



Effect of Fear of Covid-19 and Insecurity on Employees' Turnover Intentions in Zamfara State

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Abstract

This study examines the effect of the fear of COVID-19 and insecurity on employees' turnover intentions in the workplace. In order to address this research question, a quantitative survey was conducted among teachers in primary and secondary schools in Zamfara State. The survey instrument included questions on fear of COVID-19, insecurity and employees' turnover intentions. The results of the survey showed that there was a statistically significant positive relationship between fear of COVID-19 and employees' turnover intentions, as well as a statistically significant positive relationship between insecurity and employees' turnover intentions. The findings from this study provide important implications for institutional leaders and managers. Namely, organisations should be aware of the potential consequences of fear of COVID-19 and insecurity in the workplace, as these factors have the potential to affect employees' turnover intentions. Furthermore, the government and stakeholders should ensure that employees are supported and provided with resources to help mitigate the effects of the fear of COVID-19 and insecurity.

Keywords: Employee turnover intention, Fear of COVID-19, Insecurity, Theory of Planned Behaviour

1. Introduction

The education sector acts serve as a means by which policymakers, entrepreneurs, and the future of a nation are nurtured and initiated for development (Ojeleye, Bakere & Kareem, 2020; Ojeleye, Umar, Abu-Abdissamad, & Usman, 2022), it is widely agreed that a country cannot develop above the quality of her education (Ahuja & Gupta, 2018). Additionally, as the global economy shift toward a knowledge-based model, intellectual capital is now seen as a human resource that secures nations' competitive advantages (Otori, 2018). As a result, a country that wants to achieve sustainable growth and development must constantly monitor tendencies that might severely harm its educational system. Sadly, the education industry in Nigeria is one of the sectors that has been struggling (Abdullah, Aremu, & Abogunrin, 2018).

Towing the same line of thought, the success of any educational system depends on the calibre and aptitude of the teachers who are crucial to the system and are, therefore, a



significant force in the development of a society (Otori, 2018). It is asserted that a strong educational system is known to be the backbone of a developing country. The teacher is the pivot around which the entire educational system revolves. However, no civilization can advance while there is a significant level of social unrest and a widespread dread of getting a virus like COVID-19, according to Adekola and Enyiche (2017). Teachers are planning to quit their jobs as a result of the extraordinary crisis the Nigerian educational system is currently experiencing (Abdullah et al., 2018). Even though there is a scarcity of skilled instructors in the nation, many teachers are reportedly quitting their jobs (The Independent, 2021). In reality, The Vanguard (2019) revealed that teachers are leaving their jobs suddenly and without giving sufficient notice, which has a severe impact on pupils' capacity to study.

Furthermore, many in the system still have the intention of leaving in the near future, despite the fact that many teachers left their positions. Understanding the reasons behind their intended turnover is crucial to the effectiveness of the country's education system. The desire of an employee to leave their current position is known as turnover intention (Ojeleye et al., 2021). It is defined as the intention to quit your work as a result of employee unhappiness (Murside & Elif, 2019). The significance of acting quickly is clear; rather than looking into employee turnover and dealing with employees after they have left their jobs, it is crucial to identify predictors of intention to leave in order to reduce costs associated with hiring, choosing, and placement, training, and development, as well as stress and burnout brought on by an excessive workload placed on the few remaining teachers.

Meanwhile, despite the enormous value that education has in society, COVID-19 has drastically changed the way students receive education in Nigeria (Obiakor & Adeniran, 2021). The COVID-19 global pandemic has negatively impacted on Nigeria's educational system, resulting to abrupt closure of schools which has affected almost 40 million students nationwide, over 91% of whom are in primary and secondary schools, a disruption of the academic calendar, and the loss of instructional time for students (Adelakun, 2020; Agbele & Oyelade, 2020; UNESCO, 2020). 98.4% of the global student population are affected on a global scale (Adelakun, 2020). The impression of a threat brought on by the coronavirus, whether actual or imagined, is how fear of COVID-19 was conceptualised by (Ojeleye et al., 2021). It is simply the extraordinary pressure that the pandemic has placed on people as a result of their extreme fear of contracting the disease or unintentionally infecting others (Labragu & De Los Santos, 2020).

