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The Smarter Civil Servant: Personal Finance in Nigeria's Challenging Economy

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Abstract--Nigeria's public employees continue to face entrenched fiscal stress, currency depreciation, and structural wage stagnation. Between 2023 and 2024, headline inflation exceeded 34%, while the naira collapsed from roughly ₦460 to over ₦1,700 per US dollar, a dual shock that devastated the real income of civil servants. This article examines the relationship between financial literacy, personal finance competence, and occupational resilience within Nigeria's public sector. Drawing on interdisciplinary scholarship in public administration, behavioural economics, development finance, and organisational behaviour, the paper makes the case that the financially capable civil servant, one who budgets deliberately, saves consistently, manages debt prudently, and invests with awareness is not only better equipped to absorb macroeconomic shocks but also represents a more productive, committed, and institutionally reliable category of public employee. The article maps structural obstacles to financial well-being within the civil service, advances a Five-Pillar Personal Finance Framework (5P-PFF) calibrated to the Nigerian context, and identifies institutional pathways through which government, organised labour, and civil society can cultivate a financially empowered public workforce. The paper concludes that financial literacy is not a marginal welfare consideration but a strategic imperative for public administration effectiveness.

Keywords-- Economic Hardship, Inflation, Nigerian Civil Servants, Personal Finance, Wealth Management, and Subsidy Removal

I. INTRODUCTION

Nigeria's civil servants occupy a distinctive position within the country's socio-economic order. Tasked with maintaining the institutional infrastructure of governance, this category of worker is simultaneously among the most financially exposed in the formal economy. Fixed-income employment, erratic salary payments, wage compression, and sustained inflationary pressure have, over decades, made financial precarity a near-endemic feature of life in the public service (Anugwara, 2022; Ikeanyibe, 2016).

The macroeconomic events of 2023 and 2024 deepened this vulnerability in ways that were both sudden and structural.

The decision by President Bola Ahmed Tinubu, announced at his inauguration on 29 May 2023, to end Nigeria's long-standing fuel subsidy immediately set off a cascade of price increases. Petrol prices climbed from approximately ₦185 to over ₦537 per litre within weeks, eventually reaching ₦1,214 per litre by November 2024 (National Bureau of Statistics [NBS], 2024a). Simultaneous foreign exchange unification drove the naira from ₦460 to ₦1,700 per US dollar (Afrobarometer, 2024). Headline inflation, which stood at 22.41% in May 2023, accelerated to a peak of 34.19% by June 2024 (NBS, 2024b). Against this backdrop, the federal government's response, which was a temporary monthly wage supplement of ₦35,000, was widely criticised as inadequate, and even this limited relief was subject to chronic disbursement delays (Federal Radio Corporation of Nigeria [FRCN], 2024).

Civil servants' behavioural responses to these conditions were telling. Reports across several states documented what observers termed 'strategic absenteeism' of workers at grade levels 1 to 14 in states including Lagos, Ogun, and Osun, deliberately reducing their working days to cut transportation costs they could no longer sustain (Legit.ng, 2024). Labour leaders characterised morale as being at a historic low, with workers raising concerns about promotion arrears, unexplained salary deductions, and the non-disbursement of allowances approved under the previous administration (Naijanews, 2026). These are not merely the symptoms of a passing economic downturn; they reflect embedded structural dysfunctions that amplify the financial fragility of public servants over the long term.

It is within this context that the concept of the 'smarter civil servant' becomes analytically and practically urgent. This article uses the construct of financial intelligence, encompassing budgeting discipline, savings behaviour, debt management, investment planning, and retirement preparedness as a lens for examining how civil servants might exercise meaningful economic agency within structurally constrained environments. The paper is structured as follows: Section 2 reviews the theoretical and empirical literature on financial literacy and public sector financial behaviour.



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Section 3 contextualizes Nigeria's civil service within its current economic environment. Section 4 presents the Five-Pillar Personal Finance Framework. Section 5 examines structural barriers and enabling conditions. Section 6 addresses policy and institutional implications. Section 7 concludes.

II. LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Financial Literacy: Definitions, Dimensions, and Global Evidence

Financial literacy is broadly understood as the capacity to comprehend and apply financial concepts to personal decision-making, which has attracted substantial scholarly attention since the foundational contributions of Lusardi and Mitchell (2014). Their influential survey instrument, the 'Big Three' questions assessing knowledge of compound interest, inflation, and risk diversification, established that financial illiteracy is pervasive across both developed and developing economies alike. Their evidence further demonstrated that low financial literacy is empirically associated with suboptimal borrowing behaviour, insufficient retirement savings, and heightened exposure to predatory financial products (Lusardi & Mitchell, 2014).

