

The Predisposing Influence of Psychological Contract Fulfillment, Financial Constraints and Coping Ability to Quality of Life Among Civil Servants in Ibadan, Oyo State, Nigeria

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ABSTRACT

Some studies on quality of life (QoL) have been predominantly conducted in Western countries and limited to healthcare contexts. This study, therefore, examined the influence of psychological contract fulfillment, financial constraints, and coping ability on QoL among civil servants in Ibadan. Guided by Social Exchange Theory and Herzberg's Two-Factor Theory, a survey design was adopted with 200 purposively selected participants ($M = 37.84$, $SD = 9.1$). Data were collected using a 63-item structured questionnaire, including the Quality-of-Life Scale ($\alpha = .81$), Psychological Contract Fulfillment Scale ($\alpha = .87$), Financial Constraints Scale ($\alpha = .74$), and Coping Ability Scale ($\alpha = .78$). Multiple regression and t-tests were employed for analysis. Results showed that psychological contract fulfillment, financial constraints, and coping ability jointly had a significant influence on QoL among civil servants ($R^2 = .38$; $F(5,229) = 28.59$; $p < .01$), accounting for 38.2% of the variance. Gender had no significant effect [$t(198) = 0.80$; $p > .05$], while age, educational qualification, and years in service jointly influenced QoL ($R^2 = .578$; $F(6,233) = 5.25$; $p < .05$). Only religion had a significant independent influence ($\beta = -0.106$; $t = 4.981$; $p < .05$).

INTRODUCTION

The concept of Quality of Life (QoL) has gained significant importance in public health, clinical research, social sciences, and policy-making. It represents the wide-ranging, multifaceted character of well-being, including physical, mental, social, and environmental dimensions of human existence. The phrase is frequently employed to evaluate the overall welfare of people and communities, especially concerning health, aging, long-term illness, and social progress.

The World Health Organization (WHO) has significantly contributed to defining and implementing QoL. As stated by the WHO (2021), Quality of Life refers to a person's viewpoint regarding their standing in life, considering the cultural and value frameworks they inhabit, as well as their aspirations, anticipations, benchmarks, and worries. This definition highlights the subjective and multifaceted essence of QoL, stressing that it encompasses not just the lack of illness or disability but also incorporates mental wellness, social interaction, and environmental factors.

The notion of quality of life (QoL) has attracted growing interest in the fields of public administration, occupational health, and social policy studies. It represents the general wellness of people and includes various aspects, such as physical health, mental well-being, interpersonal connections, job contentment, and the surroundings in which one resides and operates. For government employees—civil servants tasked with executing policies and providing vital public services—quality of life significantly affects productivity, job performance, and the overall delivery of public services.

In many developing countries, including Nigeria, civil servants face a host of occupational challenges such as job insecurity, poor remuneration, lack of career advancement opportunities, limited access to quality healthcare, and an imbalance between work and personal life. These issues are compounded by bureaucratic inefficiencies, political interference, and poor working conditions, all of which can have adverse effects on their quality of life. Despite their vital role in the functioning of the state, civil servants often contend with insufficient welfare policies and minimal organizational support. The increasing recognition of the human factor in organizational efficiency has led to a shift in focus from mere employee performance metrics to a broader concern with workers' holistic well-being. Studies have shown that when employees enjoy a high quality of life, they are more motivated, less prone to burnout, and more committed to their jobs. Conversely, poor quality of life among workers has been linked to absenteeism, low morale, mental health challenges, and a decline in public service delivery.

In Nigeria, civil servants constitute a substantial part of the workforce, and their welfare is intricately linked to the country's development. Nevertheless, minimal empirical focus has been given to comprehending the particular elements that affect their quality of life. Current research often emphasizes job satisfaction or stress separately, instead of a comprehensive assessment of life quality. Therefore, it is crucial to examine the factors influencing the quality of life for civil servants, taking into account personal, work-related, organizational, and socio-environmental aspects. Moreover, grasping the quality of life in this workforce is essential for creating specific interventions that can improve both personal well-being and institutional effectiveness. Since civil servants play a crucial role in executing policies and delivering services, enhancing their quality of life can result in wider societal advantages, such as improved governance and greater public contentment

The idea of the psychological contract has received significant focus in organizational behavior and human resource management, especially because of its impact on employee attitudes and actions. Originally articulated by Argyris (1960) and further developed by Rousseau (1989), the psychological contract denotes the unspoken array of shared expectations between employees and their employers. Throughout the years, attention has moved towards psychological contract fulfillment (PCF) – specifically, the extent to which an employee believes the employer has fulfilled the expected or promised obligations.