Consequently, due to the challenge of maintaining social distance in a crowded school setting, it has been observed that teachers who are tasked with instructing and guiding pupils have a higher risk of getting COVID-19 (Claxton et al., 2020). Additionally, the risk of a teacher getting infected by the virus increased by regular interaction with kids from different backgrounds. For instance, a large number of teachers are in danger of infection of this lethal virus because of the recent COVID-19 case recorded at the University of Lagos, which forced the closure of the facility (The Punch, 2021). Umaru, Pate, and



Haruna (2015) view insecurity as a state in which members of a society are unable to go about their regular lives due to threats to and destructive disruptions of their lives and possessions. According to Obi (2015), "insecurity is a persistent threat to, among other things, human life, territories, states, religious beliefs, properties, and institutions. Onifade, Imhonopi, and Urim (2013) noted that Nigeria has recently been engulfed in a wave of insecurity that has resulted in the murders of several unarmed innocent citizens, including students, teachers, foreigners, certain members of the country's security service, elected leaders, and numerous government employees. The insecurity challenge has assumed formidable dimensions geared towards students' and teachers' abduction as recent attacks favour this assertion (The Vatican News, 2021). For instance, students and teachers of Bethel Baptist Secondary School Kaduna, Federal Government College Yauri Kebbi, Greenfield University Kaduna, Government Girls Secondary School Jangebe Zamfara state, Government Science Secondary School Kankara Katsina state and Salihu Tanko Islamic School were abducted prompting the Federal Government and some State Governments to order closures of many boarding schools across the country (Voice of America VOA, 2021).

Studies have looked at what causes employees to desire to quit an employer. They have listed a number of causes, including management style, job satisfaction, low pay, job stress, organisational commitment, organisational justice, organisational climate, promotional opportunities, organisational politics, and organisational climate (Belete, 2018a; Belete, 2018b; Li, Sawhney & Tortorella, 2019; Ali & Baloch, 2015; Khan & Aleem, 2014). The current study looks at the impact of employee insecurity and fear of COVID-19 on turnover intentions in a sample of primary and secondary schools in Zamfara state in an effort to understand the recent spike in teacher turnover and turnover intentions. As a result, the study proposed that fear of COVID-19 has no significant effect on employees' turnover intentions in selected primary and secondary schools in Zamfara state, and Insecurity has no significant effect on employees' turnover intentions in selected primary and secondary schools in Zamfara state.

2. Literature Review

Theory of Planned Behaviour

The Theory of Planned Behaviour (TPB) is a psychological framework that seeks to explain and predict human behaviour based on three key factors: attitudes, subjective norms, and perceived behavioural control (Ajzen, 1991). According to the theory, individuals' intentions to engage in a specific behaviour are determined by their overall attitude towards the behaviour, the subjective norms or social influences surrounding the behaviour, and their perceived ability to control or execute the behaviour (Neneh, 2020). Attitudes refer to an individual's personal evaluation or perception of the behaviour, including its desirability and outcomes (Ajzen, 1991; Ojeleye, Ojeleye, Kareem, & Abdullahi, 2023). Subjective norms encompass the perceived social pressure or expectations from significant others to engage in or abstain from the behaviour (Jimoh, Umar, Karwai, & Zubairu, 2021). Perceived behavioural control relates to an individual's



belief in their ability to perform the behaviour successfully, taking into account both internal and external factors that may influence their control over the behaviour (Ojeleye et al., 2023). By considering these factors, the TPB provides insights into understanding and predicting human behaviour across various domains, helping researchers and practitioners design effective interventions and strategies to promote or discourage specific behaviours.

