IMPACT OF FUEL SUBSIDY REMOVAL ON THE WELL-BEING OF PUBLIC SECTOR EMPLOYEES IN TERTIARY INSTITUTIONS IN ADAMAWA STATE, NIGERIA

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Keywords

Fuel Subsidy Removal, Well-Being, Public Sector Employees, Tertiary Institutions, Adamawa State

Abstract

Research problem: *The removal of fuel subsidy in Nigeria has triggered significant socio-economic challenges, particularly for public sector workers with fixed incomes who are exposed to inflationary pressures. In Adamawa State, employees of tertiary institutions are increasingly burdened by rising costs of transportation, food, and essential goods, raising concerns about the policy's impact on their purchasing power, standard of living, and overall well-being.*

Methods/theory: *The study, guided by Neoliberalism Theory, adopted a descriptive survey design with a population of 11,442 staff across four tertiary institutions in Adamawa State. Using Taro Yamane's formula, 386 respondents were selected through multi-stage sampling, and data were collected via structured questionnaires and analyzed with descriptive statistics.*

Results: *Findings showed that fuel subsidy removal significantly and negatively affects employees' purchasing power, cost of living, and standard of living. Respondents reported increased household expenses and reduced affordability of basic needs, indicating heightened financial strain.*

Conclusion: *The study concludes that subsidy removal undermines the socio-economic well-being of tertiary institution workers in Adamawa State, with implications for employee welfare and productivity.*

Key Contribution to Knowledge: *The research provides empirical evidence linking subsidy removal to declining living conditions of public servants, contributing to policy debates on economic reforms and workers' welfare.*

Recommendation: *The study recommends salary reviews, enhanced welfare packages, and cushioning policies to mitigate the inflationary impact on employees.*

Introduction

In the broader context of global reforms aimed at phasing out fossil fuel subsidies, a coalition of twenty leading and emerging economies advocated for the elimination of such subsidies in the late 2000s as a strategy to enhance economic efficiency. Following this global advocacy, countries such as Ukraine, India, and Morocco introduced localized fuel subsidy reforms, notwithstanding the divergent public perspectives surrounding the issue. The withdrawal of fuel subsidies remains a highly contested policy decision with extensive implications across various sectors, particularly on the socio-economic conditions of public sector employees. In Nigeria similar to many other developing nations the discourse surrounding fuel subsidy removal is intense, largely due to its perceived impact on individual and household welfare, especially among public servants.

Fuel subsidies, in essence, constitute a form of financial support extended by the government to lower fuel costs for consumers, thereby ensuring affordability and accessibility (Akinnibi, 2023). According to the Nigerian Economic Summit Group (2023), these subsidies are directed toward oil companies with the intent of reducing the retail cost of fuel for the general population. Globally, the debate on fuel subsidies is rooted in their significant fiscal burden and potential economic distortions. While these subsidies are often justified as mechanisms to cushion citizens from high energy costs and to stimulate economic development, critics argue they tend to disproportionately benefit wealthier households and contribute to environmental harm through increased fossil fuel usage (Masera et al., 2015). Moreover, they impose substantial pressure on national budgets, diverting resources away from critical sectors such as education and healthcare.

The removal of subsidies, when not accompanied by mitigating economic measures, often leads to increased fuel prices and broader inflationary trends, exacerbating the cost of living. Ude (2023) highlights that although subsidy reforms may offer long-term macroeconomic advantages, they tend to exert immediate financial stress on households. Akinnibi (2023) emphasizes that ending government fuel subsidies translates into consumers bearing the full market price of fuel, which adversely affects purchasing power. This situation is particularly concerning for public servants, who may face heightened transportation costs and inflationary pressures on essential goods and services. While some experts supported the move as essential for reducing government expenditure (Asare et al., 2020), others warned of its adverse effects on the cost of living (Umeji & Eleanya, 2021). The policy shift triggered significant fuel price increases, with widespread concerns about its broader economic impact, particularly on the livelihoods of Nigerians, including those in Adamawa State.

