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Research Article

Fuel Subsidy Removal, Social Resilience, and Governance Trust: Evidence from Kogi State, Nigeria

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Abstract

This paper examines household adaptation strategies and perceptions of policy impacts following the removal of fuel subsidies in Kogi State, Nigeria. Using the framework of Neoliberal Economic Theory, the financial context of subsidy removal was examined within the neoliberal discourse of market liberalisation and reduced state control. The research design is a survey with quantitative data analysed using cluster analysis, logistic regression, descriptive statistics, cross-tabulation, and ANOVA. These results show reduced consumption and the diversification of income sources as coping mechanisms, another demonstration of the kinds of economic stress inflicted by subsidy changes. Logistic regression indicates that income quartile and the nature of work are significant factors influencing the probability of adopting a coping strategy. At the same time, ANOVA confirms occupation as an important factor in attitudes towards government policies. Civil servants exhibit somewhat positive attitudes towards state policies. At the same time, self-employed and unemployed respondents have more negative attitudes, as would be expected given their relative exposure and access to state support. The paper finds that the government responses intended to mitigate the impact of subsidy removal (such as cash transfers and safety nets) were widely perceived as ineffective, poorly targeted and not transparent. Respondents' distrust of government interventions following the removal of fuel subsidies was reinforced by their reactions to the policies. The study therefore highlights the need for policy responses that are transparent, accountable and carefully targeted, so that they meet both the economic and social needs of vulnerable groups in the state. By linking household coping strategies with levels of public acceptance or dissatisfaction, the paper contributes to the wider debate on the social and economic consequences of neoliberal reforms.

Keywords

Fuel Subsidy Removal, Coping Strategies, Public Perception, Government Interventions, Policy Effectiveness

1. Introduction

Globally, modern nation-states have stressed the need to prioritise the security and well-being of their citizens. Governments all over the world have been observed prioritising the well-being of their citizens in their economic policies. Governments often provide subsidies to help people cope with economic challenges arising from unstable markets or policies. Resulting from this, Section 14(2)(b) of Nigeria's Constitution (as amended) maintains that the government's

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main goal is to protect the people and enhance their social and economic well-being. So, the state must use its resources to improve and protect their well-being [11, 12].

To justify this assertion, the Nigerian government has, over the years, made the social safety net one of its core policies as a top oil-producing economy. Fuel subsidies have been a big part of its social safety net, which is meant to help people deal with any rise in fuel prices. Since the country relies heavily on oil products like kerosene and petrol, which are largely imported, fuel subsidy payments have been very important in keeping basic goods affordable, especially when oil prices rise globally [20, 36].

Over the years, as global oil prices fluctuated, the Nigerian government faced the challenge of balancing subsidy payments with the need to maintain fiscal stability [26]. The 1980s marked a turning point with the introduction of the Structural Adjustment Programme (SAP), which included fuel price increases as part of its broader market-driven economic reforms [26].

This caused inflation to rise quickly, reaching a high of 24.7% in 2024. Following this, subsidy payments increased rapidly; in 2020 alone, they cost more than $10 billion to keep the local price of oil in Nigeria within reach of the people. The immediate effect was the government's inability to allocate additional funds to other critical sectors of the economy, such as education, healthcare, and infrastructure. [26, 36].

The Nigerian Extractive Industries Transparency Initiative (NEITI) revealed that Nigeria lost almost $16 billion to corruption and subsidy-related activities from 2011 to 2015. In light of this, the Nigerian government set out a new program aimed at drastically reducing fuel subsidy payments, which is just one aspect of the overall economic reform. The government was, in fact, only honouring the G20's 2009 resolution on the gradual elimination of inefficient fossil-fuel subsidies. Later, in 2022, President Buhari signed the Petroleum Industry Administration (PIA) Bill into law, fully deregulating the downstream petroleum sector. In June 2023, the government officially withdrew fuel subsidies, thus making a historic change in Nigeria's oil price policy [16, 38].

The removal of subsidies in Nigeria has led to significant and varied impacts, particularly affecting the most vulnerable states and populations. Current data indicates that approximately 63% of Nigerians, translating to around 133 million individuals, are experiencing multidimensional poverty, highlighting the critical severity of these socio-economic conditions [39].

The figure is even higher in rural areas (72%) than in urban areas (42%). In Nigeria's North-Central region, Kogi State's poverty levels have been much higher than the rest of the country. According to the National Bureau of Statistics, 43.5% of people in Kogi live in multidimensional poverty, a figure higher than the national average of 40.1% [40]. Kogi's heavy dependence on road transport aggravates this socioeconomic vulnerability.

Kogi's economy was already weak even without the removal of fuel subsidies. Changes in petrol prices in July 2023 led to a sharp increase to ₦617 per litre, resulting in an 80% increase in transport fares. This means the lives of civil servants, students, and traders, who often commute long distances to work and school, are most adversely affected. Also, informal-sector workers, who constitute the majority of Kogi's economy, have been the most severely affected by the fuel price hike. Informal-sector workers in Kogi have experienced significant reductions in their earnings, with income cuts ranging from 30% to 50%. This decline can be attributed to the recent fuel price hike, which has placed considerable economic pressure on these vulnerable groups. The situation underscores the severe repercussions of subsidy removal on the livelihoods of informal workers, further exacerbating their financial struggles in an already challenging economic environment [9].

Therefore, these people have less money to spend, and poverty in the state has attained a new high. [9, 26, 35].

In the past, research was mainly focused on big cities like Lagos and Abuja, where families typically had a broader range of coping mechanisms to choose from and better access to urban facilities. In contrast, less developed rural and semi-urban states such as Kogi have hardly been discussed, even though they are confronting distinct challenges. Such communities heavily depend on traditional energy sources, informal trade, and social networks, and are usually less financially able or institutionally supported than big cities. For this reason, when the government decided to remove fuel subsidies, the residents of Kogi found themselves more exposed to the direct and harsh consequences, such as increases in transportation fares, reduced availability of health and education services, and greater strain on already meagre incomes. This shortage of studies is a clear indication that smaller states, where the effects of subsidy removal are most direct, and people change their ways depending on the availability of resources and the strength of safety nets, are well worth considering [3, 30, 40].

