

# THE SOCIO-ECONOMIC EFFECTS OF OIL SUBSIDY REMOVAL ON THE STANDARD OF LIVELIHOOD ON RESETTLED HOUSEHOLDS IN ADAMAWA NORTH SENATORIAL DISTRICT

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## ABSTRACT

*The paper evaluates the socioeconomic impacts of the removal of fuel subsidies on households within the Adamawa North Senatorial District. investigate the alterations in household income, expenditure patterns, and access to essential goods and services in the Adamawa North Senatorial District subsequent to the removal of fuel subsidies in Nigeria and propose strategies to mitigate the adverse effects of the removal of fuel subsidies on households in the Adamawa North Senatorial District. Quantitative survey approach was used for the study. The study used simple random sampling techniques while questionnaires was used as an instrument of data collection. The study used descriptive statistics and frequency distribution for the data analysis. The study discovered concerns related to affordability, availability, and quality across these services, underscoring the necessity for comprehensive policy considerations. The study recommends establish targeted financial assistance programs for resettled households to alleviate the socio-economic effects of oil subsidy removal, enhance access to essential services such as healthcare, education, and utilities within the Adamawa North Senatorial District, promote local economic development and job creation initiatives to boost economic activity in resettled communities and improve community infrastructure including transportation, water supply, and sanitation facilities.*

**Keywords:** Socio-Economic Effects, Oil Subsidy Removal, Standard of Livelihood, Resettled Households and Adamawa North Senatorial District

## 1.0 Introduction

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A subsidy represents a form of financial assistance provided by the government to individuals, businesses, or institutions. This support can be direct, such as cash payments, or indirect, like tax relief. Subsidies are

typically designed to alleviate specific burdens and are intended to serve the public interest by promoting social welfare or advancing economic policies. Essentially, subsidies are financial incentives that help maintain lower prices, support the income of essential or strategic producers, preserve

employment levels, or encourage investments to reduce unemployment. They can be broadly defined as government actions that enable businesses to earn higher profits than they would without such support (El-Said, 2006).

Most subsidies are aimed at producers or specific industries to prevent their collapse or, in the case of wage subsidies, to stimulate hiring. They help boost export sales, reduce living costs through lower prices for various goods, and promote agricultural growth to achieve food self-sufficiency (Ajayi, 2008). In Nigeria, where fuel is an inelastic good with few substitutes, fuel subsidies are particularly crucial. Due to the unreliability of alternative energy sources like hydroelectric power and the lack of substitutes such as electric trains or solar cookers, fuel subsidies significantly impact transportation costs and overall prices (Eze, 2012).

Subsidies can take various forms, including direct price controls, tax exemptions, or grants. These measures essentially return money to producers or consumers. Indirect subsidies might involve providing supportive frameworks, regulations, or research and development. Examples of subsidies include government guarantees, tax incentives, cross-subsidies, credit subsidies, grants, and hybrid models (Oyodele, 2009).

In northern Nigeria, the economic repercussions of removing fuel subsidies are particularly severe, given the region's challenging living conditions and high poverty rates, with about 76.8% of the population living in poverty according to the National Bureau of Statistics (2015). Despite this, there has been a notable lack of focus from quality-of-life experts and stakeholders on the potential effects of subsidy removal on the well-being of people in this region.

## 1.1 Statement of the Problem

The removal of fuel subsidies in Nigeria, especially in the Adamawa-North Senatorial District, affects living standards through several channels. Changes in fuel prices influence transportation costs, which in turn affect commuting expenses for households that rely heavily on private vehicles or public transit. This increase in transportation costs reduces disposable income, limiting access to essential goods and services. Moreover, the elimination of subsidies contributes to inflationary pressures, diminishing purchasing power and disproportionately impacting low- and middle-income households. As household budgets are strained, spending on crucial areas such as education and healthcare may be reduced. The labour market is also impacted by higher fuel costs, which can lead to fewer job opportunities or layoffs, resulting in income uncertainty and financial stress for workers. Concerns regarding food security, poverty, and income inequality may also arise, as the removal of subsidies could drive up food prices and negatively affect the well-being of vulnerable households. Although previous studies have largely examined these issues from a macroeconomic perspective, focusing specifically on the Adamawa-North Senatorial District provides a more detailed understanding of the local impact. This is particularly relevant given the region's lower economic status and the potential exacerbation of basic living costs following resettlement efforts post-Boko Haram and other insurgent attacks.

