

RELATIONSHIP BETWEEN FUEL SUBSIDY REMOVAL AND WORKERS' QUALITY OF LIFE, PHYSICAL CAPACITY, PSYCHOLOGICAL FUNCTIONING, INDEPENDENCE AND SOCIAL RELATION IN DELTA STATE, NIGERIA.

Chinwe Forstina Okorochoa, PhD,
Directorate of Government House and Protocol,
Asaba, Delta State, Nigeria.
Phone: +2348037727510
Email: okorochachinwe@gmail.com

ABSTRACT: *This study examined "Relationship between Fuel Subsidy Removal and Workers' Quality of Life, Physical Capacity, Psychological Functioning, Independence and Social Relation in Delta State, Nigeria". The objectives of the study were: To examine the relationship between fuel subsidy removal policy on workers' quality of life in Delta State, Nigeria; to find out the relationship between fuel subsidy removal policy and workers' physical capacity in Delta State, Nigeria; to examine the relationship between fuel-subsidy removal policy and workers' psychological functioning in Delta State, Nigeria; to examine the relationship between fuel-subsidy removal policy and workers' independence in Delta State, Nigeria; and to examine the relationship between fuel-subsidy removal policy and workers' social relation in Delta State, Nigeria. The study was anchored on rational choice theory. The study adopted correlational design. The participants for this study consisted of 135 workers in Delta State Nigeria. The participants were both public and private workers. The sample size was randomly sampled using the cluster and incidental sampling techniques. The instruments for data collection were Fuel Subsidy Removal Impact Questionnaire by Nwankwo (2026) and Quality of Life Inventory by Nwankwo (2026). Data from the field were analyzed using Pearson Product Moment Correlation with SPSS version 26. Findings showed that fuel subsidy removal ($p < 0.01$, $r = 0.458$, $n = 135$) significantly correlated below average with workers' quality of life in Delta State, Nigerian; fuel subsidy removal significantly correlated below average with "physical capacity" ($p < 0.01$, $r = 0.436$, $n = 135$), "psychological functioning" ($p < 0.01$, $r = 0.352$, $n = 135$), "independence" ($p < 0.01$, $r = 0.418$, $n = 135$), and "social relation" ($p < 0.01$, $r = 0.363$, $n = 135$). One major implication of the findings of this study is that corruption tendency is likely to be the Nigerian workers' responsive pattern to the effects of fuel subsidy removal. Consequently, value systems, work ethics, and dignified principles of life could be degraded. Recommendation is that there is the need for the establishment of social welfare services scheme to cushion the hardship of fuel subsidy removal. The scheme should be very functional, as well as devoid of corrupt and fraudulent practices. At an individual level, there is need for workers to adopt disciplined personality by living within the means of their income. As contributions to knowledge, the study and its findings have shown that it could be possible that many mental health challenges among Nigerian workers could be issues arising from the adversities of the fuel subsidy removal. In Nigeria, workers are pushing themselves to the extreme in order to live. Hence quality of life could be redefined for workers as coping mechanism.*

KEYWORDS: Fuel Subsidy Removal, Workers' Quality of Life, Physical Capacity, Psychological Functioning, Independence, Social Relation, Delta State, Nigeria

INTRODUCTION

In Nigeria, fuel subsidy removal has been a subject of fervent debate due to its potential impact on the socioeconomic well-being of individuals, especially workers. The removal of fuel subsidies is a contentious issue that has far-reaching implications on various sectors of the economy, including the quality of life of workers.

The removal of fuel subsidies portends some implications for workers.

Statement of the Problem

The removal of fuel subsidies underscored the economic vulnerability of Nigerian workers, particularly evident in reduction of their quality of life with prolonged high inflation, notably observed in Delta State,

where a thriving middle class is lacking. Removal of fuel subsidies has resulted in profound inconveniences that detrimentally impacted workers social welfare. Millions of Nigerians are deemed multi-dimensionally poor, with a significant portion reliant on wages or daily earnings. The subsidy removal seems to exacerbate the burden by driving up prices of essential goods and services, intensifying economic hardships for vulnerable segments of society. This led to this study on workers' fuel-subsidy removal impact and its relationship with workers' quality of life in Delta State, Nigeria.

Purpose of the Study

The purpose of this study is:

1. To examine the relationship between fuel subsidy removal impacts and workers' quality of life in Delta State, Nigeria.
2. To examine the relationship between fuel subsidy removal impact and workers' physical capacity.
3. To find out the relationship between fuel subsidy removal and workers' psychological functioning.
4. To examine the relationship between fuel-subsidy removal and workers' independence.
5. To examine the relationship between fuel-subsidy removal and workers' social relation.

Research Questions

1. What is the relationship between fuel subsidy removal impacts and workers' quality of life in Delta State, Nigeria?
2. What is the relationship between fuel subsidy removal impact and workers' physical capacity?
3. How does fuel subsidy removal correlate with workers' psychological functioning?
4. In what way does fuel-subsidy removal and correlate with workers' independence?
5. What is the nature of relationship between fuel-subsidy removal and workers' social relation?

Significance of the Study

The study and its findings will contribute psychological knowledge to fuel subsidy removal policy. Fuel-Subsidy is an economic issue but psychology will make itself relevant in the subsidy removal. Most study on fuel subsidy are done in political science and economics. So, this study will make psychological breakthrough into

fuel subsidy by contributing psychological paradigms on fuel subsidy conceptualization. The study ascertained the extent of relationship between fuel subsidy removal actions with workers' quality of life in Delta State Nigeria. In doing so, the study brings to limelight the aspect of workers' quality of life that have been impacted most by subsidy removal action.

Operational Definition of Terms

Workers' Fuel Subsidy Removal

Impact: This is the effect of fuel subsidy removal on workers' and their work performance as measured with the Workers' Fuel Subsidy Impact Questionnaire by Nwankwo (2026).

Quality of Life: This is workers' subjective measure of well-being, and satisfaction in life expectations, as measured with the Quality-of-Life Inventory by Nwankwo (2026).

