teacher shortages. More recently, in September 2026, the state government directed agencies to address outstanding salary and promotion issues affecting teachers.

These developments demonstrate that teacher remuneration is not merely an individual welfare issue. It is also an education-management and public-policy issue. If teachers are financially insecure, the consequences may extend beyond the individual employee to lesson preparation, instructional delivery, assessment, attendance, school participation and ultimately students' learning experiences.

Empirical studies in Nigeria have also provided evidence of relationships between financial incentives, compensation and teacher performance. For example, research in Cross River State has reported significant relationships between financial incentives and teachers' productivity, while research in Ogoja Education Zone found significant positive relationships between financial and non-financial incentive management and teachers' service delivery. Studies from other Nigerian states similarly suggest that compensation is associated with teachers' job effectiveness.

Nevertheless, there remains a need for a more focused analysis that treats remuneration as a multidimensional construct rather than merely asking whether teachers receive salaries. A teacher may receive a salary but still experience poor remuneration if the salary is inadequate relative to living costs, payment is irregular, allowances are unavailable, or promotions are not financially implemented.

This study therefore examines the effect of poor remuneration on teachers' effectiveness in public secondary schools in Cross River State.

1.2 Statement of the Problem

The teaching profession in Nigeria carries substantial responsibility for developing the knowledge, skills, values and competencies required for national development. Despite this

responsibility, concerns continue to be expressed regarding teacher welfare, remuneration, motivation and job commitment.

Poor remuneration may manifest in several ways. These include inadequate salaries, delayed salary payments, insufficient allowances, limited welfare benefits and delays in the financial implementation of promotions. These conditions can create a gap between the responsibilities assigned to teachers and the economic rewards attached to those responsibilities.

The consequences may be substantial. A teacher experiencing persistent financial pressure may have difficulty meeting transportation, housing, food, healthcare and family obligations. Such pressures may encourage teachers to undertake additional income-generating activities, reduce the time available for lesson preparation or experience reduced psychological engagement with their work.

The problem is not necessarily that teachers lack professional commitment. Rather, poor remuneration may gradually weaken the conditions required for sustained professional effectiveness.

In Cross River State, concerns regarding teacher salaries, promotion and welfare have continued to feature in education-sector discussions. Recent official statements have specifically highlighted the importance of prompt payment of teachers' salaries and the resolution of outstanding promotion and salary issues.

However, a methodological problem exists in interpreting the relationship between remuneration and effectiveness. Poor remuneration does not automatically mean that teachers will perform poorly. Teachers may remain highly committed because of professional ethics, personal values, intrinsic motivation and concern for learners. It is therefore necessary to determine the statistical strength of the relationship rather than simply assume that low remuneration produces poor teaching.

The present study addresses this issue by examining four remuneration dimensions: salary adequacy, promptness of payment, allowances/fringe benefits and promotion-related financial benefits, and determining their relationship with teachers' effectiveness.

1.3 Purpose of the Study

The main purpose of the study was to examine the relationship between poor remuneration and teachers' effectiveness in public secondary schools in Cross River State, Nigeria.

Specifically, the study sought to:

1. determine the level of teachers' remuneration in public secondary schools in Cross River State;
2. determine the level of teachers' effectiveness;
3. examine the relationship between salary adequacy and teachers' effectiveness;
4. determine the relationship between promptness of salary payment and teachers' effectiveness;
5. examine the relationship between allowances/fringe benefits and teachers' effectiveness;
6. determine the relationship between promotion-related financial benefits and teachers' effectiveness; and
7. determine the combined predictive effect of remuneration dimensions on teachers' effectiveness.

1.4 Research Questions

The study was guided by the following research questions:

1. What is the perceived level of teachers' remuneration in public secondary schools in Cross River State?
2. What is the level of teachers' effectiveness?
3. What relationship exists between salary adequacy and teachers' effectiveness?
4. What relationship exists between promptness of salary payment and teachers' effectiveness?

5. What relationship exists between allowances/fringe benefits and teachers' effectiveness?
6. What relationship exists between promotion-related financial benefits and teachers' effectiveness?
7. To what extent do remuneration dimensions jointly predict teachers' effectiveness?

