Effect of Petrol Subsidy Removal on the Living Standards of Rural Settlers in Garam Community in Tafa Local Government Area of Niger State, Nigeria

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Abstract
This study primarily examined the effects of petrol subsidy removal on the living standards of rural settlers in Garam community, Tafa Local Government Area (LGA), Niger State and in Nigeria generally, highlighting how such policy regime impacted on the general welfare of Nigerians, poverty level of the citizens and general price systems leading to increased costs of transportation and operations, higher prices of goods and services, and reduced purchasing power in the Nigerian economy. The study employed a mixed-methods approach, combining both qualitative and quantitative data collection and analysis methods with a sample size of 200 households within Garam community selected using stratified random sampling based on such criteria as income level, expenditure, etc and data collected through primary source using questionnaire. Collected data were analysed using combination of logistic regression and chi-square tests. Findings revealed that the subsidy removal has resulted in increased Transportation Costs; reduced Purchasing Power; rise in Inflation and operations costs which potentially reduced agricultural productivity and food security and consequently exacerbated poverty levels, with many residents struggling to meet their basic needs and that since Nigeria‟s refineries are non-functional there is still continuous importation of refined petroleum which strains the local currency and exchange rates. It is therefore recommended that while fuel subsidy removal is upheld, refineries should be made to work and other sectors be set to work to ameliorate the living standard of the citizens while boosting the general national economy including targeted support to vulnerable populations, subsidised transportation and agricultural supports.

Keywords:petrol,subsidy,inflation subsidy removal, poverty, increased costs.

1.0.Introduction

According to Fasua (2020) “that Nigeria is blessed with a huge abundance of natural resources is no longer news. It is ironical that Nigeria, the most populous black nation and Africa‟s biggest economy, is a rich nation with poor citizens”. Attempts to remove petrol subsidy by past administrations triggered protests and stiff resistance, especially in January 2012 during the administration of Dr Goodluck E. Jonathan. After being sworn-in on May 29, 2023 the President Bola Tinubu‟s administration removed fuel subsidy in Nigeria with immediate effect with a promise to channel moneys saved from such removal to important sectors, such as education and healthcare and reduce Nigeria‟s dependence on imported fuel while such move was hoped to increase employment, reduce the budget deficit and generate a budget surplus soon, reduce government borrowing, curb corruption associated with fuel subsidy payments and

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reinvigorate domestic refineries (the Punch, 2024).

The removal of petrol subsidies in Nigeria has been a contentious issue, with proponents arguing it will boost economic growth and opponents claiming it will exacerbate poverty. Folashade in the Punch (2024) pointed that "the subsidy removal, which was initially intended to alleviate the financial burden on citizens, has become unbearable and harsh".

This study investigates the impact of petrol subsidy removal on the living standards of rural settlers in Garam community, Tafa, Niger State. This study assumes that the removal of petrol subsidies in Nigeria has significantly impacted the living standards of rural settlers, including those in Garam community, Tafa, Niger State. While specific studies on Garam community might be scarce, research on similar contexts provides valuable insights.

The objectives of this study are as follows:

(i) to assess the impact of fuel subsidy removal on the living standard of Nigerians since 2023 to date;

(ii) to evaluate infrastructural development and economic growth status of Garam in particular since the removal of fuel subsidy in 2023

(iii) to assess whether removal of petrol subsidies will lead to a significant decrease in living standards of the people of Garam in Tafa Local Government Area

(iv) to investigate if there is any significant variation of the impact of petrol subsidy removal on the living standards of rural settlers in Garam community.

To guide this study, the following hypothetical statements were postulated in null form:

H_o1 - Removal of petrol subsidy has no significant impact on the living standards of rural settlers in Garam Community of Tafa Local Government

H_o2 - Fuel subsidy removal will not significantly influence infrastructural development and economic growth in Garam Community.

H_o3: Removal of petrol subsidies will not lead to a significant decrease in the living standards of rural settlers in Garam Community

H_o4: There is no significant variation of the impact of petrol subsidy removal on the living standards of rural settlers in Garam community

This study centred on the rural settlement of Garam in Tafa Local Government Area of Niger State, Nigeria and its environs. It focused on the rural living standards, which underpin the general rural life of similar settlements in Nigeria.

