

**INVESTIGATING THE IMPACT OF ECONOMIC
INSTABILITY ON TEACHER'S PERFORMANCE.**

***(A CASE STUDY OF SELECTED SECONDARY SCHOOLS IN ILORIN
METROPOLIS).***

BY

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CERTIFICATION

This is to certify that this research work has been read and approved as meeting the requirement of the Business Administration and Management Department of the award of National Diploma in Business Administration and Management.

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ABSTRACT

This study aims to investigate the impact of economic instability on teacher's performance in selected secondary schools in Ilorin metropolis. The research used a case study approach to analyze the effects of economic instability on teacher's performance, focusing on the selected secondary schools in Ilorin. The study gathered data through surveys which was analyzed using quantitative method. The results of this study contribute to the existing literature on the effects of economic instability on education and provide insights into the challenges faced by teachers in Ilorin due to economic instability. This research hopes to contribute to the development of effective strategies to mitigate the impact of economic instability on teacher's performance, ultimately improving the quality of education in Ilorin and other regions facing similar challenges.

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CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Economic instability remains a persistent challenge in many developing countries, and Nigeria is no exception. Characterized by fluctuating inflation rates, high unemployment, devaluation of the naira, and irregular salary payments, economic instability has far-reaching implications for various sectors, particularly education (Adebayo & Ogunyemi, 2014; National Bureau of Statistics [NBS], 2022). Secondary school teachers, as key stakeholders in the delivery of quality education, are often directly affected by these economic challenges. Their performance—which encompasses teaching effectiveness, classroom management, punctuality, and student engagement—can be significantly undermined by financial insecurity and job dissatisfaction (Ofoegbu, 2004; Uko, 2015).

In Nigeria, delays in salary payments, lack of adequate incentives, and poor working conditions have been linked to low morale among teachers, absenteeism, and in some cases, migration to other professions or countries (Ajayi & Afolabi, 2009; Eze & Eze, 2019). As the quality of education is closely tied to teacher performance, understanding how economic instability impacts secondary school teachers is crucial for developing responsive education policies. This study, therefore, seeks to investigate the extent to which economic instability affects the performance of secondary school teachers in Nigeria, with the aim of identifying strategies to mitigate its negative effects and enhance teacher productivity and well-being.

The issue of economic instability does not sound funny to any developing nations like Nigeria, since it is the prevailing indicator of such a developing economy. The genesis of these problems was a result of high level of poverty, high rate of unemployment, high rate of illiteracy and so on. All these features have been causing some distortion and set back in economic development. (Ijaya 2020).

The frequent changes of both monetary and fiscal policies also contributed to the above problems.

The rate of instability in the Nigeria economy influences the entire sectors of the economy in so many ways, because when any policy is implemented in the country, it is all the sector of the economy that will be affected either directly or indirectly.

In the educational sector of a country, a teacher is the principal actor who instructs, guides, plans, controls, directs and executes the instructional programmes in the teaching and learning process. It is the teachers that impact knowledge to the less experience and less knowledgeable people so as to be useful to themselves and the nation at large. They also work towards the national development.

According to Frankena A.S. (2021), teaching cannot be done by just anybody because it involves conscious and deliberates activities, less experienced or immature people to be taught and a body of knowledge to be impacted. From these features, it is clear that teaching is a unique exercise and it is an occupation that needs to be given urgent and serious attention.

But despite the fact that the roles of the teachers are very vital to the nation, the government is still not giving adequate attention to the needs of teachers. Thus, any changes in the economic policy and other macro-economic variables always affect the life of teachers seriously and thus, having a great and negative impact on them.

As a result of poor working condition coupled with poor or irregularities in the remuneration of teachers, teachers' performances had fall below the general expectations. According to Mursel (2021), the high rate of inflation and increase in the taxes which does not have a correspondence increase in the teacher's salary have reduced their real income and their purchasing power drastically. Hence, fall in their standard of living and result in poor performance.

In order to curb these problems, several measures and policies have been adopted such as the four National Development Plan. The first NDP of 1962 to 1968 was launched by General Aqu – Ironsi, the second NDP was launched by General Yakubu Gowon in 1975 & 1979 respectively while the third NDP covering General Muritala Muhammed, the fourth NDP was launched by Alhaji Sheu Shagari which was between 1980 to 1985 in the course of implementation, a planning strategy was introduced as the austerity measures (Bello and Ijaya 2000). In addition to these plans were the three years rolling a plan which was introduced in the same year. A fifteen years perspective plan was also introduced. This plan was tagged vision 2010. The death of General Abacha (the initiator) in 1998, caused the end of the vision.

Among the policy measures and programmes adopted in supplementing these plans were monetary policies and fiscal policies which was introduced at different time by various programme such as Operation Feed the Nation in 1979, Green Revolution in 1982 and Better Life Programme introduced at various government levels. In Nigeria Hajia Mariam Babangida (Ijaya and Usman 2020).

Despite these plans, measures and programmes that have been adopted by various government that have been in power in Nigeria from 1960 till date, no meaningful development has been seen or achieved due to the economic hardship which has brought about inconsistency in all the macro economic variables (Ijaya 2020).

Economic Instability is a great task that arises due to the inconsistency of fluctuation in the macro economic variables. The end result of this inconsistency on the economy has a negative influence on the general expectation. (Abimbola, 2021).

1.2 STATEMENT OF THE PROBLEMS

The persistence falls in the standard of educational in Nigeria is of great concern to both parents and educational researchers. The sources of this fall in the standard can be traced to either fall in teacher's academic performance or the bad attitude of the student toward their learning.

As a result of this, there is a need to examine the influence of economic instability on teacher's academic performance.

The study is also designed to examine how this economic instability have brought about negative effect on the teachers and global economy.

1.3 OBJECTIVES OF THE STUDY

- i. To examine extent to which inflation impact on teacher's performance in Ilorin metropolis.
- ii. To investigate the effects of housing instability on teacher's motivation and overall performance in the selected secondary schools in Ilorin metropolis.
- iii. To determine the reduction on the purchasing power of teachers performance in Ilorin Metropolis.

