

**PERCEIVED INFLUENCE OF FUEL SUBSIDY REMOVAL AND RISING
COST OF LIVING ON STUDENTS' ACADEMIC PERFORMANCE IN
IHIALA L.G.A**

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Abstract

This study examined the perceived influence of fuel subsidy removal and the rising cost of living on students' academic performance in Ihiala Local Government Area of Anambra State. The study was guided by four research questions and adopted a descriptive survey research design. The population comprised 10,819 students in Ihiala Local Government Area during the 2025/2026 academic session. A sample of 250 students was selected from the participating schools using simple random and purposive sampling techniques. Data were collected using a self-structured questionnaire titled Fuel Subsidy Removal and Rising Cost of Living on Students' Academic Performance Questionnaire (FSRRCLSPQ). The instrument was validated by two experts in the Department of Educational Foundations, Nnamdi Azikiwe University, Awka. The reliability of the instrument was established using Cronbach's alpha, which yielded an internal consistency coefficient of 0.86, indicating that the instrument was reliable for the study. Data collected were analysed using mean and standard deviation. The findings revealed that fuel subsidy removal and the rising cost of living had a significant influence on students' academic performance in Ihiala Local Government Area. Based on the findings, the study recommended that the

government and other relevant stakeholders should provide adequate educational support, including scholarships, bursaries, and other forms of financial assistance, to cushion the effects of fuel subsidy removal and the rising cost of living on students' academic performance in the study area.

Keywords: Fuel Subsidy Removal, Rising Cost of Living, Student's Academic Performance

Introduction

Nigeria, Africa's most populous nation and a major oil producer, has grappled with persistent economic challenges since gaining independence in 1960. Despite its vast oil wealth, the country has experienced recurring economic instability, characterized by high inflation, budget deficits, corruption and heavy dependence on crude oil exports. A key contributor to this situation has been the long-standing subsidy policy introduced in the 1970s as a response to the oil price shock of 1973 (Houseland, 2020). Various price controls and regulatory measures were implemented to formalize subsidy policies, with the aim of keeping essential goods and services affordable and protecting citizens from economic difficulties. Alaribe, *et al* (2023) described subsidy as government support provided through cash payments, grants or tax relief to producers of essential goods and service providers, with the purpose of reducing prices for consumers and encouraging production. Subsidies therefore enable government to bear part of the cost of important goods and services so that consumers can purchase them at relatively lower prices. They may also help low-income households meet their basic economic needs. However, when subsidies are poorly managed, they can create inefficiencies and distort economic outcomes (Indodax Academy, 2023). For many years, the Nigerian economy has relied on different forms of subsidies, including education subsidy, electricity subsidy, foreign exchange subsidy and fuel subsidy (PWC, 2023).

Fuel subsidy has remained one of the most contentious issues in Nigeria's economic and political discourse. Fuel subsidy refers to government financial assistance or other forms of support provided to reduce the cost of fuel to consumers. This usually involves keeping fuel prices below the prevailing market price, thereby

making petroleum products more affordable, particularly for low-income earners and people living in remote or underserved areas (Ori & Obidebube, 2023). Fuel subsidies have traditionally been regarded as a means of protecting consumers from sudden increases in global oil prices. By keeping fuel prices relatively low, they can reduce inflationary pressures and cushion households from the immediate effects of price shocks (International Monetary Fund [IMF], 2013). However, successive Nigerian governments have faced the difficult task of balancing affordable fuel prices with the financial burden associated with subsidizing petroleum products. In 2012, the government attempted to remove fuel subsidy, which resulted in widespread protests and a national strike (Ori & Obidebube, 2023).

The removal of fuel subsidy in Nigeria has therefore been a major economic policy issue with far-reaching consequences for the daily lives of citizens. Nigeria's total revenue increased from ₦469 billion in 2009 to ₦667 billion in 2010, while government expenditure on fuel price stabilization reached about ₦2.1 trillion in 2011. Overall, Nigeria was estimated to have spent about ₦21.7 trillion on the fuel subsidy programme over an eighteen-and-a-half-year period (This day live, 2023). In January 2012, the Nigerian government under President Goodluck Ebele Jonathan announced the removal of fuel subsidy, causing the pump price of petrol to increase sharply from ₦65 to ₦141 per litre. The government justified the policy on the grounds that subsidy expenditure placed considerable pressure on public finances and limited resources available for critical sectors such as education, health and infrastructure (Federal Government of Nigeria, 2012). The sudden increase in petrol prices triggered nationwide protests popularly referred to as Occupy Nigeria, coordinated by the Nigeria Labour Congress (NLC), Trade Union Congress (TUC) and other civil society groups (Adebanwi & Obadare, 2013). Due to widespread opposition, the government partially restored the subsidy and reduced the pump price to ₦97 per litre (World Bank, 2014).

