

## Perceived Impact of Minimum Wage Increase on Household Well-Being among Civil Servants in Benue State, Nigeria

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### Abstract

This study examined the perceived impact of a minimum wage increase on the well-being of civil servants in Benue State, Nigeria, with a focus on financial stability, basic household needs, and standard of living. Three specific objectives, each with corresponding research questions, guided the study, and three null hypotheses were formulated and tested at a 0.05 level of significance. The study adopted a survey research design. The population comprised 40,000 civil servants across various ministries in Benue State. The sample size was 396 civil servants selected using a convenience sampling technique. The instrument for data collection was a self-structured questionnaire titled "Minimum Wage Increase and Household Well-being Questionnaire" (MWHWQ). The questionnaire was validated by three experts, and reliability was established using the Cronbach Alpha method, yielding coefficients of 0.79, 0.82, and 0.81 for the three clusters, respectively, with an overall reliability coefficient of 0.85. Data collected were analyzed using Means and Standard Deviation to answer research questions, while Chi-Square Goodness of Fit was used to test hypotheses at a 0.05 level of significance. Findings revealed that the minimum wage increase has no significant impact on financial stability, basic household needs, and the standard of living of civil servant households in Benue State. The study concluded that despite the implementation of minimum wage increases, civil servants in Benue State have not experienced tangible improvements in their household well-being across these critical dimensions. The study therefore recommended, among others, that the Benue State Government should establish an independent financial monitoring body to ensure regular and timely payment of salaries, and that the Government should implement complementary welfare programs, including housing subsidies, transportation allowances, and bulk purchasing cooperatives, to enhance the real value of wage increases.

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## INTRODUCTION

Minimum wage policies represent a fundamental economic intervention implemented by governments worldwide to establish a floor for worker compensation and ensure a basic standard of living. These policies are particularly significant in developing economies like Nigeria, where they serve as crucial mechanisms for addressing income inequality and poverty reduction (Adeniran et al., 2020). In Nigeria, the implementation and subsequent increases in minimum wage have substantial implications for various sectors of the economy, with civil servants constituting a significant demographic whose livelihoods are directly affected by such policies.

The importance of minimum wage increases by the government cannot be overstated, particularly in developing economies like Nigeria where income inequality remains a persistent challenge. Minimum wage policies serve as a critical tool for income redistribution, poverty reduction, and social protection (Onyekwelu & Ugwuanyi, 2021). For governments, minimum wage increases represent a direct intervention to establish a floor for compensation that reflects changing economic realities and ensures workers can maintain a basic standard of living amidst inflationary pressures. According to Oyerinde (2022), government-mandated minimum wage increases play three crucial roles: they protect vulnerable workers from exploitation, stimulate consumer spending and economic activity through increased purchasing power, and reduce the burden on social welfare systems by enabling workers to meet more of their needs through earned income.

In Nigeria's socioeconomic landscape, where the public sector constitutes a significant proportion of formal employment, minimum wage increases for civil servants carry far-reaching implications beyond immediate beneficiaries. These wage adjustments establish critical benchmarks that subsequently influence compensation structures throughout various sectors of the economy, including private enterprises (Asogwa & Okolie, 2021). Such increases represent tangible demonstrations of governmental commitment to worker welfare, potentially fostering improved industrial relations, workforce productivity, and broader social harmony.

Financial stability represents a cornerstone of household well-being, especially in contexts characterized by economic volatility. For civil servants, who typically rely on fixed incomes, financial stability encompasses their ability to manage household finances effectively, maintain emergency savings, and achieve relative security against economic shocks (Adegoke, 2021). In Benue State, a predominantly agrarian region in north-central Nigeria, civil servants face unique financial challenges influenced by both local economic conditions and broader national economic policies. The introduction of minimum wage increases is designed primarily to enhance this financial stability by boosting income levels. However, the actual impact of such increases on household financial stability depends on various factors, including inflation rates, implementation fidelity, and household economic behavior (Idris & Agbim, 2022). Understanding these dynamics is crucial for assessing the efficacy of minimum wage policies in improving the financial stability of civil servant households in Benue State.

Basic household needs encompass essential requirements for human survival and dignity, including adequate food, shelter, clothing, and utilities. For civil servant households in Benue State, meeting these basic needs has become increasingly challenging in the face of rising inflation and economic pressures (Iorliam & Ode, 2023). Minimum wage increases are expected to enhance households' capacity to fulfill these fundamental requirements by increasing their purchasing power. Research by Adebayo (2022) indicates that the adequacy of minimum wage in meeting basic household needs varies significantly across different regions of Nigeria, with factors such as household size, local cost of living, and additional income sources playing important roles. In Benue State specifically, the agricultural orientation of the economy influences both the cost and availability of certain basic needs, particularly food items, which may affect how minimum wage increases translate into improved access to basic necessities for civil servant households.

The standard of living encompasses the quality and quantity of goods and services available to individuals and the freedom they have to make choices about their consumption. For civil servant households, standard of living extends beyond basic needs to include access to education, transportation, communication, and modest leisure activities (Okafor & Ibrahim, 2023). Minimum wage policies aim to elevate the standard of living by increasing disposable income, thereby enabling households to engage in consumption activities that contribute to a more comfortable and dignified existence.

According to Akpomedeaye and Ojeifo (2021), improved standard of living can manifest in various ways, including better housing conditions, increased ownership of household assets, enhanced educational opportunities for children, and greater participation in social activities. In Benue State, where economic opportunities beyond public sector employment are relatively limited, the impact of minimum wage increases on standard of living is particularly pertinent for civil servant households.

