

GENDER DEFERENTIAL EFFECTS OF PREMIUM MOTOR SPIRIT (PMS) SUBSIDY REMOVAL AND DEVALUATION OF NAIRA ON JOB PERFORMANCE OF CIVIL SERVANTS IN SOUTH-EAST NIGERIA

Anthonia Onyinye Ilodigwe

Department of Sociology

Chukwuemeka Odumegwu Ojukwu Univeersity, Igbariam Campus, Anambra State, Nigeria

EMAIL: oa.ilodigwe@coou.edu.ng

ORCID NUMBER: 0009-0001-0283-0695

Bonaventure Chigozie Uzoh

Department of Sociology/Anthropology

Nnamdi Azikiwe University Awka Anambra State, Nigeria

Email: bc.uzoh@unizik.edu.ng

Abstract

This study examined the gender differential effects of Premium Motor Spirit (PMS) subsidy removal and naira devaluation on the job performance of civil servants in South-East Nigeria. The study was anchored on Social Role Theory and supported by Herzberg's Two-Factor Theory. An explanatory sequential mixed-methods design (QUAN - QUAL) was adopted. The study was conducted in Anambra, Ebonyi and Enugu States, selected through simple random sampling from the five states of South-East Nigeria. From a population of 32,322 civil servants, a sample of 1,121 was determined using Taro Yamane's formula at a 5% level of precision. A multistage sampling procedure was used for the quantitative phase, while purposive sampling was employed to select participants for in-depth interviews and focus group discussions. Data were collected using a structured questionnaire, IDI guide and FGD guide. The questionnaire recorded a test-retest reliability coefficient of 0.82. Quantitative data were analysed using frequencies, percentages, chi-square and ANOVA in SPSS version 25, while qualitative data were thematically analysed and triangulated with the quantitative findings. Of the 1,121 questionnaires distributed, 1,087 were found suitable for analysis. The findings revealed that PMS subsidy removal and naira devaluation adversely affected the job performance of both male and female civil servants, although the nature and intensity of the effects differed according to gender roles and social responsibilities. Male employees were perceived to experience greater productivity decline and psychological stress associated with traditional expectations of providing for household needs, whereas female employees were considered more vulnerable to fatigue arising from domestic and childcare responsibilities. In conclusion, the study established that economic policy shocks adversely affected civil servants irrespective of gender, although the underlying pressures differed between men and women. The study recommends gender-sensitive workplace support, transportation assistance and sustained macroeconomic reforms to mitigate the effects of economic shocks on civil servants' welfare and job performance.

Keywords: PMS subsidy removal, naira devaluation, gender differential effects, job performance, civil servants, South-East Nigeria.

Introduction

The Federal Government of Nigeria through the president, announced the withdrawal of Premium Motor Spirit (PMS) subsidy in Nigeria in 2023 and that affected the price of Premium Motor Spirit, commonly known as petrol in Nigeria. The resultant effect of the subsidy removal was the high cost of PMS throughout the country (Lawal & Umar, 2024). According to Ozili and Obiora (2023), petroleum subsidy removal brought with it increased inflation, increased poverty, increased crime and loss of jobs in the informal sector as well as increased prices of petroleum products. Due to the high cost of Premium Motor Spirit, transportation cost also increased and this implies that workers pay more commuting themselves to work (Meduim, 2023). While much of the existing discourse has focused on the macroeconomic implications of these policies, there is growing concern about how such economic shocks translate into everyday workplace realities for public employees, particularly civil servants whose salaries often remain fixed despite rising living costs.

Similarly, the naira has experienced significant devaluation in recent years, largely due to declining foreign exchange earnings and increased demand for foreign currency (CBN, 2022). The most recent devaluation of the Naira in June, 2023 by the President Ahmed Tinubu-led administration was done to boost confidence in the Naira (Johnson, 2023). The Naira which was pegged at an artificially high level against the dollar fell by 70% (Bull, 2024). Currency devaluation leads to the lowering of the value of a country's currency and reduction of the amount of currencies in circulation. This results in increases in prices of goods and services as well as the general cost of living with a lot of implications for ordinary Nigerians, especially public service employees whose wages have remained relatively unchanged (Bound, 2024).

From a sociological perspective, such economic policy shocks may alter the social and occupational conditions under which workers perform their duties. Rising transportation costs, higher food prices, and declining purchasing power can generate stress, fatigue, and financial strain among workers. These conditions may manifest in the workplace through observable indicators of job performance such as punctuality, regular attendance, commitment to duty, and effectiveness in service delivery, particularly within the public service where institutional routines and service obligations require consistent employee engagement.