## 1.2 Objectives of the Study

The aim of the study is to assess the socio-economic effects of oil subsidy removal on the standard of livelihood on resettlement households in Adamawa North Senatorial District. The specific objectives are to:

- i. Evaluate the socioeconomic impacts of the removal of fuel subsidies on households within the Adamawa North Senatorial District.
- ii. Investigate the alterations in household income, expenditure patterns, and access to essential goods and services in the Adamawa North Senatorial District subsequent to the removal of fuel subsidies in Nigeria.
- iii. Propose strategies to mitigate the adverse effects of the removal of fuel subsidies on households in the Adamawa North Senatorial District.

### 1.3 Research Questions

The following research questions guide the study:

- i. What are the socio-economic consequences of fuel subsidy removal on households in Adamawa North Senatorial District?
- ii. What are alterations in household income, expenditure patterns, and access to essential goods and services in the Adamawa North Senatorial District subsequent to the removal of fuel subsidies in Nigeria.?
- iii. How can the adverse effects of fuel subsidy removal on households be minimised in Adamawa North Senatorial District?

## 2.0 Literature Review

### 2.1 Conceptual Clarification

#### Fuel Subsidy Removal

The removal of fuel subsidies is a critical policy action undertaken by governments globally to address fiscal constraints and enhance market efficiency. This process involves gradually eliminating or reducing government support for fuel, which consequently results in higher fuel prices for consumers (Gupta and Mahajan, 2019). By

discontinuing these subsidies, which keep fuel prices artificially low, governments aim to streamline expenditure, improve resource allocation, and reduce the market distortions caused by such subsidies (Fatima et al., 2020).

The effects of subsidy removal vary among different economic actors. For households, higher fuel prices can lead to increased transportation costs, elevated prices for goods and services, and potentially reduced purchasing power (Fatima et al., 2020). Despite these immediate challenges, the removal of fuel subsidies has the potential to produce long-term benefits. In conclusion, while the elimination of fuel subsidies may introduce short-term difficulties, thoughtful implementation and complementary measures can help mitigate adverse effects and promote long-term economic stability.

#### Household Living Standard

Households' living standards encompass a range of factors that influence the welfare and quality of life for families within a societal context (Arze del Granado et al., 2012). These factors include income levels, access to essential needs such as food, shelter, healthcare, and education, as well as ownership of physical assets. Economic conditions, including fluctuations in employment rates and inflation, directly affect household income and purchasing power, thereby impacting their ability to meet basic needs (Deaton, 2003). Government policies, such as taxation and social programs, play a crucial role in shaping living standards by either facilitating or hindering access to essential services and resources. Understanding and addressing these complex effects on family living standards is essential for policymakers and researchers aiming to improve overall well-being and equity within societies.

### **Socio-Economic Impact**

Socioeconomic effects pertain to the impacts of political changes or economic events on society as a whole, encompassing both social and economic aspects. Evaluating the consequences of removing fuel subsidies involves examining a range of changes, including shifts in employment patterns, modifications in income distribution, variations in poverty rates, differences in access to essential services, and overall welfare outcomes. The effects on various demographic groups illustrate the broader implications of political decisions or economic changes on societal welfare and functionality (OECD, 2018).

### **2.2 Theoretical and Empirical Literature Frame work**

Various theories can explain fuel subsidies in Nigeria, but for this study, we have adopted Rosenstein-Rodan's Theory of the "Big Push" to better understand the underlying rationale supporting our central argument. The "Big Push" theory, proposed by Professor Paul Rosenstein-Rodan, posits that a substantial and comprehensive investment is necessary to overcome developmental barriers in underdeveloped economies and set them on a path to progress (Jhingan, 2012). The theory likens the concept to an airplane needing to reach a critical ground speed to take off; similarly, an economy requires a significant initial investment to initiate development. Rosenstein-Rodan identifies three types of indivisibilities and external economies that necessitate a substantial investment: indivisibilities in the production function, indivisibility of demand, and indivisibility in the supply of savings (Jhingan, 2012). Firstly, social overhead capital, such as basic industries like power, transport, and communications, is crucial. These infrastructures require a large initial investment due to their indirect productivity and long gestation period, and they cannot be

imported. This initial investment in social overhead capital is essential to enable further productive investments (Jhingan, 2012).