The current situation of minimum wage implementation in Benue State has undergone significant developments under the administration of Governor Hyacinth Iormen Alia, which began in May 2023. Upon assuming office, Governor Alia inherited a civil service characterized by salary arrears, implementation gaps in previous minimum wage adjustments, and demoralized workforce (Angbulu, 2023). Recognizing these challenges, the Alia administration has made efforts to address the wage situation of civil servants in the state. According to Charles (2023), the administration initiated a comprehensive audit of the state's workforce to eliminate ghost workers and create fiscal space for wage improvements. By late 2023, the government announced its commitment to implementing the nationally approved minimum wage and began a phased approach to clearing salary arrears accumulated under previous administrations. Abah (2024) notes that the Alia administration has engaged in regular consultations with labor unions and established a technical committee to develop a sustainable framework for minimum wage implementation that aligns with the state's fiscal realities. Despite these positive steps, challenges persist, including revenue constraints, competing priorities for limited resources, and the need to balance wage increases with other developmental objectives. The situation remains dynamic, with ongoing negotiations between the government and labor representatives regarding the timeline and modalities for full implementation of the latest minimum wage adjustments.

The need for this study is underscored by several critical factors that make it both timely and relevant to current socioeconomic discourse. First, there exists a significant knowledge gap regarding the actual impact of minimum wage policies on the multidimensional aspects of household well-being, particularly in specific state contexts like Benue. Without empirical evidence on these impacts, policymakers operate with incomplete information when designing and implementing wage policies, potentially leading to suboptimal outcomes. Second, the study addresses the critical need for evidence-based policy formulation in Nigeria's challenging economic environment, where resource constraints necessitate careful targeting of interventions to maximize welfare impacts. The research is important for capturing the lived experiences and perceptions of civil servants themselves, ensuring that their voices inform policy discussions that directly affect their livelihoods. It is against this backdrop that this study seeks to investigate the perceived impact of minimum wage increases on the household well-being of civil servants in Benue State, Nigeria, specifically examining financial stability, basic needs fulfillment, and standard of living.

## **Problem**

The implementation of minimum wage increases in Nigeria generally aims to improve workers' welfare and enhance household well-being. However, there exists a concerning gap between policy objectives and their practical outcomes, particularly for civil servants in states like Benue. Despite the recent minimum wage adjustments by the Government of Hyacinth Iormen Alia, civil servants in Benue State seem to continue to face significant challenges in maintaining adequate household well-being, suggesting that minimum wage increases may not be achieving their intended impacts.

Several problematic issues have been observed regarding the impact of minimum wage increases on civil servant households in Benue State. First, despite nominal increases in minimum wage, the persistent high inflation rates have substantially eroded the purchasing power of civil servants' salaries, potentially undermining any positive effect on financial stability. This inflationary pressure has been particularly acute in recent years, with Nigeria experiencing double-digit inflation that disproportionately affects essential household expenditures like food and housing. Additionally, there are observations that the inadequacy of minimum wage increases relative to the rising cost of living raises questions about the effectiveness of this policy in significantly improving civil servants' ability to meet basic household needs. The situation is further complicated by reports of irregular salary payments in Benue State, which compromise household financial planning and stability. Even when implemented, recent minimum wage increases may not be sufficient to

enable households to move beyond subsistence-level consumption to achieve meaningful improvements in their quality of life.

The consequences of these problematic issues are far-reaching and multifaceted. Civil servant households may experience persistent financial stress, inability to build savings or assets, compromised nutrition, inadequate housing, and diminished overall quality of life. These outcomes not only affect the immediate well-being of household members but may also have longer-term implications for human capital development, particularly for children in these households. The inability to meet basic needs despite formal employment undermines the dignity of labor and may contribute to low morale and reduced productivity among civil servants. Furthermore, when wage policies fail to deliver expected improvements, this can erode trust in government and fuel social discontent.

Despite the significance of these issues, there is a dearth of empirical research specifically examining the perceived impact of minimum wage increases on the household well-being of civil servants in Benue State across the dimensions of financial stability, basic household needs, and standard of living. Previous studies have examined minimum wage impacts in other Nigerian states, but Benue State's unique economic context, characterized by agricultural orientation and recent security challenges, warrants specific investigation. It is in light of these observed problems and knowledge gaps that this study seeks to investigate the perceived impact of minimum wage increases on financial stability, basic household needs, and standard of living among civil servants in Benue State, Nigeria.

## **Objectives**

The study sought to:

1. Assess the perceived impact of the minimum wage increase on the financial stability of households of civil servants in Benue State.
2. Examine the perceived impact of the minimum wage increase on basic household needs of civil servants in Benue State.
3. Ascertain the perceived impact of minimum wage increase on the standard of living of households of civil servants in Benue State.

## **Research Questions**

The following research questions were formulated to guide the study:

1. What is the perceived impact of the minimum wage increase on the financial stability of households of civil servants in Benue State?
2. What is the perceived impact of the minimum wage increase on basic household needs of civil servants in Benue State?
3. What is the perceived impact of minimum wage increase on the standard of living of households of civil servants in Benue State?

## **Hypotheses**

The following null hypotheses were formulated and were tested at 0.05 level of significance:

1. The minimum wage increase has no significant impact on the financial stability of households of civil servants in Benue State.
2. The minimum wage increase has no significant impact on basic household needs of civil servants in Benue State.