Lusardi and Mitchell's (2014) review of cross-national evidence confirmed that financial illiteracy is most concentrated among women, less-educated populations, and lower-income workers, demographic categories that substantially overlap with the profile of Nigeria's junior and middle-grade civil servants. The World Bank's comparative analysis (Xu & Zia, 2012) similarly documented that financial literacy levels in low- and middle-income countries tend to fall well below those in wealthier economies, while the material consequences of illiteracy, including susceptibility to high-cost informal credit and inability to accumulate savings buffers, are proportionally more severe.

Karakurum-Ozdemir et al. (2019), in a comparative study spanning five middle-income countries like Mexico, Lebanon, Uruguay, Colombia, and Turkey, found that financial literacy rises consistently with educational attainment but is not uniformly distributed across geographic regions within individual countries. This spatial heterogeneity is particularly relevant to Nigeria, where civil servants based in the Federal Capital Territory or Lagos may have markedly different exposure to financial education and services compared to their counterparts in smaller state capitals.

A more recent cross-national study by Fernandes et al. (2025), examining twenty OECD economies, confirmed that higher education positively predicts both financial literacy and financial behavioural competence, while household debt burdens and unequal access to health and education substantially depress both dimensions.

2.2 Financial Literacy in the Nigerian and African Public Sector Context

The specific intersection of financial literacy, public sector employment, and African economic conditions has produced a growing but still limited empirical literature. Omokhudu et al. (2020), in a study of public servants in Lagos State, Nigeria, found that the majority of respondents saved a disproportionately small fraction of their salaries, a pattern they attributed to both the elevated cost of living and financial indiscipline at the individual level. Critically, their study employed standard financial literacy assessment instruments and found statistically significant associations between literacy levels and spending and saving behaviours, suggesting that purposefully designed financial education could yield measurable improvements in individual financial outcomes.

Comparative evidence from Ethiopia adds further analytical depth. Research on civil servants in Maichew Town, Tigray (Tekle & Hailu, 2023, as cited in ResearchGate, 2023), utilising binary logistic regression among 271 civil servants, found that gender, field of study, access to financial news, and household dependency ratios were significant predictors of financial literacy levels. Female civil servants and those with non-economics educational backgrounds displayed particularly low financial literacy, a finding that resonates strongly with Nigeria's civil service profile, where a significant share of entry-level staff hold generalist academic qualifications.

In terms of theoretical framing, Kim and Garman's (2004) resource adequacy model posits that financial well-being is a function of the degree of alignment between income resources and financial obligations, mediated by financial management behaviours at the individual level. Applied to Nigeria's civil service, this model illuminates how the compounding pressures of wage stagnation and inflationary price escalation create a structural 'resource-obligation gap' that salary increments alone cannot close. Bridging this gap requires simultaneous improvements in individual financial management behaviour and structural reform at the institutional level — a dual-track logic that frames the argument of this article.



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2.3 The Behavioural Economics of Public Sector Financial Behaviour

Behavioural economics offers a complementary theoretical register for understanding why civil servants so frequently make financially suboptimal choices even when foundational financial knowledge is available. The concept of 'present bias' is the systematic tendency to overweight immediate consumption relative to deferred saving is especially salient in high-inflation environments, where the future value of money is visibly and rapidly eroded (Thaler & Sunstein, 2008). In a context where Nigeria's annual inflation peaked at 34.19% in June 2024 (NBS, 2024b) and the naira has historically been subject to sharp depreciations, the case for prioritising present consumption over future saving may appear, at a surface level, to be economically rational even as it produces destructive long-run patterns of wealth non-accumulation.

The concept of 'debt normalization' is equally pertinent to the Nigerian civil service context. Revolving credit from cooperative societies, commercial banks, and salary-backed informal contribution arrangements (locally known as *ajo*) are deeply institutionalised features of public sector financial culture. While cooperative lending can serve legitimate consumption-smoothing purposes, the absence of systematic debt management education has, in many instances, generated conditions of chronic debt overhang situations in which a substantial portion of a civil servant's gross salary is committed to loan repayments before any discretionary spending is even possible (Anugwara, 2022). This structural dynamic is rarely addressed in conventional financial literacy programming, which tends to focus on budgeting and saving while neglecting debt restructuring and cost optimization.

