



Impact of Rural Living Conditions on Teachers' Job Retention in Public Secondary Schools in Monduli District, Tanzania

Nehemiah M. Mboya

Moita Secondary School, Monduli.

Email: nehemiahmboya@gmail.com

Paul Raphael Kitula¹ & Patrick Olemongⁱ²

St. Augustine University of Tanzania (SAUT), Arusha.

Email: kitula07@gmail.com¹ & patrickngalaole@gmail.com²

Abstract: *This study examined the impact of rural living conditions on teachers' job retention in public secondary schools in Monduli District, Tanzania. Specifically, the study examined the influence of access to social services (housing, transport and communication facilities) on teachers' job retention. Job Embeddedness Theory guided the study. A convergent mixed-methods design was adopted. The study targeted a population of 577 participants, comprising 544 teachers, 16 schools heads, 16 Ward Education Officers (WEOs), and one District Education Secondary Officer (DEO). The sample consisted of 133 respondents, including 120 teachers, six schools heads, six WEOs, and one DSEO. Schools were selected by simple random sampling, proportionate stratified sampling for teachers, criterion purposive sampling for schools heads and WEOs, while total population sampling was used to select DSEO. Data were collected through questionnaires and interview guides. Validity was established through expert review, while reliability of 0.894 was determined using Cronbach's alpha coefficients. Trustworthiness of qualitative data was ensured through member checking, communicative validation, and broad description. Quantitative data were analyzed using descriptive statistics through SPSS Version 25, while qualitative data were analyzed thematically and presented in narrative form. The findings revealed that access to social services (housing, transport and communication facilities) had a very high influence on teachers' job retention, with a composite mean of 4.30. In conclusion, inadequate rural living conditions increased transfer intentions and weakened teachers' willingness to remain in rural schools. The study recommends improving social services, staff housing, roads, transport, and communication facilities in rural public secondary schools.*

Keywords: *Rural, Living Conditions, Teachers', Job, Retention, Tanzania*

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1. Introduction

Teacher job retention is a central concern for education systems for stability, instructional continuity, and sustained learner achievement. This is because sustained teacher presence enhances pedagogical coherence, strengthens professional mentorship, and preserves institutional

knowledge necessary for consistent learning experiences (Arthur & Bradley, 2023). According to Shell et al. (2023), stable teaching staff contributes to positive school climates and stronger learner engagement, particularly within demanding educational environments. Similarly, Ingersoll et al. (2022) position teacher retention as a structural

condition that supports instructional quality and organizational consistency across schools.

Despite the importance of teachers for improving the quality of education, evidence from Asia shows that there is a problem with retaining them in rural schools due to unfavourable living and working conditions. Long commuting distances, and lack of adequate housing reduce teachers' ability to remain in remote postings (Meas, 2021). Access to professional development and support networks is also restricted, which affects teachers' confidence and attachment to rural schools (Gao et al., 2025). Similarly, weak professional identity and insufficient emotional support increase the likelihood of teachers leaving, while inadequate teaching facilities in rural areas further compound the problem (Cheng, et al., 2023). This shows that, schools that are located in rural areas within Asia continue to struggle with maintaining a stable and committed teaching workforce.

Teacher retention in rural Africa is also a point of concern. In Ghana, for instance inadequate school facilities, lack of teaching materials, and poor road access make it difficult for teachers to remain in rural schools (Opoku et al., 2019). The same condition has also been reported in Eswatini whereby uniform retention policies fail to address the unique professional and personal challenges faced by rural teachers, while low salaries and limited incentives increase their likelihood of leaving (Dlamini, et al., 2022). Similarly, in Nigeria, the absence of social amenities, heavy workloads, and insufficient administrative support reduce teachers' motivation and increase attrition in rural areas (Iyakonbogha & Peretomode, 2025). This shows that retaining teachers in rural areas across African countries is still a challenge.

Teacher retention in Tanzania, particularly in rural areas, remains a critical issue in public secondary schools. In Lindi District, reports indicate that a significant proportion of teachers, approximately 28%, leave their posts within the first five years of service, highlighting challenges in maintaining a stable workforce (Moshia, 2021; Lubembela, 2021). Similarly, in Mbarali District, turnover rates of about 25% have been documented, suggesting that factors affecting teacher satisfaction may influence their continuity in rural postings (Mbiti, 2022; Mkisi, 2020). In Rukwa District, around 30% of teachers reportedly request transfers or leave rural schools, reflecting potential difficulties in sustaining long-term teacher presence in remote locations (Masanja, 2024; Komba, 2023). These patterns altogether show that there are some factors that need to be addressed for the purpose of enhancing teacher retention in public secondary schools in rural areas of Tanzania. This reflects a consistent outflow of teaching staff and suggests difficulties in retaining teachers. According to Ezekiel (2021) the turnover of teachers in public secondary schools within Monduli is also high. Thus, the presence of teachers who request for transfers together with the high intentions for them to leave the profession motivated the researcher to carry out this study so as to assess how rural living conditions contribute to teacher retention in public secondary schools in Monduli district.