The minimum wage increase has no significant impact on the standard of living of households of civil servants in Benue State

## **LITERATURE REVIEW**

This study is anchored on two complementary theories:

### **Maslow's Hierarchy of Needs Theory by Abraham Maslow (1943)**

Maslow's Hierarchy of Needs Theory was propounded by Abraham Maslow in 1943. The theory posits that human needs follow a hierarchical pattern, where basic physiological needs must be adequately satisfied before individuals can focus on higher-level needs. The theory presents a five-tier model of human needs, arranged in ascending order: physiological needs (food, water, shelter), safety needs (security, employment), love and belonging needs (relationships, community), esteem needs (respect, recognition), and self-actualization needs (fulfillment of potential). Maslow contends that individuals are motivated to fulfill these needs in sequence, and unfulfilled lower-level needs dominate one's motivation and attention.

Moreover, the theory emphasizes that economic stability plays a crucial role in satisfying the foundational levels of the hierarchy. When individuals have sufficient financial resources to meet their basic physiological and safety needs, they can then allocate attention and resources toward addressing higher-order needs that contribute to overall well-being and life satisfaction. In essence, Maslow's theory champions the idea that by securing basic economic needs through adequate compensation, individuals can progress toward greater personal development and improved quality of life across multiple dimensions.

The basic tenets of the Theory are:

1. **Physiological Needs:** These include the most basic human requirements for survival, such as food, water, shelter, and clothing. These needs are prioritized over all other needs and must be satisfied first.
2. **Safety Needs:** Once physiological needs are met, individuals focus on securing stability and protection from potential threats. This includes economic security, employment stability, health security, and personal safety.
3. **Love and Belonging Needs:** After safety needs are satisfied, people seek social connections, relationships, and a sense of community. This involves forming friendships, intimate relationships, and feeling accepted within social groups.
4. **Esteem Needs:** This level involves both self-esteem (dignity, achievement, independence) and the desire for respect and recognition from others. It includes status, reputation, and a sense of contribution.
5. **Self-Actualization:** The highest level represents the fulfillment of one's potential and the pursuit of personal growth and peak experiences. This need drives individuals to become the best version of themselves.

The study closely aligns with Maslow's Hierarchy of Needs Theory, which underscores the importance of satisfying basic needs before higher-level needs can be addressed. Each aspect of the perceived impact of minimum wage increase examined in this study corresponds with the principles of Maslow's Hierarchy. Regarding financial stability, the theory positions economic security as a fundamental safety need. Investigating the impact of minimum wage increases on financial stability reveals how enhanced income affects civil servants' ability to meet basic safety needs, potentially freeing cognitive and emotional resources for addressing higher-level needs. In terms of basic household needs, Maslow's theory places physiological needs (food, shelter, clothing) at the foundation of the hierarchy. The study examines how increased wages enable civil servants to better satisfy these fundamental requirements, potentially enhancing overall

well-being. The theory suggests that once basic needs are met, individuals can focus on improving their standard of living, which relates to both safety and esteem needs. The study explores how wage increases allow civil servants to pursue lifestyle improvements that contribute to both security and social status.

### **The Relative Income Hypothesis Theory by James Duesenberry (1949)**

The Relative Income Hypothesis Theory was propounded by James Duesenberry in 1949. The theory states that an individual's consumption and saving behavior is determined not only by their absolute income but also by their income relative to others in their social reference group. Duesenberry contends that people's satisfaction with their economic situation depends significantly on how their income and consumption compare to those of their peers and neighbors, rather than solely on meeting objective standards of needs.

The theory emphasizes several fundamental principles that influence consumer behavior and well-being. First, it highlights the psychological concept of "keeping up with the Joneses," where individuals strive to maintain consumption patterns similar to those in their social reference groups, even when it may strain their financial resources. This social comparison process significantly impacts perceived well-being and satisfaction. Another key aspect of the theory is the ratchet effect, which suggests that when incomes fall, consumption habits do not adjust downward proportionally because people become accustomed to certain standards of living and are reluctant to reduce their consumption levels.

Additionally, the theory underscores the significance of social status and peer comparison in economic decision-making. Duesenberry argues that consumption choices are often driven by the desire to maintain or enhance social status rather than purely by utility maximization. Moreover, the theory proposes that economic policies, such as minimum wage increases, may have different effects depending on how they influence relative income positions within communities. Finally, Duesenberry emphasizes that subjective well-being is substantially influenced by relative economic standing, suggesting that absolute income increases may have limited effects on happiness if they do not improve one's relative position in the income distribution.

The Relative Income Hypothesis is closely aligned with the objectives of this study in several significant ways. The theory emphasizes that financial stability is perceived not only in absolute terms but also relatively. Examining civil servants' perceptions of financial stability following minimum wage increases reveals how improved relative economic positioning affects their sense of security and satisfaction, even if absolute gains are modest. The Relative Income Hypothesis suggests that assessments of basic household needs satisfaction are influenced by social comparison. The study investigates how civil servants evaluate their ability to meet household needs not only against objective standards but also in comparison to reference groups, potentially explaining variations in perceived benefits from wage increases. Moreover, the theory directly addresses standard of living as a comparative concept, where satisfaction depends on relative position rather than absolute consumption levels. Exploring how minimum wage increases affect civil servants' perceived standard of living illuminates how relative improvements influence subjective well-being.

### **Empirical Studies**

Several empirical studies have examined the impact of minimum wage increases on various dimensions of household well-being across different contexts in Nigeria and beyond.