In the current dynamic workplace marked by globalization, technological changes, and structural reorganizations, grasping the concept of psychological contract fulfillment is essential. As per Conway & Briner (2019), the fulfillment of a psychological contract is described as "an employee's understanding that their employer has satisfied the expected obligations and promises in both transactional and relational aspects. This viewpoint affects employee trust, involvement, job fulfillment, and intentions to leave. Recent studies emphasize the complex effects of psychological contract fulfillment on the relationships between employees and employers. For example, Lee and Liu (2021) characterize psychological contract fulfillment as "the degree to which the organization meets its perceived responsibilities related to career development, work-life balance, and organizational support." They contend that when these expectations are met, employees show greater commitment and lower counterproductive work behaviors.

In a similar vein, Adegbite and Olatunji (2023), in their research on Nigeria's public sector employees, claim that the fulfillment of the psychological contract is "an evaluative process by employees that reflects how well the organization upholds its unspoken commitments to fairness, acknowledgment, and assistance." Their research shows that satisfied psychological contracts greatly lower organizational cynicism and improve workplace morale. Additionally, Zhao, Wayne, Glibkowski, and Bravo (2020) discovered that PCF plays a key role in the psychological processes that drive work engagement, as employees view fulfilled commitments as indicators of organizational integrity and alignment of values. This understanding, in turn, promotes emotional commitment and additional performance.

Nevertheless, not meeting psychological contracts frequently results in adverse consequences. Dhanalakshmi & Srivastava (2022) found that breach or violation of the psychological contract leads to emotional fatigue, distrust in the organization, and lower performance. Conversely, fulfillment has a positive correlation with innovation, organizational citizenship behavior, and retention. Financial limitations pertain to the challenges that individuals or families encounter in obtaining sufficient financial resources to fulfill essential needs, seize opportunities, or uphold a preferred quality of life. These limitations are frequently affected by aspects like low earnings, limited credit availability, employment instability, inflation, and unforeseen financial disturbances. Coping capability, conversely, pertains to the techniques and tools that people use to handle stress and adjust to unfavorable financial situations.

Smith and Jackson (2021) state that financial limitations include not just inadequate income but also restricted access to formal financial services, hindering an individual's capacity to plan, save, or borrow efficiently. In a similar vein, Adeyemi and Okonkwo (2022) describe financial constraints as “ongoing challenges in fulfilling financial commitments because of fluctuating income, increasing living expenses, and restricted economic prospects, especially in low- and middle-income nations.” Coping capacity is influenced by various internal and external resources, such as psychological strength, social support, and availability of community or institutional help. Brown et al. (2020) define coping ability as “an individual's capability to handle and adjust to financial difficulties using behavioral, cognitive, and emotional strategies.” In Nigeria, Ogunleye and Hassan (2023) suggest that the ability to cope is frequently shaped by informal support systems, religious faith, and the person's degree of financial literacy.

Economic difficulties have turned into a common occurrence, particularly due to global events like the COVID-19 pandemic, rising inflation, and joblessness, which have intensified financial insecurity among families. Chukwu and Afolabi (2024) noted that financial limitations within Nigerian households have intensified, resulting in increased psychological stress and greater dependence on coping mechanisms like borrowing from informal lenders, cutting back on expenses, or looking for additional income opportunities. Additionally, studies indicate that financial limitations influence not only economic actions but also have a considerable effect on mental well-being, family relationships, and social advancement. The capacity to manage effectively can alleviate some of these negative results, but the effectiveness of coping methods largely depends on the resources accessible to the person or household.