1.4 RESEARCH QUESTIONS

To achieve the aforementioned research objective, the following research question needs to be insured

- i. Does inflation have any instability impact on teacher's performance in Ilorin metropolis of Kwara state?

- ii. How does housing instability affects teachers' motivation and performance in selected secondary school in Ilorin metropolis?
- iii. Does Reduction on the purchasing power of teachers affect economic performance in Ilorin Metropolis?

1.5 RESEARCH HYPOTHESIS

- H1: Inflation has significant impact on teacher's performance in Ilorin metropolis
- H2: Housing instability has a significance negative effect on teachers' motivation and performance in selected secondary schools in Ilorin metropolis.
- H3: Reduction on the purchasing power of teachers can lead to a decline in their standard of living and make it challenging for them to maintain a decent quality of life

1.6 SIGNIFICANCE OF THE STUDY

This research work is important due to the fact that the study would shed light on the effect of economic instability through flash back into the history and structure of Nigeria economy.

The study will also serve as a contribution to the research knowledge on economic instability and it influences on teachers and encourages further studies.

Finally, this research work will also be useful in creating awareness to the public and most especially the government in order to formulate economic policies that will improve the welfare of the public.

1.7 SCOPE OF THE STUDY

The scope of the study is to examine the influence of economic instability on teacher's performance using some selected schools in Ilorin metropolis of Kwara State as a case study and how this economic instability have brought about negative effect on the teachers and global economy.

1.8 DEFINITION OF TERMS

- **Economic Instability:** This refers to an excessive fluctuation in the macro economy of a nation. An economy with frequent large recessions, business cycle, high inflation or frequent financial crises.
- **Macro-Economic:** This refers to the economic behaviour and policies that affect the consumption and investment, the naira and the balance of trade, the determinate of change in wages and prices, monetary and fiscal policies, the money stock, the federal budget, interest rates and the national debt.
- **Economic Growth:** This refers to an increase in the quality of goods and services produces in a country which increase her national or per capital income.
- **Teachers' Performance:** This refers to the nature of functions and services rendered by the teacher to contribute to the growth and development of learner's i.e ways of impacting or transferring knowledge.
- **Inflation:** This refers to persistence or sustained increase in the general price level of goods and services in an economy over time.
- **Housing Instability:** This refers to a situation where individuals or families face challenges in securing or maintaining safe, affordable, and adequate housing.

- **Reduction on the purchasing power of teachers:** This refers to a decrease in their ability to afford goods and services.

CHAPTER TWO

LITERATURE REVIEW

2.1 TEACHING AND IMPORTANCE OF TEACHER

Teaching is one of the most important professions in the world. Teachers pass on knowledge and value to children, prepared them for further education and for working life.

Teachers are the main determinant of good education of any nation. This most important profession however does not get the recognition it deserves.

In most developing countries, teaching profession does not attract qualified and ambitious people because it is poorly remunerated. According to Ducass A.K (2020) to attain the goal of universal and good secondary school education, teaching has to become an attractive profession again. Teachers are one of the main pillars of a sound and progressive society. They bear the weight and responsibility of teaching. And apart from parents, teachers are the main sources of knowledge and values of children. For a child between 6 and 12 there are basically three option: Secondary education, get low quality secondary education or get good quality secondary education. In spite of our world being immensely rich the majority of the children have to settle for option 1 or 2 at this very moment, over a hundred million of them get it but the quality is low. They have little or no books, their class-room is poor equipped or doesn't exist, or they have a teacher whose level of knowledge hardly surpassed that of a 6th grader or who is not motivated because she earn less than her neighbor who cleans the house of the local landlord (Amaele S. 2023).

The university subscribed goal that by 2022 all children, particularly girls in different circumstance and those belonging to ethnic minorities, have access to complete free and compulsory secondary education of good quality (Declaration of the world education forum held in Dakar, Senegal in 2020) can only be

achieved if children can have access to motivated and knowledgeable teachers. The books are important, the pencil, and the blackboard are important and so are the chairs to sit on, but without teacher motivation the goal will never be achieved.

2.2 CONCEPT OF ECONOMIC INSTABILITY AND IT CAUSES

It is generally believed that economic instability is a typical feature of developing countries. The occurrence of the term should not be seen as a strange thing in Nigeria economy. This issue of economic instability sneaked itself into the Nigeria economy through the introduction of Austerity measures by President Shehu Shagari and the structural adjustment programme of President Ibrahim Babaginda in 1983 and 1986 respectively during their administration.

Although the programme seem to be a corrective measure to our country's economic problems but its implementation in Nigeria was faulted and inappropriate.

According to Adeniyi (2020), it is widely known that SAP and Austerity measures has caused a lots of havoc into Nigeria economy to the extent that the impact was widely felt by everybody and every sectors of the economy.

In attempting a definition of economic instability Olamide O.O (2021) describes economic instability as a situation when there is a noticeable fluctuation in the mechanism and purchasing power of the consumer.

He maintained that ineffectiveness in the measure of price instability i.e. Consumer Price Index (CPI), Gross National Product (GNP), Gross Domestic Product (GDP) deflator are some of the factors responsible for economic instability.

Friedman S. (1999) adopted inflationary pressure to describes economic instability. He maintained that "inflation is always and everywhere a monetary phenomenon and can be produced only by a more rapid measure in the quality money than in the output".

Shogo (2023) in his own contribution explained that inflation is a continuous or a persistent rise in the general price level of all the entire commodity in economy and the effect of this is that more money will be chasing few goods and causing inconsistency in the country's economy.

The Global Economic Meltdown

With the tumbling of international financial market and many national economics slipping into recession the fears of a global meltdown haunted people everywhere. The world economy has changed drastically since September 2008. What began as a down turn in the U.S housing sector and soon became a global economic crisis, and spreading to rich and poor countries.

According to World Bank (2021), many believe that this may go down parallel with the great Depression of the 1930s, infact some argued that in some ways, we are worse off than during the great depression. In 1930s, there was a monetary depression. Today we are in an inflationary depression.