In the context of teachers' intentions driven by human security concerns such as abduction, kidnapping, and armed banditry, as well as fear of COVID-19, the Theory of Planned Behaviour (TPB) offers valuable insights. First, attitudes towards the behaviour would be influenced by the perceived risks and potential harm associated with teaching in an environment characterised by insecurity and the ongoing pandemic. Teachers may develop negative attitudes towards continuing their profession due to the heightened fear for their personal safety and well-being, which could lead to increased turnover intentions (Ojeleye, Bakare, Umar, & Ojeleye, 2021). Secondly, subjective norms would play a crucial role, as teachers may observe and be influenced by the behaviours and decisions of their colleagues, school authorities, and the wider community. If teachers perceive that leaving their positions or seeking alternative employment is a socially accepted response to these security threats and fears, it could further strengthen their intentions to leave. Lastly, perceived behavioural control would be critical, as teachers might perceive limited control over their working environment due to the unpredictable nature of security incidents and the challenges posed by the pandemic. This perceived lack of control may undermine their confidence and increase turnover intentions as they seek a safer and more secure working environment.

Overall, the TPB framework helps illuminate the complex interplay between attitudes, subjective norms, and perceived behavioural control in shaping teachers' intentions in the face of human security risks and fear of COVID-19. By understanding these factors, policymakers and educational institutions can design targeted interventions to address the underlying concerns and mitigate turnover intentions, ultimately fostering a safer and more supportive environment for teachers.

Relationship between COVID-19 and Employees' Turnover Intentions

Plethora of studies (e.g., Ekingen, Teles, Yıldız, & Yıldırım, 2023; Ojeleye et al., 2021; Abd-Ellatif, Anwar, AlJifri, & El Dalatony, 2020; Elhanafy, Samir, & Hessewi, 2021; Labragu & De Los Santos, 2020) have established a link between fear of COVID-19 and employees' turnover intention. Ekingen et al. (2023) explored the mediating effect of work stress in the relationship between fear of COVID-19 and nurses' organizational and professional turnover intentions in Turkey. The study reported a positive relationship between fear of COVID-19 and turnover intentions. Towing the same line, Ojeleye et al. (2021) examined the mediating effect of job estrangement on the relationship between fear of COVID-19 and turnover intentions of medical workers in Zamfara State. The study among other things found that COVID-19 was a significant predictor of employees' turnover intentions.



Labragu and De Los Santos (2020) investigated how COVID-19 influences nurses' psychological distress and work satisfaction towards stimulating turnover intention. The study found that the emergence of COVID-19 has significantly impacted the psychological and mental well-being of frontline health care workers, including nurses. Similar findings were reported by Elhanafy et al. (2021) on the positive significant impact of fear of COVID-19 on employees' intention to leave their jobs. As a consequence, this study hypothesized that fear of Covid-19 has no significant effect on employees' turnover intentions among selected primary and secondary schools in Zamfara state.

Relationship Between Insecurity and Employees' Turnover Intentions

Previous studies (e.g., Obeng, Quansah, & Boakye, 2021; Susanto, 2023; Venisa & Brahmana, 2020; Baquero, 2022) have linked job insecurity to employees' intention to quit. These studies concentrated effort on the internal insecurity within the organization within the job. Meanwhile, Adekola and Enyiche (2017) examined the influence of insecurity on community development. Their study found that insecurity in the study areas such as cult clashes and conflicting political factions boost people desire to leave the environment and job. Similarly, Olulowo, Babawale and Anani (2021) explored the causes of kidnapping and its attendant challenges in Ogun State, Nigeria. The study revealed that quest for ransom, revenge, rituals, poverty and youth's unemployment are the antecedents of human insecurity. It further reported that insecurity among other things has led to many employees especially expatriates leaving the country. In the same vein, Aidelomon (2016) also concurred with the catastrophic effect on insecurity on the development of Nigeria in his study. The study reported that insecurity has led to many employees fleeing the country.

Azuaga and Agbeyegbe (2022) investigated the impact of COVID-19 and security challenges in Nigeria on human resource management. The study reported a positive relationship between COVID-19 and insecurity, However, it found that COVID-19 and insecurity have inverse relationship with human source practices like recruitment, employment and turnover among others. Therefore, this study hypothesize that insecurity has no significant effect on employees' turnover intentions among selected primary and secondary schools in Zamfara state.

