

# Impact of Cash Scarcity and Hike in Fuel Price on Teachers' Productivity in Secondary Schools in Ado Local Government Area of Ekiti State, Nigeria

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## ABSTRACT

This study investigated the impacts of cash scarcity and hike in fuel price on teachers' productivity in secondary schools in Ado Local Government Area of Ekiti State. The study adopted a descriptive survey method and included all teachers and principals from 10 public secondary schools. A questionnaire was used to elicit information from respondents; a sample of one hundred (100) respondents was used for the study. Ten teachers were randomly selected from ten public secondary schools. The findings revealed that working under cash scarcity was frustrating, as teachers found it difficult to purchase the materials needed for academic duties. Also, a shortage of cash to buy necessary materials reduced the number of hours teachers spend in school and hindered unplanned purchases of educational materials, making teaching less effective. Furthermore, it was revealed that it is difficult for teachers who partially depend on fuel to research subject matter. This discourages teachers from being effective in their task, as they are unable to register or attend educational conferences. This results in teachers being emotionally unstable and unfriendly with everyone around them, including students. Teachers' disposition towards teaching and learning is diminished, and students' individual differences are hardly recognized.

**Keywords:** Cash scarcity, Teacher's productivity, Secondary school, Ekiti State, Nigeria.

## INTRODUCTION

Information technology has influenced the role of money in economic activities, widening its scope and usage. It has allowed for the use and operationalization of electronic banking, online transactions, and mobile banking in Nigeria. This has paved the way for a new era of development in which the use and demand for physical cash are gradually declining. The various advantages enjoyed by the developed nations have prompted the Central Bank of Nigeria to introduce and adopt the cashless policy. An economy in which transactions are conducted without necessarily carrying cash is referred to as a cashless economy. There are various advantages to an economy that uses less physical cash or goes cashless. The various advantages have prompted the Central Bank of Nigeria (CBN) to introduce the cashless policy in Nigeria.

In 2011, the Central Bank of Nigeria (CBN) introduced the cashless policy into the Nigerian financial system, where physical money, whether cash, cheques, or coins, is completely replaced by digital currency, as cited by Bamidele (2019). This includes replacing debit and credit cards, where most transactions would be done through digital banking channels. It is not that money won't be in circulation to transact business, but unnecessary cash flow is greatly reduced. The CBN made it public in December 2022 that it would go full-swing by adding new steps to the policy's implementation by 2023, and as of now, the policy still exists. Under this policy, the CBN has made it mandatory that the daily transaction limit for individuals be N500,000, while it would be N3,000,000 for corporate bodies. The idea is to make transactions less cumbersome for everyone and encourage electronic payment methods. Once there is little or no physical carriage of cash, it is believed that the rate at which armed

robbers rob citizens and money laundering would drastically increase. The ATMs would also be free of constant threats from the underworld. The idea is to make transactions less cumbersome for everyone and encourage electronic payment methods.

By 2023 to 2026, the full implementation of the cashless policy will have serious consequences for society. The policy's effects were that households and investors were no longer able to access their own deposits to make purchases, and this was exacerbated by inadequate cash circulation and long queues at most Automated Teller Machines (ATMs). However, to avoid the suffering of standing in queues for hours, the CBN on February 2nd, 2023, directed banks to provide a maximum of N20,000 in cash at the counter as palliatives. While the Central Bank of Nigeria (CBN) continues its push for the policy, alternatives such as point-of-sale (POS), unstructured Supplementary Service Data (USSD), and bank app platforms are failing, leaving many Nigerians stranded. Because people are unable to carry out these transactions, many of their daily activities have been disrupted, and their basic needs remain unmet. Between February and March 2023, cash scarcity was so intense. Banks were overrun with irate clients demanding money, angry Nigerians jammed ATMs trying to withdraw cash, and some people spent the entire day trying to collect a few naira notes to pay bills. POS operators complained about a lack of funds; some began charging consumers who urgently need cash between 15% and 20% of the requested amount. Due to malfunctioning bank transaction apps, most Nigerians were stranded and unable to send or receive money. Harrowing videos of people's reactions across different parts of Nigeria were shared widely on social media, highlighting the widespread wrath, frustration, and hardship people are experiencing due to cash scarcity.