Nigeria is no exceptional in this case. The country according to reports, experience looses in financial assets by banks and other financial institution in Nigeria, weaker export revenues and further resources on current account and balance payments. There has also been lower investment and growth rate and unemployment reported social impacts includes lower growths, leading to higher poverty, higher crime rate, weaker health systems and difficulty in meeting wants.

Nigeria Vision 20:2020

Nigeria economic potential is well recognized. It is the biggest economy in the West African sub-region. Given the country's considerable resources endowment and coastal location there is potential for strong growth. Yet Nigeria has realized very little of this potential previous effort at planning and visioning were not sustained. The history of economic stagnation, declining welfare and

social instability, has undermined development for most of the past 30 years. Ilaboya, I.R. (2023).

The previous administration has declared the intention to pursue the vision of placing Nigeria among the 20 largest economic in the world by 2020 and the current administration is committed to the attainment of this vision. A vision is clear mental picture which must represent a significant improvement on the current state. Its however must be supported by a clear and realistic path to its realization require consistent and sustained effort for its achievement.

CAUSES OF ECONOMIC INSTABILITY

- **Fluctuation in Stock Markets:** An increase in stock market can brings about fall in consumer confidence and lead to a recession. The wall street crash 1929 was a secondary cause of the great depression. However according to Lawal, O.H. (2020) the stock market crash of 1987 did not cause an economic meltdown. In U.K it was followed by an unprecedented boom. This was partly due to the way the government responded by reducing the income tax and interest rate.
- **Ineffectiveness in the Measure of Price Stability:** Olamide O.O (2023) explains that economic instability can be cause by the ineffectiveness in the measures of price stability. When the government is planning to stabilize the prices of its major consumable goods and there is no much effective implementation on such policy, economic instability results.
- **Monopoly:** Monopoly is another cause of economic instability. It is by M.L Jhingan (2020) as a market situation in which there is only one seller of a product with barriers to entry of others, the product has no close substitute and the cross elasticity of demand with every other product is low.

Terriba O. (2022) described monopoly as a market situation where by there is an existence of single seller of a product in relation to large number of buyers and their ultimate aim is to maximize profits.

- **Hoarding:** Hoarding is also another economic crisis that resulted into economic instability. Hoarding arises when some of the essential consumable goods in the country are hoarded by the seller of the producer, there exist a fluctuation and instability in the price of such goods and this may adverse resulted into economic instability.
- **Inflation:** it is a definite concept which is define in various ways by different scholars.

According to Friedman S. (2020) explained that inflation is always and every where a monetary phenomenon and can be produced only by a more rapid increase in the quantity of money than output.

Fashoyin T. (2021) described inflation as a period where there is a general instability in the market situation and there exists a reduction in the purchasing power of money.

- **Changes in Interest Rates:** Interest rates are used as a tool in controlling inflation. However, they can also have an impact on consumer spending. sometimes interest rate may have little impact, however, if they concede with other factors, they can cause fall in consumer spending.
- **Price of Oil:** An increase in the price of oil can cause economic instability, especially, if it is sudden increase like in the 1990s during President Obasanjo regime and 2012 January when subsidy was suddenly removed. Higher oil prices increases the costs of firms, transport cost and higher standard of living. This causes both inflation and lower growth.
- **Political Instability:** This is a situation whereby a country is currently going though political turmoil which may involve the death of people within that country (Owoyale, 2021). According to him, there are many factors responsible for political instability in Nigeria includes: Regional issues, the conflict in the Niger Delta, crime and corruption, the flawed election of 2007 and many mores.

Looking at these, there are great influence by which the political instability have on the economics of a nation, Adewoye (2020) in his paper presentation, states that “political instability will always lead to economics instability” for instance, the issue of Boko Haram in the northern Nigeria has caused a lot of damaged to our economic, life and properties.

2.3 IMPACT OF ECONOMIC INSTABILITY ON TEACHERS PERFORMANCE

The impact of economic instability on teacher’s performance include the followings:

- a. Economic Impact:** There are number of ways by which teachers’ performance is being impacted by the economic instability. Adeniyi A.S (2020) listed the following as some of the economic effects of economic instability on the teachers.
- b. Reduction on the Purchasing Power of Teachers** which is caused by inflation reduce the real worth of the economic inability of the teachers to pay for rents which is due to their low salary or remunerations. This also makes them to be of low class status in the society. High level of poverty is also one of the effect of economic instability on teachers, because they are not being properly paid an average Nigerian teacher has remained poor, unable to provide for his/her family the basic needs of life. All these effect of economic instability has negatively influenced the status and teachers standard of living. Therefore one should surprises if the performance of Nigeria teacher falls below the general expectations.
- c. Psychological Effect:** This is another influence of economic instability on teacher. Ogunoyi A.A (2021) described Psychological influence as the emotional or inexpressible change that is caused by the effects of economic instability.
- d. Emotional Imbalance:** This also occurs as a result of economic instability, this is a situation whereby the teacher found himself in a kind of emotional

disturbance of unsettled manner. This emotional imbalanced can cause the teacher to be unserious while preparing the lesson and not mastering the subject matter properly, lateness to schools, ineffective utilization of instructional materials. This can continue for a long period of time as the problems is still occurring or fresh in the memory. Economic instability may also lead to transfer of aggression that is a relationship that exist between and his students. Amaele S. (2020) there are some instance where aggression is being developed by teachers at their various home being transidered to the learning procedure when this happens you will see some teacher dealing ruthlessly with their students in school in fact the teacher attitude generally with his students and they in turn create hatred which can result in poor performance of students in their studies. Instability of the economic may also affect teacher sociologically this has to do with teachers' relation to other colleagues' students and his work.