Conceptual Framework

The conceptual framework depicts pictorially the influence of the two independent variables (Fear of COVID-19 and Insecurity) on the dependent variable i.e., employees' turnover intentions.

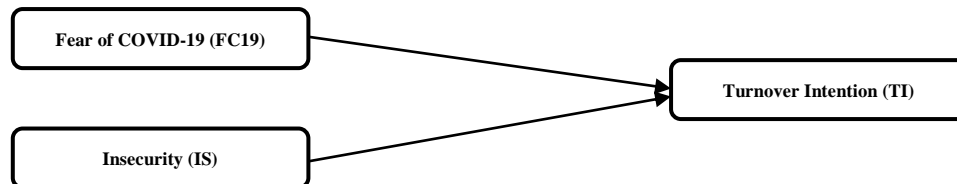


Figure 1: Conceptual Framework



3. Methodology

The study used a quantitative research methodology to examine how employees' turnover intentions are impacted by COVID-19 fear and insecurity. Using numerical numbers to represent a certain concept is a need of quantitative research (Hair, Black, Babin & Anderson, 2014). As a result, a cross-sectional and survey research methodology were used in the study. Cross-section research, also known as one-shot research, collects data only once, maybe over the course of days, weeks, or months, to address a specific research issue (Sekaran & Bougie, 2016). Additionally, a survey research design was used for the study, which entails steps for gathering copious amounts of data via questionnaires or interviews in order to facilitate advanced statistical analysis, study the relationship between constructs, and enable proper and rational generalisations. The population of the study is made-up of the entire staff of six selected primary and secondary schools in Zamfara state. The three selected primary schools are; Samaru Primary School, Ibrahim Gusau Primary School and Sarkin Kudu Primary School. The selected secondary schools are; Usman Dangwaggo Secondary School Bungudu Town, Government Secondary School Maru town and Government Unity Secondary School Gummi.

Table 1: The population of the study

Name of Schools	Number of Employees
Samaru Primary Secondary School Gusau	43
Ibrahim Gusau Primary School Samaru Gusau	48
Sarkin Kudu Primary School Mortgage Gusau	51
Usman Dangwaggo Secondary School Bungudu	105
Government Secondary School Maru	89
Government Unity Secondary School Gummi	102
Total	438

Source: Authors Computation

The study utilised proportional and stratified sampling to choose the study's participants. With stratified random sampling, the study aims to divide the population into strata that are homogenous with regard to the feature being used to divide the population (Sekaran & Bougie, 2016). The number of samples from each school depends on the number of teachers there, and each school represents a stratum.

Given the population of 438, a sample size of 209 was derived using Yaro Yamane formula for finite population. Additionally, Israel (2013) suggested increase in the sample size by 10% to 30% to account for non-response errors in order to reduce non-response error, which may occur as a result of failure to get information from several subjects included in the sample and can introduce bias into the study (Sekaran & Bougie, 2016). As a result, the sample size for the current study, which was originally $209(1.30*209 = 272)$, was expanded by 30% to 272, as indicated in Table 2 below. In addition, 257 (94.5%) of the questionnaire's copies were reliable and used in the study.



Instruments

To measure the study's constructs, previous research' instruments were modified. The 7-item Fear of Covid19 scale by Ahorsu, Lin, Imani, Saffari, Griffiths, and Pakpour (2020) was used to evaluate participants' levels of fear of the virus, and its stated Cronbach alpha coefficient of 0.86 indicates that the scale has a high level of internal consistency.