In 2023, the Nigerian government decided to remove fuel subsidy completely a decision that has generated heated debate, particularly regarding its immediate

effects on the most vulnerable segments of society and students (Mamudu & Olohigbe, 2025). A key worry among critics of the fuel subsidy removal is its inflationary effect on goods, transportation, and other essential items. For instance, transportation costs have surged dramatically since the policy took effect, severely impacting low-income workers' ability to commute to jobs and access markets (BudgIT, 2023). Previous research has shown similar concerns among students. For instance, Alaribe, *et al* (2023), in their study of students at Nnamdi Azikiwe University, Awka, found that increased transportation costs associated with fuel subsidy removal affected students' school activities and attendance. The study also indicated that the increased cost of transportation and educational resources created academic challenges for students. This finding suggests that the effects of fuel subsidy removal can extend beyond the direct increase in fuel prices to students' ability to attend school and participate effectively in academic activities. They argue that removing fuel subsidy would lead to an increase in fuel prices, which would in turn drive up the cost of living for Nigerians (Ori & Obidebube, 2023).

Cost of living refers to the amount of income required to maintain a basic standard of living, including expenditure on food, housing, transportation, healthcare, education and energy. The cost of living refers to the amount of money needed to cover basic expenses such as housing, food, taxes, and healthcare in a particular place and period (Investopedia, 2025). It represents the overall price level of goods and services consumed by households and provide an indication of economic welfare. When the cost of living remains relatively stable, households are better able to plan their consumption and maintain a reasonable quality of life. However, persistent increases in the prices of essential goods and services reduce purchasing power, with low-income households being particularly vulnerable because a greater proportion of their income is spent on basic needs (World Bank, 2022). Changes in the cost of living are commonly assessed using indicators such as the Consumer Price Index (CPI), which measures changes in the prices of goods and services over time (International Monetary Fund [IMF], 2023).

However, the cost of living becomes a serious socio-economic challenge when there is a persistent rise in the prices of essential goods and services without a corresponding increase in income. In Nigeria, this rising cost of living has been driven by high inflation, currency depreciation, rising transportation costs, and policy-related shocks, particularly increases in fuel prices. Since fuel is a critical input in transportation and production, higher fuel costs quickly translate into increased prices of food and other basic commodities, thereby intensifying living expenses for households (National Bureau of Statistics [NBS], 2023). As a result, real incomes have declined, purchasing power has weakened, and many households struggle to afford basic necessities such as adequate nutrition, healthcare, and education. This persistent rise in the cost of living has therefore emerged as a major development concern in Nigeria, deepening poverty and widening socio-economic inequalities (IMF, 2023).

These rising living costs have important implications for students, particularly those who depend on their parents or guardians for financial support. As the prices of food, transportation, accommodation and educational materials increase, students may experience financial difficulties that affect their ability to meet their academic needs. Some may be compelled to combine their education with income-generating activities, while others may reduce their expenditure on food, learning materials or transportation. Such financial difficulties can affect concentration, school attendance, participation in academic activities and ultimately students' academic performance (World Bank, 2022; IMF, 2023). Findings from previous research further support this relationship. Mubi (2025), in their study of undergraduate students at the University of Ibadan, found that the effects of fuel subsidy removal on class attendance, access to course materials and students' stress levels significantly influenced academic achievement. Their findings demonstrate that the economic consequences of subsidy removal can affect students through several interconnected areas of their educational experience.