- e. **High Rate of Corruption:** Adeyemo (2022) remarks that no profession in Nigeria has suffered reversal of fortune than teaching profession. This they submit affected commitment expected of the teachers. This then implies that the quality of services rendered by an unmotivated teacher would definitely affect the academic achievement of learners (student) or how does one explained a situation where by secondary school pupils and secondary school students receive an average of 125 hours and 150 hours and 300 hours respectively per term, since teachers are members of the society in which social, political and economic instability is threatening the survival of the people as a nation, their working life is very much characterized by what Durosaro (2020) described as storms and stress resulting into conflicts, anxieties, frustrations, aggressions, angers, fears, hostilities and job insecurity.

What is been observed here is that all these situations have led to the wide Nigeria. Teachers become bribery collectors in both Secondary and Secondary School including the higher institutions of learning. Most people in teaching profession,

found themselves there as a result of unemployment and frustration in the society which was as a result of economic fluctuation and instability.

Consequences of Removal of Fuel Subsidy on Nigeria Education

The economy of a nation that is its financial strength or weakness do affect the development of education in several ways. It is the economic situation in a country that determines the quality, the content, the caliber of professional employed and several other aspects of education. Rich countries that know the value of education set their priorities right and use their wealth for the realization of qualitative education.

Nigeria as a rich country as a result of the natural endowment of her crude oil and other mineral resources. The country is also a major producer of agriculture goods like, cocoa, groundnut, timber, palm producer and many more. The era at which oil was discovered in Nigeria (2021) known as oil boom era, substantial allocation was made to the educational sector, more school and college were established, bursary award, state scholarship scheme, fund for the running the school were given by the local, the state and the federal government and teacher were really motivated.

But recent removal of fuel subsidy unanticipated economic policy has had a significant consequence on education of the country most especially on teacher's income. Unusually high rates of inflation in the market and subsequent recession had lead to serious erosion in teacher salary. Persistent economic uncertainty fueled by continuing condition such as high cost of living, sudden increase in transportation cost, persistent rises in commodities goods and borrowing has evoked intensified teachers faith in education as a means of regaining their lost.

While President Goodluck Jonathan continued to say that the government spends so much money on subsidizing the oil consumption, the economic indices point to the contrary. The experts in the field of petroleum has given a concise analysis on

how much crude oil is lifted, soil and brought back for sale in Nigeria. According to Prof. Tam David-West, a former petroleum minister who analyzed the final landing cost of petrol to be ₦30 per liter.

It was widely reported in all Nigeria dailies December 2011 that the accounts of the Nigeria National Petroleum Corporation had not been certainly audited since 1999 what an aberration. He continues in his speech by saying we found ourselves in this pitiable and avoidable situation because a nation like Nigeria, regarded as the sixth largest oil producer in the world, relies on imported refined products for her local consumption.

Tim David West says “As a Ph.D holders in Biological sciences, Mr. President should be conversant with high school teachers that the refining of crude oil via a process called fractional distillation into ends, products will yield no positive effect to teachers.

According to Alloy Iheanacho, Nigeria government eat fat and with wasteful leftover still preaches to the governed to tighten their belts in order to salvage the economic realities on ground. Where Mr. President approved for himself and household ₦2,736,727 for feeding alone in a day and yet find it difficult to approve ₦18,000 minimum monthly wages for workers. Nigerian leaders decided to proven to the world by the removal of fuel subsidy, that they are not after their citizens well-being but would rather inflict perpetual pain on governed. What a cowardly and callous economic action is this.

2.4 CHARACTERISTICS OF ECONOMIC INSTABILITY

Economic instability refers to a situation where an economy experiences fluctuations in economic activity, leading to uncertainty and unpredictability. Here are some common characteristics of economic instability:

1. **Inflation:** Rising prices of goods and services, reducing purchasing power.

2. **Unemployment:** High levels of joblessness, leading to reduced consumer spending.
3. **Economic fluctuations:** Boom-and-bust cycles, with periods of rapid growth followed by sharp contractions.
4. **Currency fluctuations:** Volatility in exchange rates, affecting trade and investment.
5. **Fiscal instability:** Uncertainty surrounding government spending and taxation policies.
6. **Monetary instability:** Fluctuations in interest rates and money supply.
7. **Trade imbalance:** Large trade deficits or surpluses, leading to economic instability.
8. **Debt crisis:** Excessive borrowing, leading to difficulties in debt repayment.
9. **Financial market volatility:** Frequent and significant changes in stock prices, bond yields, and other financial market indicators.
10. **Lack of confidence:** Reduced consumer and investor confidence, leading to decreased spending and investment.
11. **Supply chain disruptions:** Breakdowns in supply chains, leading to shortages and price increases.
12. **External shocks:** Sudden and unexpected events, such as natural disasters, wars, or global economic downturns.

These characteristics can have far-reaching consequences, including:

- Reduced economic growth
- Increased poverty and income inequality
- Decreased investment and innovation

- Reduced government revenue
- Increased borrowing costs

Policymakers and economists use various tools and strategies to mitigate economic instability, promote economic growth, and ensure stability.

2.5 EVALUATION OF TEACHER'S PERFORMANCE IN RECENT TIME

There has been a noticeable fall in the quality of educational standard in Nigeria over the year.

This can be traceable to the negligence of the government, teacher, students and the community. The concern area in this study is teacher's performance.

It is clearly known that the fall in the level of teacher performance would in turn lead to fall in the standard of students' academic performance as well as a result of effect borne by economic instability.

Teacher performance would be reviewed under the following heading which are the factor determine teacher's performances.

Teachers Teaching Qualification: It is essential to begin this section on the premise appreciation of Baccious (2020) that the success of all educational programme depend very largely on the quality of teachers in the school and the training of teacher deserve on highly priority in the educational planning. Nkabide (2023). Certification have a positive effect in the students learning outcome. More intelligent and knowledgeable teachers are being reported to produce higher students' performances.

Hall H.O (2021) remarks that fully certified teacher are more efficient when pupils' achievements are used as an effectiveness criterion. In support of this view, Coleman E.A (2021) in the massive report on equality of educational opportunity stressed that, when the social background and attitude to individual

students and their school mates are being held constant achievement is then related to school characteristic such as quality of teachers. If achievement is then related to anything is to be regarded as a specific preparation for teaching, priority must be given to a thorough finding in something to teach in other words, a teacher is so far as he is being concerned with teaching must have mastered the learning experience without this according to Peter (2021) the teacher would be like an audience a master of gesture and of such inflection voice, but who emitted to do one thing to learn his words.