Table 2: Stratified Sampling Technique

Name of Schools	Number of Staff	Proportional Sampling%
Samaru Primary Secondary School Gusau	43	27
Ibrahim Gusau Primary School Samaru Gusau	48	30
Sarkin Kudu Primary School Mortgage Gusau	51	32
Usman Dangwaggo Secondary School Bungudu	105	65
Government Secondary School Maru	89	55
Government Unity Secondary School Gummi	102	63
Total	438	272

Source: Authors Computation

Cronbach's alpha for this study is 0.796. On a 5-point, unidimensional Likert scale, 1 signified "strongly disagree" and 5 meant "strongly agree." The eight-item personal human insecurity scale that Ojeleye, Kaura, Gusau, and Abdullahi (2022) created was used to quantify insecurity in relation to their two-dimensional human insecurity. The scale is a 5-point Likert scale, and its stated Cronbach alpha coefficient of 0.853 indicates that it has a good level of internal consistency. The Cronbach's alpha for this study is 0.858. Decisions about turnover are mostly impacted by intentions to resign. Because turnover intention is a measure that regularly and invariably precedes voluntary turnover, it is feasible to forecast actual turnover by assessing the turnover intention of workers. This construct's instrument was based on one developed by Fichman, Jenkins, and Klesh in 1979. The instrument consists of three items that are scored on a 5-point Likert scale, and its stated Cronbach alpha coefficient of 0.85 indicates that the scale has a good level of internal consistency. Cronbach's alpha for this study is 0.801.

Data Analysis

This section looks at the data obtained from respondents. After preliminary analysis, which included checks for the response rate, missing values, outliers, multicollinearity, and normality, the data was judged clean. Additionally, a structural equation model was used to test the hypothesised link.

SEM-PLS Path Modelling Evaluation

In the study, the relationship that was hypothesised to exist was established using this summary of the measurement and structural model.

Measurement Model Evaluation

The structural equation modelling measurement model was used to assess internal consistency, convergent validity, and discriminant validity. First, the item loading was assessed. Hulland (1999) recommended maintaining items with a loading of 0.5 or higher and deleting those with a loading of less than that. The research excluded items FC192,



FC195, FC196, IS3, IS4, IS6 and IS7 due to loading below 0.5. The composite reliability was also used to assess the research tool's dependability. All of the data in Table 3 below, which is above the 0.7 cutoff value, demonstrate that the instrument is reliable and suitable for the investigation (Sekaran & Bougie, 2016). All average variance extracted (AVE) statistics used to show convergent validity are greater than the 0.5 benchmark, as advised by Fornell and Larcker (1981). Thus, confirming the convergent validity of the study instrument. Convergent validity, according to Hair, Hult, Ringle, and Sarstedt (2017), is the extent to which two measurements that were intended to evaluate the same construct show their connection.

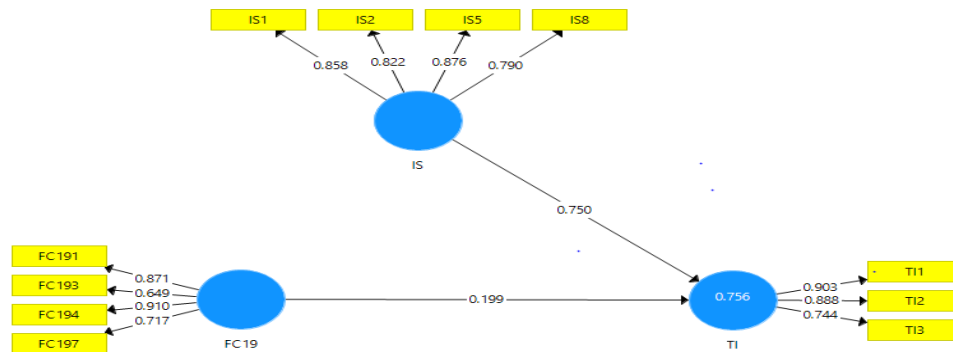


Figure 2: Measurement Model
 Source: SmartPLS version 3.3.8

Correlations between Heterotraits-Honotraits (HTMT) were employed to assess the discriminant validity. Henseler, Ringle, and Sarstedt (2015) assert that despite the Fornell-Larcker criterion and cross-loadings being the most widely used methods for assessing discriminant validity, they do not consistently show the absence of discriminant validity in real-world research scenarios, especially when correlations are between 0.65 and 0.85. HTMT was used as a consequence.