LITERATURE REVIEW

Theoretical Anchor/Base

Hertzberg's Two Factor Theory (Nickerson, 2026). It focused on answering the question what do people want from their jobs? They asked workers to identify what they felt exceptionally good or exceptionally bad about their jobs. They therefore developed the two-factor theory which details differing causes of job satisfaction and dissatisfaction. The first of the two factors is Hygiene. Hygiene factors relate more to the environment in which people work than to the nature of work itself they affect job dissatisfaction.

Closely related to theory Y assumptions are Hertzberg motivator factors which affect job satisfaction. They found out that when such factors as achievement, recognition, responsibility, advancement and growth are added to employee job he or she is more satisfied with the job and become more productive. His research is credited with providing the foundation for the development of job enrichment and the movement for improving the quality of work life. Herzberg's two-factor theory suggests that job satisfaction is influenced by two factors: Motivators and hygiene factors. Motivators, like recognition and achievement, lead to higher satisfaction and motivation. Hygiene factors, such as salary and working conditions, prevent dissatisfaction but do not necessarily motivate. According to Herzberg, both sets of factors are

needed to create a productive work environment. Ironically, adversities associated with fuel subsidy removal could impact on both the worker motivators and hygiene factors.

Empirical Review

Ikenga and Oluka (2023) (cited in Abu Idris et al. 2024) examined the benefits and challenges of the fuel subsidy removal on Nigeria's economy during the Fourth Republic. The study employed descriptive analysis and a qualitative data collection method. Neo-Liberalism theory served as the theoretical framework for the study. The paper concluded that previous administrations' attempts to reverse the fuel subsidy policy had significant negative effects on citizens, as they led to increased prices of petroleum products, food, and transportation. The study recommended that the central government pay closer attention to the policy's impact on the masses by providing palliatives to alleviate their suffering. Additionally, it suggested that the government ensure a stable electricity supply, essential amenities, and infrastructure to mitigate the negative effects on citizens.

Antimiani et al (2023) analyzed the implications of fossil fuel subsidy removal for the EU's carbon neutrality policy. The study used the computable general equilibrium (CGE) model to analyze the data. The study concluded that while subsidy removal supports carbon neutrality goals, it can have significant impacts on energy prices, industrial competitiveness, and households. The complexity of the EU carbon neutrality policy is addressed by evaluating the impacts of the interaction among different policy instruments. An energy-economic dynamic CGE model based on GTAP utilities is developed for simulating different policy scenarios starting from a business as usual case where the economic impacts related to the COVID-19 pandemic and recovery measures are included. The instruments tested as part of the EU climate strategy are the removal of fossil-fuel consumption subsidies, a carbon pricing mechanism and the public support to clean energy technologies. The modelling approach is based on a revenue recycling mechanism to finance clean energy technologies. We find that the simultaneous implementation of all instruments under the EU climate strategy

including the removal of subsidies to fossil fuels and the reuse of revenues to foster the technological transition of the energy system is a win-win solution for a sustainable and decarbonized EU economy.

Greve and Lay (2023) the study provides quasi-experimental evidence from Ghana on the impact of fossil fuel subsidy removal on cooking fuel choices. We find that households “stepped down the energy ladder”: modern fuel use decreased, while the use of transition and traditional fuels expanded. Price increases of 50% for liquefied petroleum gas (LPG) and 20% for diesel caused the share of households who mainly use firewood to increase by 3% points. Urban households increased charcoal consumption by around 17%, while LPG expenditure remained constant—indicating that consumption dropped. Back-of-the-envelope cost-benefit calculations suggest that overall welfare costs, including from increased cooking-related greenhouse gas emissions, were slightly higher than fiscal savings. The LPG subsidy removal in particular was likely socially damaging. Our findings highlight the ambiguous impacts of removing LPG subsidies in developing-country contexts, where they contribute to the adoption and use of clean cooking fuels.

Research Hypotheses

The following hypotheses were formulated for the study:

1. Fuel subsidy removal impact will not significantly correlate with workers' quality of life in Delta State, Nigeria.
2. Fuel subsidy removal impact will not significantly correlate “physical capacity” dimension of workers' quality of life.
3. Fuel subsidy removal impact will not significantly correlate “psychological functioning” dimension of workers' quality of life.
4. There will be no significant correlation between fuel subsidy removal impact, and “independence” dimension of workers' quality of life.
5. There will be no significant correlation between fuel subsidy removal impact, and “social relation” dimension of workers' quality of life.

METHOD

Participants: The participants for the study were as represented in table 1.

Table 1: Sample Distribution

Sample Category	Sample Cluster	N
GENDER	Male	68
	Female	67
MARITAL STATUS	Divorced	4
	Married	112
	Single	18
	Widowed	5
	PhD	1
EDUCATION LEVEL	MSc/PGD	43
	BSc/HND	83
	NCE/OND	8
	Civil Servant	88
OCCUPATION	Public Servant	26
	Self-Employed	18
	Education	3
	Senior Management	73
POSITION	Middle Management	37
	Junior Staff	6
	CEO	19
	Delta North	59
SENATORIAL ZONE	Delta Central	41
	Delta South	35
	Christianity	135
RELIGION	Catholic	26
	Anglican	36
	Pentecostal	65
	Sabbath	4
	Any Other	4
ISLAMIC DENOMINATION	None	135

Source: Questionnaire primary data

A total of three hundred and fifty (135) workers in Delta State, Nigeria, were used in the study, randomly sampled using the cluster. The clusters considered in this study included workers from both the public and private sectors. These clusters will be further categorized based on the three senatorial zones in Delta State, namely Delta-North, Delta-Central and Delta-South. Participants were sampled from government institutions, private companies and self-employed individuals from the three major cities of the Senatorial zones depicting Asaba, Warri and Ugelli. The sampling methods enhance the diversity of the sample.

Instruments

Instruments were Fuel-Subsidy Removal Impact Questionnaire, and Quality-of-Life Inventory, both by Nwankwo (2026). The **Fuel-Subsidy Removal Impact Questionnaire** is a psychological assessment tool designed to measure the socio-economic and psychological experiences by workers as a result of the fuel subsidy removal by the Nigerian Federal

Government, under Socio-Economic Hardship, Job Effectiveness, and Employment Motivation, scored from Applies Very Well (5), Applies Well (4), Applies Low (3), Applies Only Slightly (2) and Not Obtainable At All (1).