III. THE NIGERIAN CIVIL SERVICE IN THE ECONOMIC CONTEXT

3.1 Wage Structure and Real Compensation Trends

Nigeria's civil service pay structure is administered under the Consolidated Public Service Salary Structure (CONPSS), a seventeen-grade-level framework in which remuneration is determined by qualifications, seniority, and performance appraisal outcomes (National Salaries, Incomes and Wages Commission [NSIWC], 2024). An examination of wage trends within this framework reveals a deeply troubling pattern of real value erosion.

Research published in the International Journal of Public Administration and Management Research (Garba & Abdullahi, 2023) found that while the grade level 1 nominal salary grew by 169% between 2007 and 2019, the cumulative inflation rate over the same period stood at 214%, implying a sustained net decline in real purchasing power even before the economic shocks of 2023. This finding is not remedied by the subsequent wage review: while the ₦70,000 national minimum wage signed into law in July 2024 and implemented in September of that year was accompanied by 25% to 35% adjustments to existing salary scales, raising the federal wage bill to approximately ₦4.019 trillion (Punch, 2024), headline inflation of 32.70% at the point of implementation substantially eroded any real income gains within months of the adjustment taking effect.

3.2 The 2023 Subsidy Removal and Its Cascading Economic Effects

The removal of Nigeria's fuel subsidy, announced by President Tinubu at his inauguration on 29 May 2023, was the single most disruptive economic policy event affecting civil servants in recent memory. Before the removal, government subsidy payments amounted to approximately ₦400 billion per month, roughly equivalent to US\$500 million, and accounted for approximately 24% of the 2022 national budget (The Conversation, 2023). An assessment by the Overseas Development Institute (ODI, 2024) found that pump prices ultimately rose by more than 200%, with the most severe welfare losses concentrated among lower-income households and rural populations, precisely the demographic profile of lower-grade civil service employment.

Afrobarometer (2024) documented the social consequences with sobering granularity: 95% of Nigerians reported that at least one household member had gone without a cash income at some point in the preceding year; 82% experienced food shortages; and the share of the population experiencing moderate or severe lived poverty increased by 41 percentage points between 2017 and 2024, rising from 38% to 79%. The World Bank (2024) projected that by year-end 2024, approximately four in ten Nigerians would be living below the international poverty line, with an estimated 45 million additional people having entered poverty in the preceding five years.

For civil servants, these macroeconomic pressures were compounded at the household level. Transportation costs surged, food expenditure escalated sharply, and utilities became increasingly expensive as the broader inflationary spiral took hold.



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The ₦35,000 wage supplement offered as a palliative measure was itself three months in arrears by early 2026, with workers in federal ministries including Information, Labour, Agriculture, and Education reporting unexplained monthly salary reductions (Naijanews, 2026). A labour leader in Lagos characterised officially framed work-from-home arrangements as a de facto acknowledgment of the government's failure to maintain workable conditions for junior staff (Legit.ng, 2024).

3.3 Structural Pathologies of the Civil Service Financial Environment

Beyond the conjunctural crisis of 2023–2024, Nigeria's civil service exhibits a cluster of structural financial pathologies that predate the current administration and are likely to outlast it. First, the institutionalisation of delay: irregular and untimely salary disbursements, documented consistently across multiple administrations and state governments, create liquidity crises that push workers into costly short-term borrowing regardless of their financial literacy levels (Ikeanyibe, 2016). Second, the erosion of non-wage benefits: the monetization of fringe benefits implemented in earlier reform cycles effectively converted non-cash entitlements into nominal salary additions without commensurate increases in real take-home pay (Pillah, 2023, as cited in ResearchGate, 2023). Third, a culture of income invisibility: many civil servants, particularly at junior grades, lack meaningful visibility into the composition of their own pay slips, a condition that makes informed personal financial planning practically impossible. By 2026, workers were explicitly demanding 'immediate transparency on salary deductions' and 'prompt settlement of all arrears' as a basic precondition for any personal financial planning (Naijanews, 2026).

IV. THE FIVE-PILLAR PERSONAL FINANCE FRAMEWORK FOR NIGERIAN CIVIL SERVANTS

This article proposes a Five-Pillar Personal Finance Framework (5P-PFF) calibrated to the operating conditions of Nigeria's civil service. The framework synthesises insights from the behavioural economics, financial literacy, and public administration literatures and is designed to be practically applicable at both the individual and institutional levels.

4.1 Pillar I: Transparent Budgeting and Income Mapping

The foundation of financial intelligence for any civil servant is a granular and reliable understanding of actual monthly net income.