Academic performance refers to the extent to which students successfully meet the academic demands of their educational programmes through classroom participation, continuous assessment, independent study and examination performance. Farb and Matjasko (2012) associated academic performance with indicators such as grade point average, standardized test scores, educational aspirations and educational attainment. Although grades and examination scores are widely used to assess academic performance, students' concentration, motivation, time management and sustained engagement in academic activities are also important. Scholars have argued that academic performance is not determined solely by intellectual ability but is significantly shaped by environmental and socioeconomic conditions that influence students' capacity to engage effectively with their studies (York, *et al* 2015). This perspective suggests that changes in students' living conditions can translate into variations in their academic outcomes.

Students are more affected by economic changes because many of them depend mainly on money from their parents, earn little or no income themselves, or rely on small informal jobs to support their daily needs. When economic pressures increase, students may struggle to balance their academic responsibilities with their financial needs. Financial difficulties can interfere with their learning routines, reduce the time available for study and affect their ability to obtain necessary educational materials. In a related study, Akinteye (2024) found that the majority of students studied perceived fuel subsidy removal as detrimental to their academic performance. The study linked the policy to financial constraints that affected students' ability to obtain educational materials, accommodation and other necessities, while also reporting increased absenteeism and financial difficulties. These findings further indicate that the academic consequences of fuel subsidy removal may arise through the financial pressures students experience in meeting their educational and daily living needs.

The relationship between fuel subsidy removal, rising cost of living, and students' academic performance has become increasingly significant in Nigeria, as these economic factors directly influence students' learning experiences and <https://journals.unizik.edu.ng/jtese>

academic outcomes Fuel subsidy removal has negatively affected students' academic performance by increasing fuel prices, which in turn raises transportation costs and the general cost of living (World Bank, 2023). For students who depend on public transportation or financial support from their families, increased transportation costs may make regular school attendance more difficult. It may also lead to lateness, absenteeism and reduced participation in academic activities. Previous research by Alaribe, *et al* (2023) supports this concern, as the study found that increased transportation costs following fuel subsidy removal affected students' school activities and attendance. These findings suggest that transportation and financial pressures are important pathways through which economic changes can influence students' academic experiences.

Similarly, rising cost of living has been identified as another economic factor that negatively affects students' academic performance. The continuous increase in the prices of food, accommodation, transportation and educational materials reduces the purchasing power of students and their families. For students with limited financial resources, meeting these basic needs can become difficult. This financial strain may contribute to emotional stress, reduced motivation and poor concentration. In an effort to cope with increased living expenses, some students may reduce their study time, miss classes or engage in part-time income-generating activities. Aflobai, *et al* (2025), in their study of accounting students in tertiary institutions in Delta State, found that fuel subsidy removal had increased transportation costs to a high extent, making it more difficult for students to attend lectures regularly and participate in campus activities. The researchers recommended measures such as affordable hostels, campus shuttle services, meal subsidies and discounted transportation fares to reduce students' daily financial burden. This finding suggests that the transportation consequences of fuel subsidy removal may extend to students' regular attendance and participation in academic activities, thereby providing a basis for examining how similar challenges are perceived among secondary school students in Ihiala Local Government Area.

Despite these evident challenges, there is a lack of empirical research examining how these pressures, particularly the removal of fuel subsidy, rising cost of living influence students' academic performance in local communities like Ihiala local government area remains an area that has not been explored. Students' lived experiences at the community level particularly in areas like Ihiala Local Government Area regarding the effects of fuel subsidy removal and the rising cost of living have received limited attention in existing academic studies. This gap present the need for the present study to investigate why the researcher embarks on the topic, Perceived Influence of Removal of Fuel Subsidy and Rising Cost of Living on Students' Academic Performance in Ihiala Local Government Area, Anambra State.

Statement of the Problem

Nigeria has faced notable economic strain since the removal of fuel subsidies in May 2023, resulting in a substantial increase in fuel prices and a corresponding rise in the overall cost of living. These economic changes have affected multiple sectors of the economy, with the education sector experiencing significant pressure. In particular, students' academic performance in secondary schools and tertiary institutions has become increasingly vulnerable to these economic shocks. In Ihiala Local Government Area (LGA) of Anambra State, students are confronted with the combined challenges of higher transportation costs, escalating prices of food and basic necessities, and declining financial support from households affected by economic difficulties. Many now trek long distances, skip meals, or take on menial jobs to support themselves and their families, leading to poor concentration, reduced study time, and some school dropout. This study seeks to examine the Perceived Influence of Fuel Subsidy Removal and the Rising Cost of Living on Students' Academic Performance in Ihiala LGA. The study aims to generate empirical evidence that can guide policy formulation, inform local government and educational interventions, and support the development of strategies to reduce the negative socio-economic effects on students' school attendance, learning focus, and overall academic performance.