The Fuel-Subsidy Removal Impact Questionnaire had overall convergent validity coefficient value of 0.96 with socio-economic hardship, mean norm of 67.77, and Cronbach alpha reliability of 0.76. The validity, mean norm, and reliability coefficients of the dimensions of the Fuel-Subsidy Removal Impact Questionnaire are respectively as follows: Socio-Economic Hardship has 0.14 Divergent validity with Work/Job Commitment, mean norm of 23.40, and Cronbach's Alpha reliability of 0.77; Job Effectiveness has 0.17 Divergent validity with Work/Job Commitment, mean norm of 21.43, and Cronbach's Alpha reliability of 0.77; Employment Motivation has 0.17 Divergent validity with work/job commitment, mean norm 23.4, and Cronbach's Alpha Reliability of 0.76. These psychometric properties affirm the

questionnaire's robustness and suitability for use in research and practical applications within the Nigerian context.

The **Quality-of-Life Inventory** is a psychological assessment tool designed to measure the Quality-of-Life by assessing various aspects of workers' emotional, psychological and social functioning. It provides insight into the overall mental health status, physical, psychological and finance of an individual, focusing on their ability to cope with the challenges of living. It captures a broad spectrum of issues that affect the well-being of workers particularly in relation to their overall quality of life. The scale has nine dimensions which are physical capacity, psychological functioning, independence, social relationships, environment, economic ability, beliefs, value system, and modernization. Each domains provides insight into the specific challenges faced by individuals, thereby offering a comprehensive understanding of the prevailing social and psychological issues in Nigeria. The items allow the respondents to score from A Strong Issue in My Life (5), A Lot (4), I Think So (3), Not Often (2) and Not At All (1).

The Quality-of-Life Inventory had overall convergent validity coefficient value of 0.94 with Life Satisfaction, mean norm of 287.8, and Cronbach alpha reliability of 0.87. This indicates that the scale effectively measures the intended Quality-of-Life issues and therefore valid and reliable. Furthermore, the validity, mean norm, and reliability coefficients of the dimensions of the Quality-of-Life Scale are respectively as follows: Physical Capacity has 0.92 convergent validity with life satisfaction, Mean norm of 40.5 and Cronbach's alpha reliability of 0.74; Psychological Functioning has 0.89 convergent validity with life satisfaction, mean norm of 35.5 and Cronbach's alpha reliability of 0.73; Independence has 0.88 convergent validity with life satisfaction, mean norm of 33.9 and Cronbach's alpha reliability of 0.72; Social Relation has 0.90 convergent validity with life satisfaction, mean norm of 34.6 and Cronbach's alpha reliability of 0.72; Environment has 0.91 convergent validity with life satisfaction, mean norm of 33.3 and Cronbach's alpha reliability of 0.73; Economic Ability has 0.95 convergent validity with life satisfaction, mean

norm of 28.8 and Cronbach's alpha reliability of 0.75; Beliefs has 0.91 convergent validity with life satisfaction, mean norm of 22.9 and Cronbach's alpha reliability of 0.74 ; Value System has 0.91 convergent validity with life satisfaction, mean norm of 25.9 and Cronbach's alpha reliability of 0.74; Modernization has 0.947 convergent validity with life satisfaction, mean norm of 34.1 and Cronbach's alpha reliability of 0.75; Satisfaction with Life has 1.0 convergent validity with life satisfaction and Cronbach's alpha reliability of 0.77.

This indicates that the scale effectively measures the intended Quality-of-Life and correlates well with related constructs. These psychometric properties affirm the scale's robustness and suitability for use in research and practical applications within the Nigerian context.

Procedure

The procedure for this study will involve several steps to ensure a thorough and reliable collection of data. First, the researcher will seek ethical approval from the Head of Service of Delta State. After receiving the approval, the researcher will visit the selected clusters in Delta State, including public and private institutions, to inform participants about the study.

Participants will be briefed on the purpose of the study, the importance of their participation, and the confidentiality of their responses. Informed consent forms will be provided to participants, and only those who agree to participate voluntarily will be included in the study. Participants will be given clear instructions on how to complete the questionnaires. Those who had difficulties understanding certain items were assisted, while ensuring that the assistance did not influence their responses.

The researcher collected the completed questionnaires on the spot to prevent loss or misplacement. The data were then coded and prepared for statistical analysis to address the research questions and hypotheses. Throughout the procedure, the researcher maintained professionalism and ensure the integrity of the data collection process.

Design and Statistics

The study adopted correlational design. This design investigated the relationship between Fuel-

Subsidy Removal Impacts and workers Quality-of-Life. The data collected were analyzed using both descriptive and inferential statistics. Descriptive statistics were used to summarize the participant's responses and highlight key trends in data. Inferential statistics were utilized to test the hypothesis and explore the relationship between fuel subsidy removal impacts and workers' quality-of-life. The statistical tools for

analysis were Pearson's Product-Moment Correlation. Pearson's correlation examined the strength and direction of the relationship between Fuel Subsidy Removal Impacts and workers Quality-of-Life. Statistical Package for Social Science (SPSS) version 26 software were used to perform the analyses.