Table 3: Item Loadings, Internal Consistency, and Average Variance Extracted (AVE)

Constructs	Indicators	Loadings	Cronbach's Alpha	Composite Reliability	AVE
Fear of COVID-19	FC191	0.871	0.796	0.870	0.631
	FC193	0.649			
	FC194	0.910			
	FC197	0.717			
Insecurity	IS1	0.858	0.858	0.903	0.701
	IS2	0.822			
	IS5	0.876			
	IS8	0.790			
Turnover Intentions	TI1	0.785	0.801	0.884	0.719
	TI2	0.830			
	TI3	0.600			

Source: Authors Computation



As demonstrated in Table 4, the HTMT statistics are unmistakably dependent on correlations between the elements of their reflective constructions. The Table shows that all of the reflective latent constructs used in this study had HTMT values that fell within the range of 0.85 to 0.85 set by Henseler et al. (2015) as the threshold for conceptually distinct variables, suggesting discriminant validity.

Table 4: *Measurement Model: Discriminant Validity (Heterotrait-Monotrait Ratio (HTMT))*

Constructs	FC19	IS	TI
FC19			
IS	0.625		
TI	0.735	0.543	

Source: Authors Computation

Structural Model Evaluation

The structural equation model was used to determine the type of connection between the independent variables (FC19 and IS) and the dependent variable (TI). 5000 bootstrap samples were utilised for 257 occurrences to examine the significance of the path coefficients of the direct linkages.

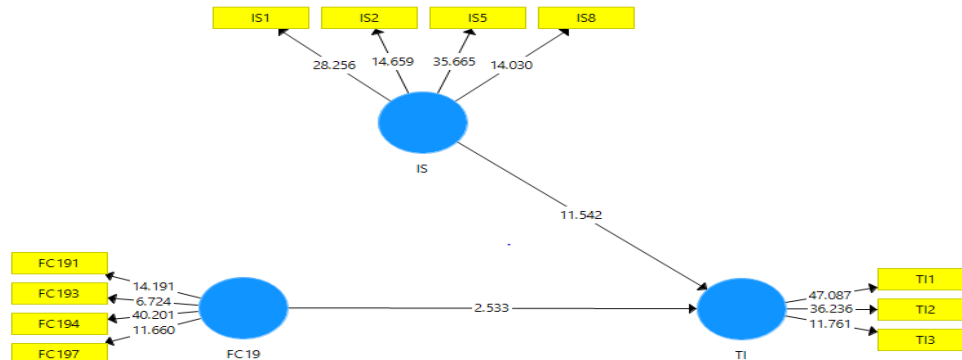


Figure 3: *Structural Model (Bootstrapping)*
 Source: SmartPLS version 3.3.8

Table 5: *Hypothesis Testing for the Direct Relationship*

Hypotheses	Relationship	Beta	Standard Error	T-Values	P- Values	Decision
H ₀₁	Fear of COVID-19->Turnover Intentions	0.199	0.079	2.533	0.012	Rejected
H ₀₂	Insecurity-> Turnover Intention	0.750	0.065	11.542	0.000	Rejected

Source: Authors Computation

According to hypothesis one (H₀₁), there is a correlating connection between employees' turnover intentions and fear of COVID-19. In this instance, a direct correlation between the variables is shown by the positive sign in front of the beta coefficient (0.199). Simply expressed, an increase in employees' turnover intentions by 19.9% will be caused by a



greater fear of COVID-19. Therefore, the beta coefficient (0.199) denotes the predicted degree of the association between employees’ turnover intentions and COVID-19 fear. The beta coefficient in this instance is 0.199. Dividing the beta coefficient by its standard error yields the t-value (2.533). It shows how statistically significant the projected association between fear of COVID-19 and employees’ turnover intentions is. The relationship’s statistical significance is shown by the p-value (0.012) connected to the t-value. The p-value in this instance is 0.012, indicating that fear of COVID-19 had a substantial impact on staff turnover intentions in both primary and secondary schools in Zamfara state. (e.g., $p < 0.05$). H_{01} is hence rejected in this context.