The removal of Premium Motor Spirit (PMS) subsidy and the devaluation of the naira have also had asymmetrical effects on male and female civil servants, particularly in terms of their workplace productivity. Studies have shown that women, who already bear disproportionate household and caregiving responsibilities, experience a double strain when

economic shocks occur (Ayorinde et al., 2024). The rise in transportation costs, energy prices, and food inflation following PMS subsidy removal and devaluation of the naira seems to increase women's unpaid domestic workload, leaving them more fatigued and less focused during official duties. This may result in heightened absenteeism, lateness, and reduced task efficiency compared to their male colleagues who, though also affected, often face different stressors associated with the pressure to meet household financial expectations (UN Women Nigeria, 2023).

Evidence from the Global Subsidies Initiative (GSI, 2020) shows that Nigerian women constitute a significant portion of the public workforce that rely heavily on affordable transportation and energy (International Institute for Sustainable Development IISD & Spaces for Change S4C, 2020). With PMS subsidy removal, many female workers may spend a higher share of income on commuting, forcing some to cut down on working hours or seek side engagements to sustain their families; which can diminish their concentration, increase fatigue, and lower job performance levels (Ajayi, 2023; Tyoan et al., 2025). Men, conversely, face the psychological burden of providing under worsening economic conditions, which can also impair their motivation and focus at work and may affect their productivity as employees in the Civil Service (Abamara et al., 2018).

Employees' productivity refers to the efficiency and effectiveness with which employees perform their job tasks to produce the desired results. It is measured by the amount of work produced within a specific period (Bates & Holton, 2023). In the context of public service, however, job performance is often reflected through specific indicators such as punctuality to work, adherence to official duties, and the quality and timeliness of service delivery to the public. Employees' productivity is influenced by factors such as workplace environment, employees' motivation and engagement, employees' skills, management practices (Bates & Holton, 2023), employees' health and well-being as well as economic factors such as inflation (Blanchard, 2017), government policies and regulations. Economic policies such as PMS subsidy removal and devaluation of the naira may therefore hinder employees' productivity depending on how they are implemented and how workers experience their consequences in everyday life. Furthermore, the experience and consequences of these policy shocks may vary across socio-demographic and occupational categories such as gender, age, income level, grade level, and years of service. Civil servants in lower grade levels with limited financial resources may experience greater difficulty coping with increased transportation costs and living expenses, which may in turn influence their punctuality, attendance patterns, and overall job performance in the workplace.

Studies such as Okafor (2017) and Nwosu (2020) have shown that PMS subsidy removal and currency devaluation can have negative effects on employee productivity, particularly in the public sector. However, many of these studies have largely emphasized

the macroeconomic and financial implications of these policies while paying limited attention to the sociological dimensions of how such policy shocks affect the everyday work behaviour and performance of civil servants, especially in terms of measurable indicators such as punctuality and effectiveness in service delivery. In the South-East region of Nigeria, where the civil service constitutes a major segment of formal employment, there is still limited empirical evidence on how the combined shocks of PMS subsidy removal and naira devaluation influence job performance among civil servants across different socio-demographic and occupational groups.

Methodology

The study adopted an explanatory sequential mixed-methods design (QUAN - QUAL) to examine the influence of Premium Motor Spirit (PMS) subsidy removal and naira devaluation on the job performance of civil servants in South-East Nigeria. The study was conducted in Anambra, Ebonyi and Enugu States, selected from the five states of the South-East geopolitical zone through simple random sampling using balloting without replacement. The population comprised 32,322 civil servants across the five states, from which a sample of 1,121 respondents was determined using Taro Yamane's formula at a 5% level of precision. The sample was distributed as follows: Anambra (372), Ebonyi (378), and Enugu (371). A multistage sampling procedure involving simple random, stratified and proportionate sampling was used to select respondents from Ministries, Departments and Agencies (MDAs). For the qualitative phase, purposive sampling was used to select key civil servants and labour representatives for in-depth interviews (IDIs) and focus group discussions (FGDs).

Data were collected using a structured questionnaire, IDI guide and FGD guide. The questionnaire was subjected to face and content validation by experts, while test-retest reliability yielded a coefficient of 0.82. Quantitative data were analysed using frequencies, percentages, chi-square and ANOVA in SPSS version 25. Qualitative data from the IDIs and FGDs were transcribed and thematically analysed, with the qualitative findings triangulated with the quantitative results. Out of the 1,121 questionnaire that was distributed, only 1,087 was fit for data analysis. Prior to the data collection, ethical approval was obtained from the Nnamdi Azikiwe University Human Research Ethics Committee, while informed consent, confidentiality and voluntary participation were ensured.