Secondly, the indivisibility or complementarity of demand involves establishing interdependent industries. By creating industries that rely on each other, producers become customers for each other's goods, thereby generating a market for their products. This interdependence reduces market creation risks and enhances investment incentives (Jhingan, 2012).

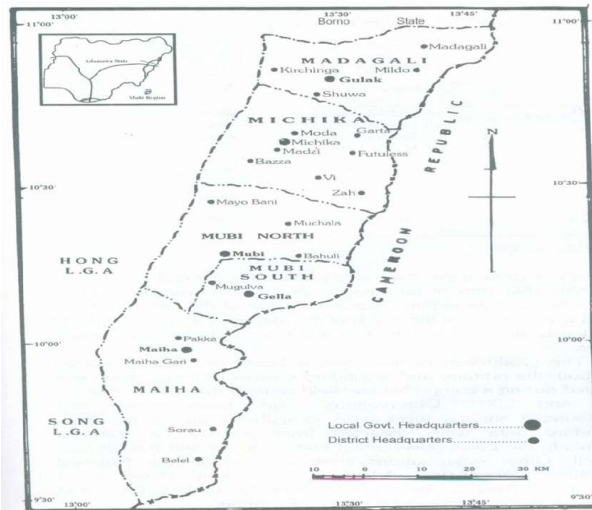
The third type is indivisibility in the supply of savings. While investment is crucial, it depends on a high level of savings, which is challenging in underdeveloped economies due to low-income levels. To address this, income from investments should be saved effectively, ensuring a high marginal savings rate compared to the average (Jhingan, 2012). In the context of Nigeria, the "Big Push" can be applied to the removal of fuel subsidies. The funds currently allocated to subsidies could be redirected into investments across various sectors, fostering interdependence and growth. This approach supports the study's argument that eliminating fuel subsidies can generate substantial financial resources, leading to the necessary investment to revitalize the Nigerian economy.

### **3.0 Methodology**

#### **3.1 Study Area**

Adamawa North Senatorial District as a geographical area is comprised of five local government areas; Mubi north and Mubi south, Maiha, Madagali and Michika. The area is located between latitudes  $10^{\circ} 30'$  and  $10^{\circ} 05'N$  of the equator and between longitude  $13^{\circ} 10'$  and  $13^{\circ} 30' E$  of the Greenwich meridian (Murgai, 2012). The land use types commonly found in Adamawa North Senatorial District are residential, farmlands, commercial activities, industries, grazing, reserve and open space or lands remains

underdeveloped due to Boko-Haram activities and attacks on the Senatorial zone in recent years. Adamawa North Senatorial District is witnessing household resettlement since 2014 Boko-Haram displacement of the inhabitant of the zone. Adamawa North have face series of Boko-Haram attack displacing communities and households alike.



Source: ArcGIS, 2024

Fig 1.1: Map of Adamawa State showing Adamawa North Senatorial zone

### 3.2 Research Design:

This study employed quantitative survey approach. This design is chosen to capture a comprehensive understanding of the impact of fuel subsidy removal on households, allowing for the exploration of individual experiences alongside broader trends and patterns.

### 3.3 Sampling Strategy

To achieve a representative sample for this study, this study employed a stratified cluster sampling strategy. The stratification will be based on the five local governments area in Adamawa North Senatorial District. The Local governments consist of Mubi North, Mubi South, Maiha, Madagali and Michika. Respondents were randomly selected for the study.

### 3.4 Sample Size

The sample size for each LGA is determined based on the estimated number of households and the desired confidence level and margin of error. Within the five LGA, households are selected using a systematic random sampling method. The sampling frame is based on households residing in urban and rural areas, ensuring a balanced representation. 105 respondents in Maiha resettled households, 95 resettled households in Mubi North, 83 resettled household in Mubi South, 75 resettled household in Michika while Madagali 42 resettled household. The selected sample size sizes for the study are resettled households either as a result of government intervention build settlement of Non-governmental Organisation build settled after Boko-Haram displacement of various communities and LGAs in Adamawa North Senatorial District.

### 3.5 Data Collection

Data were collected from the households in the LGAs through the use of questionnaires. Data collection sites included urban, suburban and rural areas, to ensure diversity.