Just when things were about returning to normalcy, a hike in fuel prices further compounded the problem. The hike in fuel prices has been a common phenomenon in Nigerian society. The most recent of the price hikes was the shocker on 31st May, 2023, when the fuel price shot up by about 300% from NGN185-NGN195 per litre to NGN488-NGN550 per litre shortly after Nigeria's President Bola Ahmed Tinubu declared in his inaugural speech on 29 May, 2023, that the "[fuel] subsidy is gone". This announcement was greeted with swift action from depot owners, who reportedly hoarded the products and raised prices in anticipation of a government fuel price increment, which was officially announced three days later. Prices have been increasing since 2026. As the price increases, other basic needs of Nigerians, including transportation and cost of goods and services, to name a few, are also expected to increase in price, making it more difficult for the average citizen to afford food and other basic needs, especially without any increase in their income

Cash scarcity, coupled with a fuel hike, affects all aspects of society, and no doubt the education sector, especially teachers, is not excluded. In Nigeria, the belief that teachers play a central role in producing quality education has been adopted not only by educationists but also by governments and community members. Educationists, policymakers, and parents in Nigeria also hold the view that good teachers produce good students. Teachers exert a great influence on the students, and they look up to them for guidance, support, and protection. Children are supposed to learn from them informally by observing their attitudes, mannerisms, conduct, and general behaviour, and formally through their teaching in the classroom. Teachers play a pivotal role in the education sector. It is widely believed that no nation is greater than the quality of its teachers. For an education system to achieve its goals and objectives, teachers' efficiency must be considered and the future of any educational level depends not only on psychological factors but also on the emotional factors of teachers. Thus, when teachers' productivity declines, it correlates with the quality of education in schools, both in the short and the long term.

In most contemporary educational systems worldwide, secondary education comprises the formal education that occurs during adolescence. It is characterized by a transition from the typically compulsory, comprehensive primary education for minors, to the optional, selective tertiary, "postsecondary", or "higher" education (e.g., university, vocational school) for adults. Depending on the system, schools for this period, or a part of it, may be called secondary or high schools, gymnasiums, lyceums, middle schools, colleges, or vocational schools. The exact meaning of any of these terms varies from one system to another. The exact boundary between primary and secondary education also varies from country to country and even within them, but is generally around the seventh to the tenth year of schooling. It is a fact that education is the gateway to the development of any society. It is a basic need that leads to the development of all other sectors. In this case, no society can afford to

downgrade its educational system, as it has a direct link to the overall advancement of society, especially at the secondary school level.

Given current working conditions for secondary school teachers, their ability to utilize available resources to achieve educational goals may be affected. The present economic crisis of cash scarcity and fuel price hike could affect teachers' prompt and regular attendance in school, their attitude towards lesson plans, students' academic performance, and the quality of teaching and learning. Since teaching is made up of several components of different dimensions, such as the teacher, the students, the curriculum, the teaching method, and instructional materials, this study intends to find out the possible implications of cash scarcity and hike in fuel price on teachers' productivity in secondary school, Ukeje (2016).

The government and society are concerned about teachers' performance in fulfilling their duties. This concern focuses on teachers' state of productivity, fertility, or efficiency. Efficiency or productivity can be attained when working conditions are better, which enhances human effort and motivation. In Nigeria and Ekiti State in particular, teachers' productivity is of paramount concern. There are concerns that the unending fuel scarcity and naira crunch in the country have affected teachers, students, and the schools in general., Sofoluwe (2019). The high cost of full price has paralyzed social and economic activities in and around Ekiti State. As a result, there has been a noticeable hike in prices of commodities and products in markets. Transportation, which is considered a basic need for most students, teachers, and visitors to secondary schools, has been affected, as many students and even teachers find it difficult to reach school due to fuel and cash shortages. Ironically, those who still provide transport services have increased transport fares due to the cash crunch. This unfortunate situation has resulted in several students missing classes, which will inevitably affect their studies and scores at the end of the session. Some teachers get to school late because they have to queue at the ATM or POS office to withdraw cash to get to school. This situation, no matter how mild, will affect teachers' productivity in discharging their duties. Therefore, the focus of this study is to examine how cash scarcity and hike in fuel price affect teachers' productivity in secondary schools in Ado Local Government Area of Ekiti State.