Statement of the Problem

The removal of fuel subsidy in Nigeria has resulted in a sharp increase in the cost of fuel, transportation, and other essential goods and services. This policy shift has had far-reaching socio-economic implications, particularly for public sector employees whose earnings have not significantly increased to match rising living expenses. In tertiary institutions in Adamawa State, staff members face heightened financial pressures that may affect their overall well-being, job satisfaction, and productivity. While government policies were intended to redirect resources toward development, concerns remain about the immediate and long-term impact of subsidy removal on employees' welfare. This situation calls for an empirical assessment of how fuel subsidy removal has affected the well-being of public sector employees in tertiary institutions within the state.

Objectives of the Study

The broad objective of this study is to examines the impact of fuel subsidy removal on the well-being of public sector employees in tertiary institutions in Adamawa State, Nigeria. The specific objectives were to:

i. Determine the extent of relationship between fuel subsidy removal and purchasing power of public servant in tertiary institutions in Adamawa state

ii. Ascertain the extent of relationship between fuel subsidy removal and standard of living of public servant in tertiary institutions in Adamawa state

iii. Determine the extent which fuel subsidy removal has affected cost of living of public servant in tertiary institutions in Adamawa state

Conceptual Clarification

Subsidies and Fuel Subsidy

Subsidies refer to economic interventions either financial or non-financial granted by governments or organizations to support particular sectors, industries, or individuals (Scott & Kvilhaug, 2022). These interventions aim to reduce economic hardship, stimulate growth, and rectify market inefficiencies. As noted by the International Monetary Fund (IMF) and others (2022), subsidies may take multiple forms, such as direct government spending, equity injections, tax reliefs, concessional loans, the supply of public goods and services, preferential procurement arrangements, and price interventions like price reductions.

The Organization for Economic Co-operation and Development (OECD) conceptualizes subsidies as state-initiated mechanisms designed to provide economic advantages to producers or consumers, thereby enhancing income or reducing operational costs. These can include financial grants, tax incentives, or other monetary support systems. Sowa and Edpri (in Suleiman, Mohammed, & Ahmed, 2024) further define subsidies as governmental policies that maintain prices above or below natural market equilibrium typically through mechanisms such as grants, tax exemptions, or price regulations. As highlighted by Victor (2009), subsidy programs are intended to increase affordability and access to essential goods and services, particularly for economically disadvantaged populations.

Fuel subsidies are a specific type of subsidy wherein the government intervenes to reduce the cost of fossil fuels, thereby protecting producers and consumers from the full impact of market prices. According to Ovaga and Okechukwu (2022), a fuel subsidy reduces the market price of petroleum products through direct government intervention, enabling consumers to pay less than the actual cost. This approach has been particularly prevalent in Nigeria, where the government has historically subsidized Premium Motor Spirit (PMS) since the 1970s. By absorbing the gap between importation costs and consumer prices, the government aims to promote affordability and alleviate the economic burden on citizens. While fuel subsidies serve to lower the cost of living and improve access to energy, they also impose significant fiscal pressure on government budgets (Adegoke, 2023).

Fuel Subsidy Removal

The withdrawal of fuel subsidies in Nigeria remains a highly debated and multifaceted issue, reflecting the intersection of economic, social, and political dynamics within the country. Despite the controversy surrounding it, fuel subsidy removal has consistently featured in Nigeria's economic reform agenda. This policy shift is largely motivated by the pursuit of fiscal sustainability, the volatility of international oil prices, and the imperative to reallocate public resources toward critical

developmental priorities. As Nigeria's population and fuel consumption have grown over time, the fiscal burden of maintaining fuel subsidies has become increasingly unsustainable. The government has been compelled to allocate substantial funds to artificially suppress fuel prices, thereby creating fiscal distortions and reducing the availability of resources for key sectors such as health, education, and infrastructure.