### 3.6 Administration of the Instrument

The researcher personally administered the questionnaire directly in the five Local Government Areas which comprises of Maiha, Mubi North, Mubi South, Michika and Madagali on the socio-economic effects of oil subsidy removal on the standard of livelihood on resettle households in Adamawa North Senatorial District.

### 3.7 Data Analysis

Descriptive statistics and frequency distributions were used to summarize household characteristics and assess immediate economic effects of fuel subsidy removal in Adamawa North Senatorial District

### 3.8 Ethical Considerations

This research adhered to ethical guidelines, including informed consent from all participants. Confidentiality and anonymity were maintained for all respondents.

## 4.0 Result and Presentation

### 4.1 Description of Findings

The socio-economic characteristics of the participants were analysed using descriptive statistics, and the results, presented in Table 1, were discussed in alignment with the initial research objectives.

The age distribution of respondents regarding the immediate economic consequences of fuel subsidy removal in Adamawa North Senatorial District provides valuable insights. A significant proportion, 54.50%, are aged 35-44, indicating that individuals in their mid-thirties to mid-forties, likely at the peak of their professional lives, may be more affected by changes in fuel prices. The 25-34 age group, making up 21.25%, comprises those in the early stages of their careers and family life, suggesting a potential vulnerability to economic fluctuations. The 45-54 age group, at 14.75%, represents an older demographic with potentially distinct economic circumstances and greater resilience. The 18-24 age group, at 5.50%, includes students and young professionals, highlighting their economic vulnerability. The 55 and above age group, at 4%, consists of the elderly population, necessitating particular attention due to their unique economic dynamics. This age-based analysis offers a nuanced understanding of how fuel subsidy removal might impact households at different life stages in Adamawa North Senatorial District.

The data also reveals a gender distribution concerning the immediate economic consequences of fuel subsidy elimination in Adamawa North Senatorial District. With males comprising 58.00% of the respondents and females 42.00%, the findings highlight

the importance of considering gender-specific perspectives when evaluating the impact of subsidy removal on households. Recognizing potential disparities in roles, obligations, and vulnerabilities between male-headed and female-headed households is crucial for informing targeted policy responses and interventions.

Regarding marital status, 58.50% of respondents are married, likely facing shared financial obligations within their households. Single participants account for 28.25%, potentially facing individual economic hardships. Divorced individuals (10.50%) and widowed individuals (2.75%) represent smaller yet distinct segments with unique financial dynamics. This diverse marital status composition underscores the need for a comprehensive understanding of how fuel subsidy removal may affect households with varying degrees of financial interdependence in Adamawa North Senatorial District.

The data on household membership status indicates that 79.75% of participants are the "Head" of the household, reflecting their authoritative roles and potential impact on overall financial decisions. In contrast, 20.25% are "Members," contributing to household income but not possessing primary decision-making responsibilities.

Educational achievements of participants show that those holding a "Diploma/NCE" exhibit the highest frequency at 26.75%, indicating a significant presence of respondents with diplomas, National Certificates of Education, or equivalent qualifications. The "Secondary school" category closely follows at 27.50%. Additionally, 19.25% of respondents have "Vocational/technical" education, highlighting a notable proportion with specialized skills and technical training. "BSc/HND/PGD" accounts for 10.50%, indicating the presence of individuals with bachelor's degrees, Higher National Diplomas, or postgraduate diplomas. Lower

frequencies are found in categories such as "No formal education" (7.25%) and "Ph.D./MPhil" (1.00%). This diverse educational background emphasizes the importance of considering varied economic perspectives and responses to the discontinuation of fuel subsidies among individuals with different educational levels in Adamawa North Senatorial District.

Employment status distribution shows that 59.75% of participants are "Unemployed," indicating a significant proportion not currently involved in formal employment. The "Student" category constitutes 22.75%, reflecting a notable presence of individuals actively pursuing education. The "Employed" category, comprising 17.50% of respondents, includes individuals actively contributing to the labour force. Understanding the economic impacts on these different groups is crucial for comprehensively evaluating the effects of fuel subsidy removal on households, considering the diverse financial circumstances associated with various employment statuses in Adamawa North Senatorial District.