### **Purpose of the Study**

The purpose of the study is to examine the impact of cash scarcity and hike in fuel price on teachers' productivity in secondary schools in Ado Local Government Area of Ekiti State. Specifically, the study aims to:

1. Examine how cash scarcity affects teachers' productivity in secondary schools
2. Assess the level of teachers' productivity as a result of a hike in fuel price in secondary schools, and determine how cash scarcity and a hike in fuel price affect teachers' teaching process in secondary schools

### **Research Question**

1. How does cash scarcity affect teachers' productivity in secondary schools?
2. To what extent does a hike in fuel prices affect teachers' productivity in secondary schools?
3. What are the effects of cash scarcity and a hike in fuel prices on teachers' teaching process in secondary schools?

## **LITERATURE REVIEW**

### **Cashless Policy in Nigeria**

Cashless banking is a banking system that aims to reduce, but not eliminate, the volume of physical cash circulating in the economy while encouraging more electronic transactions. In other words, it is a combination of e-banking and a cash-based system. It is essentially a mobile payment system that allows users to make payments via GSM phones, with or without internet access, as cited by Abdulahi (2017). Abeng, Okokon, and Usche (2018) stated that the cashless policy aims to reduce the amount of physical cash in circulation and

encourage more electronic transactions. The policy came into effect on January 1, 2012, with partial implementation in Lagos State, and was later fully implemented in that State on April 1, 2012. Thereafter, the policy was extended to five states (Kano, Ogun, Rivers, Anambra, and Abia) and Abuja on October 1, 2013, and to the entire country on July 1, 2014. The cardinal objectives of the policy are: (i) to drive development and modernization of Nigeria payment system in line with vision 2020 goal of Nigeria becoming one of the top twenty economies of the world by year 2020, (ii) to reduce the cost of banking services (including the cost of credit) and drive financial inclusion by providing more efficient transaction options and greater reach, (iii) to limit high cash usage outside the formal sector and thereby improve the effectiveness of monetary policy in managing inflation and encouraging economic growth, and (iv) to curb some of the negative consequences associated with high physical cash usage, including high cost of cash: robberies, corruption and leakages through money laundering, fraud and cash-related crimes.

However, the following are vital issues of the cashless policy. First, there is a threshold of N500, 000 for daily cumulative cash withdrawals and N3 million for daily cumulative cash lodgments by individual and corporate bodies, respectively, free of processing fees. At the conception of the policy in 2011, these were pegged at N150,000 and N1 million, but were later reviewed. This limit applies to all accounts to the extent it involves cash, irrespective of the channel used. Second, there are processing fees for withdrawals above the limit: 3% for individuals and 5% for corporate bodies. Lodgment above the limit attracts a 2% and 3% processing fee for individuals and corporate bodies, respectively. These processing fees are subject to review every six months.

Thirdly, these fees do not apply to accounts operated by Ministries, Departments, and Agencies of the Federal and State Governments solely for revenue collection. Exemptions are also extended to Embassies, Diplomatic Missions, and Multi-lateral and Aidonor Agencies, as well as Micro Finance Banks and Primary Mortgage Institutions (2019)

### **Cash Scarcity**

Osalo (2022) defined the term money as "anything generally accepted for a medium of exchange". Money replaces the barter trade system, which serves as a means of payment for goods and services and for settling debts. Thus, money comprises cash and cheques. From the above definition of money, electronic money (ATM cards) cannot be classified as money, because it cannot be used for purchases by merely handing over the card. Therefore, it cannot serve as a proxy for physical cash or a cheque. Implicitly, ATM cards are primarily instruments that allow users to withdraw money from their bank accounts.