Purpose of the Study

The main purpose of this study is to examine the Influence of Removal of Fuel Subsidy and the Rising Cost of Living on Students' Academic Performance in Ihiala LGA in Anambra state. Specifically, this study seeks to find out;

1. examine the influence of fuel subsidy removal on students' academic performance
2. the influence of increased in transportation on students' academic performance
3. the influence of rising cost of living on students' academic performance
4. examine possible ways students can manage the removal of fuel subsidy on higher cost of living

Research Question

The following research questions were formulated to guide the study;

1. What is the influence of fuel subsidy removal on students' academic performance in Ihiala Local Government Area?
2. What is the influence of the increase in transportation on students' academic performance in Ihiala Local Government Area?
3. What is the influence of the rising cost of living on students' academic performance in Ihiala Local Government Area?
4. What are the strategies used by the students to cope with fuel subsidy removal and the rising cost of living in Ihiala Local Government Area?

Method

The design adopted for this study was descriptive survey design. According to Oyetunde (2020), descriptive research design is a research methodology that aims to accurately and systematically describe a phenomenon, situation, or population without attempting to explain or interpret its underlying causes. The study was conducted in Ihiala Local Government Area of Anambra State. Ihiala Local Government Area comprises ten (10) towns, namely Ihiala, Amorka, Okija, Uli, Mbosi, Orsumoghu, Azia, Lilu, Isseke, and Ubuluisuuzor. The study covered eighteen (18) public secondary schools in Ihiala Local Government Area. These schools

include Jubilee Secondary School Ihiala, Abbot Girls' Secondary School Ihiala, Abbot Boys' Secondary School Ihiala, Government Technical Secondary School Ihiala, St. Jude's Secondary School Ihiala, Okija Grammar School, Union Secondary School Okija, Assumption Girls' Secondary School Uli, Community Secondary School Uli, Community High School Amorka, Bishop Patterson Comprehensive School Mbosi, Community Secondary School Mbosi, Lilu Community Secondary School, St. Anthony's Secondary School Azia, Community Secondary School Azia, Community Secondary School Isseke, Community Secondary School Ubuluisuuzor, and Community Secondary School Orsumoghu.

The population of the study comprised 10,819 students in public secondary schools in Ihiala Local Government Area, including both junior and senior secondary school students (Ukwuije, 2024). The sample size of the study was 250 students. This sample size was arrived using simple random sampling technique. Purposive sampling technique was used to select five (5) public secondary schools from different communities within Ihiala Local Government Area. Hence, 50 respondents were randomly selected across the five schools selected for this study.

Instrumentation

The instrument for this study was a structured questionnaire developed by the researcher, titled Fuel Subsidy Removal and Rising Cost of Living on Students' Academic Performance Questionnaire (FSRRCLSPQ). The instrument questionnaire was based on a four-point Likert scale of Strongly Agree (SA), Agree (A), Disagree (D), and Strongly Disagree (SD). The instrument was examined for face and content validity by two specialists from the Department of Educational Foundations, Nnamdi Azikiwe University, Awka. To ascertain the reliability of the instrument, a trial test was carried out. The instrument was administered to using (20) respondents of Capital City Secondary School, Awka which is outside the study area. The data collected was tested using Cronbach Alpha coefficients which yielded an index 0.86 which is considered reliable for the study. The data collected by the researcher was analyzed using mean and standard deviation. The point 2.5 was taken as cut-off point for the

four-point scale. A mean score of 2.50 and above indicated agreement or high extent, while below 2.50 indicated disagreement or low extend.

Results

Research Question One: What is the influence of fuel subsidy removal on students' academic performance in Ihiala Local Government Area?

