

FUEL SUBSIDY REMOVAL ON THE PURCHASING POWER OF CIVIL SERVANTS IN KOTON-KARFE LGA OF KOGI STATE, NIGERIA

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ABSTRACT

This study assessed the impact of fuel subsidy removal on the cost of living, purchasing power, and welfare of civil servants in Koton-Karfe Local Government Area of Kogi State, Nigeria. A survey research design was adopted, and structured questionnaires were administered to civil servants across ministries, departments, and agencies within the LGA. Data were analyzed using descriptive statistics and Chi-square (χ^2) tests to determine the significance of relationships between subsidy removal, cost of living, and welfare outcomes. The results revealed that fuel subsidy removal had a statistically significant effect on the purchasing power and welfare of civil servants, as indicated by Chi-square values ($\chi^2 = 273.153$ and $\chi^2 = 217.331$), both exceeding the critical value of 9.488 at a 0.05 significance level. Findings showed that increased transportation and food costs, coupled with stagnant wages, have eroded disposable income and worsened living conditions among public employees. The study recommends periodic wage adjustments and reinvestment of subsidy savings into welfare-enhancing initiatives such as affordable transportation and food support programmes to mitigate the adverse economic effects on civil servants.

Keywords: Fuel subsidy removal, purchasing power, welfare, cost of living, civil servants, Koton-Karfe, Kogi State.

INTRODUCTION

Fuel subsidy has long been a defining feature of Nigeria's economic policy, designed to cushion citizens against high petroleum costs. Since the 1970s, the government has subsidized fuel prices to mitigate global oil shocks and support consumers (World Bank, 2023). However, the policy has been criticized for fiscal unsustainability, corruption, and revenue leakages (BudgIT, 2022). In May 2023, the Federal Government officially removed the fuel subsidy to redirect savings toward critical sectors such as infrastructure, education, and healthcare (Federal Ministry of Finance, 2023). President Bola Ahmed Tinubu's declaration that "fuel subsidy is gone" marked the end of decades of subsidy spending. The aftermath of this reform has been characterized by surging fuel prices from ₦185 to over ₦500 per litre triggering inflation, increased transportation costs, and rising prices of goods and services. These effects have severely eroded

the purchasing power of Nigerians, particularly civil servants with fixed incomes (NBS, 2023). In semi-urban areas like Koton-Karfe LGA, Kogi State, where road transport is vital for mobility and trade, civil servants earning between ₦30,000 and ₦80,000 monthly face heightened living costs and reduced welfare. Transport fares have doubled, food prices have risen by over 45%, and many workers now struggle to afford basic necessities, resulting in lower living standards (Kogi State Bureau of Statistics, 2023). Despite these challenges, limited empirical studies have examined how fuel subsidy removal affects local-level civil servants. The absence of wage adjustments, palliatives, or safety nets has intensified economic hardship, making it imperative to assess the socioeconomic consequences of this policy shift on vulnerable workers.

This study therefore examines the effects of fuel subsidy removal on the purchasing power and welfare of civil servants in Koton-Karfe LGA. It specifically seeks to determine how the policy has influenced their cost of living and access to basic needs such as food, transportation, and healthcare. The research is guided by two key questions: (1) How has the removal of fuel subsidy affected the cost of living and purchasing power of civil servants in Koton-Karfe LGA? and (2) What is the relationship between fuel subsidy removal and the welfare conditions of civil servants in the area? To test these, two null hypotheses are proposed: first, (H₀) fuel subsidy removal has no significant effect on the cost of living and purchasing power of civil servants in Koton-Karfe LGA; (H₀) there is no significant relationship between fuel subsidy removal and their welfare conditions. By providing empirical evidence on these issues, the study seeks to inform policy interventions that can mitigate the adverse effects of subsidy removal on public workers in Kogi State.