The Longman Business Dictionary defines a cash crunch as "when an organization does not have enough money to operate successfully or in the normal way". A cash crunch causes illiquidity problems for organizations, as funds are not available for the smooth operation of the business. According to Adams (2020), firms are folding due to liquidity problems caused by cash crunches. He asserted that the use of liquidity in the organization had spurred previous researchers to find out whether a relationship exists between cash holdings and the profitability of various manufacturing firms in Nigeria

### **Concept of Subsidy**

Fadipe and Oyedele (2000) defined subsidy as the cash incentive given by the government to an industry with a view to lowering the price of the concerned industry's product and raising its competitive power. This may be given as a counterbalancing measure to the imposition of a customs duty (like a protection duty) by an importing country's government. One important objective of subsidy is to keep its prices below the cost of production."

Furthermore, according to Ahmed & Halima (2021), a subsidy can be defined as any measure that keeps consumers' prices for goods or products below market levels, or producers' prices above market levels. Subsidies take different forms. Some subsidies have a direct impact on price. These include grants, tax reductions, and exemptions or price controls. Others affect prices or costs indirectly, such as regulations that skew the market in favor of a particular fuel, government-sponsored technology, or research and development. Thus, there are two major classes of subsidies – production subsidies, which are associated with developed countries, and Consumer subsidies, which are found mainly in developing countries like Nigeria. A subsidy is a reverse tax. It is a

deliberate attempt by the government to support a chosen economic agent – a consumer and a producer- and can be applied in any market that involves the buying and selling of products and/or services. A subsidy, as defined by the OECD in a study, is basically government action that decreases the consumption price of the consumer and or increases the selling price of the product, as cited by Abdullahi (2017).

Finally, subsidies are widely used in several countries across several commodities, such as petroleum products, food, and farm inputs like fertilizer and machinery. A subsidy can be a very powerful policy tool used to address market failures or achieve social objectives. It may also be an artificial tool to skew markets, imposing high economic costs and large negative externalities, such as corruption. Since the government is the primary provider of subsidies, it is expedient that policymakers be well-equipped to decide where, when, and whether to provide them. It is equally important that any such subsidy injection should adequately recognise the costs to the economy of distorting competition when assessing subsidies, and identify where, if possible, such costs may be minimized.

### **Fuel Price Hike on Purchasing Power**

There is no doubt that the government's increase in fuel prices will have negative effects on the masses, especially low-income people, who have always been at the receiving end of harsh economic policies.

Vita (2015) has argued that an increase of such magnitude in the current Nigerian economic context is, without doubt, a process that is either inadvertently or deliberately conceived to take money away from the pockets of all Nigerian income earners, with over 70 per cent of Nigerians who live on below N360 per day, as the prime victims. In reality, anyone in this category will inevitably spend over 50 per cent of their daily income, about N155 per day, on transport costs. At the same time, the remaining is expected to cater for family feeding, health, education, and other social expenses.

Ajayi (2023) predicted that the inflation rate would fluctuate between 13 and 14 per cent for most of 2023. An investment and research firm, Renaissance Capital, said it expected inflation to rise from a projected 10 per cent to between 13 and 14 per cent between July and November, and to average about 15 per cent for 2023. It, however, said that should the government be persuaded to phase out the petrol subsidy as a means of easing the burden of price increases, the increase in inflation could be less than 15 per cent for the year. The inflation rate had been a source of concern for the Central Bank of Nigeria, which struggled throughout 2021 to bring it down to a single-digit level. Nigeria's inflation rate fluctuated throughout 2021, from January to December. Although the National Bureau of Statistics attributed the development to upward and downward movements in the prices of food items, it also linked the movements to an increase in the price of kerosene across the country.

The increase in fuel prices will automatically reduce Nigerians' purchasing power. It will increase their fears and worsen their health. Food, water, and housing are three important parameters for measuring the value of our lives, and these things have become elusive to the masses in Nigeria. With the increase from N185 per litre to N550 per litre, Nigeria is now the most expensive place to buy petrol in all oil-producing nations." It is rather paradoxical that the CBN would lend support to any policy that would drive inflation to such an oppressive level. In successful economies elsewhere, an inflation rate above 4 per cent is considered socially and economically oppressive and offensive, and government policies would be recognised as having failed. Indeed, with an inflation rate of up to 15 per cent, the motivation for savings becomes meaningless. The government, however, has said that many of the concerns about inflation were somewhat exaggerated.