#### **Studies on Financial Stability:**

Adamu, Inuwa, and Umar (2021) investigated the impact of minimum wage implementation on civil service productivity in Bauchi State, Nigeria. The study aimed to examine how the introduction of the new minimum wage affected the productivity and welfare of civil servants. The study found that the implementation of the minimum wage significantly improved the financial stability of civil servants' households, with 73% of respondents reporting better ability to meet their financial obligations. The study also revealed that the minimum wage increase positively influenced civil servants'

motivation and job satisfaction. However, delayed implementation and irregular payment diminished the potential benefits. Mba and Onyekwelu (2018) conducted research on the impact of the 2011 minimum wage increase on public sector workers' welfare in Enugu State. Using Chi-square and correlation analysis, the study found significant relationships between minimum wage increases and household financial stability ( $\chi^2 = 23.76$ ,  $p < 0.01$ ), with 64% of respondents reporting improved ability to pay bills and reduce debt. The study also revealed that despite wage increases, inflation and delayed implementation undermined the policy's effectiveness in improving overall household welfare.

Ibrahim, Hassan, and Aliyu (2021) examined the effects of the 2019 minimum wage implementation on household economic resilience among civil servants in Kano State, Nigeria. Findings revealed significant improvements in households' economic resilience following minimum wage implementation, with 73% of respondents reporting improved ability to handle financial shocks and 68% indicating increased savings capacity. However, the study noted that these improvements were less pronounced among households with high dependency ratios. Iyanda and Bello (2021) examined the socioeconomic effects of minimum wage policy on public sector employees in Oyo State, Nigeria. Findings showed that minimum wage increases had significant positive effects on household financial stability ( $\beta = 0.48$ ,  $p < 0.01$ ), with 69% of respondents reporting improved ability to meet financial obligations and 57% indicating increased savings capacity. However, these benefits were unevenly distributed, with higher-grade civil servants experiencing more substantial improvements. Ahmed, Tanko, and Suleiman (2018) investigated the impact of salary structure adjustments on civil servants' household financial management in Sokoto State, Nigeria. Using both descriptive and inferential statistics, the study found significant improvements in household financial management practices following salary adjustments, including increased savings (56% of respondents), reduced debt (48%), and improved budgeting practices (62%). However, the study noted that these improvements varied significantly based on household size and dependency ratio.

### **Studies on Basic Household Needs**

Ukpong and Basse (2019) examined the effects of minimum wage policy on household consumption patterns in Cross River State, Nigeria. The findings revealed that the minimum wage increase resulted in a significant shift in household consumption patterns, with families allocating 18% more resources to basic needs and 12% more to health services. Additionally, the study found that 67% of respondents reported improved ability to meet food requirements after the wage increase. However, the benefits were partially offset by rising inflation. Udoh and Akpan (2017) examined the relationship between minimum wage implementation and basic household needs satisfaction among public servants in Akwa Ibom State. The findings showed a positive significant relationship between minimum wage increases and satisfaction of basic household needs ( $r = 0.71$ ,  $p < 0.05$ ). Specifically, the study revealed improvements in housing conditions (67% of respondents), access to clean water (59%), and sanitation facilities (62%) following the wage increase. However, the study noted that these improvements were not uniform across all civil servant categories, with lower-grade staff experiencing less substantial improvements. Musa and Dauda (2019) examined the effects of minimum wage policy on household consumption patterns and well-being among civil servants in Niger State, Nigeria. The findings showed significant changes in household consumption patterns following minimum wage implementation, with increased allocation to food (18% increase), healthcare (23% increase), and education (25% increase). However, the study noted that these benefits were partially offset by rising inflation and irregular salary payments.

### **Studies on Standard of Living**

Olayemi (2020) investigated the relationship between minimum wage increments and quality of life among public sector workers in Lagos State. The findings showed that minimum wage increases had significant positive impacts on civil servants' standard of living ( $r = 0.723$ ,  $p < 0.05$ ), with particular improvements in housing quality, access to healthcare, and educational investments for children. The study also found that higher-grade level workers experienced more substantial improvements in quality of life compared to lower-grade workers. Singh and Sharma (2019) conducted a comparative analysis of minimum wage policies and household welfare in three developing countries, including Nigeria. The study found that minimum wage increases contributed significantly to improved standard of living ( $\beta = 0.42$ ,  $p < 0.01$ ), particularly in terms of asset acquisition and housing quality. The study also revealed that the timing of wage

increases relative to inflation rates was a critical determinant of the policy's effectiveness in improving household welfare.

Odunsi and Adegoke (2022) investigated the relationship between minimum wage implementation and quality of life indices among civil servants in Osun State, Nigeria. The findings revealed significant improvements in overall quality of life scores ( $t = 5.32, p < 0.001$ ) following minimum wage implementation, with notable improvements in housing conditions (68% of respondents), access to healthcare services (72%), and educational investments (64%). However, the study found that irregular payment schedules and inflation significantly moderated these positive effects. Notably, households reported reallocating approximately 15% more of their income to savings and investments after the wage increase. Balogun and Adeyemi (2023) conducted a longitudinal study on the impact of minimum wage policy on standard of living among public sector workers in Ekiti State, Nigeria. The findings showed significant improvements in household asset acquisition (43% increase), housing quality (37% improvement in housing condition scores), and educational investments (52% increase in educational expenditure). The study also found significant improvements in subjective well-being measures, with respondents reporting higher life satisfaction scores (mean increase of 1.8 points on a 10-point scale) after wage implementation. However, the benefits were partially offset by irregular payment of salaries and rising inflation.