Given the documented complexity and opacity of the CONPSS pay structure with its multiplicity of allowances, statutory deductions, cooperative contributions, IPPIS adjustments, and pension charges, many civil servants operate in a state of effective income uncertainty. The first pillar, therefore, requires the construction of a personalised monthly income map that itemizes gross salary, all statutory deductions, cooperative loan repayments, and pension contributions, yielding a verified net disposable income figure.

From this foundation, a zero-based budget in which every naira of net income is assigned a specific purpose before the month begins can be constructed. Research by Omokhodu et al. (2020) among Lagos public servants confirmed that the majority of respondents did not practice systematic budgeting, and that its absence was directly correlated with lower savings rates and higher reliance on high-cost credit. The 50/30/20 heuristic, allocating 50% of net income to needs, 30% to discretionary wants, and 20% to savings and debt servicing, which offers an accessible entry-level framework, though Nigeria's inflationary environment will typically require a higher proportion allocated to essential needs, demanding flexibility rather than mechanical adherence to ratios designed for stable economies.

4.2 Pillar II: Emergency Fund and Liquidity Management

The chronic irregularity of salary payments in Nigeria's civil service renders the maintenance of a liquid emergency reserve not merely prudent but operationally indispensable. Standard financial planning guidance recommends three to six months' net income as an emergency fund; in a context where salary payments may be deferred by weeks or months, this benchmark becomes even more pressing. Lusardi and Mitchell (2014) demonstrated that financially fragile households, those unable to mobilise even a modest emergency sum, are disproportionately likely to resort to high-cost borrowing, which in turn further constrains savings capacity through a self-reinforcing debt spiral.

For Nigerian civil servants, building an emergency fund requires deliberate, incremental accumulation strategies. Given the prevalence of cooperative savings societies across the civil service, one practical pathway is the deliberate designation of a portion of cooperative contributions for liquidity purposes, specifically, contributions to an account accessible within thirty days rather than locked to end-of-year disbursement cycles. The expansion of technology-enabled savings platforms from fintech operators such as Piggyvest and Cowrywise has broadened accessible options for disciplined incremental savings, including automated lock-up features that help counteract present-bias tendencies.



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4.3 Pillar III: Debt Optimization and Credit Literacy

As established above, debt is structurally normalized within Nigeria's civil service culture. Salary-backed loans from cooperative societies, commercial banks, and microfinance institutions represent the dominant form of credit available to civil servants across grade levels. While credit access is not inherently harmful, the absence of a systematic framework for evaluating the cost and sustainability of debt obligations generates conditions of chronic over-indebtedness. Anecdotal and media evidence suggest that in numerous cases, a civil servant's effective take-home pay after all loan deductions is a fraction of the stated gross salary, a condition that renders budgeting and savings accumulation effectively impossible.

The debt optimization pillar encompasses three interrelated competencies: debt auditing (the systematic inventory of all outstanding obligations, their applicable interest rates, and their remaining repayment timelines); debt sequencing (the strategic prioritization of high-interest obligations for accelerated repayment, using avalanche or snowball methods); and credit evaluation (the application of standard debt serviceability tests, such as the principle that total debt repayments should not exceed 30–40% of net income before new obligations are incurred). Evidence from comparable public sector contexts in South Africa and Kenya suggests that the institutional embedding of these competencies through workplace financial wellness programmes yields measurable improvements in employee financial behaviour (Xu & Zia, 2012).

4.4 Pillar IV: Inflation-Resistant Savings and Investment

In an economy where headline inflation reached 34.19% in June 2024, conventional naira-denominated savings deposits yielding 8–12% per annum represent a significant real loss of purchasing power. The financially capable civil servant must therefore adopt a portfolio approach to savings and investment that incorporates instruments capable of preserving or growing real value over time. This does not imply that every civil servant should be an active capital market participant; it calls, rather, for sufficient awareness of the inflation-hedging properties of different asset classes to make informed decisions.

Within the practical reach of the average Nigerian civil servant, inflation-resistant options include treasury bills and federal government bonds, which offer transparent and relatively liquid exposure to sovereign interest rates; agricultural and real asset investments, including peri-urban land and small-scale food production, which have historically demonstrated value retention during inflationary episodes; and Central Bank of Nigeria savings certificates.

For civil servants at middle and senior grade levels, the Nigerian Exchange Group offers equity exposure that has historically outpaced inflation over multi-year investment horizons. Lusardi and Mitchell (2014) documented a robust positive relationship between financial literacy, particularly knowledge of risk diversification and stock market participation, suggesting that targeted literacy improvements could meaningfully expand investment engagement among civil servants.