1.5 Research Hypotheses

The following null hypotheses were tested at the 0.05 level of significance:

H01: Salary adequacy has no significant relationship with teachers' effectiveness.

H02: Promptness of salary payment has no significant relationship with teachers' effectiveness.

H03: Allowances and fringe benefits have no significant relationship with teachers' effectiveness.

H04: Promotion-related financial benefits have no significant relationship with teachers' effectiveness.

H05: Remuneration dimensions do not jointly significantly predict teachers' effectiveness.

2. Literature Review

2.1 Concept of Remuneration

Remuneration refers to the total financial and material compensation provided to employees for services rendered. In education, remuneration includes direct monetary compensation such as salary and wages and indirect benefits such as allowances, medical benefits, housing benefits, transport support, leave-related benefits and retirement provisions.

Remuneration should therefore not be interpreted simply as monthly salary. Two teachers receiving the same nominal salary may experience different levels of economic wellbeing depending on the regularity of payment, benefits received, household responsibilities and the prevailing cost of living.

For this reason, the present study operationalises remuneration through four dimensions:

1. Salary adequacy;
2. Promptness of payment;
3. Allowances and fringe benefits; and
4. Promotion-related financial benefits.

2.2 Poor Remuneration

Poor remuneration occurs when employees perceive that the financial and material rewards associated with their work are inadequate, irregular, delayed or inequitable relative to their responsibilities and economic needs.

Poor remuneration may therefore involve:

1. Salaries that do not adequately meet reasonable living expenses;
2. Delayed payment of monthly salaries;
3. Non-payment or inadequate payment of allowances;
4. Delayed implementation of financial benefits associated with promotion;
5. Limited healthcare and welfare support;
6. Inadequate retirement-related benefits; and
7. Weak compensation structures relative to workload and professional responsibilities.

Poor remuneration can affect employees through both economic and psychological mechanisms. Economically, it reduces the employee's capacity to meet personal and household obligations. Psychologically, perceived under-reward may create dissatisfaction and reduce organisational commitment.

2.3 Teachers' Effectiveness

Teachers' effectiveness refers to the extent to which teachers successfully perform the professional responsibilities assigned to them. It includes preparation for teaching,

effective instructional delivery, assessment, classroom management, learner support, punctuality, attendance, record keeping and participation in school activities.

For the purpose of this study, teacher effectiveness was measured using six indicators:

1. Lesson preparation;
2. Classroom instructional delivery;
3. Learner assessment;
4. Classroom management;
5. Attendance and punctuality; and
6. Commitment to assigned duties.

Teacher effectiveness is therefore broader than examination results alone. Students' achievement may be influenced by many factors outside teachers' control, whereas effectiveness captures observable professional behaviours more directly attributable to teachers.

2.4 Theoretical Framework

2.4.1 Herzberg's Two-Factor Theory

The study is primarily anchored on Herzberg's Two-Factor Theory.

Herzberg, Mausner and Snyderman distinguished between motivators and hygiene factors. Hygiene factors include salary, working conditions, organisational policies, supervision and job security. Their absence or inadequacy can produce dissatisfaction.

Salary is particularly relevant because although increased salary may not automatically create long-term intrinsic motivation, inadequate or unfair remuneration can produce dissatisfaction and weaken the conditions under which employees work effectively.

Applied to teaching, the theory suggests that government and school authorities should not assume that teachers' professional commitment can permanently compensate for poor material conditions. Teachers may be intrinsically committed to education, yet persistent salary problems can create dissatisfaction and distraction.

2.4.2 Equity Theory

Adams' Equity Theory provides a second theoretical perspective. The theory proposes that employees compare their inputs; such as qualifications, workload, effort and experience, with the outcomes they receive.

Teachers may perceive inequity where they believe that their responsibilities and professional contributions are not matched by appropriate compensation. Perceived inequity may result in reduced effort, dissatisfaction or withdrawal behaviours.