According to Oladeji and Akinlabi (2022), fuel subsidy removal entails the intentional elimination by the government of all price-support mechanisms and financial concessions on crude oil and its derivatives. A key justification for this policy is the potential to achieve substantial fiscal savings, which can then be invested in other high-impact development initiatives (Oluwabukola, 2023). Advocates of subsidy removal both in government and among public policy analysts often highlight the opportunity to redirect funds toward social services, infrastructure, and targeted poverty alleviation programs. Moreover, removing subsidies may foster increased competition and efficiency in the petroleum industry, ultimately improving service delivery (Civic Keypoint, 2023). It can also stimulate new investment across the petroleum value chain upstream, midstream, and downstream attracting both domestic and international investors. This influx of investment is likely to enhance job creation and stimulate economic development in local communities.

In addition, the administration of fuel subsidies has frequently been undermined by corruption and institutional inefficiencies, resulting in resource mismanagement and benefits accruing primarily to a small elite rather than the wider population (Ray, 2023). These challenges underscore the importance of transparency, accountability, and robust governance in the design and implementation of fuel subsidy policies.

Subsidy Removal and Cost of Living

The elimination of fuel subsidies has a direct and measurable effect on the cost of living, with significant implications for the financial well-being of both academic and non-academic personnel. Increases in transportation expenses, utility bills, and other essential goods and services exert considerable economic pressure, especially in developing countries where staff remuneration is often relatively low (Idris et al., 2024). This heightened financial burden can contribute to psychological distress, manifesting in anxiety, depression, and occupational burnout, all of which are detrimental to individual well-being (Ogunode & Aregbesola, 2023).

For professionals in academia, mental and emotional well-being is closely linked to job performance, as these factors influence their effectiveness in teaching, research, and administrative responsibilities. Diminished well-being and job satisfaction have been associated with reduced levels of innovation, scholarly output, and overall teaching quality (Mohammed et al., 2020). Beyond individual productivity, subsidy removal also negatively impacts employees' sense of professional engagement and financial security. High levels of employee engagement are typically correlated with increased motivation, dedication, and workplace efficiency. However, rising financial stress may lead to disengagement, reduced morale, and lower job commitment among academic staff (Ani et al., 2021).

Theoretical Framework

Neoliberalism theory serves as a fundamental framework for analyzing the removal of fuel subsidies and its implications for public welfare, particularly in developing countries like Nigeria. Neoliberalism is a political and economic theory that emphasizes the efficiency of free markets, deregulation, privatization, and a reduced role of the state in

economic activities. The theory is primarily associated with classical liberal economic thinkers such as Friedrich Hayek and Milton Friedman, who advocated for minimal government intervention and the promotion of individual entrepreneurial freedoms within an institutional framework characterized by strong property rights, free markets, and free trade (Harvey, 2005). These scholars argued that state-led economic controls often led to inefficiencies, rent-seeking, and corruption, which could be corrected by opening up the economy to market forces.

The core tenets of neoliberalism include the belief in market superiority over state intervention, deregulation of industries, privatization of public enterprises, fiscal austerity, and the liberalization of trade and capital markets (Jessop, 2013). Within this framework, subsidies—particularly fuel subsidies—are seen as market distortions that inhibit competition, promote inefficiencies, and encourage unsustainable government spending. According to neoliberal logic, the removal of subsidies allows market prices to reflect real costs, thereby promoting efficiency, resource allocation based on demand and supply, and investment from the private sector (Steger & Roy, 2010).

The relevance of neoliberalism theory to the topic of fuel subsidy removal in Nigeria is significant. The policy of removing subsidies aligns with neoliberal economic reform programs promoted by international financial institutions such as the International Monetary Fund (IMF) and the World Bank, which have long advised developing nations to eliminate subsidies as part of structural adjustment policies. In the context of Nigeria, subsidy removal is often justified on the basis of enhancing economic efficiency, reducing fiscal deficits, and reallocating resources toward more productive and growth-inducing sectors like education and healthcare (IMF, 2022). However, from a critical neoliberal perspective, while such reforms may improve macroeconomic indicators, they often do so at the expense of social welfare, disproportionately affecting lower-income populations who rely more heavily on subsidized goods.