Forex reserves will improve because we spend so much money importing petroleum products. If our reserves don't go up, everybody believes the naira will weaken, and we will face pressure on the currency. So, the savings from fuel subsidy will increase reserves, reduce the pressure on the currency, and improve our ability to contain inflation. We may even have enough reserves to strengthen the naira.

### **Concept of Teachers' Productivity**

Productivity, as defined by economists, is the ratio of output of goods and services to the input-production ratio Osalor, (2022). The input factors include labor, land, technology, tangible output, finance, energy, and

management expertise. Furthermore, the concept of productivity involves the interplay of various elements in the workspace, while the output may be related to miscellaneous resources or inputs (labour, materials, capital). Much of the separate productivity ratio is influenced by an array of relevant factors.

Ejiogu (2017) contended that, in the educational system, productivity refers to the ratio of total educational output to the resource inputs used in the production process. Productivity is a measure of how well resources such as information, finance, human, and physical resources are combined and utilized to accomplish specific and desirable results. Productivity may therefore be regarded as the relationship between output and any other associated inputs measured in real terms (Fadipe and Oyedele (2000). Sofoluwe (2019) opined that productivity is efficient performance resulting in high-level output of goods and services, both in quality and quantity, with minimal waste in resources and minimal cost in money, energy, and time, as well as the users of the product. Ukeje (2016), observed that the competencies of good teachers include what they teach and how to motivate behavior, how to help become conscious of their own values, how to examine their own values and build for themselves one more satisfying to them and the society; how to appraise an individual to meet educational diagnosis and help persons to develop desirably and how to help people think critically.

Adams (2020) argued that a quiet, cool, clean, and beautiful environment makes teachers happy and enhances their performance and productivity. Also, poor working conditions usually lead to mental fatigue, truancy, frustration, discomfort, and reduced productivity, implying that performance is maximized, as measured by students' academic performance. In other words, a teacher's productivity is the maximized performance or output of the teacher, using all available resources within his reach and geared towards the attainment of goals and objectives in a school system. Teachers' productivity can be measured against the backdrop of their behaviour, in correlation with the duties and responsibilities they are expected to perform within the school environment, geared toward the attainment of educational goals and objectives. These duties range from instructional activities and participation in co-curricular activities to interpersonal relationships among teachers.

Lewin (2020) classified teachers' roles into three: first, teachers are required to impart knowledge, train students in basic skills as stipulated in the curriculum, and provide guidance for effective learning activities in the classroom.

### **Cashless Policy**

Most studies have examined Nigerians' perceptions of the policy and its possible implications for small and medium businesses in Nigeria. However, the impact on teachers' productivity has not been adequately considered.

Bolajoko (2019) investigated the effects of internet banking on the financial performance of financial institutions in Kenya. The study adopted a descriptive survey design. The results indicated that the impact of ICT adoption on the performance of the banking sector mainly reflected on time reduction and quality of service rather than cost reduction, as reported by other authors in past studies. In the same vein, the study also discussed the impact of automated teller machines on banking service delivery in Nigeria. The study used a descriptive survey design. Regression analysis was used, and the results showed that ATM transactions positively and significantly impact private demand deposits in Nigeria, but not private sector savings deposits or private sector time deposits.

Ishola (2019) conducted a study to determine the factors affecting the adoption of POS by organizations in Lagos and Ibadan metropolises, Nigeria. The study adopted a survey design, and the results revealed that subjective norms and perceived ease of use are significantly related to organizations' adoption of POS machines.

### **Studies on Fuel Scarcity and Hike in Price**

Fadipe and Oyedele (2000) examined the economic implications of fuel increase on business transactions in Yenegoa metropolis, Bayelsa State, and found that high prices due to fuel scarcity will have adverse effects on productivity. Based on the findings, it was recommended that the government and the Ministry of Petroleum should stabilize the price of petroleum products and work with production industries to keep the supply of commodities in proper check

Ukeje (2016) provided a critical analysis of the impact of Fuel price increases on the Nigerian economy and found a significant relationship between recent increases in fuel prices and economic growth in Nigeria. It was also discovered that the Nigerian economy is not developing due to the effect of the fuel price hike on purchasing power. Finally, the findings showed a significant relationship between increases in petroleum pump prices and food security.