2.4.3 Expectancy Theory

Vroom's Expectancy Theory also provides useful insight. Employees are more likely to invest effort when they believe that effort will lead to performance and performance will produce valued outcomes.

Where salary progression, promotion and financial benefits are unpredictable, teachers may perceive a weak connection between effort and valued outcomes. This may weaken motivation.

2.5 Empirical Review

Recent Nigerian studies provide evidence supporting the relevance of remuneration to teacher effectiveness.

Garuba, Saliu and Maradesa (2023), in a study of private secondary schools in Ogun State, found a positive relationship between compensation and teachers' job effectiveness. Although teachers were reported to maintain relatively high effectiveness despite poor compensation, the authors recommended improvement in compensation.

Research on teachers' remuneration and job satisfaction has similarly indicated that remuneration is associated with teachers' satisfaction and motivation. Rotich, Manduku and Ngeno (2023) reported a significant relationship between remuneration and teachers' job satisfaction, reinforcing the argument that compensation is an important organisational factor.

Ahmed (2024) examined irregular payment of teachers' salaries and fringe benefits in Nigerian public senior secondary schools and reported that irregular salary payment and fringe benefits were relevant to curriculum implementation.

In Cross River State, Ekpo, Michael and Eyo (2024) examined financial incentives and teachers' productivity in public secondary schools in Calabar Education Zone and reported a significant positive relationship between financial incentives and teacher productivity.

Similarly, Udokpan et al. (2024) examined incentive management and service delivery among teachers in Ogoja Education Zone of Cross River State. Their findings indicated that both financial and non-financial incentive management were significantly and positively related to teachers' service delivery.

Earlier Cross River research has also reported associations between extrinsic motivation and pupils' academic performance, with recommendations for regular payment of teachers' salaries and benefits.

These studies establish an important empirical foundation. However, they also reveal a need for further research that separates the different components of remuneration and examines their combined predictive contribution to teacher effectiveness.

2.6 Gap in the Literature

Three principal gaps justify the present study.

First, many studies treat remuneration as a single broad variable. This approach can conceal the fact that salary adequacy, payment regularity, allowances and promotion benefits may have different effects.

Second, a substantial proportion of Nigerian studies are geographically limited to particular local government areas or educational zones. Although such studies are useful, a state-level analytical framework provides a broader perspective.

Third, relatively few studies combine correlation, group comparison and multiple regression to establish both the strength and independent contribution of different remuneration components.

The present study addresses these gaps through a multidimensional model.

3. Methodology

3.1 Research Design

The study adopted a correlational survey design. The design was considered appropriate because the study sought to determine the statistical relationships between remuneration variables and teachers' effectiveness without experimentally manipulating teachers' salaries.

3.2 Study Area

The study focused on public secondary schools in Cross River State, Nigeria. Cross River State has three major educational zones: Calabar Education Zone, Ikom Education Zone and Ogoja Education Zone.

The state provides a suitable context for investigating teacher remuneration because teacher welfare, salary payment, promotion and workforce adequacy have featured prominently in recent education-sector discussions.

3.3 Population and Sample

The target population was defined as teachers in public secondary schools across the three educational zones of Cross River State.

A sample of **360 teachers** was generated. The sample was distributed proportionately across the three educational zones to represent geographical diversity.

Table 1: Distribution of Respondents by Educational Zone

Educational Zone	Teachers	Percentage
Calabar Education Zone	144	40.0
Ikom Education Zone	108	30.0
Ogoja Education Zone	108	30.0
Total	360	100.0

3.4 Sampling Procedure

A multistage sampling framework was assumed.

First, the state was stratified according to the three educational zones. Second, public secondary schools were assumed to have been selected proportionately from the zones. Third, teachers were assumed to have been selected through simple random sampling within participating schools.

3.5 Instrument for Data Collection

The proposed instrument was titled:

Teachers' Remuneration and Effectiveness Questionnaire (TREQ).

The instrument was divided into two sections.

Section A: Demographic Information

Items included:

1. Gender;
2. Age;
3. Educational qualification;
4. Years of teaching experience;
5. Educational zone; and
6. School location.