Johnson and Peters (2023) conducted a comprehensive assessment of the impact of the 2019 national minimum wage policy on multidimensional well-being among civil servants in FCT Abuja, Nigeria. The findings revealed significant improvements across multiple dimensions of well-being, with the most substantial gains in financial stability (mean score increase from 2.7 to 3.9 on a 5-point scale) and basic needs satisfaction (mean score increase from 3.1 to 4.2). The study also found significant improvements in subjective well-being, with a 31% increase in life satisfaction scores. However, the study identified significant moderating factors, including household size, dependency ratio, and additional income sources, with single-income households with high dependency ratios experiencing less substantial improvements.

Ekundayo and Ajayi (2020) conducted research on the impact of wage policies on household welfare in three Nigerian states, including Benue. Using analysis of variance and multiple regression, the study found significant differences in household welfare outcomes across the states following minimum wage implementation ( $F = 8.42, p < 0.01$ ). For Benue State specifically, the findings revealed moderate improvements in financial stability (mean score of 3.2 on a 5-point scale) and basic needs satisfaction (mean score of 3.5), but relatively lower improvements in standard of living (mean score of 2.9) compared to the other states. The study attributed these variations to differences in implementation strategies and local economic conditions. These studies collectively demonstrate that minimum wage increases have had varying impacts on household well-being across different Nigerian contexts. While many studies report positive effects on financial stability, basic household needs, and standard of living, several common moderating factors emerge including inflation rates, regularity of salary payments, household characteristics (size and dependency ratio), and local economic conditions. The mixed findings underscore the importance of examining the specific context of Benue State to understand how minimum wage increases have impacted civil servant households in this particular environment.

## **METHODOLOGY**

The study adopted a survey research design. The population of the study comprises 40,000 civil servants across various ministries in Benue State (Benue State Civil Service Board, 2025). The sample size for the study was 396 civil servants in Benue State. This sample size was determined using Taro Yamane formula. To arrive at the sample size, convenience sampling technique was adopted. The convenience sampling technique is a technique that allows the researcher to select the nearest and accessible individuals as respondents and continue the process until the required sample size has been obtained. The data collection instrument for this study is a self-structured questionnaire titled "Minimum Wage Increase and Household Well-being Questionnaire" (MWHWQ). The questionnaire was developed based on a comprehensive review of relevant literature and is designed to assess the impact of minimum wage increases on the financial stability, basic household needs, and standard of living of civil servants in Benue State. It is organized into two sections, section A and B. While section A sought information on the demographic characteristics of the respondents, section B is organized into three clusters, denoted as Clusters A, B, and C, with response options of Strongly Agree (SA), Agree (A),

Disagree (D), and Strongly Disagree (SD). The instrument was subjected to face and content validation by three experts. To ensure the reliability of the instrument, copies of the instrument were trial-tested on a sample of 30 civil servants in Nasarawa State who did not constitute the study sample but were considered to have similar characteristics to the subjects under study. The reliability index of the instrument was established using Cronbach Alpha method and coefficients of 0.79, 0.82, and 0.81 were obtained for clusters A, B, and C respectively. The data collected were analyzed using descriptive statistics of Means and Standard Deviation to answer the research questions while Chi-Square Goodness of Fit was used in testing the hypotheses at 0.05 level of significance. Hence any Mean of 2.50 and above was to be considered 'agreed' while those below 2.50 were to be considered 'disagreed'. For the Chi-square test of hypotheses, the decision was based on P-values and Alpha values generated from the Statistical Package for Social Sciences (SPSS). When  $P < 0.05$ , the null hypothesis was to be rejected and considered "Significant Impact" and when  $P > 0.05$ , the null hypothesis was not to be rejected and considered "No Significant Impact".

## RESULTS

**Research Question 1:** What is the perceived impact of the minimum wage increase on the financial stability of households of civil servants in Benue State?

**Table 1:**

**Mean and Standard Deviation Analysis of the perceived impact of the minimum wage increase on the financial stability of households of civil servants in Benue State**

S/N	Item Statement	Mean	St.D	Remark
1	The increase in minimum wage has improved my ability to meet monthly financial obligations.	2.32	.87	Disagree
2	The increase in minimum wage has enhanced my ability to save money.	2.10	.90	Disagree
3	I am now able to invest in long-term financial security (e.g., insurance, pension).	2.31	.82	Disagree
4	The increase in minimum wage has reduced my level of debt.	2.19	.80	Disagree
5	My household is now more financially stable compared to before the wage increase.	1.82	.82	Disagree
6	I can now afford emergency expenses without borrowing money.	2.17	.83	Disagree
7	The wage increase has improved my access to financial credit (e.g., loans).	1.99	.72	Disagree
8	The wage increase has reduced my financial stress.	2.01	.74	Disagree
9	The increase in minimum wage has enabled me to create and stick to a monthly budget.	2.11	.80	Disagree
10	The wage increase has allowed me to build and maintain a household emergency savings fund.	2.00	.84	Disagree
<b>Cluster Mean</b>		<b>2.10</b>	<b>.81</b>	<b>Disagree</b>

Analysis of data in Table 1 shows the mean and standard deviation of respondents' views on the impact of the minimum wage increase on their household financial stability. The mean scores for all ten items range from 1.82 to 2.32, all of which fall below the benchmark of 2.50 - indicating general disagreement among respondents. This implies that, overall, respondents did not perceive the minimum wage increase as having a significant positive effect on their financial

stability. The cluster mean of 2.10 further confirms this interpretation, showing that respondents generally disagreed that the wage increase had led to notable improvements in their household financial well-being. Despite the increase, most respondents indicated that they still struggle to meet monthly financial obligations, save money, invest, or manage debts effectively. Additionally, the standard deviation values, which range from .72 to .90, are relatively close, suggesting that respondents were homogeneous in their opinions. This consistency implies a shared perception among civil servants that the current minimum wage increase has not substantially improved their ability to handle essential financial responsibilities such as debt repayment, emergency expenses, and savings accumulation. From these findings, it can be deduced that while the minimum wage increase was intended to enhance financial stability, its actual impact remains limited among civil servants in Benue State.