Yaxley (2020) also confirm the needs for adequate training for teachers. Unless teachers have been trained to observe, unless their sense have been sharpened, they will rely on the text and the lecture notes, they have copied during the training.

The national policy on education (2020) states that all teachers in the educational institution from secondary to university will be professionally trained.

In view of this, the Nigerian government past and present have launched a number of programmes designed to relieved the shortage of qualified teacher as these programmes would tend to boost the performance of teachers in all our educational institute.

A number of researchers suggest that teacher's qualification determine their performance and there exists a positive correlation between this and student performance in school.

According to Brebeck (2021) the qualities of teachers shows a stronger relationship to students' achievement than either facilities of circular.

Griffiths (1989) suggest that the potential of an educational system is related to the ability to its teachers. Sconnal (2022) agrees that all teachers need breadth and depth in the subject they will teach including an understanding of how new knowledge is generated in their field and this calls for high qualification of

teachers. Inclusively, it is believed that teacher qualification has a vital role to play in their performance.

Teachers Training and Workshop Experience

Teacher's experiences are another determinant factor of teacher's performance in any educational system. Teaching experience can be said to be those attitudes of skills acquired by teachers through his perception and participation in institutional programmes, the experience of the teachers will help them to be able to cope and adapt to much change in the educational programme, in this way he will be in a better position to understand and plot them towards the desire goals. Teaching experiences is a vital point in teacher's performance evaluation and learning situation.

According to Ogundele (2020) experienced teachers make many management and control decision that make him or her to perform better in every lesson with an ease earn a less experience one can envy”

George (2021) says if the teacher has no experience of creative workshop of some sort how will he be able to inspire to have or even to recognize the creative ability to his students. He hereby calls attention to the importance of the quality of the teacher with respect to the quality of education.

Schmert (2022) in his investigation revealed that class being taught by teacher who had more than eight years of experience exceeded the achievement of classes taught by less experienced teachers.

Schmert (2022) also maintained that teaching is a cycle that respected across group of students every year. Thus, a teacher through the use of evaluation result is able to improve his teaching year by teacher with experience. A teacher may have the time that is often lost by less experienced teachers. This explanation has shown that experience is more important for teacher not only during lesson but planning and execution of learning programmes activities.

Danmole (2020) in her study, found out that preparation of teacher by exposure to workshop experience has been of benefit to the teacher and reckoning factor in the determinant of teacher performance.

Effective Use of Instructional Materials

The importance of teaching aids in the process of instructional cannot be over emphasized, it determined the learning outcomes and student performance.

Oguniyi (2021) also found that the important of teaching aids such as textual materials is imperative in effective teaching

Davies (2020) contents that, instructional materials are considered to make teachers more effective and provide an enriched classroom atmosphere.

The use of instructional material is considered to make teachers more effective and provide an enriched classroom atmosphere.

The use of instructional materials such as handouts and textbook, no doubt improve the quality of the teacher instruction that was reflected in the performance of the pupils taught by teachers. Danmole (2021) asserts that it is important to prepare teacher adequately before they are allowed to teach. In support to these view Bijuwoye (2020) argued that without adequate resources material for teaching in a large over populated classroom and with the teacher having over load teaching schedule, such a situation could destroy the spirit of an articulate teaching teacher and make him or her very ineffective. He further stressed that there is a need for a series of teaching material (both audio and visual) which are carefully selected or developed and properly present for teacher's performance to be very effective.

Influence of Teacher Characteristic

The achievement of any educational system depends on teachers as they are in the centre of educational enterprises. The teaching approaches, classroom

climates, pattern of evaluation and reinforcement provided or used by the teachers in teaching and learning process.

Stand (2023) opined that no matter how good a policy is, how innovative a curriculum is, the success of any education venture lies in the hand of teacher, his conviction and preparedness to support the policy

From the above discussion, it was clearly observed that teacher's performance was determined number of factor among which were mentioned and unless these factor and other are improved and adequately sufficient teachers performance will continue to deteriorate and this in turn will do a great harm to student performances.

2.6 APPRAISAL OF LITERATURE REVIEW

This research work examined the influence of economic instability on teacher's performance in selected secondary school in Ilorin Metropolis of Kwara State.

The literature reviewed shows that teachers are more important in any educational system and in fact they stayed at the core of educational enterprises. Their performance has an impact on the learning outcome in student's performance in general.

There is no doubt that any factor that combat or hindered the smooth performance of teacher to a great havoc to our educational sector.

Hecks and Willian (2020) Audio (2021) Chock (2021) in their separates researches have proved that teacher is the prime factor and principal actor in teaching and learning process.

Friedman (2023) and Olamide (2020) attempted the definition of economic instability as a concept while Andiron (2022) Oguniyi (2022) examined some of the anticipated and unanticipated causes of economic instability. Likely effect and influence of economics instability on teacher performance.

Teacher's performance as also reviewed under some determinant. Fafunwa (2023), Hussein (2021) it would also reflected back into some period where the economic instability was being experienced in Nigeria.

The research equally addresses the problems and distortion which has created by economic instability and how it has affected the living and working condition of teachers. Furthermore, this would also examine various factor of economic instability on the teacher performance and the entire populace in the country. Also, this research work would as well be looked into the psychological and socio-cultural influence of economic instability on teacher performance. Finally, this research work would also provide some recommendation and ways of readjusting in order to avoid the future occurrence of the problems created by teachers the educational standard and the society at large.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter focuses on the procedure for the conduct of the study. It deals with the research methods, sample and sampling techniques, research instrument, validation of instrument, procedure for data collection and data analysis techniques.

3.2 RESEARCH DESIGN

The survey type of research according to Adegbite which a researcher engages in a (2021) is said to be method careful observation of event or the population in the world. Ali and Denga (2020) contended that more than any other method descriptive survey research is the best. Kelinger (2022) noted that a survey research is the best.