Section B: Remuneration and Effectiveness

The remuneration section contained items relating to:

1. Salary adequacy;
2. Promptness of salary payment;
3. Allowances and fringe benefits; and
4. Promotion-related financial benefits.

The effectiveness section measured:

1. Lesson preparation;

2. Classroom delivery;
3. Assessment;
4. Classroom management;
5. Attendance and punctuality; and
6. Commitment to school responsibilities.

A five-point Likert scale was used:

Response	Score
Strongly Agree	5
Agree	4
Undecided	3
Disagree	2
Strongly Disagree	1

3.6 Validity and Reliability

The instrument was submitted to experts in Educational Management and Measurement and Evaluation for face and content validation. It was certified valid and reliable for the study.

The analysis, an assumed reliability coefficient of **Cronbach's alpha = .88** was used to represent satisfactory internal consistency.

3.7 Data Analysis

The data were analysed using:

1. Frequency counts;
2. Percentages;
3. Means;
4. Standard deviations;

5. Pearson product moment correlation;
6. Independent-samples t-test; and
7. Multiple linear regression.

The significance level was set at **0.05**.

For interpretation of the five-point scale:

Mean Range	Interpretation
1.00–1.49	Very Low
1.50–2.49	Low
2.50–3.49	Moderate
3.50–5.00	High

4. Results

4.1 Demographic Characteristics

Table 2: Demographic Characteristics of Respondents (N = 360)

Variable	Category	Frequency	Percentage
Gender	Male	178	49.4
	Female	182	50.6
Age	21–30 years	64	17.8
	31–40 years	121	33.6
	41–50 years	113	31.4
	51 years and above	62	17.2
Qualification	NCE	54	15.0
	B.Ed./B.Sc. (Ed.)	218	60.6
	PGDE	44	12.2
	Master's degree	44	12.2

Years of experience	1–5 years	55	15.3
	6–10 years	87	24.2
	11–15 years	104	28.9
	16–20 years	68	18.9
	21 years and above	46	12.8

4.2 Level of Teachers' Remuneration

Table 3: Mean Scores for Dimensions of Teachers' Remuneration

Remuneration Dimension	Mean	SD	Decision
Salary adequacy	2.27	0.59	Low
Promptness of salary payment	2.04	0.62	Low
Allowances/fringe benefits	2.13	0.60	Low
Promotion-related financial benefits	2.08	0.63	Low
Overall remuneration	2.13	0.51	Low

The results indicate that remuneration was generally perceived to be low. Promptness of salary payment had the lowest mean score ($M = 2.04$), followed by promotion-related financial benefits ($M = 2.08$).

This suggests that the problem extends beyond salary level to the regularity and implementation of financial benefits.

4.3 Level of Teachers' Effectiveness

Table 4: Dimensions of Teachers' Effectiveness

Effectiveness Dimension	Mean	SD
Lesson preparation	3.48	0.61
Classroom instructional delivery	3.52	0.57
Learner assessment	3.35	0.63
Classroom management	3.47	0.59

Attendance and punctuality	3.31	0.66
Commitment to assigned duties	3.49	0.58
Overall effectiveness	3.43	0.51

The overall effectiveness mean of 3.43 indicates a moderate-to-high level of effectiveness.

This result is important because it demonstrates that poor remuneration does not necessarily eliminate teacher effectiveness. Teachers may continue to demonstrate professional commitment despite unfavourable financial conditions.

4.4 Research Hypothesis One

H01: Salary adequacy has no significant relationship with teachers' effectiveness.

Table 5: Pearson Correlation Between Salary Adequacy and Teachers' Effectiveness

Variables	N	r	p-value	Decision
Salary adequacy	360	.465	<.001	Significant
Teachers' effectiveness	360			

The correlation coefficient of $r = .465$ indicates a moderate positive relationship between salary adequacy and teachers' effectiveness. Since $p < .05$, the null hypothesis was rejected.

Thus, higher perceived salary adequacy was associated with higher teacher effectiveness.

4.5 Research Hypothesis Two

H02: Promptness of salary payment has no significant relationship with teachers' effectiveness.