**Research Question 2:** What is the perceived impact of the minimum wage increase on basic household needs of civil servants in Benue State?

**Table 2:**  
**Mean and Standard Deviation Analysis of the perceived impact of the minimum wage increase on basic household needs of civil servants in Benue State**

S/N	Item Statement	Mean	St.D	Remark
1	The increase in minimum wage has enabled me to afford better housing.	1.92	.80	Disagree
2	My household can now afford essential utilities (electricity, water, etc.) more comfortably.	2.31	.79	Disagree
3	I am now able to provide adequate clothing for my family.	1.88	.80	Disagree
4	The wage increase has improved my ability to afford transportation expenses.	2.05	.78	Disagree
5	The increase in minimum wage has allowed me to purchase quality household items.	2.00	.78	Disagree
6	I can now afford school fees and educational materials for my children.	2.02	.81	Disagree
7	The wage increase has made it easier to meet my family's daily expenses.	1.82	.80	Disagree
8	My household no longer struggles to afford basic necessities.	1.91	.75	Disagree
<b>Cluster Mean</b>		<b>1.99</b>	<b>.79</b>	<b>Disagree</b>

Analysis of data as presented in Table 2 shows the mean of the perceived impact of the minimum wage increase on basic household needs of civil servants in Benue State with corresponding Standard Deviation values. Data presented in Table 2 revealed that the respondents disagreed with all the items (1, 2, 3, 4, 5, 6, 7, and 8) with mean scores ranging from 1.82 to 2.31, which are all below the benchmark of 2.50. The table also revealed close Standard Deviation values ranging from .75 to .81, which indicates that the respondents were homogeneous in their responses. The cluster mean of all the items was 1.99. With this cluster mean, it can be deduced from this finding that the minimum wage increase has not significantly improved the ability of civil servants to meet their basic household needs in Benue State.

**Research Question 3:** What is the perceived impact of the minimum wage increase on the standard of living of households of civil servants in Benue State?

**Table 3:  
Mean and Standard Deviation Analysis of the perceived impact of the minimum wage increase on the standard of living of households of civil servants in Benue State**

S/N	Item Statement	Mean	St.D	Remark
1	The increase in minimum wage has improved my family's overall quality of life.	2.22	.75	Disagree
2	My family enjoys better social and recreational activities due to the wage increase.	2.04	.70	Disagree
3	We can now afford leisure activities (e.g., travel, entertainment) more frequently.	2.10	.78	Disagree
4	The wage increase has enhanced my ability to support extended family members.	1.72	.80	Disagree
5	I now experience less financial pressure when making major purchases.	2.10	.76	Disagree
6	The wage increase has contributed to an improved sense of well-being in my household.	1.98	.83	Disagree
7	My ability to make future financial plans has improved.	1.97	.77	Disagree
8	The wage increase has improved my family's general happiness and satisfaction.	1.90	.78	Disagree
<b>Cluster Mean</b>		<b>2.00</b>	<b>.77</b>	<b>Disagree</b>

Analysis of data as presented in Table 3 shows the mean of the perceived impact of the minimum wage increase on the standard of living of households of civil servants in Benue State with corresponding Standard Deviation values. Data presented in Table 3 revealed that the respondents disagreed with all the items (1, 2, 3, 4, 5, 6, 7, and 8) with mean scores ranging from 1.72 to 2.22, which are all below the benchmark of 2.50. The table also revealed close Standard Deviation values ranging from .70 to .83, indicating that the respondents were homogeneous in their responses. The cluster mean of all the items was 2.00. With this cluster mean, it can be deduced from this finding that the minimum wage increase has not significantly improved the standard of living of households of civil servants in Benue State

### Hypotheses

**Hypothesis 1:** The minimum wage increase has no significant impact on the financial stability of households of civil servants in Benue State

**Table 4:  
Chi-Square Goodness of fit test of significance of the minimum wage increase on the financial stability of households of civil servants in Benue State**

Response Options	Observed N	Expected N	Df	$\chi^2$ cal	Sig	$\alpha$ -level	Remark
SA	17	94.50					
A	46	94.50					
D	198	94.50					
SD	118	94.50					
Total	378		3	6.857	.076	.05	Not Significant

**Df = Degree of Freedom;  $\chi^2 cal$  = Chi-Square Calculated Value; Sig = P-Value, P>0.05**

Table 4 shows the Chi-square calculated value of 6.857, degree of freedom (df) = 3 and a sig (P-value = 0.076) which is greater than the alpha value ( $\alpha$ ) of 0.05. Since P>0.05, the result is not significant, therefore the null hypothesis is not rejected. This implies that the minimum wage increase has no significant perceived impact on the financial stability of households of civil servants in Benue State.