RESULT

Table 2: Descriptive Statistics of Fuel Subsidy and Quality of Life

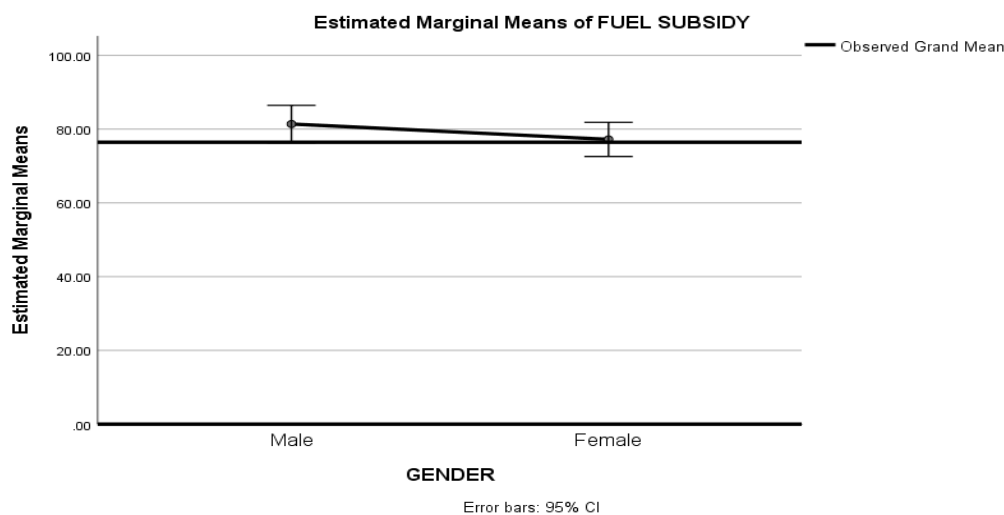
	N	Minimum	Maximum	Mean	SD	Skewness	Std. Error	Kurtosis	Std. Error
AGE	135	28.00	60.00	45.0667	7.86092	-.217	.209	-.516	.414
FUEL SUBSIDY REMOVAL	135	42.00	101.00	76.4370	15.19112	-.712	.209	-.229	.414
QUALITY OF LIFE	135	159.00	531.00	342.7037	87.71622	-.427	.209	-.509	.414
Physical capacity	135	16.00	78.00	47.7259	14.16661	-.405	.209	-.378	.414
Psychological functioning	135	14.00	68.00	42.0741	13.75621	-.505	.209	-.422	.414
Independence	135	6.00	70.00	41.5926	15.02997	-.547	.209	-.513	.414
Social Relation	135	13.00	69.00	41.1556	13.71994	-.542	.209	-.379	.414
Valid N (listwise)	135								

Source: Questionnaire primary data

Table 2 shows "Fuel Subsidy Removal" impacts Nigerian workers highly (76.44 of 101). The SD (standard deviation) of "Fuel Subsidy Removal" was 15.19, indicating high variations among Nigerian workers. Quality of life of workers was above average (342.70 of 531). SD of quality of life was 87.72, indicating very high variations among Nigerian workers. Skewness of Fuel Subsidy Removal was -0.712 indicating data

of higher values more than lower values were collected, while Kurtosis was -0.229 indicating majority of the performance was similar. Skewness of Quality of Life was -0.427 indicating data of higher values more than lower values were collected, while Kurtosis was -0.509 indicating uniformity of majority of the performance.

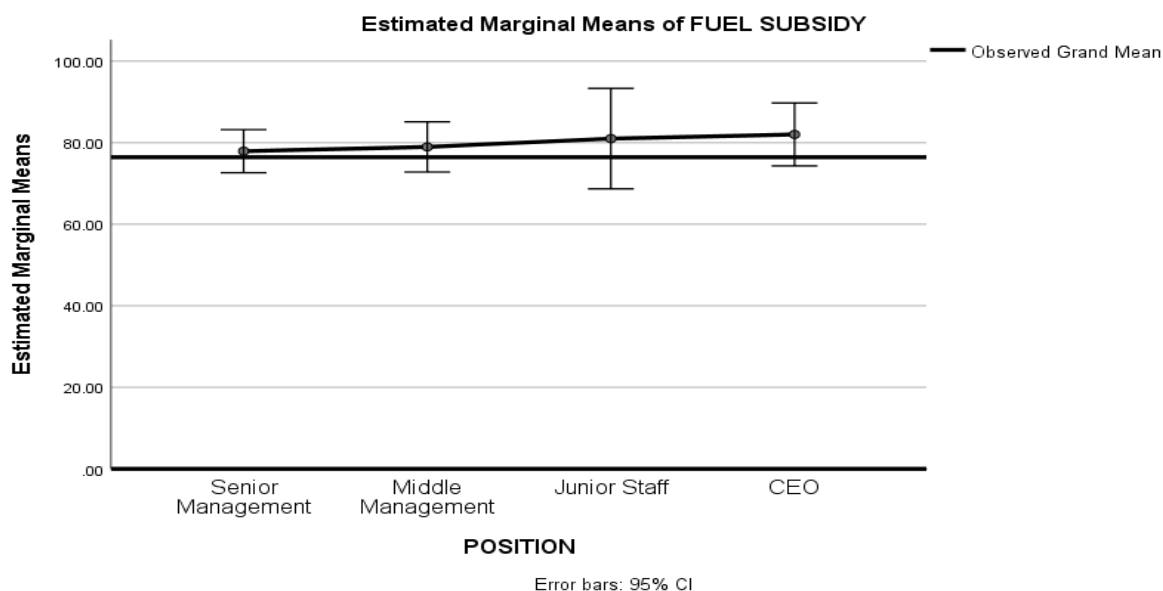
Figure 1: Gender and Fuel Subsidy Removal Impacts



Source: Questionnaire primary data

Figure 1 shows that Fuel Subsidy Removal impacts on the male workers slightly above average. The impact is at the average for the female worker.