Results

Table 1: Socio-Demographic characteristics of respondents

Variables	Frequency	Percentage
Sex		
Male	313	28.8

Female	774	71.2
Total	1087	100
Age		
18-25 years	151	13.8
26-35 years	400	36.8
36-45 years	352	32.4
46-55 years	124	11.4
56 years and above	60	5.5
Total	1087	100
Educational qualification		
SSCE	87	8.0
OND/NCE	183	16.8
HND/Bachelor's Degree	636	58.5
Master's Degree	108	9.9
Doctorate Degree	73	6.7
Total	1087	100
Job position		
Junior staff	339	31.2
Senior staff	748	68.8
Total	1087	100
Years of service		
0-5 years	263	24.2
6-10 years	315	29.0
11-15 years	208	19.1
16-20 years	205	18.9
21 years and above	96	8.8
Total	1087	100
Area of Residence		
Urban	868	79.9
Rural	219	20.1
Total	1087	100
Salary range		
No-N70,000	146	13.4
N70,001-N100,000	441	40.6
N100,001-N150,000	286	26.3
N150,001-N200,000	162	14.9
N200,001 and above	52	4.8
Total	1087	100
Level in the civil service		
Level 1-3	210	19.3
Level 4-6	186	17.1
Level 7-9	361	33.2
Level 10-12	300	27.6

Level 13 and above	30	2.8
Total	1087	100

Field survey, 2026

Table 1 presents the demographic characteristics of the respondents. The results indicate that, out of the 1,087 respondents, 313 (28.8%) are male, while 774 (71.2%) are female. This suggests that the sample is predominantly female, indicating a greater representation of women in the study population. With regard to age distribution, 151 (13.9%) of the respondents are between 18 and 25 years, 400 (36.8%) fall within the 26–35 years age bracket, 352 (32.4%) are aged 36–45 years, 124 (11.4%) are between 46 and 55 years, while 60 (5.5%) are 56 years and above. The findings indicate that the majority of respondents are within the economically active age groups of 26–45 years, with those aged 26–35 years constituting the largest proportion of the sample.

In terms of educational attainment, 87 (8.0%) of the respondents possess SSCE qualifications, 183 (16.8%) hold OND/NCE certificates, 636 (58.5%) have HND or Bachelor's degrees, 108 (9.9%) possess Master's degrees, while 73 (6.7%) hold Doctorate degrees. This demonstrates that the respondents are generally well educated, with a substantial majority possessing tertiary qualifications, particularly HND or Bachelor's degrees. Regarding job position, 339 (31.2%) of the respondents are junior staff, whereas 748 (68.8%) occupy senior staff positions. This indicates that senior staff constitute a significant majority of the sample, suggesting that the respondents possess considerable organisational experience and responsibility.

With respect to years of service, 263 (24.2%) of the respondents have worked for between 0 and 5 years, 315 (29.0%) have served for 6–10 years, 208 (19.1%) have between 11 and 15 years of service, 205 (18.9%) have worked for 16–20 years, while 96 (8.8%) have served for 21 years and above. The results reveal that the largest proportion of respondents have between 6 and 10 years of service, indicating a workforce with substantial professional experience. Concerning the area of residence, 868 (79.9%) of the respondents reside in urban areas, while 219 (20.1%) live in rural areas. This finding suggests that the study population is overwhelmingly urban-based, which may reflect the concentration of civil service institutions and employment opportunities in urban centres. In relation to salary range, 146 (13.4%) of the respondents earn between ~~N~~0 and ~~N~~70,000, 441 (40.6%) receive between ~~N~~70,001 and ~~N~~100,000, 286 (26.3%) earn between ~~N~~100,001 and ~~N~~150,000, 162 (14.9%) receive between ~~N~~150,001 and ~~N~~200,000, while 52 (4.8%) earn ~~N~~200,001 and above. The data indicate that the largest proportion of respondents fall within the ~~N~~70,001–~~N~~100,000 salary bracket, suggesting that this income range is the most common among the participants.