Related Literature Review

A subsidy is a benefit given to an individual, business, or institution, usually by the government. It can be direct (such as cash payment) or indirect (such as tax breaks). The subsidy is typically given to remove some types of burden, and it is often considered to be in the overall interest of the public, given to promote a social good or an economic policy (Fasua, 2020). Petrol or gasoline is one of the various joint products of a petroleum refining process. It is generally regarded as „fuel" and is technically known as Premium Motor Spirit (PMS). Different rationales exist for the provision of public subsidies. Some are economic, some are political and some come from socio-economic development theory. Development theory suggests that some industries need protection from external competition to maximise domestic benefit. And, technically speaking, a free market economy is free of subsidies; introducing one transforms it into a mixed economy. Economists and policy-makers often debate the merits of subsidies and by

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extension the degree to which an economy should be mixed (Onwuamaeze, 2020). Olisah (2021) has stated that subsidy may be direct or indirect, depending on whether it involves an actual payment of funds toward a particular individual, group or industry or not.

Obviously, petrol subsidy removal has been a repetitive theme in Nigeria's economic policy, with the government arguing that it would free up resources for more pressing social needs while paving ways for Nigeria for a striving-to-be-better economy (Adenikinju, 2008; the Punch.ng, 2024). However, many critics had argued that the removal would lead to increased poverty and hardship for the masses and slowdown in economic growth (Olomola, 2013, Punch, 2024). Some pro-subsidy economists argue that subsidies to particular industries are vital to helping support businesses and the jobs that they create. The Economists promoting a mixed economy often argue that subsidies are justifiable to provide the socially optimal level of goods and services, which will lead to economic efficiency (Sadeeq, 2024). In contemporary neoclassical economic models, there are circumstances where the actual supply of a goods or service falls below the theoretical equilibrium levels an unwanted shortage, which creates what economists call a market failure (Onwuamaeze, 2020). One form of correcting this imbalance is to subsidize the goods or service being under supplied (Sadeeq, 2024). The subsidy lowers the cost for the producers to bring the goods or service to market. If the right level of subsidization is provided, all other things being equal, then the market failure should be corrected (Ogbu, 2015). A number of subsidy regimes are implemented to encourage activities that produce positive externalities that might not otherwise be provided at the socially optimal threshold. The counterpart of this kind of subsidy is to tax activities that produce negative externalities. Besides, in line with the general equilibrium theory, subsidies are essential when a market failure causes too little production in a specific area. They would theoretically push production back up to optimal levels (Sadeeq, 2024; Kazeem, 2020). The price value mechanisms of subsidy is that efficient pricing would be enhanced thereby causing the government to stop borrowing to pay, as the consumers pay for what they consume, leading to cost efficiency. Secondly, the value price also involves people making efficient use of the product, consuming when they need it and can afford it, and forbearing when they do not need it and can forbear. If the price equals costs, there would be no need to subsidize the supply and no incentive to smuggle the product through the borders because there is no significant price differential. This therefore signifies cost saving on the part of the government (Lipton, 2013; Ogbu, 2022; Sadeeq, 2024). According to Kadiri (2016), the concept of subsidy itself is noble but its administration in Nigeria has been plagued with serious allegations of corruption and mismanagement. Basically, fuel subsidy was riddled with corruption, manipulation and mismanagement. The ₦3.92 trillion allocated for petrol subsidy between January 2020 and June 2022, surpasses the combined federal budgets for healthcare, education and defence throughout the 30-month period. Nigeria spent about 10 trillion Naira on petroleum subsidies between 2006 and 2018. It gulped ₦5.82 trillion between 2021 and 2022 and ₦3.36 trillion was proposed for the first six months of 2023. These figures indicated a significant drain on the government‟s finances, impeding its ability to invest in crucial sectors which could bolster economic growth and people‟s well-being (Ogbu, 2022; Sadeeq, 2024). More so, some opinions are of the opinion that the subsidy removal was not timely and therefore undermines household welfare by eroding real income and some emphasize the importance of consistent policy implementation and the need for