In summary, neoliberalism provides a valuable lens for understanding the ideological and policy motivations behind fuel subsidy removal. It frames subsidy elimination as a necessary step toward market liberalization and fiscal sustainability, though not without socio-economic trade-offs. Thus, the theory not only informs the rationale behind the reform but also helps to critically evaluate its broader implications for public servants and vulnerable groups in Nigeria.

Methodology

This study employed a descriptive survey research design, which involves the systematic collection of data to test hypotheses or address research questions regarding the current condition of the subject under investigation. This design was considered appropriate as the study aimed to explore the relationship between fuel subsidy removal and the well-being of public servants in tertiary institutions in Adamawa State, Nigeria.

The target population comprised 11,442 staff members drawn from four purposively selected tertiary institutions: Adamawa State University, Mubi; Federal Polytechnic, Mubi; Modibbo Adama University, Yola; and Federal College of Education, Yola. The sample size of 386 respondents was determined using the Taro Yamane (1964) formula for sample size calculation. A multistage sampling technique was adopted, combining various methods at different stages. Initially, purposive sampling was used to select the four institutions. In the second stage, proportionate stratified sampling was employed to categorize staff members of each institution into distinct strata. Finally, simple random sampling (via balloting) was

applied within each stratum to select respondents in proportion to their representation in the overall population. This approach ensured that every individual had an equal and independent probability of selection.

Data were collected using a structured questionnaire designed on a five-point Likert scale, aimed at capturing responses aligned with the study objectives. The reliability of the instrument was confirmed through the test-retest method, yielding a reliability coefficient of 0.96 using the Spearman Rank Order Correlation Coefficient. Descriptive statistics, specifically the mean, were utilized to answer the research questions. The null hypotheses were tested at the 0.05 level of significance using Pearson Product Moment Correlation and Simple Regression Analysis, with analyses conducted through the Statistical Package for Social Sciences (SPSS), version 23. Tables were developed to reflect the specific requirements of the research questions and hypotheses, using a criterion mean value of 3.0 as a benchmark for interpretation.

Result and Discussion

Table 1.1: Socio-Demographic Characteristics of Respondents

S/N	Characteristics	Category	Frequency	Percentage (%)
1.	Gender	Male	206	59.5
		Female	140	40.5
		Total	**346**	**100.0**
2.	Age (Years)	18-34	10	2.9
		25-34	30	8.7
		35-44	160	46.2
		45-54	110	31.8
		55 and above	36	10.4
		Total	**346**	**100.0**
3.	Education	Primary	5	1,4
		Secondary	10	2.9
		Tertiary	331	95.7
		Total	**346**	**100.0**
4.	Employment	Employed	283	81.8
		Unemployed	23	6.6
		Student	32	9.2
		Retired	08	2.3
		Total	**346**	**100.0**
5.	Income Level	Low	83	24.0
		Middle	220	63.6
		High	43	12.4
		Total	**346**	**100.0**

Source: Field Survey, 2025

Table 1.1 outlines the demographic profile of respondents in the study on fuel subsidy removal and public servants' well-being in tertiary institutions in Adamawa State. The sample was male-dominated (59.5%) and largely composed of middle-aged individuals, with 46.2% aged 35–44 and 31.8% aged 45–54. A vast majority (95.7%) held tertiary education,

aligning with the academic setting of the study. Most respondents (81.8%) were employed, primarily in public service roles, and 63.6% belonged to the middle-income group. These characteristics suggest the respondents were well-positioned to provide informed perspectives on the economic and social effects of fuel subsidy removal.