1.1 Research Question

The following research question guided the study:

- i. What is the influence of access to social services on teachers' job retention in public secondary schools in Monduli District?

2. Literature Review

This study reviewed Job Embeddedness theory advocated by Mitchell and colleagues in 2001.

2.1 Job Embeddedness Theory

This study was guided by Job Embeddedness Theory, developed by Mitchell and colleagues in 2001 (Mitchell et al., 2001). The theory explains employees' retention through links, fit, and sacrifices within workplaces and communities. Links represent relationships connecting employees with colleagues, families, schools, and surrounding communities. Fit describes compatibility between employees' needs, values, abilities, and their working environments. Sacrifice refers to benefits employees might lose when leaving their current employment. Strong links, suitable environments, and substantial sacrifices increase employees' willingness to remain. Weak connections and unsuitable living conditions can strengthen intentions to transfer or resign. Therefore, the theory explains how rural environments may shape teachers' continued service.

2.1.1 Strengths of Job Embeddedness Theory

Job Embeddedness Theory examines retention beyond salary, satisfaction, and individual motivation. It considers both workplace conditions and community environments affecting employees' decisions. This broad focus suits teachers living and working within rural communities. The theory also explains why employees facing challenges may still remain. Strong community relationships and family settlement can strengthen attachment despite difficult working conditions (Meas, 2021). Its three dimensions provide clear categories for collecting and interpreting research data. The framework also recognizes that leaving employment involves losing valued social and material benefits. Consequently, it provides a comprehensive explanation of teacher retention within rural settings.

2.1.2 Application of Job Embeddedness Theory

Job Embeddedness Theory was applied to explain teachers' attachment to rural schools and communities. Social services were examined as conditions influencing teachers' fit with their workstations. Suitable housing strengthened settlement, security, comfort, and family attachment within communities (Mkisi, 2020). Transport and communication supported relationships, mobility, professional interaction,

and access to necessary services. Adequate living conditions were expected to strengthen teachers' workplace and community connections. These benefits also increased the personal sacrifices associated with leaving current schools. Poor conditions could weaken fit and encourage teachers to request transfers. Therefore, the theory connected rural living conditions directly with teachers' job retention.

2.2 Empirical Review

The review is organized around social services, housing, transport, and communication, following the study objectives. Each study is examined through its methods, findings, limitations, and contribution to the current research gap.

The Influence of Access to Social Services on Teachers' Job Retention

This theme reviews studies examining how social services shape teachers' decisions to remain in their schools. The reviewed services include healthcare, electricity, water, welfare support, community networks, and professional assistance. For instance, Ekmekci et al. (2025) examined the relationship between different forms of capital and teacher retention across six United States regions. The study employed a mixed-methods design involving 85 Master Teaching Fellows and 82 non-fellowship teachers. Surveys and long-term programme participation records were used to generate quantitative and qualitative information. The findings showed that community connections and professional social networks strengthened teachers' willingness to remain in their positions.

Chen et al. (2026) explored factors influencing the retention of rural teachers in China. The qualitative study involved 33 teachers who participated in semi-structured interviews. Interpretive Structural Modelling was used to organize relationships among the identified retention factors. Findings revealed that restricted transport accessibility discouraged teachers from remaining in remote communities. The result showed that mobility shaped access to services, social interaction, and professional opportunities. The qualitative design explained teachers' experiences deeply but offered limited numerical measurement of transport influence.

Göregen et al. (2024) explored factors influencing early-career teacher retention within the Flemish region of Belgium. Their mixed-methods study collected survey responses from 133 teachers and interviewed 12 participants. The inquiry focused on mentoring, professional guidance, belonging, and supportive school environments. Findings revealed that structured support and a strong sense of belonging increased teachers' intentions to continue teaching. These results indicated that social welfare structures strengthened commitment during the vulnerable early stages of professional service. Arnold and Rahimi (2025) investigated factors associated with

intentions to leave public schools in Australia. The researchers surveyed 744 primary and secondary teachers regarding wellbeing and working conditions. Their results showed that restricted social and welfare services corresponded with stronger intentions to leave teaching. This relationship suggested that accessible support services protected teacher wellbeing and strengthened professional continuity.

Ackah-Jnr et al. (2022) reviewed literature concerning teacher housing and attrition in rural Ghanaian schools. The desk review synthesized secondary evidence from policy documents and previously published studies. Its findings identified adequate accommodation as an important condition for reducing teacher movement from remote schools. The review demonstrated that housing supported settlement by improving security, comfort, and proximity to workplaces. Amasingha and Nwosu (2025) conducted field research on teacher housing within rural Nigerian communities. The study gathered direct information from educators working under conditions of limited staff accommodation. Findings showed that inadequate housing weakened teachers' willingness to remain in their assigned locations. The evidence connected accommodation shortages with discomfort, family separation, insecurity, and increased interest in transfers.