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Kelinger (2020) noted that a survey design can be used whenever a researcher attempts to determine the incidence, the distribution and interpretation survey method focuses on people's belief, opinion, perception, motivation and behaviour towards an issues.

3.3 POPULATION OF THE STUDY

The target population for this study are the secondary school teachers in selected secondary school (twenty – five teachers from each schools) in Ilorin metropolis of Kwara State.

3.4 SAMPLE AND SAMPLING TECHNIQUES

The sample for this study will be four secondary school which will be randomly selected in an un – biased way.

A random sampling according to Adewumi (2021) is a method of selected in which every member of the population has an equal change of being selected and in which the selection on one member does not affect the chances of others.

3.5 METHODS OF DATA COLLECTION

In this project, the method of data collection used are observation, interview and questionnaire and the research were on some selected secondary schools in Ilorin metropolis of Kwara State.

The instrument to be used in this study will be a closed type of questionnaire. Twenty-five questionnaires will be administered to teacher in selected four schools are selected state as the target population which the questionnaire, observation and interview was based on.

3.6 RESEARCH INSTRUMENTS

The instrument to be used in the study will be a closed type of questionnaire. Twenty-five questionnaire will be administered to teachers in the selected schools. Twenty – Five (5) questionnaire to be administered to each school selected.

3.7 METHODS OF DATA ANALYSIS

Data collected from the selected secondary schools will be subjected to appropriate statistical analysis.

3.8 HISTORICAL BACKGROUND OF THE CASE STUDY

Economic instability is a situation in which a community or nation is experiencing financial struggles due to inflation, consumer confidence issues, unemployment rates and rising prices of goods and services.

Economic instability is one of the factors that is hindering most developing countries of the world from achieving full development and maturity in their economy. Developing nations such as: Nigeria, Ghana, Gambia and a host of others just to mention but a few are currently in this situation (Ghaus – Pasha 2021).

The characteristics of the developing nations can be traced as the root cause of these predicaments of which include general poverty, high rate of unemployment, rising population, high rate of illiteracy as well as many more of these. All these features above have been causing some distortions and set back in their country's economic development (Ijaya, 2020).

Also, among these difficulties are incessant changes in monetary policies and fiscal policies, high rate of inflation, low level of national income that leads to low savings and investment, corruption, embezzlement, political instability, mismanagement of funds as well as mineral resources mismanagement. It is these continuous and erratic problems that have lead to instability in the country's economic situation. The rate of instability has influenced the entire Nigeria economic sectors in so many ways, due to policy implementation in the country. In this case, most of the sectors of the economy will be affected either positively or negatively. So, government needs to give adequate and serious attention to these various occupations.

Taking a look at the above points in relation to the role of teachers' which are of immense value to the people. Therefore, any inconsistency or volatile changes in the country's economic policy as well as other macro-economic variables always have a negative impact on the life of teachers.

As a consequence of poor working condition in line with non-conformation in the payment of teachers' salary and allowance, the teacher's purchasing power has greatly reduced which has affected their efficient and effective production in teaching and learning process. Hence, teachers' productivity will decline when there is a fall in their standard of living as the generality of people will begin to look down on them because their expectations are not met.

According to Mursel (2020) the high rate of inflation and increase in the taxes which also not have a corresponding increase in the teachers' salary have reduced their real income and their purchasing power drastically. Hence, fall in their standard of living and finally, fall in their performance.

Adegun, (2021), Anderson and Dyke, (2022) asserted that, “the corner stone of good education in any school is its faculty (teachers). Secondary education is the second stage of formal education for children after primary school. At this level they are to be prepared for the third stage which include all kinds of post-secondary education that all children receive at the higher institutions. This can be private or government established schools in Nigeria.

All over the world, both in the developing and the developed countries, the secondary school exists to cater for children of approximately the same age group and exposed to approximately the same curricular of reading, writing and arithmetic. The duration of secondary education varies from country to country. In Nigeria the normal duration is six years according to the 6 – 3 – 3 – 4 education system. (Adegun, 2021).

The teacher represents the image that improves the physical condition of the classroom through orderliness, discipline and control.

The teacher also diagnoses the students’ feelings and attitudes from their previous experiences in the classroom environment. Hence, in the absence of school programmes the major responsibility of working with children in the school rests with the teacher (Lash and Kirkpatrick, 2020). Ndagi (2021) categorized the main objectives of secondary school into six strands as follows:

- ❖ Development of permanent literacy and numeracy in children
- ❖ Development of the ability to communicate effectively
- ❖ Training for further education and preparation for trades and crafts of the locality
- ❖ Development of good morals
- ❖ Development for the basis for good physical health education
- ❖ Development of basis for scientific and reflective thanks.

Nakpodia (2022) observed that in any educational arrangement, the success lies in the commitment of the teachers. But in Nigeria according to him, teachers’ who are the sharpeners of civilization are affected by low self-esteem and poverty. Therefore, objectives of secondary education raised by Ndagi, (1995) may be unrealistic.

CHAPTER FOUR

4.1 DATA PRESENTATION AND ANALYSIS

This chapter presents analysis of results of the data obtained and the application of the results to the research questions stated at the beginning of the study. The data used in this analysis were obtained from one hundred questionnaires that was distributed to the selected secondary schools in the study area. These results are presented local with the aids of percentage and descriptive method analysis to get the desired results.

4.2 DATA ANALYSIS BASED ON RESEARCH QUESTIONS **Research Question One**

Economic instability is a great task that arises due to the inconsistency or fluctuation in the macro-economic variable.

Table 1: shows the analysis on whether economic instability leads to inconsistency or fluctuation in the macroeconomic variable.

RESPONDENTS	FREQUENCY	PERCENTAGE
Yes	75	75.0
No	25	25.0
Total	100	100.0

From the table above, 75% of the total respondents agreed with the question raised by picking **YES** while 25% of the total respondent picked **NO** which means that they disagreed with the question raised. With this result it is true that the economic instability has a negative effect on the economic variable. This is so because the percentage of **YES** which is 75% is greater than the percentage of **NO** which is 25%.