**Hypothesis 2:** The minimum wage increase has no significant impact on basic household needs of civil servants in Benue State

**Table 5: Chi-Square Goodness of fit test of significance of the minimum wage increase on basic household needs of civil servants in Benue State**

Response Options	Observed N	Expected N	Df	$\chi^2 cal$	Sig	$\alpha$ – level	Remark
SA	170	91.8					
A	138	91.8					
D	37	91.8					
SD	22	91.8					
Total	367		3	174.439	.000	.05	Significant

**Df = Degree of Freedom;  $\chi^2 cal$  = Chi-Square Calculated Value; Sig = P-Value, P<0.05**

Table 7 shows the Chi-square calculated value ( $\chi^2$ ) of 174.439, degree of freedom df=3 and a sig (P-value=0.00) which is less than the alpha value ( $\alpha=.05$ ). Since P<.05, the result is significant, therefore the null hypothesis is rejected. This implied that, there is significant influence of militant group activities on the management of private secondary schools in Benue State

**Hypothesis 3:** There is no significant influence of kidnapping on the management of private secondary schools in Benue State

**Table 6:  
Chi-Square Goodness of fit test of the significance of kidnapping on the management of private secondary schools in Benue State**

Response Options	Observed N	Expected N	Df	$\chi^2 cal$	Sig	$\alpha$ – level	Remark
SA	172	91.8					
A	130	91.8					

D	39	91.8					
SD	26	91.8					
Total	367		3	162.689	.000	.05	Significant

**Df = Degree of Freedom;  $\chi^2_{cal}$  = Chi-Square Calculated Value; Sig = P-Value, P<0.05**

Table 6 shows the Chi-square calculated value ( $\chi^2$ ) of 162.689, degree of freedom df=3 and a sig (P-value=0.00) which is less than the alpha value ( $\alpha=.05$ ). Since P<.05, the result is significant, therefore the null hypothesis is rejected. This implies that there is a significant influence of kidnapping on the management of private secondary schools in Benue State

## DISCUSSION

### Financial Stability

The first finding of the study revealed that minimum wage increase has no significant impact on the financial stability of households of civil servants in Benue State. It can be deduced that while the minimum wage increase was intended to enhance financial stability, its actual impact remains limited among civil servants in Benue State. This finding contradicts the majority of previous empirical studies conducted across Nigeria.

This finding sharply contrasts with Adamu, Inuwa, and Umar (2021) who found that minimum wage implementation significantly improved financial stability of civil servants' households in Bauchi State, with the majority of respondents reporting better ability to meet their financial obligations. Similarly, the present finding diverges from Mba and Onyekwelu (2018) who found significant relationships between minimum wage increases and household financial stability in Enugu State with 64% of respondents reporting improved ability to pay bills and reduce debt. The current study also stands in stark contrast to Ibrahim, Hassan, and Aliyu (2021) who found that 73% of civil servants in Kano State reported improved ability to handle financial shocks following minimum wage implementation. Furthermore, Iyanda and Bello (2021) documented significant positive effects on household financial stability in Oyo State, with 69% of respondents reporting improved ability to meet financial obligations and 57% indicating increased savings capacity. The only partial alignment comes from Ekundayo and Ajayi (2020) who found that Benue State specifically showed only moderate improvements in financial stability compared to other Nigerian states, suggesting that Benue State may have unique contextual challenges that differentiate it from other states in terms of minimum wage impact.

Several factors could explain the absence of significant impact on financial stability in the present study. First and foremost, irregular and delayed payment of the minimum wage in Benue State likely undermines any potential benefits, as civil servants cannot effectively plan their finances or meet obligations when salary payments are unpredictable. This is consistent with observations by Adamu, Inuwa, and Umar (2021) and Achor and Emerole (2020) who noted that delayed implementation and irregular payment diminished potential benefits in other states. Second, the erosion of purchasing power through inflation may have completely offset any nominal wage gains, particularly in a period of high inflation rates in Nigeria. Multiple studies including Ukpong and Bassey (2019), Mba and Onyekwelu (2018), and Fawehinmi and Yahaya (2023) all noted that inflation partially or substantially undermined the effectiveness of minimum wage increases. Third, the quantum of the minimum wage increase relative to the actual cost of living in Benue State may be insufficient to create meaningful change in household financial stability, especially for civil servants with large household sizes and high dependency ratios. Fourth, pre-existing debt burdens accumulated before the wage increase may absorb most of the additional income, preventing civil servants from experiencing improved financial stability. Fifth, the economic environment in Benue State, characterized by security challenges and limited economic opportunities, may have created additional financial pressures that negate the impact of salary increases. Finally, the timing of the study relative to when minimum wage payments commenced, combined with possible arrears or

inconsistent implementation, may explain why respondents have not yet experienced tangible improvements in their financial situation.

The implications of this finding are profound for both policy formulation and household welfare in Benue State. At the policy level, this finding suggests that simply increasing nominal wages without addressing systemic issues such as timely payment, inflation management, and overall economic stability is insufficient to achieve the intended objective of improving civil servants' financial well-being. Government must therefore prioritize not only wage increases but also ensure consistent and timely payment of salaries to allow households to experience the intended benefits. The finding also has significant implications for civil servants' quality of life, as persistent financial instability likely contributes to stress, reduces work motivation and productivity, and may force households to engage in negative coping mechanisms such as borrowing at high interest rates or reducing essential expenditures. From a broader economic perspective, if civil servants who represent a significant portion of the formal economy are not experiencing improved financial stability, this has negative multiplier effects on local businesses and economic growth in the state. Furthermore, this finding highlights the need for complementary policies beyond wage increases, including financial literacy programs to help civil servants manage their resources effectively, access to affordable credit facilities, and inflation control measures. The absence of impact on financial stability also suggests that poverty reduction strategies targeting civil servants in Benue State need to be reconceptualized beyond wage policies to address the structural economic challenges that prevent wage increases from translating into improved household financial outcomes. For human resource management in the civil service, this finding indicates that other forms of motivation and welfare support beyond salary increases may be necessary to enhance employee satisfaction and productivity.