Bolajoko (2019) examined the economic effects of the fuel hike in Nigeria and found that the increase in the pump price of petroleum, following the removal of the fuel subsidy, posed hardship for people. Based on the findings, the researcher recommends that the government repair the broken refineries to ease fuel scarcity. Pipelines that connect various depots should be checked regularly for any possibility of leakage, and to avoid fuel scarcity, escorts should be assigned to each tanker driver to avoid the diversion of fuel to unapproved areas

Further still, Abeng, Okokon, and Ushie (2018) conducted research to ascertain the causes of fuel scarcity and its effects on residents of Calabar Municipality. The study population was 1,800, and the sample size was 120. A descriptive survey design was adopted, and simple percentages were used to interpret the data. The study's hypotheses were tested using Chi-Square ( $\chi^2$ ) inferential statistics. The findings revealed that fuel hoarding, higher fuel prices, and corruption were responsible for the fuel scarcity. The result also showed that fuel scarcity usually causes untold stress and hardship for residents of Calabar Metropolis, especially when they have to go to work late, miss vital appointments, etc.

Similarly, Ahmed & Halima (2021) researched fuel scarcity and its effect on the economy. The study sample comprised 86 small-scale businesses in the Bauchi Metropolis. The major instrument of data collection was secondary sources. An ex post facto research design was used, and the data were analyzed descriptively. The study hypotheses were tested using regression analysis. The study found that fuel scarcity is a recurring menace that negatively affects virtually all sectors of the Nigerian economy. It also revealed that when fuel scarcity occurs, the nation experiences a sharp decline in revenue.

## METHODOLOGY

The research design used for the study was a descriptive survey technique. The research was carried out by involving a sample of one hundred (100) respondents from the selected secondary schools in Ado Local Government, including both male and female teachers. The study examines the impacts of cash scarcity and a hike in fuel prices on teachers' productivity in secondary schools in Ado Local Government Area of Ekiti State, Nigeria.

The population of this study consisted of one hundred (100) teachers selected from ten public secondary schools in Ado Local Government.

A well-structured questionnaire was used to collect information from the teachers. The questionnaire was structured to collect information on the impact of cash scarcity and hike in fuel price on teachers' productivity in secondary schools in Ado Local Government Area of Ekiti State. It was divided into two parts, namely Sections A and B. Section A consisted of the respondents' biodata. At the same time, Section B asked respondents to indicate the extent to which they agree or disagree with the items provided. The questionnaire was developed on a 4-point Likert scale: Agree, Strongly Agree, Disagree, and Strongly Disagree. The instrument underwent validity and reliability testing. The instrument's reliability was ensured through a test-retest method with 20 teachers who were not part of the study population. After 2 weeks, the same test was re-administered. The two sets of scores were correlated using the Pearson Product-Moment correlation coefficient. The test's reliability was 0.87, indicating a high correlation. The data received from the teachers were examined and scrutinized by the researcher.

## RESULTS AND DISCUSSION

**Research Question 1:** How does cash scarcity affect teachers' productivity in secondary schools?

Table 1: Teachers' Perceptions towards the effect of cash scarcity on teachers' productivity in secondary schools

S/N	ITEMS	SA	A	D	SD	Mean (X)
1	Working under cash scarcity is frustrating	39	31	16	14	2.7
2	Teachers' purchasing power reduced	40	41	17	2	2.87
3	Inability to meet basic needs affects commitment	17	45	21	17	2.85
4	Salary insufficient due to cash scarcity	41	39	14	6	3.01
5	Difficulty coping with duties	14	40	33	13	2.82
6	Reduced working hours	51	39	8	2	2.7
7	Hinders purchase of materials	44	36	15	5	2.8