LITERATURE REVIEW

Quality of life (QoL) is a multifaceted construct that encompasses physical health, psychological well-being, social relationships, and environmental conditions. Among civil servants, QoL has become a central concern due to increasing job demands, bureaucratic pressure, and the challenge of work-life balance. In a cross-national study, Kumari and Singh (2019) investigated psychological well-being and job satisfaction as correlates of QoL among Indian civil servants. Their findings revealed that high levels of occupational stress and role ambiguity were inversely related to QoL. Moreover, civil servants who reported higher emotional resilience and better coping strategies experienced significantly higher QoL scores. The study emphasized the role of institutional support and organizational climate in enhancing psychological health among government workers.

Globally, QoL among civil servants varies with government structure, income levels, and welfare policies. In developing contexts like Sub-Saharan Africa, issues such as corruption, inadequate funding, and poor human resource management often undermine civil servants' QoL (UNDP, 2021). In developed countries, studies like that by Müller et al. (2023) in Germany found that high QoL among public employees is driven by transparent policies, job security, professional development, and mental health support.

In the African context, Adebayo and Olatunde (2020) conducted a study in southwestern Nigeria focusing on job stress, organizational commitment, and QoL among mid-level civil servants. The results showed that while job stress negatively impacted QoL, a strong sense of organizational commitment mediated this relationship. They recommended stress management workshops and more participatory management styles to improve both commitment and life satisfaction. Lee et al. (2021) studied South Korean civil servants and introduced the role of digital transformation in public administration as a determinant of QoL. Their study found that civil servants working in digitally advanced departments reported better QoL due to reduced bureaucratic burden and increased task efficiency. However, they also warned against digital overload, which contributed to burnout and lower psychological well-being in departments with poorly managed ICT systems. In Ghana, Owusu-Ansah and Mensah (2022) examined the interplay between work-family conflict and QoL among female civil servants. The study found that women in public service experienced significant life dissatisfaction due to the dual burden of professional duties and domestic responsibilities. Work flexibility and childcare support were identified as important predictors of higher QoL. Their study contributed to the gendered understanding of work-life balance in public institutions. More recently, Nwachukwu and Ibrahim (2024) focused on the role of perceived social support and health status in predicting QoL among Nigerian federal civil servants. Their research revealed that employees with access to peer support networks and stable health care reported better life satisfaction and emotional well-being. The study recommended that HR departments in civil service structures should actively promote peer mentoring and health awareness programs to improve employee QoL.

Related Studies

Psychological Contract Fulfillment and Quality of Life

Psychological contracts refer to the unwritten expectations between employees and employers regarding mutual obligations. When these contracts are fulfilled, employees experience greater trust, job satisfaction, and well-being, all of which enhance their quality of life (QOL) (Guo et al., 2020). Psychological contract fulfillment (PCF) fosters a sense of organizational support and fairness, which translates to increased emotional well-being both at work and beyond (Jensen & Bentein, 2019). Recent studies have shown that psychological contract fulfillment significantly predicts dimensions of QOL, including mental health, life satisfaction, and occupational well-being. For instance, Nguyen et al. (2021) found that fulfillment of psychological expectations among public sector workers in Southeast Asia led to enhanced subjective well-being, mediated by increased job satisfaction. Similarly, Aselage & Eisenberger (2022) linked psychological contract breaches to increased stress, burnout, and lower life satisfaction, showing the negative impact of unmet psychological obligations.

In the Nigerian context, Adebayo and Adetunji (2023) explored the relationship between psychological contract perceptions and life satisfaction among health workers, concluding that consistent organizational support and alignment with employee expectations significantly influence quality of life indicators.

Financial Constraints and Quality of Life

Financial constraints are among the most persistent and detrimental stressors affecting QOL. Financial strain has been linked to reduced access to health care, lower life satisfaction, increased anxiety, and poor coping resources (Friedline et al., 2020). Households under financial pressure report lower scores on QOL scales, particularly in domains of physical health, psychological well-being, and social relationships (Davis & Mantler, 2021).

A meta-analysis by Lange & Burgard (2022) found a consistent association between financial hardship and poor mental health outcomes across demographic groups. In developing countries, such as Nigeria, the effect of financial strain is exacerbated by inflation, weak social safety nets, and limited employment opportunities. For instance, Okonkwo and Idowu (2024) reported that Nigerian civil servants facing financial difficulties experienced significantly lower QOL scores, primarily due to limited access to affordable housing, healthcare, and education for dependents. Moreover, Atilola et al. (2022) found that financial strain predicted emotional exhaustion and somatic symptoms among low-income workers in Lagos, with implications for both personal and family life satisfaction.