The objectives of the study, therefore, are to: evaluate the coping strategies adopted by households as survival mechanisms following the removal of fuel subsidies, assess the effectiveness of recent government interventions in cushioning the effects of fuel subsidy removal, and explore public perceptions of these interventions.

2. Literature Review

2.1. Operational Definition

2.1.1. Coping Strategies

Scholars have conceptualised coping strategies at different levels: households, community, and policy, thus providing a framework for understanding adoption strategies.

Household Level:

Household coping strategies are effectively framed within

the concept of resource reallocation, indicating that families make adjustments to their financial behaviours to adapt to changing circumstances. These strategies include modifying spending habits, identifying and utilising various income sources, minimising expenditures on non-essential items, participating in small-scale trading activities, and engaging in informal sector work. Such actions illustrate a holistic approach to financial management and resilience in the face of economic challenges [22].

Community Level:

Coping strategies are analysed through the lens of social capital theory, highlighting public trust, collective action, and reciprocity as fundamental components. Communities and groups collaborate to create cooperative societies, which serve to alleviate the adverse effects of hardships, such as the removal of fuel subsidies. These social networks are instrumental in providing informal credit, thereby lessening the financial burden on their members [4].

Policy Level:

Coping strategies are analysed through a political economy lens, emphasising the importance of governmental interventions such as cash transfers, wage increases, and the strategic reallocation of subsidy savings into infrastructure. These actions are deemed essential for ensuring long-term survival and stability[30].

Fuel subsidy removal has brought hardship to households in Nigeria, necessitating the adoption of coping strategies at the household, community, and policy levels. While micro-level strategies provide short-term relief, their sustainability depends largely on the transparent reinvestment of savings from fuel subsidy payments into social protection policies and critical infrastructure.

2.1.2. Public Perception

This illustrates the broadest level at which individuals and communities can be aware of, interpret, judge, and react to social problems or government policies. Public opinion is the main tool for measuring the legitimacy, level of acceptance, and resistance to economic reforms such as fuel subsidy dismantling. Scholars have described perception as a mixture of knowledge, feelings, and actions that can build or undermine trust in the government. Therefore, perception can be thought of as significantly dependent on the tangible effects of the economy, the level of trust in the government, the quality of communication, and memories. If trust is lacking, the view of reforms is that they were not well done; whereas if trust is high, they are viewed as the necessary steps toward economic well-being [8, 30].

2.2. Empirical Review

The coping strategies employed by households in response to the removal of fuel subsidies have been investigated: empirical evidence confirms the significant impact of subsidy removal on households and the economy, and shows that different coping strategies correspond to the social and economic impacts of subsidy removal. Researchers have been brought into this discourse, employing different approaches, adding to the overall argument.

This study investigates the consequences of subsidy removal on families in Nigeria, focusing on both urban and rural households. Employing a mixed-methods approach, the researchers integrated econometric analysis with qualitative interviews. They applied Ordinary Least Squares (OLS) regressions to evaluate household expenditures and coping mechanisms in response to the subsidy changes. The findings reveal that urban households have adjusted by cutting back on non-essential spending. In contrast, rural households have reverted to using traditional energy sources, such as firewood. These divergent coping strategies underscore the potential for tailored approaches: urban households could benefit from improved demand planning and control, while rural households might seek to access more affordable traditional energy resources to navigate the subsidy removal effectively [1].

The authors assessed how households could cope with the ending of subsidies. Firstly, using SEM methods, they found that reductions in income eventually led to reductions in expenditure and changes in behaviour in Lagos State. They discovered from their survey data that 45% of respondents found a new source of income, including "vending in the streets and small-scale businesses." They also indicated that "the removal of the subsidy led to the mode of adaptation being an innovative one." However, this result conflicts with findings that "informal economic activity is more common in rural areas," which were described as "a flourishing phenomenon" throughout the country [1, 31, 40].

Those two papers examined the social and psychological aspects of coping through surveys and FGDs. They observed that the withdrawal of the subsidy had led to escalating levels of stress and anxiety, thereby affecting household behaviour, which they discovered through content and factor analysis. Households with different forms of social capital were more successful in mitigating the adverse effects of financial stress by sharing resources and developing group coping strategies [23, 31].

This study explores the effects of fuel subsidy reforms on the Nigerian economy post-removal of fossil-fuel subsidies in 2023. Conducted through a systematic review of ten scientific papers from 2012 to 2024 using the PRISMA framework, results indicate significant negative repercussions for households and businesses, including reduced income, welfare declines, and increased poverty, particularly for vulnerable populations. Macroeconomic impacts feature rising inflation, weakened consumer demand, and decreased industrial output, counterbalanced by increased government revenue, enhanced savings, and reduced environmental costs due to lower carbon emissions. Socio-political repercussions include heightened risks of social unrest, corruption, and transparency issues in

the petroleum sector. The study advocates for proactive government measures such as targeted support for public transport and energy infrastructure, refinery revival, and social safety nets to alleviate negative outcomes and promote fairness. Overall, it emphasises the necessity of balancing fiscal savings with social investment for welfare and stability in Nigeria [29].

On the topic of subsidy removal and carbon intensity assessment, one study highlights both the environmental benefits of solar energy and the sluggish rate of household adoption. The study advocates for leveraging the savings from subsidy cuts to reinvest in other renewable energy initiatives, which would facilitate the transition of the public toward renewable power sources while reducing dependence on costly fuels [3].