Kontoma et al. (2023) investigated environmental conditions influencing teacher attrition in Wajir West, Kenya. The study considered housing among the living conditions surrounding teachers in remote schools. Findings revealed that poor accommodation contributed to dissatisfaction and movement away from rural postings. This outcome confirmed that unsuitable housing weakened teachers' confidence in establishing stable lives near their schools. Sanga et al. (2024) investigated teacher turnover in Makete District, Tanzania. Their qualitative inquiry involved teachers, school heads, and the district secondary education officer through interviews. Results identified shortages of teacher housing as a leading factor encouraging movement from rural schools. The findings indicated that unavailable accommodation increased commuting difficulties, family separation, and living expenses. The study's limited qualitative sample restricted the numerical assessment of how widely teachers shared these experiences. The current study combined questionnaire evidence from a larger group of teacher with interviews from 13 education officers who were HOS, WEO and DSEO.

3. Methodology

This study employed a mixed-methods approach using a convergent research design. A convergent design collects quantitative and qualitative data during the same study phase and analyses them separately (Poth, 2023). Its main advantage is that it combines numerical patterns with detailed explanations of the research problem. The design also allows findings from different data forms to be compared and integrated for stronger interpretation. The

data was analyzed separately and the findings were integrated in the discussions (Creswell & Creswell, 2023). Target population refers to the entire group of individuals from whom a researcher intends to obtain data (Kumar, 2023). The target population of this study included 16 heads of schools, 544 teachers, 16 WEOs, and the DSEO, making a total of 577 individuals (MoEST, 2026). Teachers were included because they directly experience rural living conditions that influence their job retention decisions. Their inclusion in the study was deemed important as they were expected to provide information on how the rural living conditions affect their retention in the schools.

The head teachers were included since they supervise the teachers in the schools and thus they were expected to provide relevant information about the retention rates of teachers in their respective schools and how such rate is influenced by rural living conditions. Ward Education Officers were included because they supervise schools and understand administrative challenges affecting teachers in their wards. The District secondary education officer was included because the officer oversees educational administration and teacher deployment at the district level.

According to Althubaiti (2023), for a moderately sized population ranging from 500 to 1,000 individuals, a sampling proportion close to 20% provides a good representation of the target population. Therefore, the sample of 22% as it is close to 20% was considered representative in this study. The sample therefore consisted of 120 teachers, 4WEOs, 4 heads of schools and the district secondary education officer to make a total number of 133 respondents. Four public secondary schools were randomly selected from sixteen schools included in the study area. The heads of schools were selected using criterion purposive sampling. A total of 120 teachers were selected from the four sampled public secondary schools using proportionate stratified sampling. Each sampled school formed a stratum based on its number of teachers. The sample allocated to each school was determined proportionately according to its share of the total teacher population. Ward education officers were selected through criterion purposive sampling. Criterion purposive sampling involves selecting participants who satisfy predetermined conditions set in a particular study (Memon et al., 2025). The district secondary education officer was selected using total population sampling. Questionnaires and interview guides were used as the main instruments for data collection. The validity of the questionnaire was ensured by aligning all items with the study objectives and variables in the conceptual framework. The questionnaire was submitted to three education research experts for review. Their comments focused on the relevance, clarity, sequencing, language, and coverage of the items. Ambiguous, repetitive, and unrelated items were revised or removed before data collection. The questionnaire was also pre-tested among 12 teachers with characteristics similar to those in the main study. Feedback from the pre-test was used to improve the wording, arrangement, and interpretation of the items.

The trustworthiness of the qualitative instruments was ensured through member checking and communicative validation. The reliability of the questionnaire was established through Cronbach's Alpha. Data collected during the pilot study were coded and entered into SPSS Version 25. Cronbach's alpha was then computed to determine the internal consistency of items under each study objective. The reliability coefficient of 0.894 was obtained. A coefficient above 0.70 indicates sufficient homogeneity among questionnaire items measuring the same construct (Willems et al., 2023). Therefore, all questionnaire sections were considered reliable and retained for the main study. For qualitative data, transferability was ensured through broad description of the study context and methodological procedures. Quantitative data were analyzed using descriptive statistics with the aid of statistical package for social sciences (SPSS) Version 25 while qualitative data from heads of schools, WEOs, and DSEO were analyzed using thematic analysis. Interview responses were transcribed, read repeatedly, and organized according to the three research question. During data collection, anonymity, confidentiality, privacy, dignity, and respect were maintained for all participants. After data collection, information was securely stored, used only for academic purposes, and reported without revealing participants' identities. To avoid plagiarism, all the cited authors were listed in the reference list following the recommended APA style 7th edition.