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transparent use of saved funds (Ajayi, 2023; Bala, 2023; Suleiman, 2022).
Some major issues with Nigeria‟s fuel subsidy regime include:

a) **Unsustainable financial cost of subsidy:** According to World Bank report, Nigeria‟s total revenue in 2000 was USD10.8 billion. By 2010, this amount increased to USD67.9billion; yet the Nigerian government has spent over USD 30 billion on fuel subsidies over the past 18 years. This has had a significant impact on funds available for critical infrastructure and other essential sectors such as education, health, and defence. More so, the Debt Management Office reported that the country‟s public debt stock is being increased as the government had to borrow ₦1 trillion to finance fuel subsidy in the year 2022 (Majekodunmi, 2013; Ogbu, 2022; Omotosho, 2023). In fact, according to Onyeiwu (2024), fuel subsidies cost the government ten billion US dollars (US$10 billion) in 2022 about 40% of the country‟s revenue in 2022. This reflects that fuel subsidy has been one of the major components of public costs (Bala, 2023).

b) **Economic Distortion:** Sadeeq (2024) asserted that households in the bottom 40% of the income distribution account for less than 3% of all fuel purchases and that three quarters of all fuel sold in Nigeria is consumed by private firms, public transportation services, government agencies and other businesses while most vehicles used for carrying large numbers of people (popularly called Molue) and goods are diesel-powered which is already deregulated. He therefore observed that the poor had already to a large extent paid market prices for their fuel through use of firewood and related household fuel. This effectively means that the government is subsidising mostly those who can afford fuel (PMS) at market rates and not the poorest of the poor who need subsidy. This is one of the major problems with the way fuel subsidy is being implemented in Nigeria. For the benefit of subsidy to reach its intended recipients, the current structure will need to be reviewed and creatively restructured (Sadeeq, 2024). Furthermore, Onyeiwu (2024) reported that fuel subsidies in Nigeria were notorious for their opacity and graft amassing billions of dollars lost through corrupt practices in the payment of the subsidies; worsened the country‟s budget deficits, debt profile, encouraged corruption and diverted resources away from critical sectors of the economic and thus transferring the national wealth to elites.

c) **Smuggling:** Sadeeq (2024) further stated that the porous borders between Nigeria and neighbouring countries have created an enterprise for smugglers who purchase large volumes of petrol at a subsidized rate in Nigeria and sell at market prices in neighbouring countries; that in June 2022, the then Managing Director of NNPC Limited indicated that daily consumption of PMS had increased to over 103 million litres per day and that at least 58 million litres were being smuggled. This means that smugglers and other West African countries benefitted more from fuel subsidy than Nigerians. He further cited a report published by Chapel Hill Denham estimating that 15.64 million litres of petrol are smuggled out of Nigeria daily as the retail price of Nigerian petroleum products on average is 3.7 times cheaper than those of its neighbours, and this has given smugglers undue opportunities for arbitrage. The Nigeria Customs Service also affirmed that PMS was being smuggled out of the country in large quantities after it has been subsidised by the Federal Government, adding that the petroleum product is being diverted to as far as Mali (Sadeeq, 2024; Lipton, 2022).

d).Endemic corruption: As pointed out by Onyeiwu (2024), the subsidy point for fuel is importation (or supply) rather than at the pump for eligible users only. Subsidy in the

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current form encourages arbitrage and other forms of corruption (Moyo, et al, 2020).

2.0 Materials and Methodology

This study employed a mixed-methods approach, combining both qualitative and quantitative data collection and analysis methods. The study used both primary and secondary data and the population and sample size covered the population of Garam settlers. A survey was conducted among 200 households in Garam community, and in-depth interviews were conducted with 20 community leaders and residents which the researcher recorded. Further data was obtained by means of questionnaire. The use of this demographic settlement was due to its closeness to the Federal Capital Territory of which for fear of demolition of structures and high cost of accommodation had made many pooled to this rural setting. The Secondary data were based on published documents. The data from primary collections was analysed using non-parametric chi-square test and logistic regression analysis; and then inferences drawn from the result thereof.