The recent scholarship on the environmental implications of fuel subsidy removal, particularly in Nigeria, reveals significant findings. One study evaluates the carbon impact of eliminating fuel subsidies, demonstrating that such reforms not only decrease emissions but also incentivise households to seek alternative energy sources. As fuel prices increase, many households are turning to solar power and other renewable options, thereby diminishing their reliance on expensive fossil fuels. The study advocates for the government to reinvest the financial savings from subsidy removal into renewable energy projects, aiding households in their transition to cleaner and more affordable energy systems. This viewpoint aligns subsidy reform with a larger sustainability initiative, effectively connecting fiscal policy to household resilience and long-term environmental objectives [41]

Additionally, extensive research has been conducted on the efficacy of recent government policies regarding subsidy removal, focusing on public perceptions and acceptance of such measures. Various econometric techniques, including panel data analysis, Difference-in-Differences (DID), and regression analysis, have been employed to evaluate the policy's effectiveness, providing insights into its impact and the overall reception within communities[3].

The study analysed the socio-economic impacts of subsidy elimination and government cash transfers using difference-in-differences methodology. It found that while cash transfers alleviated short-term effects, issues of irregularity, unequal distribution, and sustainability persisted. The authors concluded that government intervention was insufficient and did not address structural inequality, particularly in rural regions, opposing the government's assertions [37].

The study outlines the dual impact of subsidy removal in Nigeria. Positively, it allows savings to be redirected to investments, potentially generating jobs and boosting private-sector engagement. Conversely, it leads to increased transport and production costs, exacerbating inflation and risking social unrest, especially for the over 65% of Nigerians living in poverty. The fluctuating naira and inconsistent monetary policies further complicate fuel pricing. Despite recent reforms by Governor Yemi Cardoso aimed at stabilising the currency and rebuilding investor trust, challenges persist. The literature emphasises that successful subsidy and exchange rate reforms hinge on transparent governance, reinvestment strategies, and support for vulnerable populations [33].

The analysis of communication strategies employed by the Nigerian government revealed significant weaknesses, resulting in diminished public confidence. The qualitative study highlighted a perceived lack of transparency, indicating that improved strategic transparency is essential for restoring public trust and effectively implementing government programmes [28].

In an empirical study that examined social safety nets and found that the N5,000 support program for poor Nigerians was not an effective cushion against poverty. A conditional analysis using econometric modelling revealed that respondents saw these measures as short-term and not genuine solutions. They did not believe they could combat structural inequality, but could serve only as temporary relief programs and masks [14].

2.3. Theoretical Framework – Neoliberal Economic Theory

This study is situated within the framework of neoliberalism, which advocates for free markets, individual freedoms, and minimal governmental interference in economic affairs. Neoliberalism emphasises deregulation, privatisation, efficient market functioning, reduction in government spending, and tax cuts. Proponents argue that subsidies disrupt market prices, undermine economic efficiency, and impose excessive fiscal burdens on governments. Consequently, eliminating subsidies is viewed as essential for achieving long-term economic growth and macroeconomic stability [15]

It centres, therefore, on policies such as deregulation, privatisation of public utilities, reduced public spending, and a reduced tax burden, on the belief that these principles, combined, will lead to a more efficient and productive economy.

As both a concept and an economic principle, it emerged in the 1930s among European liberal scholars as a response to the decline of classical liberalism. This ideology arose in response to the Great Depression of 1929, which underscored the limitations of Keynesian economic theories, creating a substantial void that neoliberalism sought to fill. According to scholars, it gained prominence in the 1970s when Keynesian economic principles faced challenges [32, 7].

One of the main advocates of neoliberalism was Friedrich von Hayek, along with Ludwig von Mises. They were instrumental in developing its ideals and principles. Other figures are Adam Smith and Milton Friedman. The emergence of Neoliberalism in the 1970s, mainly led by figures like Ronald Reagan and Margaret Thatcher, brought about significant changes, including deregulation, privatisation of state-owned enterprises, reductions in subsidies, limits on trade union power, and cuts to welfare programmes. In contrast, its monetarist school of thought led to the recognition of this concept, especially through policies implemented in Chile by Augusto

Pinochet's administration [7, 24].

The strengths of Neoliberal theory lie in promoting market efficiencies and limited government intervention in the management of the economic system. Thus, as a political and economic framework, it emphasises free markets, minimal government intervention in the economy, and deregulation. Its principles help to study the effects of fuel subsidy removal on household income and welfare in Kogi State, Nigeria, in several ways that includes analysing how market forces will adjust prices and efficiently allocate resources that directly impact household income and welfare in Kogi State and enables us to examine if the removal of subsidies helps redirect funds to other critical sectors of the economy, which will translate to economic growth and improved welfare for the households in the state among others.

3. Methodology

The research design here is a survey research design, which can be used if the researcher needs to gather quantitative information from a relatively large and heterogeneous population. In this research, the necessary data were gathered from both primary and secondary sources. Primary sources included questionnaires, and secondary sources included journals, books, government publications, etc. The primary data were analysed using regression, ANOVA, and SEM tools to mirror complex relationships, ensure the validity and reliability of measures, and apply robustness checks to strengthen confidence in the findings.

Kogi State has an estimated population of 5,179,581, characterised by its large and diverse demographic. To accurately represent this population in a survey, a multi-stage sampling method was employed. Initially, proportional sampling was utilised to allocate respondents among the three senatorial districts based on their population proportions: Kogi East comprises 51%, Kogi Central 30%, and Kogi West 19%. The second stage involved stratified sampling to select local governments within each district, ensuring equal selection chances and capturing diversity across urban and rural areas. Specifically, Idah, Kabba-Bunu, and Okene local governments were chosen, with Dekina Local Government included to enhance representation for Kogi East owing to its larger population. Finally, a simple random sampling method was implemented to select households within these local governments, ensuring that each household had an equal probability of selection, a critical aspect in minimising selection bias [21].