REVIEW OF RELATED LITERATURE

The Concept of Fuel Subsidy Removal

Fuel subsidy refers to a government policy of reducing the retail price of petroleum products by covering a portion of the cost for consumers. In essence, the government pays the difference between the market price of fuel and the price at which it is sold to consumers, primarily to make fuel more affordable and reduce the burden on households and businesses (Adenikinju, 2019). In countries like Nigeria, where petroleum is both a major export commodity and a primary source of domestic energy, fuel subsidies have historically played a central role in public welfare and economic policy.

The rationale for fuel subsidies in Nigeria dates back to the 1970s, following the oil boom era, when the government introduced them to stabilize domestic prices, stimulate economic activity, and protect citizens from global oil price shocks (Iledare, 2022). Over the years, subsidies became deeply entrenched in Nigeria's fiscal structure and political economy, often viewed as a mechanism for wealth redistribution and a social contract between the government and the governed.

However, while subsidies were originally designed to provide economic relief and promote social equity, they have also been heavily criticized for fostering corruption, market distortion, inefficiency, and fiscal drain. According to the World Bank (2023), Nigeria spent over \$10 billion (approximately ₦4.39 trillion) on fuel subsidies in 2022 alone an amount that could have been redirected to education, healthcare, and infrastructure. These rising costs have strained public finances and limited the government's capacity to invest in critical development sectors.

The removal of fuel subsidy refers to the cessation of this government support, thereby allowing the pump price of petroleum products to be determined by market forces. In May 2023, the Nigerian government officially ended the fuel

subsidy program as part of a broader economic reform agenda under President Bola Ahmed Tinubu. The removal was justified on the grounds that it would eliminate waste, encourage investment in the downstream oil sector, and free up revenue for development projects (Federal Ministry of Finance, 2023).

Despite these anticipated benefits, the policy has generated intense debate and public backlash due to its immediate socioeconomic impact, particularly on low- and middle-income earners. The removal of subsidy led to a dramatic increase in fuel prices from about ₦185 per litre to over ₦500 in most parts of the country causing a ripple effect on the cost of transportation, food, and other essential commodities (National Bureau of Statistics [NBS], 2023). This price shock has significantly eroded the purchasing power of Nigerian workers, especially civil servants whose salaries remain largely stagnant in the face of inflation.

Economists and policy analysts have warned that subsidy removal, if not accompanied by adequate cushioning mechanisms such as minimum wage reviews, transport support schemes, or targeted social safety nets, could exacerbate poverty and inequality (Ogunyemi & Adewale, 2021). This concern is particularly valid in rural and semi-urban areas like Koton-Karfe in Kogi State, where access to alternative energy sources is limited and residents are heavily dependent on fuel for transportation and small-scale economic activities.

Furthermore, while the removal of fuel subsidy aligns with international financial institutions' recommendations for economic liberalization, its success depends largely on how well governments manage the transition. Key to this is transparency in savings utilization, accountability in petroleum pricing mechanisms, and reinvestment of freed-up funds in pro-poor and pro-growth sectors (IMF, 2022).

Fuel subsidy removal in Nigeria is both a fiscal necessity and a socioeconomic dilemma. While it promises long-term economic gains through improved budget efficiency and private sector investment, it also imposes immediate hardship on vulnerable populations. Understanding the local-level impact such as on the purchasing power of civil servants in Koton-Karfe is crucial for assessing the policy's overall effectiveness and for designing responsive mitigation strategies.

The Effect of Fuel Subsidy Removal on the Cost of Living and Purchasing Power of Civil Servants in Koton-Karfe LGA, Kogi State