4. Results and Discussion

This section presents responses from quantitative and qualitative instruments followed by the discussion on the impact of rural living conditions on teachers' job retention in public secondary schools in Monduli District.

4.1 Influence of Access to Social Services on Teachers Job Retention

This section presents findings on how access to social services influences teachers' job retention in public secondary schools in Monduli District. The analysis combines teachers' questionnaire responses with explanations from the DESO and WEOs. A five-level Likert scale was utilized for data analysis, with 1 representing Strongly Disagree (SD), 2=Disagree (D), 3=Undecided (U), 4=Agree (A), 5=Strongly Agree (SA), F=frequencies, %=Percentages. The frequency and percentage distribution of responses were categorized as follows: ≤ 20 =extremely minority; 21-49=minority; 50-59=moderate; 60-69=majority; 70-89=very high majority; 90-99=extremely majority; 100=overwhelming majority (Taherdoost, 2019). A mean score greater than 3 indicates the social services that greatly influence teachers' job retention, while a mean score lower than 3 suggested otherwise. A mean score exactly equal to 3 implied uncertainties regarding its influence on teachers' job retention (Chyung & Hutchinson, 2023). The responses from teachers are presented in table 1.

Table 1: Influence of Access to Social Services on Teachers Job Retention (n=115)

Statement	SA		A		N		D		SD		Mean
	f	%	f	%	f	%	f	%	f	%	
Reliable health services encourage teachers to remain in schools	69	60.0	39	33.9	2	1.7	2	1.7	3	2.6	4.47
Clean and safe water services motivate teachers to stay	60	52.2	43	37.4	2	1.7	8	7.0	2	1.7	4.31
Reliable electricity supply contributes to willingness to remain	59	51.3	45	39.1	0	0.0	5	4.3	6	5.2	4.27
Good roads and transport services influence teacher retention	52	45.2	50	43.5	5	4.3	3	2.6	5	4.3	4.23
Communication networks improve teachers job satisfaction	64	55.7	45	39.1	3	2.6	2	1.7	1	0.9	4.47
Internet services help teachers perform professional duties	70	61.4	37	32.5	4	3.5	1	0.9	2	1.8	4.51
Nearby markets and shops encourage teachers to remain	56	49.1	40	35.1	9	7.9	7	6.1	2	1.8	4.24
Banking and financial services influence teachers' decision to stay	52	45.6	43	37.7	5	4.4	9	7.9	5	4.4	4.12
Good housing services support teachers' retention	59	51.8	37	32.5	4	3.5	7	6.1	7	6.1	4.18
Inadequate social services reduce motivation to remain	76	66.1	24	20.9	3	2.6	5	4.3	7	6.1	4.37
Grand Mean Score											4.30

Source: Field data (2026)

From table 1, reliable health services received support from 108 teachers, representing 93.9% of respondents. Five teachers, representing 4.3%, expressed disagreement, while two remained neutral. The mean score of 4.47 indicated a very high influence on retention decisions. Accessible healthcare reduced anxiety and encouraged teachers to settle near rural schools. These findings agree with Dlamini et al. (2022), who linked living conditions with workplace attachment. Timely treatment also protected teachers' health and supported their families' wellbeing. Such protection reduced pressure arising from distant medical facilities and emergency travel. Health services therefore became an important condition supporting continued rural service.

Clean and safe water attracted agreement from 103 teachers, representing 89.6% of participants. Ten respondents,

representing 8.7%, disagreed, while two selected the neutral category. The item recorded a mean score of 4.31, indicating a very high influence. That is to say, reliable water supported hygiene, household activities, health, and comfortable settlement near schools. This result corresponds with Iyakonbogha and Peretomode (2025), who connected rural amenities with retention. Regular water availability also reduced time spent searching for essential household supplies. Conversely, shortages increased daily hardship and weakened teachers' attachment to remote workstations. Dependable water services therefore supported personal wellbeing and professional stability.

Ward Education Officers related health and water access to actual conditions surrounding rural schools. Their responses showed that improvements occurred unevenly across the district. During face-to-face interview, WEO from ward

“A” described how those differences affected teachers’ settlement by saying:

Most schools now have electricity and water compared to previous years, but access is still uneven. Boarding schools need more water, and during rainy seasons many roads become impassable. Such conditions make teachers question whether rural stations can support their daily lives (Interview with WEO from ward “A” on 20th April, 2026).

The same concern was reinforced by another WEO from ward “B”, who connected unreliable services with transfer intentions:

Health services, water, electricity, and roads remains a challenge in many remote areas. A teacher with health problems cannot stay comfortably where the environment is not friendly. Even newly posted teachers start searching for transfers when those essential services are missing or remain unreliable (Interview with another WEO from ward “B” on 20th April, 2026).