The sample size was calculated using the Krejcie & Morgan formula, accounting for the design effect and response rate.

$$Sn = \frac{x^2 \cdot N.P \cdot (1-p)}{d^2.(N-1)+x^2.P.(1-P)}$$

Where:

Sn = initial sample size

X^2 = value of chi-square for 1 degree of freedom at 0.95 confidence level (3.841)

N= population size

P = population proportion (assumed to be 0.50 for maximum sample size)

d = degree of accuracy (0.05)

Solve for Numerator

x2·N·P·(1−P)=3.841×5,179,581×0.25

=3.841×1,294,895.25

≈4,972,000

Denominator:

d2·(N−1)+x2·P·(1−P)

=0.0025×5,179,580+3.841×0.25

=12,949.0+0.96025

≈12,950

Initial Sample Size:

Sn=4,972,000/12,950 ≈384

Step 2: Adjust for Design Effect

Snadj =384×1.2=461

Step 3: Adjust for Non-Response Rate (10%)

Non-response rate = 10% → Response rate = 90% = 0.90

Snfinal=Snadj1−Non-response rate=461/0.90

Snfinal≈512

4. Results

Table 1. *Questionnaire Distribution and Response Rate.*

Total Questionnaires Distributed	Total Questionnaires Returned	Response Rate (%)
512	481	94%

Source: Researcher field survey (2025).

Table 1 presents the distribution and response rate of the study's questionnaires. Of 512 copies of the questionnaire distributed to assess the impact of fuel subsidy removal on household income in Kogi State, 481 were returned, resulting in a

94% response rate. This high engagement indicates good participation and a strong representation of the sample population. A response rate of over 90% suggests little to no non-response bias, indicating that the data are accurate and exhaustive. The high degree of participation implies that the research issue is important, and this leads to strong results.

Objective 1

Table 2. *Coping Strategies Adopted by Households Following Fuel Subsidy Removal.*

Question	Frequency (N = 481)	Percentage (%)
1. What adjustments have you made in your household to cope with the financial strain from the fuel subsidy removal?		
Reducing non-essential expenses	210	43.7%
Seeking additional sources of income	180	37.5%
Relocation to more affordable areas	50	10.4%
Borrowing or seeking credit	40	8.3%
Others (please specify): _____	1	0.2%
2. Have you sought or taken up any informal work (e.g., part-time jobs, freelancing) to mitigate the effects of the subsidy removal?		
Frequently	100	20.8%
Occasionally	160	33.3%
Not at all	221	45.9%
3. To what extent have these coping strategies helped in maintaining financial stability in your household?		
Highly effective	90	18.7%
Somewhat effective	200	41.6%
Not very effective	150	31.2%
Uncertain	41	8.5%
4. Has your household considered or adopted any longer-term strategies to mitigate the impact of subsidy removal on your finances?		
Yes, we have planned for the long term	160	33.3%
No, we have not planned for the long-term	251	52.2%
Uncertain	70	14.6%
5. In your opinion, how effective have community-based support systems (e.g., communal assistance, local savings groups) been in helping households cope with increased living costs due to fuel subsidy removal?		
Highly effective	100	20.8%
Moderately effective	230	47.9%
Not effective	151	31.4%
6. Have you or your household considered migrating to other regions or cities for better economic opportunities due to the fuel subsidy removal?		
Yes, we are considering it	121	25.2%
No, we have not considered migration	301	62.7%
Uncertain	59	12.3%
7. How significant is the role of government welfare programs (if any) in your household's coping strategies?		
Very significant	80	16.7%
Moderately significant	160	33.3%
Not significant	241	50.2%
8. Do you believe that these coping strategies will be sustainable in the long term?		

Question	Frequency (N = 481)	Percentage (%)
Yes, they will be sustainable	150	31.2%
No, they will not be sustainable	200	41.6%
Uncertain	131	27.2%

Source: Researcher (Analysis of Field Survey using SPSS) 2025

Table 2 illustrates the coping measures adopted by households in Kogi State following the removal of fuel subsidies. It reveals the financial pressures these households are facing and the strategies they employ to mitigate them. The most common coping method, utilised by 43.7% of households, involves reducing non-essential expenses, indicating a shift towards prioritising essential needs over luxury spending. Furthermore, a significant proportion of households (37.5%) sought additional sources of income, suggesting that many are turning to part-time jobs or freelance work to enhance their earnings. In contrast, relocating to more affordable areas and borrowing or obtaining credit are less frequently adopted strategies, with only 10.4% and 8.3% of households engaging in these, respectively. This underscores the seriousness of the situation, as both relocation and borrowing are generally viewed as last-resort options when other coping mechanisms prove inadequate. Regarding informal work, 54.1% of respondents indicated that they occasionally or frequently participate in part-time jobs, highlighting the informal sector's role as a safety net during economic hardship. However, only 18.7% of respondents rated their coping strategies as highly effective. In comparison, 41.6% deemed them fairly effective, suggesting that while these strategies offer temporary relief, they may not be sustainable in the long run. This concern is further underscored by the fact that 41.6% of households doubt the sustainability of their coping strategies.

Table 3. *Frequency Distribution for Coping Strategies Adopted by Households.*

Coping Strategy	Frequency	Percentage (%)
Reducing non-essential expenses	210	43.7%
Seeking additional sources of income	180	37.5%
Relocation to more affordable areas	50	10.4%
Borrowing or seeking credit	40	8.3%
Others (please specify)	1	0.2%

Source: Researcher (Analysis of Field Survey using SPSS) 2025

Table 3 provides an overview of how families in Kogi State have coped with the additional costs resulting from the removal of petrol subsidies. A significant 43.7% of respondents indicated that the most common approach is to reduce unnecessary expenses. This indicates that families are prioritising survival by reducing expenditures on non-essential items. Furthermore, 37.5% of households have sought new income opportunities, such as part-time employment or informal trading. This demonstrates their willingness to adapt to the prevailing economic challenges. Additionally, 10.4% of households relocated to more affordable areas due to rising living costs, necessitating such moves for some families. Only 8.3% of respondents opted to borrow money or obtain credit, reflecting a cautious attitude towards accruing debt. The minimal utilisation of alternative strategies (0.2%) underscores the limited options available to families facing financial challenges. These findings reveal the efforts families are making to strike a balance between immediate survival and long-term financial stability. It also highlights the critical need for policies that acknowledge behavioural differences and respond to the complex coping patterns that households adopt during economic crises.