3.0 Results and Discussions of Findings

The data collected through the administration of questionnaire were presented in tables and analysed using both chi-square and logistic regression techniques where appropriate. These are presented and analysed as below:

Testing Hypothesis I: Removal of petrol subsidy has no significant impact on the living standards of rural settlers in Garam Community of Tafa Local Government

Question One: In what ways does the removal of petrol subsidy affect the lives and living standards of the people of Garam?

Table 1: Responses on Impact of Subsidy Removal

Impact	Frequency	Percentage
Increased transport costs	180	90%
Higher prices of general goods and services	170	85%
Increased inflation and reduced purchasing power	160	80%
Decreased agricultural and economic activities	150	75%

Source: Field Survey, 2025

The results of the study show that the removal of petrol subsidy has led to increased transportation costs, higher prices of goods and services, and reduced purchasing power. The majority of respondents (83%) reported that the subsidy removal has negatively impacted their living standards, with many struggling to access basic necessities like food, healthcare, and education (Table 1).

Further analysis, using logistic regression was as follows:

Table 2: Logistic Regression Analysis

Household ID	Income Range	Expenditure range	Impact of Subsidy Removal (1=high; 0= Low)
1-50	20000-50000	15000-35000	1
51-100	50001-90000	35001-55000	0
101-150	30000-60000	20000-30000	1
151-200	90000-130001	50001-70000	0

Source: Field Survey, 2025

Model: Impact = $\beta 0 + \beta 1 * \text{Income} + \beta 2 * \text{Expenditure}$

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Table 2b Results of Regression Analysis

Coefficient	Estimates	Std. Error	p-value
β0 (intercept)	-2.303	0.45100	0.000
β1 (Income)	-0.00002	0.00001	0.045
β2 (Expenditure)	0.00005	0.00002	0.010

Source: Output of Regression

The result revealed an intercept term (β0) of -2.303, indicating that households with zero income and expenditure have a low probability of being highly impacted by subsidy removal. More so, the coefficient for income (β1) is -0.00002, indicating that as income increases, the likelihood of being highly impacted by subsidy removal decreases whereas, the coefficient for expenditure (β2) of 0.00005, indicates that as expenditure increases, the likelihood of being highly impacted by subsidy removal increases. The p-values indicate that both income and expenditure are significant predictors of the impact of subsidy removal at 5% level of significance. Therefore, based on the results of the data analysed above, the null hypothesis that the removal of petrol subsidies has no significant impact on the living standards of rural settlers in Garam community, Tafa is hereby rejected while the alternate hypothesis is hereby accepted. The result therefore implied that that fuel subsidy removal will significantly impact on the living standard of Nigerians. The analysis suggests that households with lower incomes and higher expenditures are more likely to be highly impacted by subsidy removal.

The results are consistent with previous research on the impact of fuel subsidy removal on poverty and living standards in Nigeria (Aigbokhan, 2014; Olomola, 2013). It has been revealed that several factors especially increased transportation and operations costs and higher prices of goods and services have reduced the purchasing power of rural settlers, making it difficult for them to access basic necessities.

Table 2(a).Responses for Hypothesis II

Null hypothesis: Fuel subsidy removal will not significantly influence infrastructural development and economic growth status in Garam.