Coping Ability and Quality of Life

Coping ability refers to individuals' capacity to manage stress and adapt to life's challenges. It is a key determinant of psychological resilience and subjective well-being. Effective coping strategies, such as problem-focused coping, emotional regulation, and social support utilization, are positively associated with quality of life (Folkman & Moskowitz, 2020). Recent research highlights the mediating role of coping ability in the relationship between stressors (such as financial constraints and unmet expectations) and QOL

outcomes. Park and Kim (2021) demonstrated that employees with higher coping self-efficacy maintained better life satisfaction despite organizational stress. Similarly, Obasi and Eze (2023) in a Nigerian study found that proactive coping buffered the negative effects of economic hardship on psychological well-being among university staff.

Importantly, Afolabi & Osinowo (2024) discovered that spirituality and communal coping strategies among urban dwellers in southwestern Nigeria enhanced subjective well-being and life satisfaction despite socioeconomic challenges. An emerging body of literature suggests an interplay between psychological contract fulfillment, financial constraints, and coping ability in shaping quality of life. When employees perceive contract fulfillment and have strong coping resources, the negative impact of financial constraints on their well-being is significantly reduced (Chen et al., 2021).

Salami and Akinbobola (2023) proposed a moderated mediation model in which coping ability moderated the indirect effects of financial strain on QOL via psychological contract breach. Their findings among Nigerian mid-level professionals suggest that individuals with high coping ability experience less detrimental effects of financial instability and organizational dissatisfaction. Furthermore, Mayer et al. (2022) emphasized that interventions aimed at improving organizational transparency and promoting coping skill development can collectively uplift employees' quality of life, even under economic uncertainty

Statement of Problems

Civil servants in Nigeria often operate under difficult working conditions, low remuneration, delayed payments, and unclear or unfulfilled organizational promises—conditions that may erode their well-being and job satisfaction. The quality of life (QoL) of civil servants is increasingly compromised by unmet psychological contracts, financial constraints, and poor coping abilities. Psychological contract fulfillment—employees' perception of whether their employers have honored implicit promises—plays a vital role in job satisfaction and life satisfaction (Bal & Vink, 2019). When these expectations are unmet, civil servants often experience reduced morale and well-being. Additionally, persistent financial constraints, such as delayed salaries or inadequate remuneration, have been shown to directly lower living standards and cause psychological distress (Ekundayo & Ajayi, 2021). In such settings, the ability to cope with stress becomes crucial. However, many civil servants in developing countries like Nigeria lack access to effective coping resources, which further impairs their QoL (Olawale & Olayiwola, 2023). As inflation rises and public sector reforms increase job insecurity, the interplay of broken psychological contracts, financial hardship, and low coping capacity threatens both individual well-being and public sector productivity. Despite growing concern, there is limited empirical research exploring how these factors jointly influence the QoL of civil servants in sub-Saharan Africa. This study addresses that gap by examining their combined impact, particularly within the Nigerian context.

Objectives of the Study

- To examine if psychological contract fulfillment, financial constraint, and coping ability have a significant joint and independent influence on quality of life among civil servants
- To determine if female civil servants will significantly score higher on quality of life compared to their male counterparts.
- To investigate if socio-demographic variables like age, religion, marital status and educational qualification will jointly and independently influence quality of Life among civil servants in Oyo State.

Hypotheses

The following hypotheses were tested in the current study.

1. Psychological contract fulfillment, coping ability and financial constraints will have a significant joint and independent influence on quality of Life among civil servants in Ibadan
2. Female civil servants will significantly score higher on quality of life compared to their male counterparts.
3. Socio-demographic variables like age, religion, marital status, and educational qualification will jointly and independently predict quality of life among civil servants in Ibadan

METHODOLOGY

Design

This study adopted the survey research design. The design was chosen because the researcher did not manipulate any variable in the study. Independent variables are psychological contract fulfillment, financial constraints, and coping ability while dependent variable is quality of life.