Finally, with regard to levels in the civil service, 210 (19.3%) of the respondents are on Levels 1–3, 186 (17.1%) are on Levels 4–6, 361 (33.2%) fall within Levels 7–9, 300 (27.6%) are on Levels 10–12, while 30 (2.8%) are on Level 13 and above. The findings reveal that the highest proportion of respondents are concentrated within Levels 7–9, indicating that a considerable number occupy middle-level positions within the civil service hierarchy.

Table 2: Respondents' level of agreement on how the removal of PMS subsidies and the devaluation of the naira have affected male and female employees differently in terms of job performance in the Civil Service in southeast, Nigeria

Responses	Frequency	Percent
Strongly agree	569	52.3
Agree	316	29.1
Disagree	135	12.4
Strongly disagree	67	6.2
Total	1087	100

Field survey, 2026

Table 2 presents the respondents' level of agreement on whether the removal of PMS subsidies and the devaluation of the naira have affected male and female employees differently in terms of job performance within the Civil Service. The findings reveal that 569 (52.3%) of the respondents strongly agree with this assertion, while 316 (29.1%) agree. Conversely, 135 (12.4%) of the respondents disagree, and 67 (6.2%) strongly disagree.

The results clearly demonstrate that a substantial majority of the respondents, representing 81.4%, either agree or strongly agree that the economic policies have had differential effects on the job performance of male and female civil servants. This suggests that gender may play a significant role in shaping how employees experience and respond to the economic consequences of subsidy removal and currency devaluation. The relatively small proportion of respondents who expressed disagreement further reinforces the view that the impacts of these economic changes are perceived to vary across gender groups within the Civil Service.

Table 3: Respondents' views on how increased living costs have influenced productivity among male and female civil servants in southeast, Nigeria

Responses	Frequency	Percent
Female employees show greater fatigue and reduced efficiency due to added household and childcare responsibilities	248	22.8
Male employees experience more decline because of financial pressure from family obligations	430	39.6
Both genders maintain similar productivity levels despite the economic situation	387	35.6
Female employees' performance has improved through	22	2.0

stronger coping resilience

Total	1087	100
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Field survey, 2026

Table 3 presents the respondents' views on how increased living costs have influenced productivity among male and female civil servants. The findings indicate that 248 (22.8%) of the respondents believe that female employees experience greater fatigue and reduced efficiency as a result of additional household and childcare responsibilities. In contrast, 430 (39.6%) of the respondents are of the opinion that male employees experience a greater decline in productivity owing to the financial pressures associated with family obligations.

Furthermore, 387 (35.6%) of the respondents maintain that both male and female employees have sustained similar levels of productivity despite the prevailing economic challenges, while only 22 (2.0%) believe that female employees' performance has improved as a result of stronger coping resilience. The results therefore suggest that the dominant perception among respondents is that increased living costs have had a more pronounced effect on male civil servants due to heightened financial responsibilities. Nevertheless, a considerable proportion of respondents contend that productivity levels have remained relatively similar across both genders, reflecting differing perspectives on the extent to which economic pressures translate into gender-based variations in workplace performance.

Table 4: Respondents' views on the gender that experience more financial and psychological stress as a result of PMS subsidy removal and naira devaluation in the civil service in southeast, Nigeria

Responses	Frequency	Percent
Female employees experience more stress due to lower earnings and family-related expenses	228	21.0
Male employees experience more stress from household financial responsibilities	328	30.2
Both genders experience equal levels of financial and psychological stress	486	44.7
Neither gender shows any significant stress differences	30	2.8
I don't know	15	1.4
Total	1087	100

Field survey, 2026

Table 4 presents the respondents' views on the gender that experiences greater financial and psychological stress as a result of the removal of PMS subsidies and the devaluation of the naira. The findings reveal that 228 (21.0%) of the respondents believe that female employees experience more stress due to lower earnings and family-related

expenses, while 328 (30.2%) are of the opinion that male employees bear greater stress as a consequence of household financial responsibilities.

Interestingly, the largest proportion of respondents, 486 (44.7%), indicated that both genders experience equal levels of financial and psychological stress under the prevailing economic conditions. In contrast, only 30 (2.8%) believe that there are no significant differences in stress levels between male and female employees, while 15 (1.4%) expressed uncertainty by selecting I don't know.

The distribution of responses suggests that, although some respondents perceive gender-specific sources of economic and psychological pressure, there is a prevailing view that the effects of subsidy removal and naira devaluation are broadly shared by both male and female civil servants. This finding underscores the widespread nature of the economic challenges and their implications for employees' well-being, irrespective of gender.