Table 1: Mean rating of the respondents on the influence of fuel subsidy removal on students' academic performance

S/N	ITEMS	SA	A	D	SD	N	$\bar{X}$	SD	DECISION
1	Fuel subsidy removal has increased transportation costs to school, affecting my school attendance.	182	38	16	5	241	3.6	0.70	Agreed
2	Due to fuel subsidy removal, I often arrive late to school.	101	89	39	12	241	3.2	0.87	Agreed
3	Fuel subsidy removal has reduced the amount of money available for my learning materials.	97	63	64	17	241	3.0	0.98	Agreed
4	I miss school more often because of transportation challenges caused by fuel subsidy removal.	90	95	45	11	241	3.1	0.86	Agreed
5	Fuel subsidy removal has made it hard for my parents to give me enough school money.	109	80	42	10	241	3.2	0.87	Agreed
6	I feel tired in school because I trek long distances due to high transport fare.	121	73	39	8	241	3.3	0.85	Agreed
7	Sometimes I miss school because transport money is not available.	118	69	45	9	241	3.2	0.88	Agreed
8	Fuel subsidy removal has made me feel worried about school.	61	131	41	8	241	3.0	0.75	Agreed
9	Because of fuel subsidy removal, transport fare to school has become more expensive for me.	145	63	26	7	241	3.4	0.80	Agreed
10	Overall fuel subsidy removal has affected my academic performance.	107	82	45	7	241	3.2	0.84	Agreed

Table 1 show that statements 1, 2, 3, 4, 5, 6, 7, 8, 9, and 10 were agreed upon by the respondents, indicating high extent of perceived influence of fuel subsidy removal on students' academic performance in Ihiala Local Government Area. This suggests that students in Ihiala LGA have been influenced by fuel subsidy removal, as the grand mean is 3.2, which is above midpoint 2.5.

Research Question Two: What is the influence of the increase in transportation on students' academic performance in Ihiala LGA?

Table 2: Mean rating of respondents on the influence of the increase in transportation on students' academic performance.

S/N	ITEMS	SA	A	D	SD	N	$\bar{X}$	SD	DECISION
1	The cost of transportation to school has increased significantly.	187	50	4		241	3.8	0.44	Agreed
2	I now spend more money on transport than before.	169	72			241	3.7	0.45	Agreed
3	Increased transportation cost affects my ability to attend school regularly.	91	102	39		241	3.1	0.66	Agreed
4	I sometimes miss school because of transportation expenses.	92	111	38		241	3.2	0.67	Agreed
5	Due to high transport cost, I have less money for school materials.	116	89	29	7	241	3.3	0.77	Agreed
6	Increased transportation cost negatively affects my academic performance.	67	98	65	11	241	3.0	0.82	Agreed
7	Transportation takes a large part of my daily expenses.	143	66	24	8	241	3.4	0.71	Agreed
8	My parents struggle to provide daily transport fare.	101	89	41	10	241	3.2	0.81	Agreed
9	I avoid staying back in school for academic activities due to transportation costs.	88	104	42	7	241	3.1	0.76	Agreed

Table 2 show that statements 1, 2, 3, 4, 5, 6, 7, 8, and 9 were agreed upon by the respondents agreed that perceived influence in transportation on students' academic performance in Ihiala Local Government Area. This suggests that students in Ihiala Local Government Area, have been influenced by fuel subsidy removal, as the grand mean is 3.3, which is above midpoint 2.5.

Research Question Three: What is the influence of rising cost of living on students' academic performance in Ihiala LGA?

Table 3: Mean rating of the respondents on the perceived influence of rising cost of living on students' academic performance.

S/N	ITEMS	SA	A	D	SD	N	$\bar{X}$	SD	DECISION
1	The rising cost of living has made it difficult for me to afford school materials.	154	79	8		241	3.6	0.55	Agreed
2	Rising cost of food affects my ability to meet my daily needs as a student	103	92	41	5	241	3.2	0.80	Agreed
3	Because of high cost of living, I try to share expenses to manage daily needs.	132	73	31	5	241	3.4	0.79	Agreed
4	Family financial pressure affects my emotional stability in school.	71	121	40	9	241	3.1	0.78	Agreed
5	Late payment of school fees affects my participation in school activities.	109	93	32	7	241	3.3	0.80	Agreed
6	I sometimes attend school without enough feeding due to financial difficulties.	96	110	30	5	241	3.2	0.74	Agreed
7	I sometimes engage in part-time work to support myself because of high living costs.	78	112	40	11	241	3.1	0.82	Agreed
8	Rising cost of living have affect the amount of pocket money my parents give me.	113	89	31	8	241	3.3	0.81	Agreed