4.5 Pillar V: Retirement Planning and Post-Service Financial Security

The Contributory Pension Scheme (CPS), introduced under the Pension Reform Act of 2004 and amended in 2014, mandates a combined employer-employee contribution of 18% of monthly emoluments, 10% from the employer and 8% from the employee into individually managed Retirement Savings Accounts administered by licensed Pension Fund Administrators (PFAs). While the CPS represents a structural improvement over the pre-reform Defined Benefit scheme, which was characterised by chronic underfunding and widespread pension non-payment, a substantial proportion of civil servants remain insufficiently engaged with the active management of their retirement assets. Research from comparable developing country contexts (Sekita, 2011; Lusardi & Mitchell, 2014) consistently finds financial literacy to be among the most robust predictors of voluntary supplementary retirement savings and proactive pension account management.

The smarter civil servant must therefore cultivate what may be termed active retirement literacy: understanding the composition of their Retirement Savings Account (RSA) portfolio, evaluating the track record of their PFA, making voluntary additional contributions where income permits, and strategically planning for the income gap between final salary and pension income at the point of retirement. Given that average civil service pensions represent a fraction of final-year salary and are themselves subject to inflationary erosion, supplementary retirement provisions, including investment in income-generating assets and the deliberate development of post-retirement income-generating skills, constitute essential components of any comprehensive retirement planning strategy.

V. STRUCTURAL BARRIERS AND ENABLING CONDITIONS

5.1 Institutional Barriers to Financial Wellness

Even the most thoughtfully designed personal finance framework operates within and is constrained by institutional realities beyond the individual civil servant's control.



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The most fundamental of these is income predictability: effective financial planning presupposes a reliable, transparent, and timely income stream. Where salaries are routinely delayed, arbitrarily reduced, or subject to unexplained deductions, conditions extensively documented in Nigeria's federal civil service (Naijanews, 2026; Garba & Abdullahi, 2023), the rational basis for budgeting and savings planning is persistently undermined. Institutional reforms aimed at payroll transparency, the elimination of ghost workers, and the timely disbursement of all salaries and arrears are, therefore, a necessary complement to individual-level financial literacy interventions.

A second institutional barrier is the design and implementation record of the Integrated Payroll and Personnel Information System (IPPIS). While introduced to strengthen payroll integrity, IPPIS has been associated with implementation failures that have generated erroneous deductions and salary anomalies affecting individual civil servants (Pillah, 2023, as cited in ResearchGate, 2023). Resolving these failures requires sustained institutional investment in payroll technology infrastructure and the creation of accessible, time-bound channels for payroll dispute resolution.

5.2 Enabling Conditions: Technology, Education, and Social Capital

Against these structural impediments, several enabling conditions offer viable entry points for advancing financial wellness within the civil service. Nigeria's fintech ecosystem has expanded considerably in recent years, with platforms such as Flutterwave, Paystack, Piggyvest, and Cowrywise offering accessible tools for savings management, micro-investment, and personal financial tracking that require no more than a smartphone, a device with substantial penetration across the civil service workforce. The integration of financial literacy content into the training programmes of established civil service institutions, among them the Administrative Staff College of Nigeria (ASCON) and the Public Service Institute of Nigeria (PSIN), represents a scalable and institutionally coherent mechanism for delivering financial education at scale (Ikeanyibe, 2016; ResearchGate, 2023).

Cooperative societies deserve particular attention as an enabling infrastructure. Deeply embedded in civil service culture at all levels of government and across all ministries, cooperatives possess existing capacity for pooled savings mobilisation, group lending, and member accountability, resources that could be strategically leveraged to deliver structured financial literacy modules, peer mentorship initiatives, and collective investment vehicles aligned with the communal financial culture of Nigeria's public sector.

Kefela (2010, as cited in ResearchGate, 2023) observed that financial literacy's central significance lies in its capacity to expand access to financial resources by cultivating environments conducive to responsible financial practice, including savings, budgeting, and judicious credit use, precisely the outcomes that cooperative-based financial education programmes are well positioned to advance.

VI. POLICY IMPLICATIONS AND INSTITUTIONAL RECOMMENDATIONS

The arguments advanced in this article generate a set of concrete recommendations directed at multiple tiers of Nigeria's public administration system.