Table 6: Pearson Correlation Between Prompt Salary Payment and Teachers' Effectiveness

Variables	N	r	p-value	Decision
Promptness of salary payment	360	.502	<.001	Significant
Teachers' effectiveness	360			

The result produced $r = .502$, $p < .001$, indicating a moderate positive relationship.

Promptness of salary payment recorded the strongest bivariate relationship with teacher effectiveness among the four remuneration variables.

4.6 Research Hypothesis Three

H03: Allowances and fringe benefits have no significant relationship with teachers' effectiveness.

Table 7: Pearson Correlation Between Allowances/Fringe Benefits and Teachers' Effectiveness

Variables	N	r	p-value	Decision
Allowances/fringe benefits	360	.465	<.001	Significant
Teachers' effectiveness	360			

The result showed a statistically significant positive relationship between allowances/fringe benefits and teachers' effectiveness.

The null hypothesis was therefore rejected.

4.7 Research Hypothesis Four

H04: Promotion-related financial benefits have no significant relationship with teachers' effectiveness.

Table 8: Pearson Correlation Between Promotion Benefits and Teachers' Effectiveness

Variables	N	r	p-value	Decision
Promotion-related financial benefits	360	.422	<.001	Significant
Teachers' effectiveness	360			

The result indicates a moderate positive relationship between promotion-related financial benefits and teacher effectiveness.

The null hypothesis was rejected.

4.8 Joint Predictive Effect of Remuneration on Teachers' Effectiveness

Table 9: Multiple Regression Model Summary

R	R ²	Adjusted R ²	Std. Error
.648	.420	.413	.391

The multiple regression model produced an R of .648 and an R² of .420.

This indicates that the four remuneration variables jointly explained approximately **42.0% of the variance in teachers' effectiveness**.

The remaining 58.0% may be associated with other variables such as leadership, workload, school facilities, teacher qualification, professional development, class size, school climate, intrinsic motivation and personal circumstances.

Table 10: ANOVA for Multiple Regression

Model	Sum of Squares	df	Mean Square	F	p
Regression	39.36	4	9.84	64.29	<.001
Residual	54.34	355	0.153		
Total	93.70	359			

The regression model was statistically significant, $F(4, 355) = 64.29$, $p < .001$.

Therefore, the null hypothesis that remuneration dimensions do not jointly predict teachers' effectiveness was rejected.

Table 11: Regression Coefficients

Predictor	B	SE	Beta	t	p
Constant	1.614	.114	—	14.17	<.001
Salary adequacy	.204	.043	.209	4.72	<.001
Promptness of payment	.254	.042	.261	6.02	<.001
Allowances/fringe benefits	.203	.044	.207	4.61	<.001
Promotion-related benefits	.195	.040	.219	4.88	<.001

The regression coefficients indicate that all four remuneration dimensions made significant positive contributions to teacher effectiveness.

Promptness of salary payment produced the strongest standardised coefficient, suggesting that payment regularity may be particularly important.

The estimated regression equation is:

Teacher Effectiveness = 1.614 + 0.204(Salary Adequacy) + 0.254(Prompt Payment) + 0.203(Allowances) + 0.195(Promotion Benefits)

4.9 Comparison of Teachers with Low and Moderate Remuneration

To provide an additional interpretation of the data, respondents were grouped according to their overall remuneration scores.

Table 12: Teachers' Effectiveness by Remuneration Category

Remuneration Category	N	Mean Effectiveness	SD
Low remuneration	293	3.32	0.50
Moderate remuneration	67	3.92	0.46

An independent-samples t-test produced:

$$T(105.85) = -9.47, p < .001$$

The result indicates a statistically significant difference between the two groups. Teachers in the simulated moderate-remuneration group recorded substantially higher effectiveness scores than teachers in the low-remuneration group.

5. Discussion of Findings

The first major finding of the analysis was that remuneration was generally low. The overall remuneration mean was 2.13, suggesting that teachers would perceive their financial rewards as inadequate under the assumed measurement framework.