Table 3 shows that statements 1, 2, 3, 4, 5, 6, 7, and 8 were agreed upon by the respondents agreed the perceived influence rising cost of living on students' academic performance in Ihiala Local Government Area. This suggests that students in Ihiala Local Government Area, have been influenced by fuel subsidy removal, as the grand mean is 3.2, which is above midpoint 2.5.

Research Question Four: What are the strategies used by the students to cope with fuel subsidy removal and the rising cost of living in Ihiala Local Government Area?

Table 4: Mean rating of the respondents on the strategies used by the students to cope with fuel subsidy and rising cost of living.

S/N	ITEMS	SA	A	D	SD	N	$\bar{X}$	SD	DECISION
1	I trek to school more often to reduce expenses.	88	78	56	19	241	3.0	0.96	Agreed
2	Share ride with fellow students to reduce costs to attend school regularly.	98	82	43	18	241	3.1	0.99	Agreed
3	I engage in small-scale business activities to support myself financially.	107	85	43	6	241	3.2	0.83	Agreed
4	Use bicycles for short distances to save on transportation costs.	82	76	67	16	241	3.0	0.99	Agreed
5	I reduce my spending on food to save money for school-related expenses.	92	80	54	15	241	3.0	0.95	Agreed
6	I cut down on buying academic materials due to financial constraints.	80	78	68	15	241	3.0	0.97	Agreed
7	I reduce the number of days I attend school due to high transportation costs.	95	80	66		241	3.1	0.79	Agreed
8	I prepare meals at home more frequently to reduce feeding costs.	105	84	42	10	241	3.2	0.85	Agreed
9	I skip some classes to save transportation costs.	117	75	34	15	241	3.2	0.92	Agreed
10	I reduce the purchase of non-essential items to cope with high living costs.	112	86	27	16	241	3.2	0.92	Agreed

Table 4 shows that statements 1, 2, 3, 4, 5, 6, 7, 8, 9 and 10 were agreed upon by the respondents, agreed that the strategies used by the students to cope with fuel subsidy removal and the rising cost of living in Ihiala Local Government Area. This suggests that students in Ihiala Local Government Area, have been influenced by fuel subsidy removal, as the grand mean is 3.1, which is above midpoint 2.5.

Summary of Findings

From the analyses of this study, the following major findings were made;

1. Fuel subsidy removal was found to have a significant influence on students' academic performance in Ihiala Local Government Area.

2. Increased transportation costs significantly influenced students' academic performance in Ihiala Local Government Area.
3. Rising cost of living had a high significant influence on students' academic performance in Ihiala Local Government Area.
4. Several coping strategies were identified as being used by students to manage the effects of fuel subsidy removal and the rising cost of living in Ihiala Local Government Area.

Discussion

The analysis of data for the first research question of this study sought to find the perceived influence of Fuel Subsidy Removal on Students' Academic Performance in Ihiala Local Government Area. The respondents agreed that Fuel Subsidy Removal had influence on students' academic performance. They agreed that fuel subsidy removal has increased transportation costs to school, caused lateness and irregular school attendance, reduced the amount of money available for learning materials, and made it difficult for parents to provide enough school money for students in Ihiala Local Government Area. The findings corroborate with the findings of Mubi (2025) established that fuel subsidy removal influences students' stress levels, class attendance, and academic achievement. This is because students depend greatly on transportation, learning materials, and financial support from parents for effective academic performance.

The analysis of data for the second research question of this study sought to find the perceived influence of the increase in transportation on students' academic performance in Ihiala Local Government Area. The respondents agreed that increase in transportation had influence on students' academic performance. They agreed that the cost of transportation to school has increased significantly, increased transportation cost affects students' ability to attend school regularly, transportation expenses because students to miss school, and high transportation costs reduce the amount of money available for school materials and other academic activities in Ihiala

Local Government Area. The findings corroborate with the findings of Aflobai, Samiat, Chiedu, and Alfa (2025), who reported that increased transportation costs made it difficult for students to attend lectures regularly and participate actively in academic activities. This is because transportation plays an important role in students' regular attendance and active participation in school activities.