Research Question Two

Does economic instability has a negative effects on the academic performance of teachers in term of their teaching?

Table 2: Shows that the analysis on negative impact of economic instability on teachers academics performance based on their teaching.

RESPONDENTS	FREQUENCY	PERCENTAGE
Yes	77	77.0
No	23	23.0
Total	100	100

From the table above, 77% of the total respondents agreed with the question raised by picking **YES** while 23% of the total respondents disagreed by picking **NO** with the question raised. With this result, it is true that economic instability has a negative effect on the academic performance of teachers in terms of their class teaching. This is so because the percentage of **YES** is greater than the percentage of **NO** which is 77% and 23% respectively.

Research Question Three

Do you depend on friends or any other external assistance to supplement your salary to meet your demands.

Table 3:

RESPONDENTS	FREQUENCY	PERCENTAGE
Yes	83	83.0
No	17	17.0
Total	100	100.0

The result on the table above show that 83% of the total respondent support the question raised while 17% of the total respondent did not support.

From this result there is need to agree with the question raised that teachers depends on external assistance to supplement their salary to meet their demand. This is so because the total number of **YES** is greater than the total number of **NO** response.

Research Question Four

Can teacher attitudes toward their school co-curricular activities be affected by economic instability?

Table 4:

RESPONDENTS	FREQUENCY	PERCENTAGE
Yes	88	88.0
No	12	12.0
Total	100	100.0

The table 4 above shows that the possibility that economic instability affect the teacher attitude towards their school co-curricular activities is of higher percentage because that percentage (88%) respondent that support the question raised is higher compared to this that do not support. This shows that economic instability has a great tendency to affect the teacher attitude towards their schools co-curricular activities.

Research Question Five

Are you able to provide all the essential needs for your family with your salary?

Table 5:

RESPONDENTS	FREQUENCY	PERCENTAGE
Yes	45	45.0
No	55	55.0
Total	100	100.0

The result on the above table shows that the teachers are not able to provide for all their family needs. This is true because 45% of the total respondents support the question raised while 55% of the total respondents do not support.

Research Question Six

Do you have time for adequate preparation for class teaching?

Table 6: shows the analysis on adequate preparation for class teaching to determine effect of institution on time usage.

RESPONDENTS	FREQUENCY	PERCENTAGE
Yes	75	75.0
No	25	25.0
Total	100	100.0

The result from table 6 above shows that 75% of the total respondent support the question raised while 25% of the total respondents did not support. From this result there is need to agree with the fact economic institution impact teachers adequate preparation for class teaching. This is so because the total number of **YES** response is greater than the **NO** response.

Research Question Seven

Are you engaging yourself in some other work outside teaching?

Table 7:

RESPONDENTS	FREQUENCY	PERCENTAGE
Yes	78	78.0
No	22	22.0
Total	100	100.0

The result on the table 7 above shows that 65% of the total respondents support the question raised while 35% of the total respondent did not support.

From this result, there is need to agree with the question raised that some teacher are engaging in some other work outside teaching. The total number of **YES** responses is greater than the **NO** responses.

Research Question Eight

Do you depend on the school management for provision of writing materials?

Table 8: The effect of economic instability how teachers depends on school management for provision of writing materials.

RESPONDENTS	FREQUENCY	PERCENTAGE
Yes	35	35.0
No	65	65.0
Total	100	100.0

The result from the table above shows that small number of them depend on the school management for provision of writing materials. This is true because 35% of the respondents support the question raised while 65% of the total respondents do not support.

This means that they do not depend on school management for writing materials since the 65% of the total respondents that picked **NO** is more than half.

Research Question Nine

Can increase in your salary improve your performance?

Table 9: The analysis shows how increase in their salary can impact their performance.

RESPONDENTS	FREQUENCY	PERCENTAGE
Yes	80	80.0
No	20	20.0
Total	100	100.0

The result from the above table 9 shows that 80% of the total respondents support the question raised while 20% of the respondents did not. Hence the need to agree with the fact that an increase in teachers salary can improve their performance. This is so because the total number of **YES** responses is greater than the **NO** responses.

Research Question Ten

Do you support that government should continue using the existing policies in spite of the economic hardship?

Table 10: The analysis on whether they can encourage the government to continue using the existing economic policies.

RESPONDENTS	FREQUENCY	PERCENTAGE
Yes	31	31.0
No	69	69.0
Total	100	100.0

The total result on the above table shows that majority of the respondents do not support that government should continue with the existing policies because of economic hardship. Since the percent of **NO** which is 69% is greater than the percentage of **YES**.

4.3 SUMMARY OF MAJOR FINDINGS

The findings revealed this research work the following:

- That economic instability leads to fluctuation in the macro economic variables.
- That economic instability has a negative effect on the academic performance of teachers.
- The teachers depend on friend and other external assistance to supplement their salary.
- That teachers attitude toward their school co – curricular activities can be affected by economic instability.
- Teachers instability to provide all the essential needs of their family with their salary.
- Teachers have enough time to prepare for class teaching.
- That most teachers engage in some other works outside teaching.
- That less than 50% of teachers depend on school management for writing materials.
- That an increase in their salary can improve their performance.
- That economic instability cannot improve their teaching style and performance.
- That most of the teachers disagree to continue the usage of the existing government policies because of economic hardship.

Hence, from the findings above, we have been able to analyze how economic instability has caused a great distortion in the economy and a fall in the academic performance of teachers.

These problems can easily be eradicated by government and educational planner should design and implement policies and programmes that will be of favour to

the teachers in terms of improving their living condition to better form and also provision of some incentives that will aid educational advancement.

It is also believed that economic stability will improve their academic performance adequately.

CHAPTER FIVE

DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.1 DISCUSSION

It might be recalled as discussed in chapter one that the study aimed at examining the impact of economic instability on teacher's performance in Ilorin metropolis of Kwara State, using sample of secondary school. Four schools were sampled after which generalization was made. The analysis of the data from the instrument used in the study reveals to a reasonable extent some factors of economic instability that impact the teacher's performance.