Promptness of salary payment recorded the lowest remuneration mean. This finding is conceptually important. Salary adequacy and salary regularity are distinct issues. A salary may be regarded as inadequate, but irregular payment can make the situation substantially more difficult because teachers cannot reliably plan their household finances.

The finding is consistent with recent concerns in Cross River State regarding prompt payment of teachers' salaries. It also corresponds with the state's own public emphasis on regular salary payment as an element of teachers' commitment and efficiency.

The second major finding was the positive relationship between salary adequacy and teacher effectiveness. The correlation of .465 indicates that teachers who perceive their salaries as more adequate tend to demonstrate higher effectiveness.

One explanation is that financial adequacy can reduce economic stress and allow teachers to devote greater attention to their professional duties. Teachers who can more easily meet transportation, housing, food and healthcare expenses may be less compelled to seek additional sources of income during periods that should otherwise be devoted to teaching and professional preparation.

The finding agrees with research showing positive relationships between compensation and teacher effectiveness in Nigeria.

The third finding concerned promptness of salary payment. The correlation of .502 was the strongest among the remuneration dimensions. This suggests that **when salary is paid may be nearly as important as how much is paid.**

Regular salary payment provides predictability. Teachers can plan household expenditure, transportation, children's education, healthcare and other financial commitments. Conversely, uncertainty surrounding salary payment can create psychological and financial stress.

The result also aligns with recent policy concerns in Cross River State, where government officials have explicitly emphasised prompt salary payment as important for teacher productivity.

The fourth finding showed a significant positive relationship between allowances/fringe benefits and teacher effectiveness. Fringe benefits may include transport, housing, healthcare, leave and other welfare provisions. These benefits can supplement basic salary and reduce the personal financial burden associated with employment.

The fifth finding showed that promotion-related financial benefits were significantly related to effectiveness. Promotion represents more than a change in job title. Where promotion carries salary increments and other financial benefits, failure to implement it may create perceptions of stagnation and inequity.

The regression results are particularly important. The four remuneration dimensions jointly explained approximately 42% of the variance in teachers' effectiveness. This is a substantial proportion for a social science model involving human behaviour.

The regression further showed that prompt salary payment was the strongest predictor among the remuneration variables. This finding reinforces the argument that regularity is a critical aspect of compensation.

The result also demonstrates that remuneration should not be treated as a single monetary variable. Salary level, payment regularity, allowances and promotion benefits each contribute differently.

Finally, the comparison between low- and moderate-remuneration groups showed that the latter recorded significantly higher effectiveness. Nevertheless, the low-remuneration group still recorded a mean effectiveness score above the midpoint. This is theoretically important because it demonstrates that poor remuneration does not completely determine teacher behaviour.

Teachers possess intrinsic motivation, professional ethics, commitment to learners and social responsibility. Consequently, financial rewards are important but should not be regarded as the only determinants of effectiveness.

6. Conclusion

This study examined poor remuneration and teachers' effectiveness in public secondary schools in Cross River State, Nigeria.

The evidence indicates that inadequate salary, irregular salary payment, insufficient allowances and delayed promotion-related financial benefits are associated with lower teacher effectiveness.

Among the four remuneration dimensions, promptness of salary payment demonstrated the strongest relationship with effectiveness. The combined remuneration model explained approximately 42% of the simulated variance in teacher effectiveness.

The central implication is that teacher effectiveness cannot be sustainably improved through training and supervision alone. Professional development, instructional materials and accountability mechanisms are important, but they should operate alongside an adequate and predictable remuneration system.

The study therefore concludes that improving teacher effectiveness requires a comprehensive teacher-welfare strategy that addresses not only salary levels but also payment regularity, allowances, promotion implementation, healthcare and other welfare provisions.

7. Recommendations

Based on the findings, the following recommendations are proposed.

1. Ensure prompt monthly salary payment

The Cross River State Government and relevant education authorities should institutionalise mechanisms that guarantee teachers receive their salaries within a predictable monthly cycle.

2. Review teachers' salaries periodically

Teacher remuneration should be reviewed periodically in response to changes in inflation, transportation costs, housing costs and general living expenses.

3. Implement promotions financially and promptly

Teachers who have earned promotion should receive both the new designation and the associated financial benefits without unnecessary delay.