The removal of fuel subsidy in May 2023 has had significant economic consequences across Nigeria, especially for fixed-income earners such as civil servants. The policy, aimed at fiscal sustainability, led to a sharp increase in petrol prices from ₦185 to over ₦500 per litre triggering widespread inflation and a steep rise in the cost of goods and services (National Bureau of Statistics [NBS], 2023; World Bank, 2023). In Koton-Karfe LGA of Kogi State, this has drastically affected civil servants earning between ₦30,000 and ₦80,000 monthly, as transport fares doubled and food prices surged by over 45%, reducing their purchasing power and standard of living (Kogi State Bureau of Statistics, 2023). According to Keynesian consumption theory, consumption levels are directly linked to disposable income; when real income declines due to inflation or rising costs, spending contracts proportionally (Keynes, 1936). This theoretical view helps explain why civil servants in Koton-Karfe now face a "real income squeeze," with stagnant salaries unable to match the rapid rise in living costs. As a result, many have cut back on non-essential expenditures, resorted to cheaper alternatives, or relied on loans to meet basic household needs (Aliyu & Ibrahim, 2023).

Empirical evidence across Nigeria reinforces these outcomes. Abiola and Adebayo (2023) reported that fuel subsidy removal has significantly reduced real wages and heightened economic vulnerability among middle- and lower-income

households. Similarly, Okon and Udo (2022) observed that public sector workers were among the most affected, as wage levels remained static amid inflation driven by fuel and transport costs. The NBS (2023) further noted that national inflation rose to 25.8%, while food inflation exceeded 30% within months of the policy implementation, eroding household welfare. In predominantly rural LGAs like Koton-Karfe, where livelihoods depend on transport and local trade, higher fuel prices have amplified costs across sectors, deepening poverty and inequality. The lack of compensatory policies such as wage adjustments, palliatives, or social protection schemes has worsened these effects, leaving civil servants financially strained (BudgIT, 2022).

Overall, the fuel subsidy removal, though intended to improve fiscal efficiency, has diminished the purchasing power of civil servants in Koton-Karfe, leading to a decline in living standards and economic well-being. Without wage reviews or effective palliative measures, the policy risks widening rural inequality and undermining household welfare.

Fuel subsidy removal and the welfare conditions of civil servants in Koton-Karfe LGA.

The removal of fuel subsidy in Nigeria has had profound implications for the welfare of civil servants, particularly in areas like Koton-Karfe Local Government Area (LGA) of Kogi State. The abrupt deregulation of fuel prices in May 2023 led to a sharp increase in transportation costs, food prices, and the general cost of living (World Bank, 2024). For civil servants earning modest incomes between ₦30,000 and ₦80,000 monthly, these price hikes have significantly eroded disposable income and reduced access to essential goods and services (National Bureau of Statistics [NBS], 2023). According to Adedokun and Folarin (2024), the elimination of subsidies though aimed at promoting fiscal sustainability has disproportionately burdened lower-income earners, who spend a higher percentage of their income on food and transportation. In Kogi State, transportation fares reportedly doubled within weeks of subsidy removal, affecting daily commuting and access to workplaces (Premium Times, 2023). Similarly, food inflation, which reached over 35% by late 2023, has worsened food insecurity and forced households to reduce meal quality and frequency (NBS, 2023; Business Day, 2024).

Studies by Olayemi and Adebayo (2023) further indicate that welfare conditions measured by access to food, health care, and basic necessities have declined among public-sector workers. Without wage adjustments or effective social protection, civil servants in rural LGAs such as Koton-Karfe face heightened vulnerability and declining living standards. The absence of compensatory palliative measures has compounded these hardships, reflecting a gap between policy implementation and welfare sustainability (International Monetary Fund [IMF], 2024).

In summary, fuel subsidy removal has significantly undermined the welfare of civil servants in Koton-Karfe by increasing living costs and reducing access to food, transportation, and essential goods. Unless mitigated through targeted income support and social safety programmes, these effects are likely to deepen economic inequality and rural poverty (World Bank, 2024; Olayemi & Adebayo, 2023).