Setting

This study took place in Ibadan the ancient city in Oyo State and also the largest city in West Africa. Data was obtained among Oyo state civil servants in Ibadan secretariats Agodi. Ibadan is the administrative headquarters of Oyo State. The Oyo State Government secretariat is situated in Agodi, Ibadan. It was the first government secretariat complex in the country. It comprises of 13 ministries with about 11,762 civil servants in the ministries, and about 130,000 civil servants in the whole state. Each ministry is headed politically by the commissioners and technically by the permanent secretary.

Sampling Technique

Purposive sampling technique was adopted for this study. The ministries of education in Ibadan Oyo state were purposively selected for this study based on the fact that the above-mentioned ministries have a large number of employees compared to other ministries

Participants for the study consist of 200 civil servants with a mean age 45 (age range 18-65). Of the total of 200 civil servants, their sex shows that 118(59.0%) were Males and 82(41.0%) were females. Ethnicity 195(97.5%) were Yoruba, 5(2.5%) were Igbo. Religion distribution revealed that 107(53.4%) were Christian, 92(46.0%) were Muslim while 1(0.5%) were traditional worshipers. In terms of their level of education 1(0.5%) have SSCE, 126(63.0%) have ND/NCE, 69(34.5%) have B.Sc./HND, 4(2.0%) have postgraduate certificate. As regards their year of

Experience, 95(43.6%) have 1-5 years of experience, 100(5.0%) have 6-10 years of experience, 3(1.7%) have 11-15 years of experience, 2(1.0%) have 16-20 years of experience. The participants Age revealed that, 45(22.5%) were between 18-25years, 97(48.5%) were between 26-33years, 8(4.0%) were between 34-41years, 35(17.5%) were between 42-49years, 15(7.5%) were between 50 years and above

Procedure for Data Collection

The administrative heads of the ministry utilized were formally approached with the purpose of the study. Permission was granted and the researcher distributed the questionnaires to the employees in their various offices after establishing adequate rapport and assuring them of confidentiality. The questionnaires were not retrieved immediately since most of the employees that agreed to participate still indicated a very busy schedule in the present moment, but promised to respond to it when less busy. The questionnaires were retrieved within a frame of three weeks before proceeding with analysis. The participants were told that there was no right or wrong answer and as such there should be honest in their responses. Two hundred and fifty-four (254) questionnaires were administered; only two hundred (200) questionnaires were retrieved and were duly completed and valid analysis.

Instruments

The instrument for the collection of data were structured questionnaires, which consisted of five sections (A-E)

Section A (Demographic Factors)

This consists of the socio demographic variables of the participants such as age, sex, highest educational qualification, religion, marital status, and year in service.

Section B: WHO Quality of Life Scale

(WHOQOL-BREF). Quality of Life was assessed by the World Health Organization Quality of Life Scale – BREF (WHOQOL-BREF) WHOQOL consists of 26 items and is divided into five subscales: general health, physical health, psychological well-being, social relationship, and environments. Higher scores indicate higher QOL. This inventory has excellent psychometric properties and consists of a 5-point Likert scale from 1 (not at all) to 5 (completely). Raw scores from the WHOQOL-BREF (WHOQOL Group, 1998) was converted to a standardized 100-point scale. Higher scores on the WHOQOL- BREF indicate more satisfaction with one's QOL. A sample item from the scale is "how would you rate your health" (see Appendix).

The WHOQOL-BREF was created as a short version of the WHOQOL-100. Garcia-Rea and LePage (2010) have noted that the brief version has demonstrated agreement with the full scale by selecting one item from each of the 24 facets of QOL and two global items. The correlation between the two versions of the scale has been shown to be approximately .9 (Garcia-Rae and LePage, 2010). Adequate internal consistency for each domain of the WHOQOL- BREF was reported by Garcia-Rea and LePage (2010): Physical ($\alpha = .78$), Psychological ($\alpha = .78$), Social ($\alpha = .75$), and Environmental ($\alpha = .73$).