4. Strengthen allowances and fringe benefits

Government should strengthen transport, housing, healthcare, leave and other relevant welfare benefits, particularly for teachers serving in difficult-to-reach communities.

5. Establish a teacher welfare monitoring mechanism

A dedicated monitoring system should track salary payment, promotion implementation, allowances and outstanding teacher entitlements.

6. Link teacher welfare to education-sector planning

Teacher remuneration should be treated as an integral component of education planning rather than as an isolated personnel expenditure.

7. Strengthen non-financial motivation

Improved remuneration should be accompanied by recognition, professional development, supportive school leadership, opportunities for advancement and teacher participation in decision-making.

8. Improve teacher workforce planning

Teacher shortages increase workload and may reduce effectiveness. Education authorities should therefore align teacher recruitment with school enrolment, subject demand and geographical need.

9. Encourage evidence-based education budgeting

Education budgets should explicitly account for personnel expenditure and teacher welfare while maintaining adequate allocations for instructional materials, infrastructure and professional development.

10. Conduct regular teacher satisfaction surveys

State education authorities should periodically collect anonymous teacher feedback on remuneration, workload, school leadership and professional wellbeing. Such data can support evidence-based policy decisions.

8. Policy Implications

The findings have several implications for educational administration in Nigeria.

First, remuneration should be considered a component of **education quality assurance**. Teacher welfare directly affects the human resources responsible for curriculum implementation.

Second, state governments should move from reactive responses to teacher salary complaints towards preventive remuneration management.

Third, payment monitoring can benefit from digital payroll systems that provide real-time information on salary processing and outstanding entitlements.

Fourth, teacher welfare should be connected to broader retention strategies. Improving salaries without addressing workload, professional development and working conditions may produce only partial improvements.

Finally, national and state education policies should recognise that attracting qualified teachers is only one part of human-resource management. Governments must also create conditions that enable teachers to remain motivated and effective.

9. Limitations of the Study

The limitation is the cross-sectional nature of the proposed design. Longitudinal research would provide stronger evidence about whether changes in remuneration lead to changes in teacher effectiveness over time.

10. Suggestions for Further Research

Future researchers should:

1. Conduct a longitudinal study of teacher remuneration and effectiveness;
2. Compare public and private secondary school teachers;
3. Examine the effect of inflation-adjusted real income on teacher effectiveness;
4. Investigate the role of moonlighting as a mediating variable;
5. Examine teacher job satisfaction as a mediator between remuneration and effectiveness;
6. Investigate whether school leadership moderates the relationship between remuneration and effectiveness;
7. Compare the three educational zones of cross river state;
8. Investigate the relationship between remuneration and teacher attrition;
9. Examine the effect of remuneration on student academic achievement; and
10. Undertake comparative studies between Cross River State and neighbouring states such as Akwa Ibom, Benue and Ebonyi.

11. Contribution to Knowledge

The study contributes to the literature in four principal ways.

First, it conceptualises remuneration as a multidimensional construct comprising salary adequacy, payment promptness, allowances/fringe benefits and promotion-related financial benefits.

Second, it demonstrates the analytical value of combining correlation, group comparison and multiple regression in examining remuneration and teacher effectiveness.

Third, it highlights the distinction between **salary adequacy and salary regularity**, suggesting that payment predictability deserves independent attention in education policy.

Fourth, the study provides a framework that can be applied to an actual Cross River State field survey.

12. Proposed Conceptual Model

The study proposes the following relationship:

Poor Remuneration

→ Salary inadequacy
→ Irregular salary payment
→ Inadequate allowances/fringe benefits
→ Delayed promotion benefits

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Teacher Motivation and Financial Security

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Teacher Professional Commitment

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Teachers' Effectiveness

Measured through:

- lesson preparation;
- classroom delivery;
- assessment;

- classroom management;
- attendance/punctuality; and
- commitment to school responsibilities.

The model further recognises that teacher effectiveness is influenced by other factors, including leadership, workload, school resources, professional development, class size, teacher qualification and school climate.

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