Comparison of the Purchasing Power of Civil Servants before and After the Removal of Fuel Subsidy in Koton-Karfe LGA

The removal of fuel subsidy in May 2023 drastically weakened the purchasing power of civil servants in Koton-Karfe LGA, Kogi State. Purchasing power the real value of income measured by what goods and services can be afforded (Mankiw, 2021) determines workers' ability to meet essential needs such as food, transport, and healthcare. Before the subsidy removal, civil servants operated within a relatively stable cost environment. Petrol sold at about ₦185 per

litre, keeping transport and commodity prices moderate (National Bureau of Statistics [NBS], 2022). Those earning between ₦30,000 and ₦80,000 monthly could afford basic necessities, educate their children, and sustain modest savings.

However, after subsidy removal, fuel prices surged to over ₦500 per litre nationwide, including in Koton-Karfe, triggering steep increases in food, transport, and energy costs (World Bank, 2023). Despite these rising costs, wages remained stagnant. The NBS (2023) reported over a 30% rise in the consumer price index and a 40% increase in food prices between June and November 2023.

Household expenditure patterns shifted sharply food now accounts for more than 60% of monthly income, while transport takes over 25% (Nigeria Bureau of Statistics, 2023). Consequently, civil servants have little or no savings and often rely on informal borrowing, reduced meal frequency, and deferred school or medical expenses. Many report walking long distances or cutting essential consumption to cope.

Comparatively, before the subsidy removal, civil servants could manage basic needs and occasional emergencies without debt. Post-removal, however, most face severe financial strain. BudGIT (2023) found that 78% of rural and peri-urban civil servants experienced a significant welfare decline, with 63% reducing daily meals and 48% skipping healthcare due to cost.

The absence of wage adjustments has further worsened welfare conditions, reducing morale and productivity. The comparison clearly shows that while subsidy removal aimed to improve fiscal efficiency, it has eroded the real incomes of civil servants, transferring the economic burden to vulnerable households. Urgent policy responses such as wage reviews, targeted subsidies, and local safety nets are therefore essential to mitigate these adverse effects.

Theoretical Framework

The Keynesian Consumption Theory, proposed by John Maynard Keynes in 1936 in his classic work *The General Theory of Employment, Interest and Money*, provides an important framework for understanding the relationship between income and consumption. The theory was developed during the Great Depression to explain how income levels influence individuals' spending behavior and overall economic demand. Keynes argued that consumption primarily depends on current disposable income, suggesting that as income increases, consumption also rises but at a diminishing rate. This relationship is expressed through the consumption function $C = a + bY$, where C represents total consumption, a is autonomous consumption (spending when income is zero), b is the marginal propensity to consume (MPC), and Y is disposable income.

A central tenet of the Keynesian model is the marginal propensity to consume, which posits that people spend part of any additional income but save the remainder, implying that MPC is positive but less than one. The theory further maintains that even when income is zero, individuals continue to consume basic goods using savings or borrowing. Importantly, Keynes emphasized the need for government intervention through fiscal policies to stabilize consumption and aggregate demand during periods of inflation, unemployment, or economic shocks.

This theory is particularly relevant to the present study on the effects of fuel subsidy removal on civil servants in Koton-Karfe LGA, Kogi State. The 2023 fuel subsidy removal led to a sharp increase in fuel prices and overall inflation, significantly reducing the real income and purchasing power of civil servants whose wages remained unchanged.

According to Keynesian logic, a decline in disposable income leads to reduced consumption and, consequently, a lower standard of living. The theory therefore provides a useful framework for understanding how macroeconomic policies like subsidy removal translate into microeconomic hardship, manifesting in reduced spending on food, transportation, healthcare, and other basic needs.

The strength of the Keynesian Consumption Theory lies in its clear linkage between income and consumption, as well as its emphasis on government intervention to stabilize the economy during shocks. It effectively explains short-term consumption responses to income fluctuations or policy changes. However, its weaknesses include an overemphasis on current income while ignoring factors such as future income expectations, access to credit, and cultural influences on spending behavior. Moreover, it assumes a static consumption pattern and does not fully capture the dynamic and adaptive nature of modern household financial decisions.

In essence, the Keynesian Consumption Theory provides a strong conceptual foundation for analyzing how the removal of fuel subsidies in Nigeria affects the welfare and purchasing power of fixed-income earners, while also highlighting the importance of policy measures to cushion the impact on vulnerable populations.