Table 4. Cluster Grouping Based on Coping Strategies.

Cluster	Coping Strategies Adopted	Percentage of Households (%)
Cluster 1: Conservative Copers	Reducing non-essential expenses, borrowing, or seeking credit	52.0%
Cluster 2: Resilient Copers	Seeking additional sources of income, Relocation to more affordable areas	28.1%
Cluster 3: Adaptable Copers	Combination of all strategies (reducing expenses, seeking income, borrowing)	19.9%

Source: Researcher (Analysis of Field Survey using SPSS) 2025

Table 4 shows how households in Kogi State are coping after the removal of petrol subsidies. The analysis reveals three distinct clusters: Conservative Copers (52%), Resilient Copers (28.1%), and Adaptable Copers (19.9%). The largest group, Conservative Copers, relies mostly on cutting back on unnecessary costs and taking out loans, which shows they are financially weak and have few options to diversify their income. Resilient Copers, who make up 28.1% of the group, take a proactive approach by seeking out more ways to earn money and moving to cheaper places, which shows they are more flexible with their finances. The smallest group, Adaptable Copers (19.9%), uses a mix of strategies, indicating significant financial pressure and an effort to get the most out of what they already have. These groups show how strong and weak different households are, which has implications for targeted social interventions. Conservative copers might need help with their debts, while resilient copers could benefit from learning new skills, and adaptable copers need full welfare support.

Table 5. Likert Scale Mean Analysis of Coping Strategies.

Coping Strategy	Mean Score	Standard Deviation	Interpretation
Reducing non-essential expenses	4.20	0.80	Highly Effective
Seeking additional sources of income	3.85	0.90	Moderately Effective
Relocation to more affordable areas	3.50	1.00	Moderately Effective
Borrowing or seeking credit	2.90	1.20	Slightly Effective
Others (please specify)	2.50	1.00	Not Very Effective

Source: Researcher (Analysis of Field Survey using SPSS) 2025

The mean analysis of the Likert scale in Table 5 shows how people in Kogi State perceived the effectiveness of different coping strategies in response to the removal of fuel subsidies. The highest mean score of 4.20 for cutting down on unnecessary costs indicates that this strategy is widely regarded as highly effective. Respondents widely agreed that reducing unnecessary expenses offers immediate financial relief and is practical and sustainable. On the other hand, looking for extra sources of income (mean = 3.85) and moving to cheaper places (mean = 3.50) are seen as somewhat helpful, but the level of help depends on how easy it is to get there and on the person's situation. Borrowing or seeking credit (mean = 2.90) is only considered slightly helpful, perhaps because it gives them a short-term break but puts a strain on their finances in the long run. The "Others" group, which has an average of 2.50, suggests that unconventional coping methods are perceived as largely ineffective. This study shows that people prefer internally regulated strategies because they yield quick, reliable results.

Table 6. Logistic Regression Results for Adoption of Coping Strategies Based on Socio-Economic Factors.

Variable	Coefficient (β)	Standard Error	p-value	Odds Ratio (Exp(β))	Significance
Income Level	0.30	0.09	0.004	1.35	Significant

Variable	Coefficient (β)	Standard Error	p-value	Odds Ratio (Exp(β))	Significance
Household Size	0.15	0.08	0.070	1.16	Not Significant
Geographic Location (Urban)	0.60	0.12	0.001	1.82	Significant

Source: Researcher (Analysis of Field Survey using SPSS) 2025

Table 6: Logistic Regression Analysis presents a model of the effects of socio-economic variables on the use of coping strategies after subsidy removal. Three variables were tested: income, household size, and location, and the analysis yielded the following key insights: Income Level (β = 0.30, p = 0.004, Odds Ratio = 1.35) proved statistically significant. The odds ratio indicates that households with higher incomes were 35% more likely to employ a range of coping strategies than lower-income households. Thus, it is the 'bank account' that determines whether a household is included or excluded from the coping range. HIGG 2 broadly supports this, where providing households with income in the form of cash/food helps them finance alternative coping behaviour, such as reducing discretionary spending, increasing investment in alternative energy sources, or multi-occupationalism.

Household size (0.15β, 0.070p, 1.16) was found to be insignificant. While the positive sign of the β coefficient indicates only a weak tendency for household size to influence coping strategy, the reduction in the standard error indicates the variable is not statistically significant. Household size weakly increases income, while larger households are subject to increased consumption measures; they can draw on pooled labour and social capital to reduce vulnerability.

Geographic Location (Urban) (β = 0.60, p = 0.001, Odds Ratio = 1.82) was very significant, showing that urban households are almost twice as likely to adopt coping strategies as rural households. This reflects structural differences: urban households are increasingly affected by rising fuel costs because they rely on public transport and purchased goods, while rural households, by contrast, rely on traditional fuels and subsistence activities. The significant role of location underscores regional disparities in the impacts of subsidy removal.

Implications for the model as a whole: the regression output supports the hypothesis that financial and location factors are more significant predictors of coping choice than household size. Coping strategies are therefore largely dependent on households' position within the short- and long-term economic framework. These results underscore the need for a tailored policy framework that promotes coping strategies for the economically and spatially marginalised and goes further to account for the economic and infrastructural constraints faced by the exceptionally disadvantaged.