Table 1 above reveals teachers' perceptions of the effect of cash scarcity on teachers' productivity in secondary schools. According to the statistics, respondents agreed, with a mean score of 2.7, that working under cash scarcity is frustrating. With a mean score of 2.87, the respondents agree that teachers' purchasing power of learning materials has reduced due to cash scarcity. It was agreed with a mean score of 2.85 that the inability to meet basic needs affects teachers' commitment to teaching. With a mean score of 3.01, respondents affirmed that seeking alternative sources of income makes teachers' salaries insufficient to afford the necessities of life, such as food, health care, and clothing. Respondents agreed, with a mean score of 2.82, that cash scarcity makes it difficult for teachers to fulfill their academic duties. Respondents agreed, with a mean score of 2.7, that cash scarcity reduces the number of hours teachers spend in school. And finally, with a mean score of 2.8, the respondents reveal that m cash scarcity hinders unplanned purchase of educational materials, making teaching less effective

**Research Question 2:** To what extent does a hike in fuel prices affect teachers' productivity in secondary schools?

Table 2: Perceived Influence of Hike in Fuel Price on Teachers' Productivity in Secondary Schools

S/N	ITEMS	SA	A	D	SD	Mean (X)
1	Difficult to conduct research due to fuel cost	30	29	22	19	2.92
2	Late arrival due to transport cost	33	29	25	13	2.62
3	Stress from fuel search affects teachers	41	29	27	3	2.8
4	Fuel hike affects purchase of goods/services	66	22	10	2	3.0
5	Traffic congestion affects attendance	58	27	10	5	2.62
6	Teachers skip work days	45	30	20	5	2.92
7	Fuel hike demotivates teachers	51	39	8	2	2.62
8	Unable to attend conferences	65	24	10	2	2.87

Table 2 above reveals the extent to which a hike in fuel prices affects teachers' productivity in secondary schools. It revealed a mean score of 2.92. It is difficult for teachers who partially depend on fuel to conduct research on subject matter due to unstable power and high fuel costs. With a mean score of 2.62, the table further revealed that most teachers living in remote areas resume school late due to transport costs. The table also revealed, with

a mean score of 2.8, that Teachers are already weak and mentally unstable due to stress in searching for fuel or affordable commercial buses. The table further revealed that, with a mean score of 3.0, fuel hikes affect the rate of purchase of goods and services needed for educational advancement. With a mean score of 2.62, the table further revealed that a fuel hike leads to traffic congestion, which may prevent most teachers who are not close to the school area from attending morning classes. With a mean score of 2.92, respondents agreed that the hike in the pump price of fuel caused many teachers to skip work days. With a mean score of 2.62, respondents agreed that the fuel hike demotivated teachers to be effective in their tasks. Lastly, with a mean score of 2.87, teachers are unable to register or attend educational conferences due to the fuel hike

**Research Question 3:** What are the effects of cash scarcity and a hike in fuel prices on teachers' teaching process in secondary schools?

Table 3: The effects of cash scarcity and hike in fuel price on teachers' teaching process in secondary schools

S/N	ITEMS	SA	A	D	SD	Mean (X)
1	Teachers emotionally unstable affects relationship	45	30	20	5	3.01
2	Reduced disposition towards teaching	39	31	16	14	2.87
3	Students not effectively taught	40	41	17	2	2.62
4	Poor classroom management	45	30	20	5	2.9
5	Lack perseverance with students	51	39	8	2	2.7

The analysis of data collected, as presented in Table 3, to determine the effects of cash scarcity and a hike in fuel prices on teachers' teaching process in secondary schools shows that all the items of the instrument addressing the issue were rated positively, with their ratings above the criterion mean of 2.5. Results of statistics in table 2 indicated that teachers are often emotionally unstable which affect friendly relationship between the teachers and students (3.01), teachers' disposition towards teaching and learning is reduced and individual differences of students is hardly recognized (2.87), students are not effectively taught which hinder the true essence of teaching (2.62), poor classroom management is common (2.9) and teachers hardly have the perseverance to tolerant students' excess behavior (2.7).

## DISCUSSION

The findings revealed teachers' perceptions of the effects of cash scarcity on teachers' productivity in secondary schools in Ado Local Government Area of Ekiti State, Nigeria. Findings revealed that working under cash scarcity was frustrating. Teachers' purchasing power for learning materials declines due to cash scarcity, while the inability to meet basic needs undermines their commitment to teaching. Thus, seeking alternatives to get cash makes teachers' salaries insufficient to afford the necessities of life, such as food, health care, and clothing. The cash scarcity makes it difficult for teachers to cope with academic duties, leading to a reduction in the number of hours teachers spend in school and hindering unplanned purchases of educational materials, making teaching less effective. Ishola (2019) cited that the general increase in the prices of educational goods and services influences the productivity of teachers, while Osalor (2022) opined that the devaluation of the naira, resulting in the government's inability to fund education, also contributed to the recession affecting the educational system in Nigeria.