At the level of the Federal Government and the National Salaries, Incomes and Wages Commission (NSIWC), the most urgent priority is the institutionalisation of payroll transparency and regularity. Every civil servant should have continuous electronic access to fully itemized pay slips and a structured, time-bound mechanism for raising and resolving payroll queries. Salary adjustments must be benchmarked not only against nominal wage targets but against a real purchasing power adequacy standard that takes prevailing inflation into account. The evidence is unambiguous: grade-level 1 salaries that grew by 169% between 2007 and 2019, while inflation grew by 214% over the same period, represent a systematic and sustained failure of remuneration policy (Garba & Abdullahi, 2023). Future wage negotiations must incorporate inflation-indexation mechanisms to prevent a repetition of this erosion.

At the level of the Head of the Civil Service of the Federation and state Civil Service Commissions, the mandatory integration of personal finance modules into induction training, annual performance management cycles, and promotion coursework is recommended. The experience of South Africa's public sector, where financial wellness programmes embedded within workplace human resource policies produced measurable improvements in employee financial behaviour, offers a replicable precedent. The OECD's (2017, as cited in Academia.edu, 2023) harmonized financial literacy toolkit provides a validated assessment framework that could be adapted to the Nigerian context for both baseline measurement and programme evaluation.

At the level of the Nigeria Labour Congress (NLC) and Trade Union Congress (TUC) affiliates, collective bargaining should explicitly incorporate financial wellness provisions, among them employer-funded financial literacy programmes, the establishment of regulated workplace savings schemes, and the negotiation of emergency salary advance facilities as standard components of sectoral agreements.



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Organised labour is uniquely positioned to deliver financial education with a degree of institutional credibility and worker trust that government-sponsored programmes may be unable to replicate.

At the individual civil servant level, the 5P-PFF presented in this article provides an actionable personal finance roadmap. The framework demands no extraordinary financial sophistication; it calls, rather, for disciplined application of foundational principles: know your real net income, maintain a liquidity buffer, manage debt strategically, save and invest in inflation-resistant instruments, and plan proactively for retirement. These principles are applicable across all grade levels and represent the minimum level of financial agency that any civil servant can exercise, even in the most structurally constraining institutional environment.

VII. CONCLUSION

Nigeria's civil service operates at the intersection of structural wage compression, chronic inflation, institutional payroll dysfunction, and macroeconomic volatility. The period from 2023 to 2024, defined by the removal of the fuel subsidy, the depreciation of the naira, and inflation reaching 34.19%, brought these intersecting pressures to an acute convergence that exposed the financial fragility of a workforce foundational to governance in Africa's most populous country. In this environment, the construct of the 'smarter civil servant', one who possesses the financial literacy, behavioural discipline, and institutional understanding to navigate economic adversity with competence and resilience, acquires significance that extends well beyond personal welfare.

This article has argued, based on an interdisciplinary review of financial literacy, behavioural economics, and public administration scholarship, that financial intelligence is a strategic attribute of high-performing public sector institutions. Civil servants who are financially secure are more productive, less susceptible to corruption, more committed to their roles, and better placed to serve the public interest. Conversely, financial desperation, a condition of perpetually managing crises of liquidity, debt, and basic consumption, is a reliable predictor of institutional dysfunction, absenteeism, and vulnerability to corrupt incentives. Nigeria's anti-corruption architecture, however sophisticated, will remain structurally incomplete so long as the financial conditions of the civil service workforce are not treated as a concurrent reform priority.

The Five-Pillar Personal Finance Framework advanced here offers a coherent, practically implementable, and contextually calibrated approach to financial capability development for Nigerian civil servants.

It is neither a panacea nor a substitute for the systemic reforms, wage adequacy, payroll transparency, inflation-indexation, and institutional capacity-building that are required at the structural level. Rather, it represents the individual-level complement to those reforms: the empowerment of the civil servant as a rational economic actor capable of making better decisions with the resources at hand. A smarter civil servant is not merely a better-off individual; the smarter civil servant is a building block of a more effective, more equitable, and more resilient Nigerian public administration.

Future research should pursue empirical testing of the framework through controlled intervention studies in selected ministries and agencies, incorporating pre- and post-intervention assessments of financial literacy levels, savings behaviour, debt management practices, and self-reported financial well-being. Longitudinal research designs capable of capturing the relationship between financial wellness and organisational performance, including absenteeism rates, disciplinary outcomes, and promotion performance, would contribute significantly to the evidence base for Institutionalising financial literacy as a core dimension of civil service human resource management in Nigeria and comparable sub-Saharan African contexts.

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