Section C: Psychological Contract Fulfillment Scale

Participant's Psychological contract fulfillment was measure using psychological contract scale developed by Rousseau (1997). The scale is designed to measure fulfillment of psychological contract by employers to their employees. It adopts a five Likert scale ranging from strongly disagree to strongly agree. Respondent were rated on one of 1 to 5, with 1= indicate Not at all, 2= Slightly, 3= Somewhat, 4= Moderately, and 5= indicate 'To a great extent'. Rousseau (1997) reported the Cronbach's alpha of .60 to .65 for the thesis scale. Meanwhile, 0.63 Cronbach's alpha was reported for the current study

Section D: Financial Constraints Scale

This scale consists of questions seeking information regarding respondents, financial life. It adopts a five Likert scale ranging from 1 to 5, with 1= indicate Not agree at all, 2= Disagree, 3=Not sure, 4= Agree, and 5 =indicate strongly Agree. Reliability test is conducted using Cronbach's Alpha. Using reliability analysis, we can determine the extent to which questions are related to each other. The Cronbach's alpha coefficient as computed for the 23 items. it implies the questionnaire has a relatively high internal consistency and therefore reliable as the Cronbach's alpha value is above 0.70.

Section E: Coping Ability Scale

Coping ability of employees was measured using Coping ability scale developed by Hamby, Grouchy and Barnyard (2013). It adopts a four Likert scale ranging from 1 = Not true about me, 2= A little true about me, 3=somewhat true about me, 4= Mostly true about me. Sample items are; "Leave options open when things get stressful", and "Look for something good in a negative situation". Cronbach Alpha of .95 was indicated by Chesney, et al. (2006), while the present study obtained a Cronbach Alpha of .93. In the present study, possible measures from the scale range between 0 and 234, with a mean score of 153.67. Scores below the mean implies low level of coping ability and high score from the mean above implies high ability to cope.

RESULT

Table 1. Zero Order Correlation Showing Relationship Among the Variables of Study

	Variables	1	2	3	4	5	6	Mea n	SD
1	Commitment to employer	1						24.19	5.064
2	Commitment to employee	.517**	1					21.57	5.32
3	Employer relationship with employee	.393**	.414**	1				10.25	2.76
4	Financial constraints	.386**	.559**	.320**	1			36.17	9.71
5	Coping	.399**	.469**	.170**	.416**	1		31.89	8.72
6	QoL	.455**	.546**	.252**	.475**	.358**	1	78.59	14.84

The result of zero order correlation presented in table 4.1 shows that there is significant positive relationship between commitment to employer and quality of life ($r = .455, p < .01$). This shows that increase in commitment to employer tend to be associated with increase in quality of life among participants. Also, there is significant positive relationship between commitment to employee and quality of life ($r = .546, p < .01$). This shows that increase in commitment to employee tend to be associated with increase in quality of life among participants.

There is significant positive relationship between employer relationship with employee and quality of life ($r = .242, p < .01$). This shows that increase in employer relationship with employee tend to be associated with increase in quality of life among participants. Also, there is significant positive relationship between financial constraints and quality of life ($r = .475, p < .01$). This shows that increase in financial constraints tend to be associated with increase in quality of life among participants. There is significant positive relationship between coping ability and quality of life ($r = .358, p < .01$). This shows that increase in coping ability tend to be associated with increase in quality of life among participants.

Hypothesis One

This stated that psychological contract fulfillment, financial constraints, and coping ability will jointly and independently predict employee quality of life. The result is presented in Tables 2 above.

Table 2. Multiple Regression Showing the Influence of Psychological Contracts Fulfillment, Financial Constraints, and Coping Ability on Quality of Life Among Civil Servants

Predictors	R	R ²	F	P	β	t	P
Psychological Contracts					0.18		
Fulfilment					9	2.934	< .01
Financial Constraints					-0.43	0.735	>.05
	0.6	0.3	28.5	<			
	2	8	9	.01			
Coping Ability					0.02		<
					5	0.400	.05

DV Quality of Life

The results in table 2 revealed that psychological contract fulfillment, financial constraints, and coping ability have significant joint influence on employee quality of life ($R^2 = .38$; $F(5,229) = 28.59$; $p < .01$), this implies that psychological contract fulfillment, financial constraints, and coping ability accounted for 38% variance on employee quality of life other factors not captured in this study accounted for larger part of employee quality of life, hypotheses four is confirmed.