Occupational distribution reveals that 22.00% of respondents are "Business/Entrepreneurs," indicating a presence of individuals engaged in private business or entrepreneurship. The largest occupational category is "Civil Servant," accounting for 37.00% of participants, highlighting a substantial portion of the workforce employed in government or public service. "Farmers" make up 41.00% of the sample, indicating considerable involvement in agricultural activities. This diverse range of occupations underscores the importance of considering various economic impacts,

including market conditions, salary structures, and agricultural dynamics, to understand the effects of fuel subsidy removal on households in the region.

Household size analysis shows that the most prevalent size, constituting 32.25% of the sample, is "9-10," indicating a significant representation of larger families. Following closely at 26.25% is the category of "7-8," suggesting a considerable presence of households with seven to eight members. Smaller household sizes ("5-6" and "3-4") combine to 24.25%, while larger sizes ("11-12," "13-14," "15 or more") represent 17.25% of the sample. This diverse distribution emphasizes the importance of considering the economic impacts of fuel subsidy removal on households of different sizes in Adamawa North Senatorial District, taking into account the specific challenges and needs associated with varying family structures.

Finally, housing category distribution reveals that "Family house" constitutes 44% of the sample, indicating a significant portion residing in family-owned housing. "Own house" stands at 22.75%, representing individuals who own their dwellings. The "Rented" category accounts for 31.75%, indicating a substantial presence of individuals in rented accommodations. The "Others" category comprises 1.5% of the sample, representing distinctive housing arrangements. This dataset enhances our understanding of the diverse economic impacts of fuel subsidy removal on households in Adamawa North Senatorial District, considering various housing situations, crucial for implementing tailored policy interventions.

**Table 1: Characteristics of the Respondents' Demographic Data**

<b>Age</b>	<b>Frequency</b>	<b>Percent</b>
18-24	22	5.50
25-34	85	21.25
35-44	218	54.50
45-54	59	14.75
55 and above	16	4
<b>Total</b>	<b>400</b>	<b>100.00</b>
<b>Gender</b>	<b>Frequency</b>	<b>Percent</b>
Female	168	42.00
Male	232	58.00
<b>Total</b>	<b>400</b>	<b>100.00</b>
<b>Marital Status:</b>	<b>Frequency</b>	<b>Percent</b>
Divorced	42	10.50
Married	234	58.50
Single	113	28.25
Widowed	11	2.75
<b>Total</b>	<b>400</b>	<b>100.00</b>
<b>Household Membership Status</b>	<b>Frequency</b>	<b>Percent</b>
Head	319	79.75
Member	81	20.25
<b>Total</b>	<b>400</b>	<b>100.00</b>

<b>Education</b>	<b>Frequency</b>	<b>Percent</b>
BSc/HND/PGD	42	10.50
Diploma/NCE	107	26.75
MSc/MPA/MBA	11	2.75
No formal education	29	7.25
Ph.D/MPhil	4	1.00
Primary school	20	5.00
Secondary school	110	27.50
Vocational/technical	77	19.25
<b>Total</b>	<b>400</b>	<b>100.00</b>
<b>Employment Status</b>	<b>Frequency</b>	<b>Percent</b>
Employed	70	17.50
Student	91	22.75
Unemployed	239	59.75
<b>Total</b>	<b>400</b>	<b>100.00</b>
<b>Type of Occupation</b>	<b>Frequency</b>	<b>Percent</b>
Business/Entrepreneurs	88	22.00
Civil Servant	148	37.00
Farmers	164	41.00
<b>Total</b>	<b>400</b>	<b>100.00</b>

<b>Household Size</b>	<b>Frequency</b>	<b>Percent</b>
3-4	42	10.50
5-6	55	13.75
7-8	105	26.25
9-10	129	32.25
11-12	48	12
13-14	9	2.25
15 or more	12	3.00
<b>Total</b>	<b>400</b>	<b>100.00</b>
<b>Housing Type</b>	<b>Frequency</b>	<b>Percent</b>
Family house	176	44
Others	6	1.5
Own house	91	22.75
Rented	127	31.75
<b>Total</b>	<b>400</b>	<b>100.00</b>

**Source:** Field Survey, 2024

The study investigated perceptions of healthcare access in the context of analysing the immediate economic impact of fuel subsidy removal on households in Adamawa North Senatorial District. It found that about 51.75% of respondents considered their access to healthcare to be "Adequate," reflecting satisfaction with medical facilities and preventive care. Conversely, 47.75% rated their access as "Inadequate," indicating concerns about the affordability and availability of healthcare services. A small fraction, 0.5%, reported having "No access" to healthcare, highlighting a critical group

with significant barriers to essential medical services. This information underscores the complex interplay between fuel subsidy removal and perceptions of healthcare access, offering insights into the potential economic effects on healthcare-seeking behaviour in the region.