Objective 2

Table 7. *Effectiveness of Government Interventions Related to Fuel Subsidy Removal.*

Question	Frequency (N = 481)	Percentage (%)
1. How do you perceive the effectiveness of government interventions aimed at alleviating the economic impacts of fuel subsidy removal?		
Highly effective	80	16.7%
Moderately effective	180	37.5%
Slightly effective	150	31.2%
Not effective at all	71	14.8%
2. How satisfied are you with the transparency and accountability of government initiatives intended to address fuel subsidy removal?		
Very satisfied	60	12.5%
Satisfied	160	33.3%
Unsatisfied	171	35.6%
Very unsatisfied	90	18.7%
3. To what extent do you believe that government programs have effectively addressed the needs of low-income earners in your community?		
Fully addressed	40	8.3%
Partially addressed	200	41.6%

Question	Frequency (N = 481)	Percentage (%)
Not addressed	241	50.2%
4. How do you rate the communication and awareness campaigns from the government regarding the subsidy removal and its consequences?		
Very effective	80	16.7%
Moderately effective	170	35.4%
Ineffective	150	31.2%
No awareness campaigns	81	16.9%
5. Which government intervention has had the most noticeable impact on your household's welfare since the subsidy removal?		
Cash transfers	90	18.7%
Food assistance programs	120	24.9%
Job creation initiatives	80	16.7%
None of the above	191	39.8%
6. How confident are you in the government's ability to manage the transition from fuel subsidies effectively?		
Very confident	80	16.7%
Confident	180	37.5%
Not confident	221	45.9%
7. To what degree do you think media coverage has influenced your perception of government efforts regarding fuel subsidy removal?		
Significantly influenced	140	29.1%
Moderately influenced	160	33.3%
Not influenced	181	37.7%
8. Do you believe that future government initiatives should be aimed at providing more support for households, especially the most vulnerable, in light of the subsidy removal?		
Yes, more support is needed	271	56.4%
No, current support is enough	151	31.4%
Uncertain	59	12.3%

Source: Researcher (Analysis of Field Survey using SPSS) 2025

The Information in Table 7 highlights families' perceptions in Kogi State of the government's efforts to mitigate the economic impact of the removal of fuel subsidies through various measures. The findings showed a very high level of dissatisfaction with such government programs. Although a few families believe the initiatives are somewhat effective, most think government efforts in this regard are ineffective. Just 16.7% of those surveyed viewed the intervention as very effective, 37.5% as moderately effective, and 31.2% as not really effective.

Additionally, 14.8% of respondents regard the interventions as completely ineffective, highlighting a misalignment between what the government intends and what the public expects. Satisfaction with the transparency and accountability of these interventions is quite low, with only 12.5% feeling very satisfied. The remaining respondents are either satisfied (33.3%), not satisfied (35.6%), or very unsatisfied (18.7%). This hints at a lack of faith in government initiatives following the removal of fuel subsidies. While discussing whether low-income households were considered or adequately helped, only 18.7% of respondents said neither the programme nor the government addressed these needs at all. In comparison, 8.3% said the government completely met these needs through its programmes. Besides, the gap in adequately targeting the most at-risk groups is very substantial. Along with that, people are even unsure of how well communication campaigns are working. 31.2% say they do not work, and 16.9% say they are not aware of any campaigns. The table also reveals that a large number of respondents (56.4%) believe that the government should do more to support households, especially the most vulnerable. These statistics imply that government programmes are geared towards making a change and have been

put in place; however, they are unable to meet the public's expectations and to address the profound economic hardships that households are facing.

Table 8. *Frequency Distribution for Perceptions of Government Intervention Effectiveness.*

Effectiveness Level	Frequency	Percentage (%)
Highly effective	80	16.7%
Moderately effective	180	37.5%
Slightly effective	150	31.2%
Not effective at all	71	14.8%
Total	481	100%

Source: Researcher (Analysis of Field Survey using SPSS) 2025

Table 8 shows how families in Kogi State feel about the government's efforts to cushion the economic effects of removing fuel subsidies. The data revealed a significant level of dissatisfaction with these interventions. While some households say the initiatives are somewhat effective, many see these government efforts as ineffective. Only 16.7% of respondents considered the intervention highly effective; 37.5% said it was somewhat effective, and 31.2% said it was not very effective. Furthermore, 8% of respondents see the interventions as completely ineffective, highlighting a gap between government intentions and public expectations. Satisfaction with the transparency and accountability of these interventions is very low, with only 12.5% of respondents reporting being very satisfied. The remaining respondents are either satisfied (33.3%), not satisfied (35.6%), or very unsatisfied (18.7%). This indicates a lack of trust in the government interventions following the removal of fuel subsidies.

In terms of addressing the needs of the low-income households, only 8.3% of the people believe that government programmes fully address these needs, while 50.2% think that the needs have not been met at all. This means that there is a big gap in how well we are targeting the most at-risk groups. People are also unsure about how well communication campaigns work. 31.2% say they do not work, and 16.9% say they do not know about any campaigns. The table also shows that a large number of people who answered (56.4%) agree that the government should do more to help households in the future, especially those who are most at risk. These data suggest that, although some government initiatives have been implemented, they have largely failed to meet public expectations and address the significant economic challenges confronting households.

Table 9. *Cross-Tabulation of Perceptions of Government Intervention by Income Level.*

Income Level	Highly Effective	Moderately Effective	Slightly Effective	Not Effective	Total
Low income	30 (6.3%)	70 (14.5%)	50 (10.4%)	40 (8.3%)	190
Middle income	40 (8.3%)	80 (16.7%)	60 (12.5%)	40 (8.3%)	220
High income	10 (2.1%)	30 (6.3%)	40 (8.3%)	10 (2.1%)	71
Total	80 (16.7%)	180 (37.5%)	150 (31.2%)	71 (14.8%)	481

Source: Researcher (Analysis of Field Survey using SPSS) 2025

The cross-tabulation in Table 9 highlights varying perceptions of government intervention in response to the removal of fuel subsidies across income groups. Low-income households, facing immediate financial distress, exhibit a higher proportion of dissatisfaction, with many viewing the interventions as ineffective or only slightly effective. Middle-income groups show a mixed response, with a larger portion perceiving interventions as moderately effective, likely due to better access to support systems. High-income households, less directly affected by fuel price hikes, tend to view the government's efforts as slightly effective, focusing on broader policy impacts rather than personal benefit. These differences reflect how income level influences perceptions of government actions following the removal of fuel subsidies.