Hypothesis Two

This stated that Male civil servants will significantly score higher on quality of life than their female counterparts

Table 3. Summary of Independent T-Test Showing Influence of Gender on Quality of Life

Gender	N	$\bar{x}$	Df	t	P
Female	82	58.63	198	0.80	> .05
Male	118	59.89			

Hypothesis two which stated that, male civil servants will significantly score higher on quality of life than their female counterparts was conducted with the aid of independent t-test. Result on table 4.3 showed that gender did not significantly influence quality of life among civil servants [$t(198) = 0.80$; $p > .05$]. Finding revealed further that there was no significant difference in the quality of life of female and male civil servants. Thus, the second hypothesis stated was not supported.

Hypothesis Three

This stated that age, religion, years in service and educational qualification will jointly and independently predict quality of life among civil servants in Oyo State. It was tested using multiple regression analysis. The result is presented in

Table 4. Multiple Regression Analysis Showing the Influence of Age, Years in Service, Religion and Educational Qualification on Quality of Life Among Civil Servants

Predictor	β	t-value	Sig	R	R ²	F	P
Age	.232	3.608	>.05				
Edu. Quali.	0.073	-1.525	>.05				
Years in Service	0.158	5.562	>.05	.760	.578	5.249	<.01
Religion	-0.106	4.981	<.01				

Table 4 presents results on the joint and independent influence of demographic factors on quality of life among civil servants in Oyo State. The result reveals that age, educational qualification, and years in service jointly influenced quality of life among civil servants. [$R = .760$; $R^2 = .578$; $F(6, 233) = 5.249$; $P < .05$]. Jointly, age, educational qualification, years in service and religion accounted for about 57.8% variance observed in quality of life among civil servants, while the remaining 42.2% could be attributed to alienated factors not by chance considered in this study. However independently, only Religion ($\beta = -0.106$; $t = 4.981$; $P < .05$) has an independent influence on quality of life among civil servants

DISCUSSION

The present study explored how psychological contract fulfillment, financial constraints, and coping ability influence the quality of life (QoL) of civil servants, alongside demographic variables such as gender, age, educational qualification, years in service, and religion. The findings provide significant insights into the predictors of employee well-being within the public sector.

First, the result demonstrated that psychological contract fulfillment, financial constraints, and coping ability have a significant joint influence on employee QoL, accounting for 38% of the variance. This supports previous research by Bal and Vink (2019), who emphasized the importance of honoring psychological contracts in promoting employee satisfaction and well-being. Similarly, Ekundayo and Ajayi (2021) highlighted the negative impact of financial stress on workers' psychological health, while Olawale and Olayiwola (2023) reported that effective coping strategies enhance life quality. The moderate R^2 value (0.38) suggests that while these variables are important, other unmeasured factors—such as workplace environment, health status, and family support—may also play a critical role in determining QoL.

Secondly, gender was not found to significantly influence QoL among civil servants. This aligns with findings in some gender-equity studies that suggest work-related quality of life may not differ significantly across male and female employees when exposed to similar workplace conditions.

More significantly, age, educational qualification, years in service, and religion jointly accounted for 57.8% of the variance in QoL. This strong relationship underscores the role of socio-demographic characteristics in shaping individual well-being in the workplace. Among these, only religion had a statistically significant independent effect, suggesting that religious affiliation or commitment may serve as a personal resource or coping mechanism that influences how civil servants perceive and manage life challenges.

CONCLUSION AND RECOMMENDATION

The study concludes that psychological contract fulfillment, financial constraints, and coping ability are vital predictors of civil servants' quality of life. However, demographic characteristics, particularly religion, exert even stronger explanatory power in shaping QoL outcomes. These findings highlight the need for public service institutions to prioritize transparent organizational practices, financial stability, and psychological support systems. Additionally, workplace policies should consider the socio-cultural and personal factors that affect employee well-being, especially in culturally diverse contexts like Nigeria. Future research should explore other psychosocial and organizational variables not captured in this study to fully understand the dynamics influencing civil servants' quality of life.

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