Table 5: Respondents' views on gender category in the civil service that has suffered greater overall job performance decline following PMS subsidy removal and naira devaluation

Responses	Frequency	Percent
Female employees	194	17.8
Male employees	249	22.9
Both genders	578	53.2
Neither gender has experienced productivity decline	32	2.9
I don't know	34	3.1
Total	1087	100

Field survey, 2026

Table 5 presents the respondents' views on the gender category in the Civil Service that has suffered greater overall job performance decline following the removal of PMS subsidies and the devaluation of the naira. The findings show that 194 (17.8%) of the respondents believe that female employees have experienced a greater decline in job performance, while 249 (22.9%) attribute the greater impact to male employees.

However, the majority of respondents, 578 (53.2%), maintain that both male and female employees have experienced a decline in job performance as a result of the prevailing economic conditions. By contrast, 32 (2.9%) of the respondents believe that neither gender has suffered any productivity decline, while 34 (3.1%) indicated that they do not know.

The pattern of responses suggests that the adverse effects of PMS subsidy removal and naira devaluation on work performance are largely perceived as a shared experience across both genders rather than a phenomenon affecting one group disproportionately. Although a notable proportion of respondents identify either male or female employees as being more adversely affected, the dominant view is that the economic challenges have had

far-reaching consequences for the productivity and effectiveness of civil servants irrespective of gender. This finding aligns with the opinion of the Chairman of the Nigerian Labour Congress, who noted that:

For this particular issue of subsidy removal, I will tell you that if there is any difference, it is very slim because being a civil servant, you are not paid differently because you are a man or a woman. If you are on the same grade level, you earn the same salary. What makes the difference is their responsibilities in society and in their families. So, in terms of the effect, I will say it affects both genders, depending on the responsibilities they carry **(IDI, Male, Chairman, Nigerian Labour Congress, Anambra State)**.

This response implies that the economic challenges associated with the PMS subsidy removal and naira devaluation have affected both male and female civil servants in similar ways, although the extent of the burden may vary according to family and societal obligations. However, another IDI respondent expressed a somewhat different opinion when he stated that:

It affects them differently, but I think the male side suffers more because once women come to the office, they try to forget what is happening at home and focus on work. But for men, there are many things running through their minds—school fees, house rent, gas, electricity, and other things they are expected to provide. All these pressures make it difficult to concentrate, and the focus is no longer there **(IDI, Male, 50 years old, Chief Planning Officer, Ministry of Environment, 17 years of service)**.

This response suggests that male employees may experience greater work-related stress because of traditional expectations that assign them primary responsibility for household provision, thereby affecting their concentration and job performance more severely. The focus group discussions provide further insights into these gendered experiences. Participants in the mixed male and female group largely agreed that the effects of the economic situation cut across both genders, although the sources of pressure may differ. One participant explained:

For me, in the workplace, nobody is looking at any gender. In the actual sense, the cost-of-living crisis will affect everybody. It will affect the productivity of either or both genders. Yes, that is just the truth **(FGD, Male and Female Civil Servants, Anambra, 2026)**.

This response implies that the economic consequences of the PMS subsidy removal and naira devaluation are broadly experienced by all workers regardless of gender, as rising living costs have created challenges that undermine productivity and motivation across the civil service. Nevertheless, participants also acknowledged that gender roles influence how these pressures are experienced. Some argued that men bear greater financial responsibilities within the family, while women often combine official duties with domestic and caregiving obligations. As one participant observed:

We females are stressed because we come back from work and still have to cook, clean, and take care of the family, while the male is affected more by financial obligations and providing for the household. So, the stress is on both, but in different ways **(FGD, Male and Female Civil Servants, Anambra, 2026)**.

This perspective suggests that although both genders experience productivity challenges, the specific forms of stress differ according to socially assigned roles and responsibilities. Similarly, participants in the male-only focus group strongly maintained that men tend to experience greater work-related pressure because of their perceived responsibility as primary providers for their families. One participant remarked:

Most men are married, and everybody is attached to the man. I think about my children's school fees, house rent, and other responsibilities every day. Sometimes, you wake up and ask yourself what you are even going to work for because the salary cannot meet these demands. All these things affect your concentration and your performance at work **(FGD, Male Civil Servants, Enugu, 2026)**.

This response implies that traditional expectations of male breadwinning intensify the psychological and financial burdens experienced by men, which may in turn reduce motivation, concentration, and overall job performance. Overall, the result shows that the prevailing economic conditions have undermined the productivity and effectiveness of civil servants irrespective of gender, even though the underlying pressures may differ between men and women. The convergence of quantitative findings, IDI responses, and FGD evidence indicates that while both male and female employees have experienced declines in job performance.