The hypothesis one (H_{02}) shows that there is a significant relationship between insecurity and employees’ turnover intentions. The positive sign in front of the beta coefficient (0.750) depicts direct relationship between the constructs. Simply put, an increase in occurrence of insecurity will lead to significant increase in tendency of turnover intentions among employees by 75.0%. It indicates. In this case, the p-value is reported as 0.000, which means insecurity has positive and significant effect on turnover intentions among staff of primary and secondary schools in Zamfara state. (e.g., $p < 0.05$). Hence, H_{02} is hereby rejected.

The coefficient of determination (R^2) was calculated to ascertain how much of the variance in the dependent variable can be accounted for by the independent variables. Only 24% of the variance in the dependent variable (TI) was explained by factors not considered in the study, whereas the independent variables (FC19 and IS) accounted for 76% of it. According to Chin (1998), the R^2 score of 76% is seen to be high.

Determination of Effect size (f^2)

The effect size was used to determine how much each predictor variable contributed to the variation in the criterion variable. Using Cohen's (1988) formula, the effect size (f^2) was determined as follows:

$$f^2 = \frac{R^2_{Included} - R^2_{Excluded}}{1 - R^2_{Included}} \dots\dots\dots 1$$

According to Cohen (1988) f^2 values of 0.02, 0.15, and 0.35, indicate small, medium, and large effects respectively. Hence, fear of COVID-19 has small effect size on employees’ turnover intentions while insecurity has large effect size on employees’ turnover intentions.

Table 6: Effect Size Assessment (f^2)

Construct	f^2 (TI)	Effect Size
FC19	0.119	Medium
IS	1.698	Large

Source: Authors Computation

Determination of Predictive Relevance (Q^2)

Predictive relevance is a measure frequently used to determine a research model's applicability (Ojeleye, Ojeleye, Kareem, & Abdullahi, 2023). A model with zero or negative predictive relevance shows that it is useless in practical applications in the actual world.



Small, medium, and great predictive importance are represented by Q^2 values of 0.02, 0.15, and 0.35. Table 7 clearly demonstrated that Q^2 is 0, demonstrating the predictive usefulness of the study's model.

Table 7: Predictive Relevance (Q^2)

Constructs	SSO	SSE	$Q^2 (=1-SSE/SSO)$
FC19	320.000	320.000	
IS	320.000	320.000	
TI	240.000	119.233	0.503

Source: Authors Computation

Discussion of Findings

The fear of COVID-19 indeed has a positive and significant effect on teachers' turnover intentions. The finding is consistent with previous studies of Ojeleye et al., 2021; Elhanafy, Samir, & Hessewi, 2021; Abd-Ellatif, Anwar, Al-Jifri, & El Dalatony, 2020 & Kakar, Misron, & Lateef, 2023). The ongoing pandemic has introduced unprecedented challenges and uncertainties in the education sector, impacting both teachers and students negatively. The fear of contracting the virus and the potential health risks associated with in-person teaching create high levels of anxiety and stress among teachers. This fear, coupled with concerns about inadequate safety measures and the potential for repeated disruptions in learning due to lockdowns or hybrid teaching models which leads to increased turnover intentions (Ojeleye et al., 2021). Teachers may feel compelled to seek alternative job opportunities or leave the profession altogether in search of safer and more stable work environments. The fear of COVID-19, therefore, plays a crucial role in shaping teachers' perceptions, job satisfaction, and their decision to stay or leave their current teaching positions. It is essential for educational institutions and policymakers to address these concerns and provide necessary support and resources to mitigate the negative impact of COVID-19 on teachers' turnover intentions. However, it's in contrast with the study of Ekingen, Teles, Yıldız and Yıldırım (2023) which reported non-significant effect of fear of COVID-19 on employees' turnover intentions.