Urban households are 82% more likely to adopt coping strategies than rural ones, thanks to better access to resources and infrastructure. The odds ratio of 1.82 and a solid p-value of 0.001 show this is not just a coincidence; it is a clear pattern. Income matters too, and higher earners are 35% more likely to change jobs or move to cheaper areas, as confirmed by a coefficient of 0.30 and a p-value under 0.01. However, when it comes to how many people live together, the data do not care; there is no real link, even at $p = 0.070$, and sometimes small changes in household size do not ripple through decisions much. So overall, where one lives shapes outcomes far more than who is living there. Still, income offers a meaningful edge for some families adjusting after subsidy removals.

Table 10. ANOVA Results for Perception of Government Intervention Effectiveness by Occupation.

Source of Variation	Sum of Squares	df	Mean Square	F	p-value
Between Groups	4.25	2	2.125	4.50	0.010
Within Groups	56.00	478	0.117		
Total	60.25	480			

Source: Researcher (Analysis of Field Survey using SPSS) 2025

Table 10 displays the ANOVA results for the perceptions of government intervention effectiveness by occupation. The results show that the occupation significantly influences the households' perceptions of the government's response to the removal of fuel subsidies. The F-statistic of 4.50 and the p-value of 0.010 indicate that different occupational groups, such as civil servants, the self-employed, and the unemployed, have substantially different views. Civil servants generally have a more positive perception of government efforts as they enjoy job security and the perks of government interventions. On the other hand, self-employed and unemployed people express greater dissatisfaction, which aligns with their higher economic vulnerability. This study shows the importance of developing different and specific policies for different occupational groups, as well as for the whole population.

Table 11. Logistic Regression Results for Adoption of Coping Strategies Based on Socio-Economic Factors.

Variable	Coefficient (β)	Standard Error	p-value	Odds Ratio (Exp(β))	Significance
Income Level	0.30	0.09	0.004	1.35	Significant
Household Size	0.15	0.08	0.070	1.16	Not Significant
Geographic Location (Urban)	0.60	0.12	0.001	1.82	Significant

Source: Researcher (Analysis of Field Survey using SPSS) 2025

Income Level (Highly Significant, OR = 1.35): The finding suggests that higher-income families have greater leverage to innovate coping strategies. This is consistent with the report indicating that almost half of households launched new businesses, e.g., street trading and small businesses. The result also aligns with the observation that the effect of financial difficulties is reduced when households have access to resources and social networks. Actually, when combined, these studies strongly support the regression result that income capacity leads to greater resilience and coping innovation [31, 14].

Household size (Not Significant, OR=1.16): A marginally positive but not significant association within the regression. The social network and family were identified as survival resources, a finding that is defensible because they act as effective buffers against stress. Therefore, having a large household size would provide a larger basket of resources to draw on when coping with the problem, but the "bigness" is not enough. It is the social capital embedded within it that makes all the difference [14, 31].

Geographic Location (Urban (variable Significant) OR = 1.82): Urban households are almost twice as likely to do any coping as rural households. This is consistent with the findings that urban households cut discretionary spending, while rural households resorted to traditional fuels. It also complements the work showing that urban households are more likely to have adopted solar power as a response to higher prices. The regression evidence that location is a significant covariate thus confirms that location is a structural variable driving coping in this sample: urban households are both more exposed to fuel price shocks, as expected from above, and more resilient [1, 41].

Implications: The regression analysis confirms income and, to a lesser extent, location as strong determinants of adaptation, with household size having no significant effect. While demographic factors do not seem to play a large role in the decision-making process, decisive effects based on structural factors have significant policy implications: adaptation measures will necessarily need to focus on those who cannot afford the resources either financially or infrastructurally to adapt.

5. Discussion

Coping strategies adopted by households following subsidy removal

The findings showed a clear pattern of survival-oriented behaviour, with households reducing expenditure, adopting cheaper alternatives, and limiting energy use. The analysis highlighted income diversification as a key survival mechanism. The survey results indicated that many households added extra income sources. Although these additional earnings offered some relief, they were generally modest and insufficient to offset the rising costs of living fully. Nonetheless, income diversification had a mild positive effect, preventing complete financial collapse for many households. Social support systems were also prominent across both datasets.

The paper identified involvement in cooperatives and community groups, illustrating the importance of cooperative societies, welfare groups, trade associations, and religious networks, as they provided soft loans, shared transport, subsidised food, and emotional support, helping households cope with hardship. While beneficial, these supports did not help to mitigate the broader negative effects of rising prices. Overall, the findings showed that coping strategies were largely reactive, reflecting a strong negative relationship between subsidy removal and financial stability. Households adapted these mechanisms out of necessity, not choice, relying on cost-cutting, income diversification, and community networks to survive in an economic environment that continued to exert more pressure on their well-being.

These patterns echo research findings that show households facing fuel-related shocks typically reduce non-essential expenditures and implement energy-saving strategies, especially in urban contexts. In Kogi State, these changes mirror those observed but are more widespread across both rural and urban settings. This suggests that the pressures from fuel prices are significant enough to transcend previous distinctions between urban and rural impacts noted in earlier studies [42].

Income diversification is a central feature of household survival strategies. The study reported widespread engagement in petty trading, informal services, small-scale agriculture, bike riding, home-based businesses, and other supplementary activities. This summary highlights the significant correlation between informal economic activity and the capacity to sustain consumption following the removal of subsidies, aligning with previous research findings. Additionally, it emphasises the critical role of social and community support systems as a common theme within existing literature [31].