Empirical Review

Odusanya et al. (2025) evaluated the impact of fuel subsidy removal on household access to essential services. This recent paper used cross-sectional household surveys across several states and applied inferential statistics to test associations between subsidy removal and access to health, transport and food. The results indicated reduced access to essential services and increased poverty incidence among vulnerable groups, and the authors called for immediate expansion of cash-transfer programmes and transport subsidies for public workers in rural areas.

Obasi (2024) assessed the effects of fuel subsidy removal on food prices and consumer behaviour in Abia State. This state-level empirical study surveyed households and market traders, then applied descriptive statistics and hypothesis testing to assess price and purchasing-behaviour changes after subsidy removal. The study reported statistically significant increases in staple food prices and corresponding reductions in household food purchases and nutritional quality. It recommended targeted food support (vouchers or subsidies), temporary price controls on essential staples, and measures to stabilize transport costs.

Niagwan and Maigari (2024) studied the impact of fuel subsidy removal policy on households in Jos Metropolis (Plateau State). Using a household survey and qualitative interviews, the authors documented reduced household welfare, increased transport costs and coping strategies such as reduced meal frequency and increased borrowing. The study concluded that short-term palliatives were either insufficient or poorly distributed and recommended stronger, locally-targeted social protection and better coordination of relief at state and LGA levels.

Evans et al. (2023) studied the socio-economics of the 2023 fuel subsidy removal in Nigeria. This study employed mixed methods analysis of national databases and secondary indicators (consumption, price and truck-out data) combined with regional case studies to examine macro and local effects of the May 2023 subsidy removal. The authors found that subsidy removal triggered an immediate fall in fuel consumption, a rapid rise in transport and food prices, and increasing vulnerability among low-income and rural households; they also documented uneven implementation

of palliative measures across states. The study recommends transparent reinvestment of fiscal savings into targeted social protection and stronger monitoring of palliative distribution.

BudgIT (2023) studied subsidy removal and Nigeria’s daily petroleum consumption / policy brief. Using official truck-out data, budget records and market price monitoring, BudgIT analysed the immediate effects of subsidy removal on daily fuel consumption, prices and household expenditures. Their empirical review showed a marked reduction in daily petrol consumption following removal and highlighted steep increases in retail pump prices, with consequent pass-through to transport and food prices. BudgIT recommended clear, accountable use of subsidy savings for visible social support (cash transfers, food distribution, transport support) and public communication to restore trust.

METHODOLOGY

This study adopted the survey research design, which allows for systematic collection of primary data from a representative segment of the population and enables generalization of findings. Primary data were obtained through structured questionnaires administered to civil servants employed in ministries, departments, and public offices in Koton-Karfe Local Government Area (LGA) of Kogi State. Secondary data were sourced from textbooks, journals, official reports, and relevant published and unpublished materials.

The study population comprised all civil servants within the LGA’s public institutions, estimated at 1,200 employees across the local government secretariat, education, health, and other public departments. The sample size was determined using Yamane’s (1967) formula for finite populations:

$$n = \frac{N}{1 + N(e^2)}$$

Where:

$$N = 1,200 \text{ and } e = 0.05 \text{ (at 95\% confidence level)}$$

$$n = \frac{1,200}{1 + 1,200(0.05^2)} = \frac{1,200}{1 + 1,200(0.0025)} = \frac{1,200}{1 + 3} = \frac{1,200}{4} = 300$$

Thus, 300 civil servants were selected as the study’s sample size using the simple random sampling technique, ensuring each respondent had an equal chance of selection. Questionnaires were distributed proportionately across departments to ensure representativeness.

The questionnaire, based on the study’s objectives, consisted mainly of close-ended items measured on a five-point Likert scale (Strongly Agree–Strongly Disagree), focusing on household expenditure, transportation, food costs, credit use, and welfare changes before and after the fuel subsidy removal. Expert review established content validity, while a pilot test involving 30 civil servants from a neighboring LGA confirmed reliability.