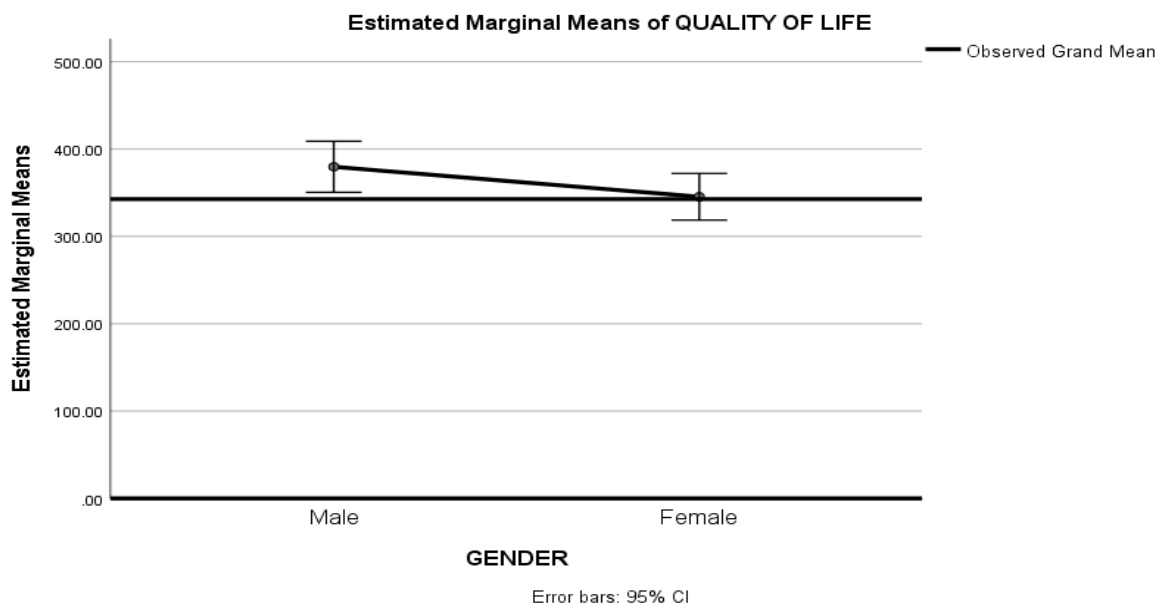
Figure 2: Employment Position and Fuel Subsidy Removal Impacts



Source: Questionnaire primary data

Figure 2 shows that Fuel Subsidy Removal impacts is above average for Nigerian workers who junior staff, and the Chief Executives. The impact is however at the average for Nigerian workers who are in Senior, and Middle Management positions.

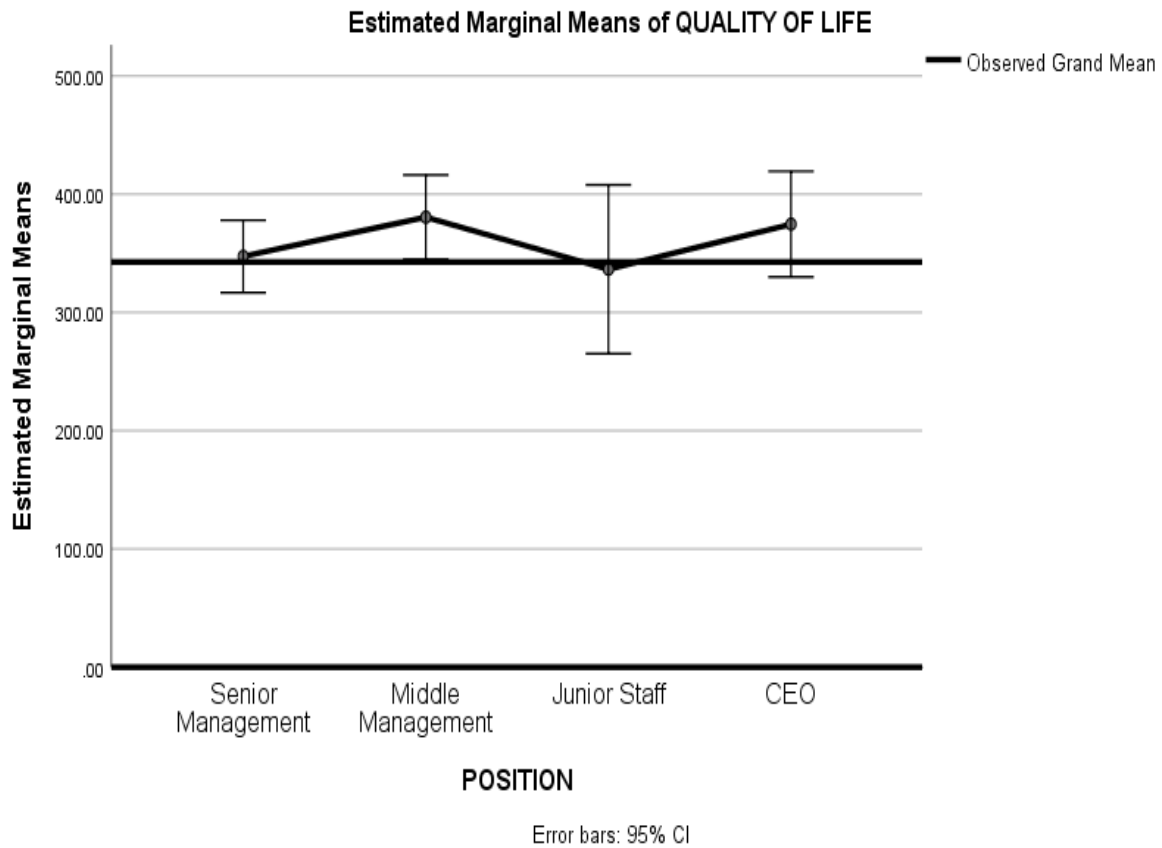
Figure 3: Gender and Quality of Life Impacts



Source: Questionnaire primary data

Figure 3 shows that Quality of Life for Nigeria workers was above average for the male workers. However, Quality of Life was at the average for the female workers.

Figure 4: Employment Positions and Quality of Life



Source: Questionnaire primary data

Figure 4 shows that Quality of Life for Nigeria workers was above average for the workers of Middle Management, and Chief Executive. However, it was at the average workers of Junior Staff, and Senior Management

Table 3: Correlations of Fuel Subsidy Removal and Quality of Life

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1. AGE	1														
2. FSR	.178*	1													
3. SEH	.137	.746**	1												
4. JE	.147	.865**	.632**	1											
5. EM	.152	.836**	.462**	.696**	1										
6. QE	.117	.458**	.279**	.423**	.517**	1									
7. PC	.077	.436**	.300**	.392**	.463**	.706**	1								
8. PF	.049	.352**	.120	.329**	.460**	.875**	.534**	1							
9. Independence	.134	.418**	.280**	.346**	.464**	.856**	.596**	.787**	1						
10. Social Relation	.056	.363**	.146	.323**	.472**	.867**	.512**	.788**	.773**	1					
11. Environment	.126	.417**	.275**	.332**	.508**	.860**	.536**	.765**	.728**	.771**	1				
12. EA	.056	.184*	.113	.198*	.211*	.714**	.410**	.637**	.532**	.577**	.623**	1			
13. Beliefs	.246**	.445**	.279**	.420**	.485**	.825**	.583**	.646**	.768**	.690**	.760**	.568**	1		
14. Value System	.090	.479**	.388**	.434**	.451**	.820**	.554**	.630**	.688**	.671**	.714**	.605**	.770**	1	
15. Modernization	.022	.297**	.163	.406**	.308**	.721**	.534**	.518**	.468**	.522**	.612**	.640**	.620**	.757**	1