In the same investigation, 76% of participants expressed concerns over insufficient access to educational services, highlighting issues with accessing educational resources, schools, and quality of education. For these respondents, the removal of fuel subsidies might exacerbate anxieties regarding

educational costs, potential declines in quality, and challenges in obtaining educational materials. Conversely, 24% of participants found their access to educational services to be "Adequate," suggesting a smaller group perceives their educational resources and quality as satisfactory. This analysis of educational access provides valuable insights into the economic ramifications of fuel subsidy removal on educational opportunities and emphasizes the need to consider educational accessibility when evaluating policy impacts on households.

The study also examined utility access following fuel subsidy removal. It revealed that 56% of respondents perceived their access to utilities as "Inadequate," citing limitations in water supply, electricity, and sanitation services. In contrast, 42.5% reported "Adequate" access, reflecting satisfaction with utility services. A small group, 1.5%, reported having "No access," highlighting severe challenges in accessing essential utilities. This data illustrates the nuanced relationship between fuel subsidy removal and perceptions of utility access, providing insights into the potential economic impacts on living standards in the region.

Regarding transportation services, 72.5% of respondents indicated "Inadequate" access, pointing to limitations in public transportation and road infrastructure. Conversely, 26.75% found their access to be "Adequate," reflecting satisfaction with transportation services. A small proportion, 0.75%, reported "No access" at all, highlighting significant mobility challenges for this group. This analysis emphasizes the connection between fuel subsidy removal and transportation access, shedding light on potential economic repercussions on mobility

and the importance of evaluating transportation access in policy assessments. In terms of security and safety services, 55% of participants were dissatisfied with their access, citing limitations in law enforcement, emergency services, and crime prevention. On the other hand, 44.25% reported satisfaction with their access to these services. Only 0.75% indicated "No access" at all, highlighting a critical subset facing difficulties in obtaining essential security services. This data highlights the complex relationship between fuel subsidy removal and perceptions of security access, providing valuable insights into the economic impacts on community safety and the importance of considering security access in policy evaluations.

The study also explored perceptions of financial services, particularly banking access. A majority of 56.75% were dissatisfied with their access, indicating concerns about limitations in banking services, which could affect financial transactions and credit availability. Conversely, 41.75% were satisfied with their banking access, suggesting contentment with the current services. A minimal 1.5% reported having "No access," emphasizing the difficulties faced by this subgroup in obtaining financial services. This data highlights the intricate relationship between fuel subsidy removal and perceptions of financial access, providing insights into the potential economic consequences for financial well-being in the region.

The study on Internet access revealed that 64.25% of respondents were satisfied with their connectivity, categorizing it as "Adequate." However, 34.25% faced challenges, labelling their access as "Inadequate." A small fraction, 1.5%, reported "No access," underscoring difficulties in essential online

communication. This data underscores the significance of Internet access in the digital era and provides insights into potential disparities and economic ramifications following fuel subsidy removal.

Finally, perceptions of postal services were examined, with 57.25% expressing dissatisfaction due to constraints in conventional postal offerings. Conversely, 41.25% were content with their access, labelling it as "Adequate." Only 1.5% reported having "No access," highlighting communication challenges for this group. This data highlights the importance of postal services and potential obstacles following fuel subsidy removal.

The study also explored telecommunication services, finding that 60.75% were satisfied with "Adequate" access, indicating reliable communication and digital economy participation. Conversely, 37.25% reported "Inadequate" access, reflecting challenges in communication and digital engagement. A small group, 2%, reported "No access," signifying potential isolation and restricted participation. This nuanced analysis reveals insights into the digital divide and economic implications for households following fuel subsidy removal.