Table 2: Descriptive analysis of respondents' responses on Purchasing Power

S/N	Items on Purchasing Power	OPTIONS							
		SA	**A**	**U**	**D**	**SD**	**∑ fx**	**X**	**Decision**
1	The removal of fuel subsidy has significantly increased my monthly transportation costs.	180	126	30	5	5	1509	4.36	**Agreed**
2	Since the fuel subsidy removal, my overall expenses have noticeably increased.	200	130	10	6	-	1556	4.50	**Agreed**
3	The reduction in my purchasing power due to increased transportation costs has made me cut down on essential expenses.	188	136	12	5	5	1535	4.44	**Agreed**
4	The increase in transportation costs has negatively affected my punctuality and attendance at work.	17	160	6	-	5	1538	4.45	**Agreed**
5	The removal of fuel subsidy has had a significant negative effect on my overall wellbeing.	200	140	-	6	-	1572	4.54	**Agreed**
	Grand Mean							**4.46**	**Agreed**

Source: Field Survey, 2025

Table 2 provides insights into how fuel subsidy removal has impacted the purchasing power of public servants in tertiary institutions in Adamawa State. The findings indicate a strong overall agreement among respondents that the policy has had significant negative financial consequences.

A majority of respondents reported a sharp rise in monthly transportation costs (M = 4.36) and overall household expenses (M = 4.50) following the subsidy removal. Many also agreed that the decline in purchasing power has compelled them to reduce spending on essential needs (M = 4.44). Additionally, rising transportation costs were reported to negatively affect punctuality and work attendance (M = 4.45), hinting at broader impacts on job performance. The most pronounced concern was the overall decline in well-being, which received the highest mean score (M = 4.54).

The grand mean of 4.46 confirms a strong consensus that the removal of fuel subsidies has

significantly eroded purchasing power, increased cost of living, and undermined the well-being of respondents. These findings highlight the extensive socioeconomic burden placed on public servants as a result of the policy shift.

Table 3: Descriptive analysis of respondents' responses on Standard of Living

S/N	Items on Standard of Living	OPTIONS							
		SA	A	U	D	SD	∑ fx	X	Decision
1	The removal of fuel subsidy has led to a decrease in my disposable income, affecting my ability to meet basic needs.	184	132	20	5	5	1523	4.40	**Agreed**
2	Since the fuel subsidy removal, I have had to make sacrifices in terms of lifestyle or quality of life.	190	140	10	6	-	1552	4.48	**Agreed**
3	The increase in transportation costs resulting from fuel subsidy removal has negatively affected my overall financial stability.	200	140	6	-	-	1578	4.56	**Agreed**
4	The removal of fuel subsidy has affected my ability to save for the future or unexpected expenses.	180	150	16	-	-	1548	4.47	**Agreed**
5	The removal of fuel subsidy has made it challenging for me to maintain my standard of living within my current income level.	160	166	20	-	-	1524	4.40	**Agreed**
	Grand Mean							**4.462**	**Agreed**

Source: Field Survey 2025

Table 3 presents the descriptive analysis of how fuel subsidy removal has impacted the standard of living of public servants in tertiary institutions in Adamawa State. The responses reveal a strong consensus that the policy change has adversely affected various aspects of their economic well-being.

In Item 1, a high mean score of 4.40 shows agreement that the removal of the fuel subsidy has reduced disposable income, limiting respondents' ability to meet basic needs. Item 2, with a mean of 4.48, further confirms that respondents have been forced to make lifestyle sacrifices or adjust their quality of life due to increased financial strain. Item 3 recorded the highest mean score of 4.56, indicating widespread agreement that rising transportation costs a direct result of fuel subsidy removal have destabilized respondents' financial

positions. Similarly, Item 4 (M = 4.47) reflects the respondents' concern that they are now unable to save for future or emergency needs, highlighting the broader financial insecurity created by the policy.