Source: Questionnaire primary data. *. Correlation is significant at the 0.05 level (2-tailed). **. Correlation is significant at the 0.01 level (2-tailed). N = 135
NOTE: FSR = FUEL SUBSIDY REMOVAL; SEH = Socio-Economic Hardship; JE = Job Effectiveness; EM = Employment Motivation; QE = QUALITY OF LIFE; PC = Physical Capacity; PF = Psychological Functioning; EA = Economic Ability

FOR HYPOTHESIS ONE: Table 3 shows that FUEL SUBSIDY REMOVAL ($p < 0.01$, $r = 0.458$, $N = 135$) significantly correlated below average with Nigerian workers' QUALITY OF LIFE.

FOR HYPOTHESES TWO - FIVE: Table 3 shows that FUEL SUBSIDY REMOVAL significantly correlated below average with "Physical capacity" ($p < 0.01$, $r = 0.436$, $N = 135$), "Psychological functioning" ($p < 0.01$, $r = 0.352$, $N = 135$), "Independence" ($p < 0.01$, $r = 0.418$, $N = 135$), and "Social Relation" ($p < 0.01$, $r = 0.363$, $N = 135$) dimensions of QUALITY OF LIFE.

Summary of Findings

The following findings were made from the study.

Significance Findings

1. FUEL SUBSIDY REMOVAL significantly correlated below average with Nigerian workers' QUALITY OF LIFE.
2. FUEL SUBSIDY REMOVAL significantly correlated below average with "Physical capacity" dimension of QUALITY OF LIFE.
3. FUEL SUBSIDY REMOVAL significantly correlated below average with "Psychological functioning" dimension of QUALITY OF LIFE.
4. FUEL SUBSIDY REMOVAL significantly correlated below average with "Independence" dimension of QUALITY OF LIFE.
5. FUEL SUBSIDY REMOVAL significantly correlated below average with "Social Relation" dimension of QUALITY OF LIFE.

Descriptive Findings

6. Fuel Subsidy Removal impacts on the male workers more than the female worker.
7. Fuel Subsidy Removal impacts more on Nigerian workers who are junior staff, and the Chief Executives, than workers who are in Senior, and Middle Management positions.
8. Quality of Life for Nigeria workers is more for male workers female workers.
9. Quality of Life for Nigeria workers is higher for workers of Middle Management, and Chief Executive positions, than workers of Junior Staff, and Senior Management positions.

DISCUSSION

The findings of the study harmonize with some recent psychological studies in 2025 on fuel subsidy removal which show significant negative impacts on quality of life, including increased financial stress, anxiety, and depression, particularly among vulnerable groups like public sector employees and

community members (Oladipupo, Ihejirika, & Mgbbeanuli, 2025).

Studies also indicate that Micro, Small, and Medium Enterprise (MSME) owners experience reduced trust and dissatisfaction, while employees report decreased motivation and decreased job satisfaction due to higher living costs (Iliya, Madu & Medupin, 2025). These findings highlight the urgent need for targeted mental health interventions and supportive economic policies to mitigate the adverse effects of fuel subsidy removal.

The findings of the study show that fuel subsidy removal significantly correlated below average with Nigerian workers' quality of life. Again, fuel subsidy removal significantly correlated below average with all the indicators of quality of life. These findings show that the observation of Oyeyemi, Osoja, Fadipe and Olosokan (2025) are very right. In Nigeria as of 2025, the removal of fuel subsidies has a predominantly negative correlation with the quality of life, leading to higher inflation, increased transportation and food costs, and reduced household purchasing power, particularly for low-income earners. While the government anticipated the subsidy removal would free up funds for critical sectors and fiscal reform, the lack of accompanying infrastructure and robust social safety nets has failed to materialize into tangible improvements in the average Nigerian's daily life, instead exacerbating existing socio-economic disparities and hardship (Bemgba & Adadu, 2025).

The findings of the current study correspond with the fact that fuel subsidy removal impacts significantly and negatively relates with purchasing power of Nigerian workers. Again, fuel subsidy removal significantly and negatively relates to standard of living of Nigerian workers. In the same vein, fuel subsidy removal significantly and negatively affected the cost of living of Nigerian workers (Anazodo & Ogbu 2025). By implications, fuel subsidy removal significantly harms Nigerian workers by drastically increasing transportation costs and the prices of goods and services. This leads to a sharp decline in real wages, reduced disposable income, and

diminished purchasing power. This results in a reduced quality of life, increased poverty, and decreased motivation for workers, who are forced to spend a larger portion of their income on basic necessities (Woyengitari, 2025).

Conclusion

The findings of the study however show that fuel subsidy removal significantly correlated below average with Nigerian workers' quality of life. Again, fuel subsidy removal significantly correlated below average with all the indicators of quality of life. Fuel subsidy removal significantly correlated below average with "physical capacity" dimension of quality of life. Fuel subsidy removal significantly correlated below average with "psychological functioning" dimension of quality of life. Fuel subsidy removal significantly correlated below average with "independence" dimension of quality of life. Fuel subsidy removal significantly correlated below average with "social relation" dimension of quality of life.

Implications of the Findings

The findings of the study have a wide range of implications.

1. One major implication of the findings of this study is that corruption tendency is likely to be the Nigerian workers' responsive pattern to the effects of fuel subsidy removal. The workers are likely to adopt corrupt practices as ways of augmenting inadequacies in existential needs.
2. From the findings of the study, it could be possible that many mental health challenges among Nigerian workers could be issues arising from the adversities of the fuel subsidy removal. In Nigeria, workers are pushing themselves to the extreme in order to live. Consequently, workers could deviate from normalcy so as to cope with existence in Nigeria.
3. Another implication of the finding is that quality of life could be redefined for workers. The adversities of fuel subsidy removal could give workers the perception of "anything goes". This is a philosophy that whatever a worker does

to maintain his/her life may be worthwhile. Consequently, value systems, work ethics, and dignified principles of life are degraded.