The findings of the second hypothesis reported a positive significant effect of insecurity on employee turnover intention. This is tandem with studies like Ojeleye *et al.* (2022), Olaniyi & Aminu (2021), Korff, Balbo, Mills, Heyse, & Wittek (2015) on the effect of insecurity on employee turnover intention. Human insecurity, specifically related to issues like kidnapping, abduction, and armed banditry, can have a highly significant and detrimental effect on teachers' turnover intentions. In regions or communities where these security concerns are prevalent, teachers often face heightened risks and fears for their personal safety (Ojeleye et al., 2022). The constant threat of being targeted by criminal elements not only generates intense anxiety and stress but also creates a pervasive atmosphere of fear and insecurity (Olaniyi & Aminu, 2021). Teachers who experience such human insecurity may feel compelled to seek alternative employment opportunities in safer areas or even leave the teaching profession altogether. The prospect of continuing to work in an environment plagued by the risk of kidnapping, abduction, or armed banditry can be deeply



demoralising and may lead to a decline in job satisfaction and overall well-being (Ojeleye et al., 2022). To address this issue, it is imperative for educational institutions and relevant authorities to prioritise the safety and security of teachers. Implementing robust security measures, providing training on personal safety, and collaborating with local law enforcement agencies can help alleviate the fears associated with human insecurity and reduce turnover intentions among teachers.

5. Conclusion and Recommendations

In conclusion, the research findings have demonstrated a significant correlation between fear of COVID-19 and insecurity, such as kidnapping, armed banditry, and abduction, and its impact on employees' turnover intentions. The unprecedented global pandemic, coupled with escalating security concerns in Zamfara State, has created a volatile and uncertain environment, leading to heightened anxiety and distress among employees. As a result, individuals have been more inclined to consider alternative job opportunities or leave their current positions altogether in search of perceived safety and stability.

Based on the findings of the study, the study's recommendations are in twofold: On the significant effect of the fear of COVID-19 on teachers' turnover, the study recommends that educational institutions should prioritise the health and safety of their teaching staff by implementing robust safety protocols, such as providing personal protective equipment, ensuring proper ventilation, and promoting social distancing. Clear and transparent communication about these measures can help alleviate teachers' fears and reduce turnover intentions. Additionally, offering mental health support, such as counselling services or wellness programs, can help teachers manage the anxiety and stress associated with the fear of COVID-19, thereby increasing their job satisfaction and retention. Additionally, providing flexibility in teaching modalities, such as hybrid or remote learning options, can give teachers more control over their work environment and alleviate concerns about exposure to the virus. Moreover, offering professional development opportunities to enhance teachers' skills in delivering online instruction can increase their confidence and job satisfaction. Finally, recognising and appreciating the efforts of teachers during this challenging time through incentives, recognition programs, or increased compensation can help foster a sense of value and motivation, reducing turnover intentions. Overall, addressing the fear of COVID-19 requires a comprehensive approach that prioritises safety, support, and recognition for teachers, ultimately leading to increased retention and stability in the education sector.

The significant effect of human insecurity, including issues like kidnapping, abduction, and armed banditry, on teachers' turnover intentions. The study recommends that educational institutions and policymakers should prioritise the safety and security of teachers by collaborating with local law enforcement agencies to enhance security measures in and around schools. This may include implementing security personnel, improving infrastructure, and installing surveillance systems. In addition, providing regular safety training and workshops for teachers can equip them with the necessary knowledge and skills to respond effectively in emergency situations, reducing their fears and increasing



their confidence. Additionally, establishing strong communication channels and protocols between schools, teachers, and relevant authorities can ensure timely reporting and response to security threats, enhancing overall safety and reducing turnover intentions. Moreover, offering comprehensive insurance coverage and support systems for teachers who may be victims of human insecurity incidents can provide a sense of reassurance and mitigate the financial and emotional burden associated with such events. Lastly, creating a supportive and empathetic work environment where teachers' concerns are heard and addressed can help foster a sense of belonging and reduce turnover intentions. By taking these practical measures, educational institutions can mitigate the impact of human insecurity on teachers' turnover intentions and create a safer and more secure environment for teachers to thrive.

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