**Table 2: The extent to which households can access essential services following the removal of subsidies**

<b>Availability and utilization of healthcare services (including hospitals and clinics, access to medicines and medical treatments, vaccinations, and preventive care)</b>	<b>Frequency</b>	<b>Percent %</b>
Adequate	207	51.75
Inadequate	191	47.75
No access	2	0.5
<b>Total</b>	<b>400</b>	<b>100.00</b>
<b>Availability and utilization of educational services (including schools and educational institutions, access to quality education, and availability of educational resources)</b>	<b>Frequency</b>	<b>Percent %</b>
Adequate	96	24
Inadequate	304	76
<b>Total</b>	<b>400</b>	<b>100.00</b>

<b>Access to Utilities (Water supply, electricity supply and sanitation services)</b>	<b>Frequency</b>	<b>Percent %</b>
Adequate	170	42.5
Inadequate	224	56
No access	6	1.5
<b>Total</b>	<b>400</b>	<b>100.00</b>
<b>Availability and utilization of transportation services (including public transportation facilities, road infrastructure and maintenance, and overall accessibility to transportation)</b>		
	<b>Frequency</b>	<b>Percent %</b>
Adequate	107	26.75
Inadequate	290	72.5
No access	3	0.75
<b>Total</b>	<b>400</b>	<b>100.00</b>
<b>Availability and utilization of security and safety services (including police and law enforcement, emergency services such as firefighting and ambulance, as well as crime prevention and public safety measures)</b>		
	<b>Frequency</b>	<b>Percent %</b>
Adequate	177	44.25
Inadequate	220	55
No access	3	0.75
<b>Total</b>	<b>400</b>	<b>100.00</b>
<b>Availability and utilization of financial services (including banking services)</b>		
	<b>Frequency</b>	<b>Percent %</b>
Adequate	167	41.75

Inadequate	227	56.75
No access	6	1.5
<b>Total</b>	<b>400</b>	<b>100.00</b>
<b>Availability and utilization of communication services, specifically internet access</b>		
	<b>Frequency</b>	<b>Percent %</b>
Adequate	257	64.25
Inadequate	137	34.25
No access	6	1.5
<b>Total</b>	<b>400</b>	<b>100.00</b>
<b>Availability and utilization of communication services, particularly postal services</b>		
	<b>Frequency</b>	<b>Percent %</b>
Adequate	165	41.25
Inadequate	229	57.25
No access	6	1.5
<b>Total</b>	<b>400</b>	<b>100.00</b>
<b>Availability and utilization of communication services, particularly telecommunication services</b>		
	<b>Frequency</b>	<b>Percent %</b>
Adequate	243	60.75
Inadequate	149	37.25
No access	8	2
<b>Total</b>	<b>400</b>	<b>100.00</b>

Source: Field Survey, 2024

## 5.0 Conclusion and Recommendations

The socio-economic effects of oil subsidy removal on the standard of livelihood on resettle households in Adamawa North Senatorial District offers a comprehensive analysis of potential effects across various demographic and economic aspects. The study examines a range of demographic variables, including gender, marital status, household role, education, employment, and housing, emphasizing the complex conditions and susceptibilities within the population. Additionally, it explores perceptions of essential services, uncovering nuanced relationships between subsidy removal and access to healthcare, education, utilities, transportation, security, financial services, Internet, postal services, and telecommunication.

The findings highlight concerns related to the affordability, availability, and quality of these services, underscoring the necessity for well-rounded policy measures. By analysing patterns in resettled household income and expenditure, the study clarifies the economic diversity and changes that follow the removal of subsidies in Adamawa North Senatorial District despite insurgency and resettlement in the zone senatorial district. The study recommends thus:

- i. Establish targeted financial assistance programs for resettled households to alleviate the socio-economic effects of oil subsidy removal. This support could encompass direct cash transfers, low-interest loans, or subsidies for essential goods and services.
- ii. Enhance access to essential services such as healthcare, education, and utilities within the Adamawa North Senatorial District. This could involve constructing new facilities, expanding existing ones, and

- providing financial aid to reduce service costs.
- iii. Promote local economic development and job creation initiatives to boost economic activity in resettled communities. This might include vocational training programs, grants for small businesses, and support for local entrepreneurs.
- iv. Improve community infrastructure including transportation, water supply, and sanitation facilities. This can be achieved through collaborations between the public and private sectors, as well as community-driven development projects.

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