Limitations of the Study

1. The study focused only on workers in Delta State, Nigeria. The fuel subsidy removal was a socio-economic policy implemented across the whole Nigeria. Many other workers from other States reside and work in Delta State, but the focus of the study was in the State only.

Suggestions for Further Studies

1. Future studies should extend the scope of the study to include more workers from other States in Nigeria. This will enhance the robustness of the future findings.
2. There is need for multidisciplinary study of the topic in future. This will provide greater insight into the social and human implications of the fuel subsidy policy.

REFERENCES

- Anazodo, R. O., & Ogbu, U. C. C. (2025). Examining the relationship between fuel subsidy removal and public servants' well-being in tertiary institutions in Anambra State, Nigeria. *Journal of Political Discourse*, 3(1 (2), 114–129. Retrieved from <https://jopd.com.ng/index.php/jopdz/article/view/288>
- Antimiani, A., Costantini, V., & Paglialunga, E. (2023). Fossil fuels subsidy removal and the EU carbon neutrality policy. *Energy Economics*, 119, 106524.
- Bemgba, P.T. & Adadu, Y.A. (2025). The impact of fuel subsidy removal on poverty in Nasarawa State. *Kashere Journal of Politics and International Relations*, 3(3), 151-162.
- Greve, H., & Lay, J. (2023). "Stepping down the ladder": The impacts of fossil fuel subsidy removal in a developing country. *Journal of the Association of Environmental and Resource Economists*, 10(1), 121-158.
- Ikenga, A. F., & Oluka, N. L. (2023). An examination of the benefits and challenges of the fuel subsidy removal on the Nigerian

economy in the fourth republic. *International Journal of Applied Research in Social Sciences*, 5(6), 128-142.

Iliya, H.U., Madu, B.Y. & Medupin, O.C. (2025). Impact of fuel subsidy removal on the welfare of micro, small and medium-sized enterprises (msmes) owners in Gwadbawa, LGA Sokoto State, Nigeria. *AU Journal of Business and Social Sciences (AUJBSS)*, 5 (1), 175-190

Nwankwo, O.D. (2026). *Quality-of-Life Inventory*. Department of Psychology, Chukwuemeka Odumegwu Ojukwu University, Igbariam Campus, Anambra State, Nigeria.

Nwankwo, O.D. (2026). *Workers' Fuel Subsidy Removal Impact Questionnaire*. Department of Psychology, Chukwuemeka Odumegwu Ojukwu University, Igbariam Campus, Anambra State, Nigeria.

Oladipupo, R. O., Ihejirika, I. C., & Mgbeanuli, C. C. (2025). Psychological impact of fuel subsidy removal on public university library staff in South-South Nigeria. *Information Managers: A Journal of Nigerian Library Association Rivers State Chapter*, 8 (1), 117. <https://doi.org/10.61955/XIIBZB>.

Oyeyemi, A., Osoja, A., Fadipe, O. & Olosokan, O.O. (2025). Evaluating the implications of fuel subsidy removal on Nigeria's transportation industry: Challenges and opportunities. *Iconic Research and Engineering Journals*, 9(1), 1709597, 574-589

Woyengitari, I. (2025). Fuel subsidy removal and university staff performance (a study of selected universities in Bayelsa State). *International Journal of Social Sciences and Management Research*, 11(1), 63-82.

APPENDIX WORKERS' FUEL-SUBSIDY REMOVAL IMPACT QUESTIONNAIRE

	TO WHAT EXTENT DO YOU EXPERIENCE THE ITEMS BELOW AS A RESULT OF THE FUEL-SUBSIDY POLICY?	Applies Very Well (5)	Applies Well (4)	Applies Low (3)	Applies Only Slightly (2)	Not Obtainable At All (1)
SOCIO-ECONOMIC HARDSHIP						
1.	It is difficult for me to fuel my vehicle due to fuel subsidy policy.					
2.	I find it difficult to get to work because of high transport-fair associated with fuel subsidy policy.					
3.	My failure to meet my family's financial responsibilities is occasioned by fuel subsidy policy.					
4.	My job performance is affected by various financial commitments I have made to cope with fuel subsidy removal.					
5.	Sometimes, I borrow to pay for my transportation to work.					
6.	Owing to financial constraints, I find it difficult to remain prompt at work.					
7.	Fuel subsidy has made it rather difficult for me to maintain my car.					
JOB EFFECTIVENESS						
8.	The elimination of fuel subsidies has a detrimental impact on my job effectiveness.					
9.	It is difficult for me to be consistent at work after the removal of fuel subsidy.					
10.	With fuel subsidy removal I hardly do any personal sacrifice to get my job done.					
11.	The joy I derive from my job has reduced drastically due to fuel subsidy policy.					
12.	It is difficult to buy working materials in my office due to the impacts of the fuel subsidy.					
13.	Corruption has increased in my workplace as workers engage in various practices of					

	coping with fuel subsidy hardship.					
14.	Fuel subsidy removal has affected my mobility in handling office functions.					
EMPLOYMENT MOTIVATION						
15.	My employer hardly rewards me with transportation allowance due fuel subsidy removal impacts.					
16.	Even with the effects of fuel subsidy removal, the main emphasis at my workplace is to get the job done.					
17.	Workers have engaged in politics of favoritism to cope with fuel subsidy impacts.					
18.	Fuel subsidy has impacted negatively on the workers' end of year gifts.					
19.	My salary is stagnant even with the impact of fuel subsidy removal.					
20.	There is no bonus to inspire my work performance notwithstanding the fuel subsidy removal.					
21.	Workers' welfare is no longer of interest to the employers due to fuel subsidy impact.					
22.	Fuel subsidy removal has affected the fringe benefits I get from my work.					