The officers’ responses clarify why health and water received high ratings from teachers. Unequal service provision created contrasting living experiences across rural schools. The first response connected water shortages with seasonal accessibility challenges. The second showed how combined service gaps encouraged early transfer considerations. This interpretation agrees with Dlamini et al. (2022), who related rural services to teacher commitment. Teachers in peripheral schools consequently faced greater pressure than colleagues serving accessible locations. Targeted improvements should therefore prioritize communities experiencing the most severe shortages. Such interventions could strengthen settlement and reduce avoidable teacher movement.

Heads of schools further explained how healthcare and water services affected teachers’ willingness to remain. Their accounts indicated that teachers considered personal health and family welfare before settling in rural communities. This situation was described by one HOS from first school, who stated:

Teachers experience serious difficulties when health facilities are located far from their schools. A sick teacher may travel many kilometers before receiving treatment, while emergencies become frightening. Those supporting children or spouses often request transfers because they need places where medical assistance is easily available (Interview with HOS from first school on 13th April, 2026).

Another HOS from second school connected unreliable water services with teachers’ daily comfort and continued rural service:

Water shortages affect teachers before they even begin their classroom responsibilities. Some teachers wake early to search for water or purchase it at high prices. When this

problem continues throughout the year, teachers become discouraged and start looking for schools located near reliable water sources (Interview with HOS from second school on 15th April, 2026).

These responses show that healthcare and water influenced teachers through immediate household and personal needs. Distant health facilities increased anxiety because illnesses and emergencies could not be addressed promptly. Water shortages also consumed time that teachers needed for lesson preparation and family responsibilities. Repeated service difficulties made rural schools appear unsuitable for long-term settlement. Teachers supporting families experienced greater pressure because dependents also required reliable services. In this regard, Mlindwa and Kinyaduka (2025) found that healthcare and water encouraged teachers to remain in remote schools. The accounts therefore explain the strong agreement recorded for healthcare and clean water services. Improving both services could reduce hardship and strengthen teachers’ willingness to remain.

Reliable electricity received favourable responses from 104 teachers, representing 90.4% of participants. Eleven respondents, representing 9.6%, expressed an opposing position. No teacher selected the neutral category, indicating clear views across the sample. The mean score reached 4.27, representing a very high influence. This finding agrees with Arinaitwe (2023), who linked rural hardship with retention decisions. Electricity supported household comfort, lesson preparation, communication, and access to digital resources. Reliable power also enabled teachers to complete professional responsibilities beyond regular school hours. Its availability therefore made rural workstations more suitable for extended residence.

Roads and transport services attracted agreement from 102 teachers, representing 88.7% of respondents. Eight participants, representing 7.0%, disagreed, while five remained undecided. The item achieved a mean score of 4.23, indicating a very high influence. Passable roads enabled teachers to travel safely and reach important services. This pattern aligns with Okello (2023), who connected living conditions with employment stability. Improved mobility also reduced isolation and made rural appointments more manageable. Accessible routes supported regular attendance and timely completion of school responsibilities. Transport conditions therefore strengthened teachers’ confidence in remaining at their workstations.

The Ward Education Officers connected reliable transport with distance, road quality, and limited public vehicles. Their responses showed that remote teachers often faced uncertain movement and high travel costs. WEO from ward “E” described the isolation experienced within distant school locations by saying:

One of the Secondary Schools in this ward is about one hundred seventy to one hundred ninety kilometers from district headquarters. Public vehicles go only once a day, and the road is very difficult. A teacher posted there may feel cut off from the wider world and essential services (Interview with WEO from ward “E” on 22nd April, 2026).

Another WEO from ward “A” extended the issue by connecting transport shortages with official duties and personal expenses:

Transport to distant villages is a major challenge because teachers sometimes depend on lifts or motorcycles. When seminars occur, teachers have to pay for motorcycle fares from their own pockets. This hurts them economically and psychologically because the costs are not officially recognized by authorities during official duties (Interview with another WEO from ward “A” on 20th April, 2026).

The officers’ responses clarify why reliable and public transport received strong teacher support. Long distances and irregular vehicles created uncertainty within remote school communities. The first response connected isolation with difficult roads and limited daily transport. The second linked transport shortages with seminars, personal expenses, and psychological strain. This interpretation agrees with Amasingha and Nwosu (2025), who related transport conditions to employee commitment. Teachers serving far from the district consequently carried greater financial burdens than colleagues near district centres. District planning should therefore prioritize transport support for the most isolated schools. Such interventions could improve mobility, confidence, and continued service. Heads of schools described road quality and public transport as major concerns for rural teachers. Their accounts indicated that some routes became difficult or completely inaccessible during rainy periods. During interview, HOS from first school explained:

Roads connecting our school with the main Centre become difficult during rainy seasons. Public vehicles stop operating, while motorcycles charge very high fares. Teachers arriving from distant villages report late or miss school because they cannot travel safely through damaged roads (Interview with HOS from first School 18th April 2026).