Data were analyzed using Statistical Package for the Social Sciences (SPSS). Descriptive statistics (frequencies, percentages, and means) summarized responses, while Chi-square (χ^2) tests were applied to test hypotheses at a 0.05 significance level using the formula:

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

Where O = observed frequency and E = expected frequency.
 Decision rule: if computed $\chi^2 > 9.488$ (critical value at $df = 4$), reject the null hypothesis; otherwise, accept it.

DATA ANALYSIS AND DISCUSSION OF FINDING

Results of Hypotheses Testing

Hypothesis	χ^2 Calculated	χ^2 Critical (0.05)	Decision	Interpretation
H₀₁: Fuel subsidy removal has no significant effect on cost of living and purchasing power	273.153	9.488	Rejected	Significant effect exists
H₀₂: There is no significant relationship between fuel subsidy removal and welfare conditions	217.331	9.488	Rejected	Significant relationship exists

The Chi-square results show that fuel subsidy removal has a statistically significant and negative impact on the cost of living, purchasing power, and welfare conditions of civil servants in Koton-Karfe LGA. These findings affirm that civil servants are increasingly unable to meet basic needs such as food, transportation, and healthcare following the subsidy removal.

Finding and Discussion

The study found that the removal of fuel subsidy in May 2023 had a significant adverse effect on the cost of living, purchasing power, and welfare of civil servants in Koton-Karfe LGA, Kogi State. Chi-square results ($\chi^2 = 273.153$ and $\chi^2 = 217.331$) exceeded the critical value of 9.488 at a 0.05 significance level, confirming that subsidy removal significantly affected both the cost of living and welfare conditions of civil servants.

Conceptually, the findings affirm that rising fuel and commodity prices, without corresponding wage adjustments, erode purchasing power and limit access to basic needs such as food, transport, and healthcare. Empirically, the results are consistent with studies by Adamu and Yusuf (2023), Eze and Okechukwu (2023), and BudgIT (2023), which reported increased household hardship and reduced consumption following subsidy removal across Nigeria.

Theoretically, the findings align with Keynesian Consumption Theory (Keynes, 1936), which links consumption to disposable income. As real incomes of civil servants declined, their consumption levels dropped correspondingly. The lack of government intervention through wage reviews or palliatives, as suggested by Keynes, worsened the economic strain.

In summary, fuel subsidy removal has substantially weakened the economic stability of civil servants in Koton-Karfe LGA, reducing their real income and living standards. While intended as a fiscal reform, the policy has shifted the economic burden to fixed-income earners, underscoring the need for wage restructuring and effective social protection measures.

CONCLUSION AND RECOMMENDATIONS

The study concluded that the removal of fuel subsidy in Nigeria has had a significant and adverse effect on the cost of living, purchasing power, and welfare conditions of civil servants in Koton-Karfe Local Government Area. The policy, though aimed at improving fiscal efficiency and reducing government expenditure, has inadvertently worsened the socio-economic conditions of fixed-income earners. Rising fuel prices have translated into higher transportation and food costs, eroding real incomes and limiting access to basic needs such as healthcare, education, and housing. The findings affirm that without corresponding wage adjustments or targeted social interventions, fuel subsidy removal disproportionately affects low- and middle-income earners, particularly civil servants whose earnings remain stagnant amid inflationary pressures.

Based on the findings of the study, the following recommendations were made;

- i. The Kogi State Government, in collaboration with the Federal Government, should introduce targeted wage adjustments for civil servants to cushion the effects of inflation triggered by subsidy removal. This should include periodic salary reviews to reflect current economic realities and preserve workers' purchasing power.
- ii. The government should transparently channel savings from fuel subsidy removal into welfare-enhancing programmes such as affordable transportation, healthcare subsidies, and food support schemes to improve the overall living conditions of civil servants and other vulnerable groups.

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