Based on the questions raised in the study, the following results were obtained from the findings with specific reference to tables earlier presented in chapter four of the study.

From the result obtained, it could be observed that, one of the impact of economic instability on teachers academic performance is the fall in their standard of living and high cost of living that is brought about by high inflationary rate in the country.

Equally, it was revealed that economic instability affect the teachers attitude towards the co – curricular activities of their schools.

Also, the study revealed that the teachers academic performance based on their class teaching is being influenced by the economic instability in the country.

From the result, it was however shown that economic instability have much effect on the teacher students supervision. This means that economic instability impacts the academic performance of the teachers in terms of their students' supervision.

5.2 CONCLUSION

Based on the result of this study, it can be concluded that despite the fact that, Nigeria is a well based blessed nation with abundant resources they some form of hardship situation is experienced in their economy. Among these problems is the high cost of living experiencing by people in which they are stressing themselves tremendously so as to earn their living. As a result of high cost of living there exist a drastically fall in the standard of living and the living condition of the people has fall below the normal expected level.

It can also be concluded that the relationship between economic instability and academic performance of teachers based on their class teaching is significant. That is, it has a negative or adverse impact on their class teaching, as they are performing below the normal expectation.

It can also be said that, teachers' attitude towards co – curricular activities has been impacted negatively by the economic instability because some of the non – academic activities that supposed to serve as an aid to educational achievement has been neglected by teachers for some other things that can be of benefit to them.

Finally, that economic instability have much impact on teachers performance based on their students supervision.

Therefore, in order to solve these problems of economic instability and to improve the academic performance of the teachers in this area of study and Nigeria generally, it is the responsibility of both government and educational managers to find means of improving the living condition of the teachers and also a way of stabilizing the economy so that the real and money worth in the economy will be adequately improved.

5.3 RECOMMENDATIONS

Based on the results of the research findings the following recommendations are deemed to be necessary to improve the teachers level of performance.

Efforts should be made by the government to provide ways for the teaching teachers. It is recommended that in service training for the teachers should be arrange on state and local basis so as to help on improving the quality of teachers while still re training their services in school. Increment and regular payment of teacher's salary should be ensured so as to gear them up to improve their productivity. Motivation and recruitment should be given to teachers as this would in turn to improve their performance.

Teachers should put more commitment to their tasks by taking their jobs more seriously than before.

Teachers should be encouraged by the government to from co – operative society that will supply them at control price some of the materials needed for both personal and educational enhancement.

Government should adopt a lasting and positive inflationary control measure that will not be too harsh like SAP.

Government should embark on staff auditing programmes, as this will also improve teacher's performance.

There should be periodic supervision by the ministry of education at all tiers of government to the activities of the teachers and give room for the way forward.

Government should ensure proper and effective implementation of price stability measure.

Finally, there should be an economic submit duly represented by all sectors of the economy to address the issue of economic instability.

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APPENDIX 1 QUESTIONNAIRE

Kwara State Polytechnic,

Ilorin, Kwara State.

30th March, 2025

Dear Sir/Madam

I am a Business Administration Student of the above-mentioned Polytechnic. I am carrying out a research on the Impact of Economic Instability on Teachers Performances in Some Selected Secondary Schools in Ilorin Metropolis of Kwara State.

May I solicit for your help in answering the question below and would like to assume you that every information you give will be treated in strictest Confidence and will be solely for academic purpose.

Thanks.

Yours Sincerely,

**COPY OF THE QUESTIONNAIRE DISTRIBUTED
KWARA STATE POLYTECHNIC, ILORIN, NIGERIA
DEPARTMENT OF BUSINESS ADMINISTRATION &
MANAGEMENT**

**QUESTIONNAIRE ON THE IMPACT OF ECONOMIC INSTABILITY
ON TEACHERS PERFORMANCES IN SOME SELECTED
SECONDARY SCHOOLS IN ILORIN METROPOLIS OF KWARA
STATE.**

DEAR RESPONDENT,

This questionnaire is designed in respect to the above purpose, which is purely meant for academic purpose. However, your sincere response is highly needed and shall be treated with utmost sense of confidentiality.

Thanks.

SECTION A

Please fill in the appropriate options with sincerity

Name of School:

Sex: Male () Female ()

Age Bracket: 25 – 30yrs () 31 – 40yrs () 41 and above ()

Years of Experiences: 0 – 10years () 11 – 20yrs () 21yrs and above ()

S.A. – Strongly Agreed

A – Agreed

D – Disagreed

S.D. – Strongly Disagreed

SECTION B

S/NO	ITEMS	SA	A	D	SD
1.	Economic instability has a negative effect on the academic performance of teachers in terms of their teaching.				
2.	Most teachers depend on their friends or any external assistance to supplement their salary to meet their demands for needs.				
3.	Economic situation has a negative impact on teachers' attitudes towards the schools co – curricular activities.				
4.	Teachers are unable to provide all the essential needs for their families with their salaries.				
5.	Do you support the upgrading of your school libraries?				
6.	Most teachers engage themselves in some other work outside teaching.				
7.	Teachers depends on the school management for provision of writing and other materials.				
8.	Can increase in teacher's salary improve their performance?				
9.	Economic stability can improve teacher teaching style and performance generally				

10.	Economic instability lead to fall in the standard of living of teachers in terms of income worth and social status?				
11.	High cost of living can negatively affect teachers teaching habits				
12.	Effect of economic instability on teachers also affect students' academic performance				
13.	Economic instability have a great impact on the entire school programmes.				
14.	Does economic policy of the government conform with the need of the teachers ways of life?				
15.	Do you think government should continue with the existing economic policies in spite of the economic hardship?				

SECTION C

1. What is the effect of economic fluctuation on you as a teacher?
 - i.

 - ii.

2. What do you think the government can do in order to improve teachers teaching performance in our schools?
 - i.

 - ii.

3. How do you think these problems of economics instability and hardship could be solved?
 - i.

 - ii.