Another HOS from second school explained how unreliable public transport affected teachers’ willingness to remain:

Public transport is limited because vehicles operate only at particular times and rarely reach remote schools. Teachers who miss the available vehicle must walk long distances or pay for motorcycles. This situation makes daily commuting tiring, expensive, and unreliable throughout the school year (Interview with HOS from second school on 15th April, 2026).

The accounts show that poor roads and limited vehicles disrupted teachers’ access to rural schools. Seasonal road damage reduced transport availability and exposed teachers to unsafe travelling conditions. Limited schedules also forced teachers to depend on expensive motorcycle services. These difficulties contributed to lateness, absenteeism, and physical exhaustion among commuting teachers. Repeated disruptions reduced teachers’ confidence in remaining at inaccessible stations. While in support, Muzenda et al. (2024) found that poor roads and unreliable transport discouraged teachers from rural appointments. The interview evidence explains the high ratings recorded for roads and transport availability. Road maintenance and dependable transport services could therefore improve attendance and retention.

Internet services attracted agreement from 107 teachers, representing 93.9% of participants. Three respondents, representing 2.6%, opposed the statement, while four remained neutral. The mean score reached 4.51, the highest among the listed services. It is imperative to note that internet access supported lesson preparation, professional learning, reporting, and communication. The result corresponds with Ngigi et al. (2021), who identified working environments as retention conditions. Dependable online services therefore improved performance and satisfaction within rural schools. Their availability also reduced professional isolation among teachers serving remote communities. Internet connectivity consequently became essential for contemporary teaching and continued rural service.

Ward Education Officers also described how transport and water challenges increased household expenses. Their responses demonstrated that service limitations also affected rural communities. WEO from ward “E” explained the burden created by poor roads and distant health facilities:

Roads are very poor in our wards, and transport costs become too high for teachers. Some must travel long distances to reach health facilities in Monduli. These expenses discourage them from accepting rural life positively in their stations at work (Interview with WEO from “E” on 22nd April, 2026).

Another WEO from ward “A” shifted attention towards unreliable water quality and its influence on family settlement:

Water is available only at an average level, but quality remains a serious concern. Sometimes water infrastructure is damaged due to conflicts between farmers and pastoralists. When clean and safe water becomes unreliable, teachers begin considering areas with better services for their families across remote schools (Interview with another WEO from ward “A” on 20th April, 2026).

These responses demonstrate how one service challenge intensified another rural hardship. Poor roads raised the cost

of reaching distant health facilities. Water insecurity also affected household wellbeing and family settlement. Together, these conditions weakened positive attitudes towards remote appointments. This interpretation agrees with Meney (2024), who connected retention with wider living environments. School support should therefore reflect the interconnected nature of rural challenges. Coordinated improvements could address several pressures affecting teachers simultaneously. Such action may create sustainable conditions for continued service.

Information from heads of schools also clarified the importance of electricity and internet connectivity. These services supported teachers' household activities, lesson preparation, reporting, and professional communication. HOS from third school explained the influence of electricity by stating:

Electricity enables teachers to prepare lessons, charge their devices, and complete school reports after classroom hours. When power remains unavailable, they struggle to perform these duties and live comfortably. Young teachers especially compare such schools with other stations and begin requesting for transfers to accessible areas (Interview with HOS from third school on, 17th April 2026).

This position was reinforced by another HOS from forth school, who emphasized the professional value of internet services:

Internet access has become necessary because teachers receive instructions, learning materials, and official information through digital platforms. Weak connectivity isolates them professionally and delays submission of school records. Teachers become dissatisfied when they must travel to trading centres whenever they need reliable internet services. (Interview with HOS from forth School on, 13th April, 2026)

The interview accounts established that electricity and internet access supported both living and professional responsibilities. Electricity enabled teachers to extend lesson preparation and reporting beyond normal classroom hours. Internet services connected rural teachers with educational information, colleagues, and district authorities. Weak services therefore reduced efficiency and increased feelings of professional isolation. Teachers also incurred transport expenses when seeking electricity or connectivity elsewhere. To complement this finding, Ngigi et al. (2021) found that limited instructional support weakened teachers' commitment to rural schools. The qualitative accounts support the high mean scores recorded for electricity and internet services. Reliable connectivity could therefore improve performance, satisfaction, and continued service in remote schools.

Nearby markets and shops received positive responses from 96 teachers, representing 84.2% of participants. Nine

teachers, representing 7.9%, disagreed, while another nine selected the neutral category. The item produced a mean score of 4.24, showing a very high influence. Nearby markets reduced travel time and costs associated with household purchases. The finding is consistent with Ndayambaje and Høeg (2022), who linked rural services with workplace attachment. Convenient access to necessities also improved comfort and settlement within communities. Regular availability of goods enabled teachers to organize daily responsibilities more effectively. Markets therefore contributed to teachers' ability to establish stable rural lives.