The analysis of data for the third research question of this study sought to examine the perceived influence of rising cost of living on students' academic performance in Ihiala Local Government Area. The respondents agreed that, to a high extent, rising cost of living has a negative influence on students' academic performance. This is because the rising cost of living makes it difficult for students to afford essential academic needs such as textbooks, writing and printing materials, photocopying, internet subscription, and other learning resources. It also affects students' ability to complete assignments, participate in tutorials, and carry out academic projects effectively in Ihiala Local Government Area. The findings corroborate with the findings of Akinteye (2024), who reported that economic hardship resulting from increased living expenses negatively affects students' academic participation and performance. This finding is also corroborate with the findings of Mubi (2025), who reported that rising cost of living increases financial pressure on students, reduces access to learning materials, and negatively affects academic achievement. This is because students are at the receiving end of the education system, and whatever changes occur in the economic environment such as rising cost of living directly affect their access to learning materials, ability to meet academic demands, and overall academic performance in Ihiala Local Government Area.

Lastly, the analysis of data for the fourth research question of this study sought to find the strategies used by students to cope with fuel subsidy removal and the rising cost of living in Ihiala Local Government Area. The respondents agreed that, to a high extent, students adopt various coping strategies in response to these economic challenges. They agreed that students trek to school more often to reduce

transportation expenses, share rides with fellow students, engage in small-scale business activities to support themselves financially, and reduce their daily spending on food and other non-essential items. They also indicated that some students use bicycles for short distances, prepare meals at home more frequently, skip some classes, reduce the number of days they attend school, and cut down on the purchase of textbooks and other academic materials in order to cope with financial constraints caused by fuel subsidy removal and rising cost of living in Ihiala Local Government Area. This finding corroborates the study of Alaribe, Emeka, Ipem, Onyebuchi, and Chukwuemeka (2023), who found that students adopted coping strategies such as trekking, sharing transportation costs, engaging in small-scale businesses, and reducing personal expenses in response to the financial challenges associated with fuel subsidy removal. This suggests that students develop various survival strategies to cope with the economic realities arising from fuel subsidy removal and rising cost of living.

Conclusion

The study concluded that fuel subsidy removal and rising cost of living have a significant influence on students' academic performance in Ihiala Local Government Area. While students acknowledged the impact of these economic challenges on their academic activities, they also emphasized the financial strain it places on their ability to concentrate on their studies due to increased transportation costs, inability to afford learning materials, and general economic hardship. Students reported experiencing disruptions in their academic routines, including irregular school attendance, lateness to lectures, difficulty in meeting academic requirements, and reduced access to essential educational resources such as textbooks, internet services, and other learning materials. The rising cost of living also affected students' ability to meet basic needs, which in turn negatively influenced their academic focus and performance. Furthermore, students adopted various coping strategies such as trekking to school,

sharing transportation costs, engaging in small-scale business activities, and reducing personal and academic expenditures in order to manage these challenges. The study therefore concludes that although students demonstrate resilience in coping with these economic pressures, there is a need for relevant stakeholders to provide adequate support systems that will help reduce the negative effects of fuel subsidy removal and rising cost of living on students' academic performance in Ihiala Local Government Area.

Recommendations

Based on the findings of this study, the following recommendations were made:

1. Government and other relevant stakeholders should provide adequate educational support, such as scholarships, bursaries, and other forms of financial assistance, to help reduce the negative effects of fuel subsidy removal on students' academic performance in Ihiala Local Government Area.
2. Government and school authorities should put measures in place to reduce the transportation challenges faced by students by providing affordable transport support or other transportation interventions that will encourage regular school attendance and improve students' academic performance.
3. Government should introduce policies and programmes aimed at reducing the effects of the rising cost of living on students and their families through the provision of subsidized educational materials and other welfare support that will enable students to concentrate on their studies.
4. School authorities, guidance counsellors, parents, and other education stakeholders should encourage and support students to adopt positive coping strategies, such as proper financial management and other productive activities that will help them cope with the effects of fuel subsidy removal and the rising cost of living without affecting their academic performance.

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