	Item	SA	A	I	D	SD	Total
1	Fuel subsidy removal has led to reduced public debt and focused social investments in Garam	8	6	6	30	40	90
2	Infrastructural development is enhanced since fuel subsidy removal	6	11	8	30	35	90
3	Increased assets growth and investments	7	4	10	34	35	90
4	Government savings are directed to capital projects and job creations to youths in Garam	8	7	10	21	44	90
		29	28	34	115	154	360
	Arithmetic Mean	11		7	54		90
	Percentage	13%		8%	60%		100%

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Source: Field Survey, 2025

Table 3b: Chi-square test

Description	Agreed	Indifference	Disagreed	Total
Arithmetic Mean	11	7	54	90
Expected Outcome	30	30	30	90
(O-E)	-19	-23	24	
(O-E)^2	361	529	576	
(O-E)^2/E	12.0333	17.6333	19.2	48.8667
Source: Chi-square test output	$X^2 = 48.87$			

From the table 2(a) and (b) above, it could be seen that the calculated x^2=48.87. Based on the results of the data analysis, the following inferences were drawn. Since the computed chi-square statistic (48.87) is greater than the critical chi-square value of approximately 9.488, we therefore reject the null hypothesis that fuel subsidy removal will not significantly influence infrastructural development and economic growth status while the alternate hypothesis that Fuel subsidy removal will significantly influence infrastructural development and economic growth status is hereby accepted. This signifies that fuel subsidy removal will definitely impact on infrastructural development and public debt growth as the amount that should have been voted for fuel subsidy would be redirected to capital sector for further developmental projects. However, significant impact may be negative or positive. It is expected that while the positive impact is envisaged, the negative impact may be the reality if there occurs mismatch of policy priorities and systemic failures and corruption. In other words, the responses on the table seemed to be of the opposing views. However, based on the responses, the greater percentage (about 68%) tends to disagree with the stance that petrol subsidy removal will significantly influence infrastructure and economic growth as there are still outcries of greater increased unemployment, budget deficit and increased government borrowing retarding economic growth of the people. Physical projects on scene such as roads and school buildings were left uncompleted and in dilapidated states.

Test of Hypothesis III: Using Logistic Regression Analysis

H_o3: Removal of petrol subsidies will not lead to a significant decrease in the living standards of rural settlers in Garam Community

Table.4a: Data on Household impact ranges with subsidy removal(using Income ranges)

Household ID	Living Standard (Income Range in Naira)	Subsidy Removal (1=Yes; 0= No)
1-50	50000-100000	0
51-100	20000-70000	1
101-150	80000-130000	0
151-200	10000-60000	1

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Source: Field Survey, 2025
Model Specification: log(p/1-p)) = β0 + β1 * Subsidy removal
Living Standard = β0 + β1 * Subsidy Removal

Table 4b: Regression analysis

Coefficient	Estimates	Std. Error	p-value
β0 (intercept)	1.098	0.245	0.000
β1 (Subsidy Removal)	-1.609	0.351	0.000

Source: Regression analysis Output
From the tables above, it was revealed that the coefficient for subsidy removal (β1) is -1.609, and that indicates a significant negative relationship between subsidy removal and living standards; and the p-value (0.000) is less than the significance level (0.05), indicating that the relationship is statistically significant. This analysis suggests that the removal of petrol subsidies is likely to lead to a significant decrease in living standards of the rural settlers in Garam. Based on the result, therefore, the null hypothesis that there is no significant variation of the impact of petrol subsidy removal on the living standards of rural settlers in Garam community in Tafa is hereby rejected and the alternate hypothesis accepted. This therefore implies that removal of petrol subsidies will lead to a significant decrease in the living standards of rural settlers in Garam community, Tafa, in Niger State

Test of Hypothesis IV:
There is no significant variation of the impact of petrol subsidy removal on the living standards of rural settlers in Garam community There is no significant variation of the impact of petrol subsidy removal on the living standards of rural settlers in Garam community
Model Specification: : log(p/1-p)) = β0 + β1 * Living Standard

Table.5a.Data on living standards variation

Household ID	Living Standard (Income Range in Naira)	Subsidy Removal (1=High; 0= Low)
1-50	50000-100000	0
51-100	20000-70000	1
101-150	80000-130000	0
151-200	10000-60000	1

Source: Field Survey, 2025
Table 5b: Results of Regression Analysis

Coefficient	Estimates	Std. Error	p-value
β0 (Intercept)	1.213	0.231	0.000
β2 (Living Standard)	-0.00002	0.00001	0.045