Banking and financial services attracted agreement from 95 teachers, representing 83.3% of respondents. Fourteen teachers, representing 12.3%, expressed disagreement, while five remained neutral. The item recorded a mean of 4.12, showing a high influence. Financial services enabled teachers to manage salaries, loans, savings, remittances, and emergencies. This pattern supports Tadesse et al. (2023), who associated community conditions with continued service. Their availability reduced unnecessary travel and supported household financial planning. Nearby banking services also allowed teachers to address urgent needs without missing school responsibilities. Financial accessibility therefore strengthened teachers' confidence in rural settlement.

The District Secondary Education Officer described markets and communication as important protections against isolation. The response indicated that peripheral schools remained disadvantaged compared with better-served locations. During interview DSEO expressed that:

Some peripheral schools still lack nearby markets and reliable communication services for teachers. Teachers feel isolated when they cannot communicate easily or buy basic needs without travelling far. This isolation may appear small, but it gradually weakens morale and attachment to schools in those communities (Interview with DSEO on 22 April, 2026).

WEO from ward "B" approached the issue through school-level support and explained the limitations of local initiatives:

School leaders try to provide lunch, tea, and internet services where possible for teachers. These small arrangements help teachers feel considered and reduce some pressure. However, motivation cannot fully replace health facilities, water, road access, and other services required for family life in remote schools (Interview with WEO from ward "B" on 21 April, 2026).

The responses indicate that isolation developed through repeated difficulties in meeting ordinary needs. Limited markets and communication gradually weakened teachers' morale and community attachment. School-level support reduced pressure but could not replace essential public services. This explanation corresponds with Komba (2023),

who linked service conditions with teacher stability. District and school interventions therefore served different but complementary purposes. Schools facing greater disadvantages required stronger and more targeted assistance. Such measures could reduce differences between accessible and peripheral stations. Combined support may consequently improve teachers' willingness to remain.

Heads of schools provided additional explanations regarding markets and financial services near rural schools. Their responses showed that teachers required convenient access to ordinary goods and personal financial transactions. HOS from fifth school described the influence of nearby markets as follows:

Teachers need food, household materials, and other necessities throughout the week. When markets are far away, they spend considerable money and time travelling to purchase basic items. Some begin living away from their stations, which affects attendance and gradually increases their desire for transfer (Interview with HOS from fifth school on 19th April, 2026).

HOS from sixth school associated the absence of banking facilities with lost teaching time and increased travelling costs:

Banking services remain distant from several schools, yet teachers need to withdraw salaries, repay loans, and manage emergencies. They sometimes miss lessons while travelling to Monduli or Arusha for these transactions. Regular journeys become expensive and make remote stations less attractive for continued service (Interview with HOS sixth School on 22nd April, 2026).

These views show that markets and banking services supported teachers' ability to organize daily life. Distant markets increased household expenses and required teachers to spend substantial time travelling. Limited financial services also interrupted classroom responsibilities and reduced regular school attendance. Such difficulties encouraged some teachers to reside far from their appointed workstations. Living away from schools weakened attachment and increased exposure to transport challenges. Ndayambaje and Høeg (2022) similarly associated limited rural services with weakened teacher commitment. The responses explain why teachers rated markets and banking as important retention conditions. Expanding these services could improve settlement and reduce unnecessary movement from rural schools.

Good housing services attracted agreement from 96 teachers, representing 84.2% of respondents. Fourteen participants, representing 12.3%, disagreed, while four selected the neutral category. The item achieved a mean score of 4.18, indicating a high influence. Suitable housing supported comfort, security, family settlement, and proximity to essential services. This finding agrees with Mosha (2021), who emphasized retention support within

hard-to-serve areas. Housing availability strengthened confidence in establishing longer-term lives near schools. Nearby accommodation also reduced travelling costs and enabled regular attendance. Housing therefore formed an important part of teachers' social service environment.

Ward Education Officers connected housing availability with crowding and reduced privacy among teachers. Their responses showed that the shortage involved both insufficient units and unsuitable sharing arrangements. While responding on interview WEO from ward "D" explained the conditions experienced within rural schools by saying:

Teacher housing is a major challenge because many houses are old and insufficient. Sometimes one house meant for one teacher accommodates three or four teachers. That overcrowding removes privacy and makes teachers with families uncomfortable in rural stations for a long time in practice (Interview with WEO from ward "D" on 21 April, 2026).

The DSEO broadened the issue by relating limited housing units to family settlement and transfer decisions:

In some schools, only five houses serve about forty teachers. This creates serious congestion and forces teachers to share small spaces. A teacher with a family cannot live comfortably in such a situation, so transfer becomes an attractive option for personal stability and dignity (Interview with DSEO on 21 April, 2026).