In Item 5, respondents also agreed (M = 4.40) that maintaining their previous standard of living within their current income has become difficult, signalling a decline in financial resilience and living conditions. The grand mean of 4.462 supports the overall interpretation that fuel subsidy removal has had a significant negative impact on the standard of living of public servants. The findings emphasize that beyond immediate cost increases, the policy has led to broader economic hardship, reduced savings, and diminished quality of life for workers in the tertiary education sector in Adamawa State.

Table 4: Descriptive analysis of respondents' responses on Cost of Living

S/N	Items on Cost of Living	OPTIONS							
		SA	**A**	**U**	**D**	**SD**	**∑ fx**	**X**	**Decision**
1	The removal of fuel subsidy has significantly increased my monthly expenses.	100	210	20	-	16	1416	4.09	**Agreed**
2	The removal of fuel subsidy has led to a noticeable rise in the cost of essential goods and services that I regularly use.	150	170	10	10	6	1486	4.29	**Agreed**
3	The removal of fuel subsidy has significantly increased the cost of living for public servants in tertiary institutions in Adamawa State	135	150	36	10	15	1418	4.10	**Agreed**
4	The removal of fuel subsidy has made it challenging for me to manage my monthly expenses.	146	152	24	14	10	1448	4.18	**Agreed**
5	The rise in fuel prices due to the subsidy removal has directly influenced the overall cost of living for me.	160	138	28	12	8	1468	4.24	**Agreed**
	Grand Mean							**4.18**	**Agreed**

Source: Field Survey 2025

Table 4 presents respondents' perceptions regarding the impact of fuel subsidy removal on their cost of living, particularly among public servants in tertiary institutions in Adamawa State. The data indicates widespread agreement that the policy has significantly increased financial pressure. In Item 1, a mean score of 4.09 shows that most respondents agreed that their monthly expenses have risen since the removal of the fuel subsidy. Item 2, with a higher mean of 4.29, confirms that the prices of essential goods and services have noticeably

increased, placing additional strain on household budgets.

Item 3 supports this observation with a mean of 4.10, indicating agreement that public servants in tertiary institutions have experienced a substantial rise in their cost of living. Item 4 (M = 4.18) further reflects that respondents are finding it challenging to manage their monthly expenses, while Item 5 (M = 4.24) links the increase in fuel prices directly to the overall rise in cost of living. The grand mean of 4.18 indicates a strong consensus across all items that the removal of the fuel subsidy has negatively affected the cost of living. Overall, the findings suggest that the policy has resulted in higher expenses, reduced affordability of essential items, and greater financial hardship for public servants in the region.

Conclusion

The findings of the study clearly demonstrate that the removal of fuel subsidies has had a profound and adverse impact on the well-being of public servants in tertiary institutions across Adamawa State, Nigeria. The policy shift has led to a notable increase in the cost of living, which in turn has eroded the purchasing power and diminished the standard of living of affected individuals. Public servants, particularly those within the lower income categories, have encountered considerable financial strain as a result of escalating fuel prices. This has placed pressure on household budgets and adversely affected their overall quality of life. In light of these outcomes, it is imperative that strategic interventions be implemented to mitigate the economic burden on public servants and promote their financial and social well-being.

Recommendations

In light of the findings from this study, the following recommendations are proposed to address the adverse effects of fuel subsidy removal on public servants' well-being:

1. It is recommended that government institutions implement regular salary reviews and adjustments for public servants to help offset the decline in purchasing power resulting from increased living costs due to fuel subsidy removal.
2. Federal, state, and local governments should invest in and operate efficient and affordable mass transit systems, particularly in urban areas, to cushion the impact of rising transportation costs on the working population.
3. The government should prioritize the rehabilitation and full operationalization of Nigeria's refineries to reduce dependence on imported petroleum products, thereby lowering fuel costs in the long term.
4. In addition, social welfare programs such as fuel vouchers, transport allowances, or targeted cash transfers should be introduced for low- and middle-income earners, especially within the public sector, to alleviate the financial burden imposed by subsidy removal and enhance overall economic resilience.

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