Research Hypothesis

Male civil servants are more likely to experience more shocks resulting from PMS subsidy removal and devaluation of Naira than their female counterpart in South-East Nigeria.

Data presented in table 1 and table 9 were cross tabulated to test the third research hypothesis and result is presented in table 43.

Table 6: Crosstabulation between gender and extent the removal of Premium Motor Spirit (PMS) subsidy and the devaluation of the naira have created financial shocks in personal and work life of civil servants in southeast, Nigeria

To what extent have the removal of Premium Motor Spirit (PMS) subsidy and the devaluation of the naira created financial shocks in your personal and work life as a civil servant?					
To a very high extent	To a high extent	To a low extent	To a very low extent	Total	

Sex	Male	171	126	16	0	313
	Female	517	236	13	8	774
Total		688	362	29	8	1087

$\chi^2 = 24.667$, $df = 3$, $p = 0.001$, $CVV = 0.151$

The Chi-square test of independence conducted produced a Chi-square value of 24.667 with 3 degrees of freedom and a p-value of 0.001. Since the p-value is less than the 0.05 level of significance, the null hypothesis is rejected, and the alternative hypothesis is accepted. This implies that there is a statistically significant relationship between gender and the extent to which civil servants experience financial shocks arising from PMS subsidy removal and naira devaluation in South-East Nigeria. A closer examination of the distribution shows that 171 male respondents and 517 female respondents reported experiencing financial shocks to a very high extent, while 126 males and 236 females indicated that the shocks affected them to a high extent. Although a greater number of female respondents reported severe impacts in absolute terms, this is partly attributable to their larger representation in the sample. The findings therefore suggest that the experiences of financial shocks vary according to gender, supporting the proposition that gender plays a role in shaping how economic policy changes affect civil servants. To determine the strength of the association, Cramér's V was computed and yielded a value of 0.151. This indicates a weak but statistically significant relationship between gender and the extent of financial shocks experienced by civil servants. The result implies that, while gender is an important factor, other socio-economic variables may also influence the severity of the shocks arising from subsidy removal and currency devaluation.

Discussion of Findings

The results from the data analysis shows that the removal of PMS subsidy and the devaluation of the naira have affected both male and female civil servants, although the nature and intensity of these effects differ according to gender roles and social responsibilities. The study also revealed that a majority of respondents agreed that the prevailing economic conditions have produced differential effects on male and female employees' job performance. However, most respondents maintained that both genders have experienced financial and psychological stress and an overall decline in job performance. The findings further showed that male employees are perceived to suffer more productivity decline and psychological stress because of the traditional responsibility of providing for household needs, while female employees are considered more vulnerable to fatigue arising from additional domestic and childcare responsibilities. Overall, the study

established that the economic shocks have adversely affected civil servants irrespective of gender, although the underlying pressures differ between men and women.

The findings of this study support the work of Ryu and Fan (2023), which found that financial worries significantly increase psychological distress and that the effects of economic pressures vary across different social and demographic groups. The present study similarly demonstrates that financial obligations and family responsibilities shape how male and female civil servants experience the consequences of subsidy removal and currency devaluation. The findings also align with Satpathy et al. (2021), which established that work-related stress arising from economic and organisational pressures influences employees' experiences and workplace outcomes, even though such stress may not always translate directly into measurable performance indicators.

Conclusion

Based on the findings of the study, it is concluded that the removal of PMS subsidy and the devaluation of the naira have adversely affected the job performance of both male and female civil servants in South-East Nigeria. Overall, the study established that the economic shocks have adversely affected civil servants irrespective of gender. The study based on its findings recommends that the Civil Service Commission should promote flexible work arrangements, including remote and hybrid work policies where practicable. These arrangements would reduce transportation expenses, improve employees' work-life balance, and enhance organizational efficiency during periods of economic uncertainty. The study also recommend that the federal government of Nigeria should provide transportation support mechanisms, including transportation allowances and affordable public transport systems for civil servants. Such measures will reduce the burden of rising commuting costs, improve punctuality and attendance, and minimize the adverse effects of PMS subsidy removal on employees' work performance. Additionally, the study recommend that the federal government should pursue long-term economic reforms aimed at strengthening the value of the naira, investing in local industries, and diversifying the economy. These measures will contribute to macroeconomic stability, reduce inflationary pressures, create sustainable employment opportunities, and improve the welfare and productivity of civil servants and the wider population.

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