Households in Kogi State that possess robust social networks and access to collective support have demonstrated superior capacity to handle the psychological and financial strains associated with the removal of subsidies. These households engage in various forms of communal support, such as cooperatives, savings clubs, trade unions, religious welfare schemes, and informal neighbourhood networks. These networks facilitate the provision of soft loans, shared transportation, food-sharing arrangements, and emotional support, which collectively enhance their resilience during challenging times [14].

A wider group of research examining how people adapt after subsidies are withdrawn is, in fact, very consistent in identifying similar changes people make: cutting back on fuel, heavy consumption, getting more out of public or non-motorised means of transport, reducing healthcare and education expenses, doing small-scale trading, and being socially more active or using social networks more intensely. The Kogi results also correspond quite well with this typical response of people. Some households took to walking long distances; others limited their trips to the most necessary ones; some entertainment and leisure time were eliminated; clothing spending was cut; ceremonies were postponed; and additional work was sought almost everywhere [2, 17, 18, 23, 25, 34].

Some studies have highlighted the importance of government interventions in shaping and, at times, easing household coping, particularly when cash transfers or targeted support schemes are effectively delivered [10]. The present study, however, finds that in Kogi State, such interventions are either insufficiently present or too limited in scope to be central to household strategies. This contrasts with contexts where government transfers are more visible and better targeted, reinforcing the point made by several scholars that programmes must be broad, timely, and credible to shape coping mechanisms [10, 18].

With this in mind, the study results for this objective demonstrate that households have responded to the removal of subsidies with a range of active, creative, and multidimensional coping mechanisms. These mechanisms were considered very beneficial; however, they fail to reverse the basic reduction in living standards. In this regard, the Kogi piece of evidence corroborates the primary argument of the empirical literature: coping is required and frequently brilliant, but in the absence of significant structural support and efficient state intervention, it still serves as a mere survival strategy rather than a means to getting better [1, 13, 31, 34, 42].

Effectiveness of government interventions and public perceptions of these interventions

The findings indicated that government interventions were largely ineffective, poorly coordinated, and insufficient to address the financial burden resulting from subsidy removal. Many reported not having received any form of support from the government. Across the state, support was described as inconsistent, poorly distributed, and ineffective in having any meaningful impact. Even households that received minimal assistance, such as cash transfers, reported that the assistance was poor and did not keep pace with the rising inflation and cost of living. The analysis confirmed that government interventions did not reduce hardship. Questionnaire responses showed widespread dissatisfaction, heightened disappointment, mistrust, and scepticism about the government's ability to manage economic challenges. This pattern was uniform across the state.

The analysis of government interventions reveals a predominantly negative impact on household welfare, reaffirming scholarly concerns regarding the effectiveness of cash transfer

programs. While these programs theoretically offer some relief, their practical benefits are significantly hindered by inconsistent distribution and inadequate monitoring systems. Specifically, in Kogi State, the flaws in implementation are severe, resulting in households rarely receiving transfers, if at all, and when they do, these are often isolated instances with minimal overall effect on welfare. This situation exacerbates public scepticism regarding the government's genuine intentions and its ability to effectively address the social ramifications of subsidy removal [37].

The study highlights significant communication failures as a key factor in shaping perceptions regarding government actions related to subsidy removal in Kogi State. Residents perceive the government's messaging as insufficient, unclear, and at times misleading. They express concerns that the explanations related to the policy and its intended advantages have not been effectively conveyed. Furthermore, households find the criteria and mechanisms for accessing support services to lack transparency, contributing to confusion and scepticism among the populace [28].

Studies focusing on farming households' perceptions of subsidy removal and government responses show that rural populations tend to view reforms as revenue-driven, with interventions perceived as poor, weak, or politically skewed. Overall, the findings are consistent with the more critical strand of the literature, which argues that although subsidy removal may create fiscal space and potential long-term macroeconomic benefits, the accompanying interventions have so far been too limited, fragmented and opaque to protect vulnerable households or maintain public trust [5, 6, 14, 19, 27, 28, 37, 43].

6. Conclusion

The removal of fuel subsidies in Kogi State has profoundly affected household welfare, highlighting the inadequacy of the government's interventions. This policy shift has made it increasingly difficult for families to manage their finances, as it has reduced their income, driven up the prices of essential goods and services, and forced them into a survival mindset with little government support. Consequently, individuals have started to cut back on spending for non-essential items, such as clothing and entertainment, choosing instead to prioritise necessities like food, transportation, and education. However, these measures tend to be reactive and do not address the underlying issues, highlighting the inadequacy of the government's social safety net interventions. Distrust in the government has grown, with many perceiving its initiatives, such as cash transfers and food aid, as insufficient, superficial, and poorly executed.

7. Recommendations

The study demonstrates that families opt to ration, save, and diversify their income and rely on social networks to mitigate the effects of subsidy removal, but these coping strategies are not sustainable. To assist households in cushioning the socio-economic challenges associated with the removal of the fuel subsidy, the government and development partners need to implement programmes that help people earn a living. For example, community-based microenterprises should be set up to provide training to people with take-up grants and access to interest-free credit facilities.

The study found that people were quite discontented towards the government because of its inadequacies, uneven implementation, and poorly communicated policy interventions. To restore confidence and public trust, the government have to improve support programmes, make them transparent, open, and with predictable outcomes. This would mean developing a central list of recipients on a computer, providing explicit instructions on how much support to provide and when, and enabling community monitoring committees to observe the distribution themselves with government agency supervision.

Abbreviations

SAP	Structural Adjustment Programme
NEITI	Nigerian Extractive Industries Transparency Initiative
PIA	Petroleum Industry Administration
SEM	Structural Equation Modelling
DID	Difference-in-Differences
OLS	Ordinary Least Squares
FGDs	Focus Group Discussions
ANOVA	Analysis of Variance
SPSS	Statistical Package for the Social Sciences

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Conflicts of Interest

The authors declare no conflicts of interest.

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