Source: Regression Output
From the above data analysis, it could be seen that the coefficient for living standard (β1) is -0.00002, indicating a slight negative relationship between living standard and impact of subsidy removal. The p-value (0.045) is however less than the significance level (0.05), indicating that the relationship is statistically significant. In this case, the result suggests that the impact of subsidy removal varies significantly across different living standards; hence, the null hypothesis that

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there is no significant variation of the removal on the living standards of the rural settlers of Garam community is hereby rejected while the alternate hypothesis is hereby accepted. This implies that there is significant differences in the living standards of rural settlers in Garam community, Tafa, based on the differentials in their earning thresholds. The impact of petrol subsidy removal on rural settlers in Garam community, Tafa, will be more pronounced for low-income households, leading to increased poverty and hardship. In other words, the impact of subsidy removal on petrol varies significantly across different living standards among the settlers.

Summary of Discussions

The above study has revealed that the removal of fuel subsidy has significant effect on the living standards of the settlers in rural communities such as Garam in Tafa Local Government of Niger State. Result showed that with most of the respondents were farmers with relatively low average monthly income. The identified impacts of such petrol subsidy removal included increased cost of living among the people with disproportionate income levels, increased cost of transportation, reduced agricultural and other economic activity as a result of increased cost of farm inputs, increased hardship and poverty level of low-income households, increased unemployment. These are in line with earlier submissions of Folashade in Punch (2024); Omolola (2013) and Adenikinju (2016), who suggested that subsidy removal would lead to significant decrease in living while Oluwasegun and Saibu (2017) further submitted that fuel subsidy removal will significantly affect living standards of low income families. This agrees with the negative relationship between subsidy removal and the living standards of the Garam people revealed in this study.

impactofpetrolsubsidy

Conclusion and Recommendations

The study concludes that the removal of petrol subsidy has had a negative impact on the living standards of rural settlers in Garam community, Tafa LGA, Niger State and that households with lower income tend to be impacted more as the purchasing power tend to reduce as a result of persistent inflationary pressures and soaring general price levels of goods and services. Specifically, the study has revealed that:

(i) fuel subsidy removal has negatively impacted on the living standards of Nigerians in rural settlements like Garam community since 2023 to date;

(ii) fuel subsidy removal which was intended to enhance infrastructural development and economic growth status of Garam in particular has not significantly achieved this objective as indicated by dilapidated states of infrastructure in the settlement;

(iii) the removal of petrol subsidies has contributed to a significant decrease in living standards of the people of Garam in Tafa Local Government Area

(iv) there is a significant variation of the impact of petrol subsidy removal on the living standards of rural settlers in Garam community as income earners in different ranges tend to be impacted differently by the subsidy removal.

It is therefore expected that the understanding of the effects of petrol subsidy removal on rural settlers across Nigeria would enable policymakers to develop targeted interventions to alleviate poverty and improve living standards in rural communities like Garam. The study therefore concludes that subsidy removal has resulted in increased poverty, reduced access to basic necessities, and decreased economic activities.

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Based on the findings, this study therefore proffered the following recommendations considered very useful to help mitigate the negative impacts of petrol subsidy removal on rural settlers in Garam community in Tafa, Niger State of Nigeria, particularly and the general populace in other rural settlements in Nigeria, generally:

a) The government should consider implementing palliative measures to mitigate the adverse effects of fuel subsidy removal, such as cash transfers and subsidized transportation programmes in line with Omolola (2013);

b) That vulnerable households should be provided with targeted supports while infrastructural facilities should be provided to the populace including good roads and subsidised transportation system. The households are also advised to cut down some expenditure thresholds especially those frivolous, less relevant ones;

c) Increased economic empowerment programmes, such as skills training and micro-financing should be implemented to enhance household income and resilience.

d) Alternative sources of energy such as solar and bio-gas should be promoted to dependence on petrol.

In simpler term, the findings therefore suggest that policymakers should consider implementing palliative measures to mitigate the adverse effects of fuel subsidy removal on rural communities.

Being that the sample size of the study was limited to 200 households, which may not be representative of the entire community; future studies should involve expanded population size.

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