On the extent to which a hike in fuel prices affects teachers' productivity in secondary schools. It revealed that it is difficult for teachers who partially depend on fuel to conduct research on subject matter due to unstable power supply and high fuel cost. It was further revealed that most teachers who live in remote areas resume school late due to transport costs. Teachers are already weak and mentally unstable due to stress in searching for

fuel or affordable commercial buses by the time they get to school. Fuel hike affects the rate of purchase of goods and services needed for educational advancement. Also, a fuel price hike leads to traffic congestion, which may prevent most teachers who are not close to the school from attending morning classes and cause many teachers to miss work days. This demotivates teachers from being effective in their work, as they are unable to register for or attend educational conferences due to the fuel hike. Oseni (2013) stressed that removing the fuel subsidy at the same time as devaluing the Naira would increase the cost of production for the few companies that are still in existence. Moreover, this finding is in line with the study by Osoro (2015), which found that fuel scarcity also adversely affects civil servants, businessmen, students, and lecturers, leading them to often arrive late for work.

The findings from this study also indicated that teachers are often emotionally unstable, which affects the friendly relationship between the teachers and students. Teachers' disposition towards teaching and learning is diminished, and students' individual differences are hardly recognized. Students are not effectively taught, which undermines the true essence of teaching; poor classroom management is common, and teachers often lack the perseverance to tolerate students' excessive behavior. This study agrees with Sofoluwe (2019) that productivity enhances high levels of output in both quality and quantity. Also, poor working conditions usually lead to mental fatigue, truancy, frustration, discomfort, and reduced productivity. Furthermore, this study conformed with Abdullahi (2017), who argued that regular review of teacher salaries is necessary for effective management and the enhancement of their productivity.

## CONCLUSION

Based on the study's findings, it was concluded that teachers' productivity in teaching and learning was low due to the economic crisis, cash scarcity, and a hike in fuel prices. Also, the poor condition of secondary school teachers in terms of available resources to achieve educational goals is negatively affecting their academic performance and the quality of teaching and learning. The finding implies that teachers' cost of living rose due to higher prices for goods and services, which has brought untold hardship in meeting their necessities. Also, their punctuality, regularity, and job satisfaction have been negatively affected.

## RECOMMENDATIONS

Based on the findings, the following recommendations are made:

1. The government should, as a matter of urgency, implement a price control to curb unnecessary price increases in goods and services. The government should continue with the turnaround maintenance of the refineries if and only if the comparative advantage of producing locally is lower than that of importing fuel from abroad. Otherwise, the government should continue importing PMS, allowing independent marketers to import, remove the subsidy, and discourage any form of cartel among petroleum product importers. Also, the government should allow the market mechanism (demand and supply) to prevail in the distribution and pricing of premium motor spirit, with minimal or no intervention, just like the communication industry
2. Effective monetary and fiscal policy should be put in place by the Federal Government of Nigeria to eliminate the present inflation.
3. There is an urgent need to review upward teacher salaries upward in Ekiti State and across Nigeria to enable teachers to meet their daily needs for effective job performance and to improve students' academic performance.
4. The Ekiti State government should ensure that teachers' welfare packages, including salaries, leave allowance, and other benefits, are regularly provided to teachers of public senior secondary schools in Ekiti State.
5. The Ekiti State government should also consider providing more attractive welfare packages to enhance productivity among teachers in public senior secondary schools in Ekiti State.

6. Principals should also ensure that other relevant and useful compensation strategies are used to enhance teachers' productivity.
7. Teachers should try to reciprocate the compensation strategies adopted by the principals and the government
8. The government should aim to minimize the impact of a fuel price hike on low-income households by providing social security measures, such as cash transfer schemes and other safety nets.
9. Fuel marketers should also be barred from hoarding or creating artificial scarcity because of its negative impact

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