The officers' responses clarify why housing availability and adequacy received strong teacher support. Limited units created overcrowding and reduced privacy within several rural schools. The WEO described sharing arrangements that made family settlement difficult. The DSEO linked wider shortages with congestion and transfer intentions. This interpretation agrees with Junejo et al. (2024), who connected living conditions with employee commitment. Teachers requiring family space consequently faced greater pressure than those living alone. Construction priorities should therefore focus on schools experiencing the widest housing deficits. Such interventions could strengthen dignity, comfort, and long-term teacher settlement.

The combined findings show that social services strongly influenced teachers' job retention in Monduli District. Health, water, electricity, roads, communication, internet, markets, banking, and housing shaped everyday settlement experiences. The composite mean of 4.30 confirmed a very high influence across sampled schools. Officers' responses clarified how service gaps affected families, mobility, wellbeing, and professional responsibilities. These findings align with Meney (2024), who related rural hardship to continued service decisions. Differences among locations also explained the presence of neutral and opposing responses. Ward and district responses further showed that

peripheral schools experienced greater retention pressure. Improved social services can therefore strengthen teachers' attachment to rural public secondary schools..

5. Conclusion and Recommendations

5.1 Conclusion

Based on the study findings, the following conclusions were made.

Access to social services strongly influences teacher job retention in public secondary schools in Monduli District. Teachers are more willing to remain where health services, water, electricity, communication, and internet are available. These services support both professional work and household stability in rural stations. Weak services create dissatisfaction because teachers struggle to balance teaching duties with personal needs. The study concludes that social services are essential retention conditions rather than optional community benefits. Teachers serving in remote areas need reliable services to reduce isolation and family related pressure. When services are inadequate, teachers begin comparing rural stations with more accessible areas. Therefore, teacher retention improves when rural schools are connected with dependable social services.

Housing has a strong influence on teacher job retention in public secondary schools in Monduli District. Teachers are more likely to remain where adequate, safe, and well maintained houses are available. School based accommodation reduces distance, transport costs, lateness, and fatigue among teachers. Poor housing creates discomfort and weakens teachers attachment to rural work stations. The study concludes that accommodation is a major condition shaping teacher settlement in rural schools. Housing also affects family life because teachers need secure spaces for spouses and children. Without proper housing, teachers may continue seeking transfers to places with better living conditions. Therefore, improving teacher housing is necessary for strengthening retention in rural public secondary schools.

Transport facilities strongly influence teacher job retention in public secondary schools in Monduli District. Teachers are more likely to remain where roads, public transport, and travel costs are manageable. Reliable transport supports movement to health facilities, markets, banks, district offices, and family services. Poor transport increases hardship because teachers spend more time and money when accessing essential services. The study concludes that transport is closely connected with other rural living conditions. Weak roads and expensive travel make rural stations less attractive for long service. Transport challenges also affect punctuality, morale, and teachers' ability to participate in professional duties. Therefore, improving transport facilities can reduce transfer pressure and support teacher stability in rural schools.

5.2 Recommendations

Based on the conclusion, the study recommended the following:

1. The government and Monduli District Council should improve access to essential social services around rural public secondary schools. Priority should be placed on health services, clean water, reliable electricity, communication networks, and internet access. These services should be planned together because teachers experience them as connected living conditions. Schools located far from service centres should receive targeted attention during district development planning. Such improvement can reduce dissatisfaction and strengthen teachers' willingness to remain in rural stations.

2. Monduli District Council should establish a clear programme for constructing and maintaining teacher houses in rural public secondary schools. The programme should identify schools with the most serious accommodation shortages and address them in phases. Maintenance of existing houses should be treated as important as construction of new houses. Safe and decent housing will help teachers settle near schools and reduce unnecessary movement costs. This can support punctuality, morale, and long term teacher attachment to rural schools.

3. The government should improve road networks and transport access to rural public secondary schools in Monduli District. Roads leading to remote schools should be maintained regularly, especially before and during rainy seasons. District authorities should also work with transport providers to improve regular movement to isolated school communities. Affordable and reliable transport can reduce hardship when teachers seek health, banking, market, and administrative services. This action can make rural stations more liveable for teachers and their families.

3. School leaders and education officers should strengthen local support systems for teachers serving in remote rural stations. Newly posted teachers should receive orientation on available services, housing options, and transport routes. Ward education offices should also monitor living challenges and report them through regular supervision channels. Such support can make teachers feel recognized and guided while working in difficult environments. This can reduce early transfer intentions among teachers who are new to rural postings.

4. Education stakeholders should integrate teacher retention needs into district education planning and budgeting. Retention planning should not only focus on recruitment, posting, and replacement of teachers but should also address the living conditions that influence whether teachers remain after reporting to schools. Social services, housing, and transport should therefore be treated as teacher welfare and

quality education priorities. Such integrated planning can support stable staffing and improve learning continuity in rural secondary schools.

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