SOURCE: Nwankwo O.D. (2026), Department of Psychology, Chukwuemeka Odumegwu Ojukwu University, Anambra State, Nigeria. nwankwodo@gmail.com , nwankwodo@yahoo.com , +2348030809950 , +2348120207053

QUALITY OF LIFE INVENTORY

	TO WHAT EXTENT DO YOU BELIEVE YOU ARE SATISFIED WITH LIFE QUALITIES BELOW?	A Strong Issue in My Life (5)	A Lot (4)	I Think So (3)	Not Often (2)	Not At All (1)
PHYSICAL CAPACITY						
1.	My health condition worries me so much.					
2.	I have a health pain or discomfort.					
3.	It is difficult for me to handle pain or discomfort.					
4.	I am hampered by (physical) pain from doing what I need to do.					
5.	I easily do get tired.					
6.	I am bothered by fatigue.					
7.	I am under a life managing diet.					
8.	Moving around is not easy due to health condition.					
9.	It is not easy to get around.					
10.	For sometimes now, sleeping has not been easy for me.					
11.	I worry so much that I don't sleep well.					
12.	Often, I lack energy for everyday life.					
13.	Difficulties in movement affect my way of life.					
14.	I am under a life managing medication.					
15.	Carrying out my daily activities is not easy for me.					
16.	How I wish I can change my bodily appearance.					
PSYCHOLOGICAL FUNCTIONING						
17.	The future looks bleak.					
18.	Life is no longer enjoyable.					
19.	I often feel that life is no longer worth living.					
20.	Occasionally, I have problems concentrating.					

21	I feel that my value in life is far from being accomplished.					
22	My appearance seems not satisfactory to me.					
23	I seem to lack confidence in my ability.					
24	I wish I could look more beautiful/handsome.					
25	Sometimes, life seems hopeless for me.					
26	I often worry about what I don't know/can't explain					
27	Negative feelings often intrude in my thoughts.					
28	Depression often interferes with my functioning.					
29	I am not contented about life					
30	A times, I feel sad about life.					
INDEPENDENCE						
31	I often have difficulty in performing my routine activities.					
32	I am bothered by the challenges of everyday living activities.					
33	I often forget.					
34	I need medication to function in my daily life.					
35	I am addicted to some drug.					
36	My ability to perform my daily living activities is not satisfying.					
37	I am troubled by a certain health challenge.					
38	My ability to explore new solutions to challenges is not impressive.					
39	My memory functioning seems not good enough.					
40	Thinking through everyday problems is easy not for me.					
41	Learning new concepts is not easy for me.					
42	My ability to make decisions is not satisfying.					
43	I don't enjoy taking care of my daily living activities.					
44	I am not satisfied with my abilities.					
SOCIAL RELATIONSHIPS						
45	My sexual needs are not fulfilled.					
46	Difficulties in my sex life does bother me.					
47	I feel alone in life.					
48	I don't have time to enjoy.					
49	I don't have the opportunity for leisure activities.					
50	I don't get the kind of support from others that I need.					
51	It is difficult for me to relax and enjoy myself.					
52	My friends are difficult to trust.					
53	I don't have the ability to provide for or support others.					
54	The quality of our home doesn't meet my needs.					
55	My personal relationships with others are not satisfying.					
56	The support I get from my family is not satisfying.					
57	The support I get from my friends are not satisfying.					
ENVIRONMENT						
58	I don't feel safe in my daily life.					
59	I don't feel I am living in a safe and secure environment.					
60	My safety and security worry me.					
61	I don't feel comfortable where I live.					
62	The conditions of my living place is not satisfying.					
63	The noise in my residence surrounding worries me.					
64	The climate of the place where is live is uncomfortable.					
65	I do have problems of transportation.					
66	Where I live is not satisfying to me.					
67	My physical environment is not a healthy one.					

68	Transportation difficulty restrict my movement.					
ECONOMIC ABILITY						
69	I have financial difficulties.					
70	I worry about money.					
71	My financial situation is not encouraging.					
72	My capacity for work is not strong enough.					
73	The prevailing economic situation is so unbearable.					
74	The social amenities services in my area are impressive.					
75	It easy is not easy for me to pay for good medical care.					
76	I am happy with my financial resources.					
77	I am not satisfied with access to health services.					
78	I don't have enough money to meet my needs.					
BELIEFS						
79	My personal beliefs don't give meaning to my life.					
80	I don't believe I can control my luck in life.					
81	My personal beliefs don't give me the strength to face difficulties.					
82	My personal beliefs help me to understand difficulties in life.					
83	I don't derive any hope from my religion.					
84	Whatever happens in my life is not always from God					
85	It is not wrong to kill because of religion.					
86	I believe my life is controlled by powerful forces.					
87	I feel my life to be meaningful.					
VALUE SYSTEM						
88	I am not satisfied with the way I spend my spare time.					
89	Sometimes, life seems meaningless to me.					
90	I don't enjoy much good governance in the society.					
91	I don't have the opportunity for leisure activities.					
92	I can compromise the interests of future generations.					
93	I don't encourage achievement orientations among the youths.					
94	I don't really have much respect for cultural diversity.					
95	I don't possess the ability to plan for long-term orientation.					
96	Human rights don't make much meaning to me.					
97	I am not much predisposed to equal rights for all.					
98	It is difficult for public office holders to be answerable for misdeeds.					
MODERNIZATION						
99	I feel I lack the information I need for my day-to-day life.					
10	It is not easy for me to acquire the information that I feel I need.					
10	Transportation is not easy nowadays.					
10	General, I feel dissatisfied with my ability to live modern life.					
10	I accept a lot of modern life systems because I cannot change them.					
10	It is easy for me to learn new information.					
10	I feel nervous exposing myself too much on social media.					
10	My level of computer skills is not enough.					
10	Level of development in my community is not satisfactory to me.					
10	I am ready to make sacrifice for public interest.					
10	It is not easy for me to embrace change.					
11	I am afraid of the future consequences of artificial intelligence (AI).					

SOURCE: Nwankwo O.D. (2026), Department of Psychology, Chukwuemeka Odumegwu Ojukwu University, Anambra State, Nigeria. nwankwodo@gmail.com , nwankwodo@yahoo.com , +2348030809950 , +2348120207053