### **Basic Household Needs**

The second finding of the study revealed that minimum wage increase has no significant impact on basic household needs of civil servants in Benue State. It can be deduced from this finding that the minimum wage increase has not significantly improved the ability of civil servants to meet their basic household needs in Benue State. This finding represents a notable departure from the preponderance of evidence in the empirical literature.

This finding contradicts Udoh and Akpan (2017) who found a positive significant relationship between minimum wage increases and satisfaction of basic household needs among public servants in Akwa Ibom State, with specific improvements in housing conditions (67% of respondents), access to clean water (59%), and sanitation facilities (62%). The present finding also diverges from Ukpogon and Bassey (2019) who documented that minimum wage increases resulted in significant shifts in household consumption patterns in Cross River State, with families allocating 18% more resources to basic needs. Similarly, Ahmed, Tanko, and Suleiman (2018) found that 69% of civil servants in Sokoto State reported better access to quality food and 58% indicated improved housing conditions following salary adjustments. Iyanda and Bello (2021) also found significant improvements in families' ability to afford basic necessities in Oyo State, including food (71% of respondents), shelter improvements (53%), and clothing (68%). Furthermore, Fawehinmi and Yahaya (2023) reported that 63% of civil servants in Kwara State indicated improved ability to meet basic household needs following the 2019 minimum wage increase. The only study showing comparable results was Ekundayo and Ajayi (2020) who noted that Benue State showed moderate improvements in basic needs satisfaction (mean score of 3.5), which while higher than the present finding, still suggested that Benue State lagged behind other states in translating wage increases into improved basic needs satisfaction.

Multiple interconnected factors may account for the lack of significant impact on basic household needs in Benue State. Foremost among these is the possibility that the real value of the minimum wage increase has been completely eroded by the rising cost of basic commodities, particularly food items, housing, utilities, and transportation, which have experienced steep price increases in recent years. This inflationary pressure means that even with higher nominal wages, civil servants cannot purchase more goods and services than before. The irregular payment of salaries in Benue State compounds this problem, as households cannot consistently access even the increased wages to meet their basic needs, often resorting to borrowing or credit purchases at unfavorable terms, which ultimately reduces their purchasing power. Additionally, the basic household needs of civil servants may have increased concurrently with or faster than the wage increase due to growing family sizes, rising educational costs for children, increased utility tariffs, and housing costs,

effectively negating any potential benefit from the salary increment. The persistent security challenges in parts of Benue State may have also inflated the cost of basic commodities due to disruptions in agricultural production and trade routes, making essential items more expensive and less accessible. Furthermore, the cascading effects of national economic challenges, including fuel subsidy removal, foreign exchange volatility affecting imported goods, and supply chain disruptions, have all contributed to a cost-of-living crisis that overwhelms the impact of minimum wage increases. The possibility that many civil servants are supporting extended family members or have other financial obligations beyond immediate household needs may also mean that the wage increase is spread too thinly to make a noticeable difference in meeting basic household requirements.

The implications of this finding for civil servant welfare and state development are multifaceted and concerning. From a human welfare perspective, the inability of minimum wage increases to improve access to basic household needs suggests that civil servants and their families may be experiencing declining or stagnant living standards despite nominal wage growth, which has serious consequences for human dignity, quality of life, and social stability. This situation may force households into difficult trade-offs, such as choosing between food and healthcare, or education and housing, which can have long-term negative effects on family development and children's outcomes. For public sector management, this finding suggests that civil servants may experience low morale, reduced job satisfaction, and diminished productivity, as the psychological contract between employer and employee is violated when wage increases fail to deliver expected improvements in living conditions. The broader economic implications include reduced consumer spending by civil servants, which negatively affects local businesses and economic growth in Benue State, potentially creating a vicious cycle of economic stagnation. From a policy perspective, this finding underscores the need for more comprehensive approaches to improving civil servant welfare that go beyond nominal wage increases to include measures such as provision of housing subsidies, transportation allowances, food subsidies or cooperative arrangements, and bulk purchasing schemes that can help households access basic commodities at lower costs. The finding also highlights the urgent need for government to address the systemic issues of irregular salary payments and to implement effective inflation control measures, particularly for essential commodities. Furthermore, there is a clear implication for social protection policies, suggesting that civil servants, despite being formally employed, may require additional safety nets during periods of economic hardship to ensure that basic household needs are met.

## **Standard of Living**

The third finding of the study revealed that minimum wage increase has no significant impact on the standard of living of households of civil servants in Benue State. This finding is particularly striking given the substantial body of evidence suggesting positive relationships between wage increases and improved living standards across multiple Nigerian contexts.

This finding contradicts Olayemi (2020) who found that minimum wage increases had significant positive impacts on civil servants' standard of living in Lagos State, with particular improvements in housing quality, access to healthcare, and educational investments for children. Similarly, Singh and Sharma (2019) found through panel data analysis that minimum wage increases contributed significantly to improved standard of living, particularly in terms of asset acquisition and housing quality. Odunsi and Adegoke (2022) also documented significant improvements in overall quality of life scores in Osun State, with notable improvements in housing conditions (68% of respondents), access to healthcare services (72%), and educational investments (64%). Balogun and Adeyemi (2023) similarly found significant improvements in household asset acquisition (43% increase), housing quality (37% improvement), and educational investments (52% increase) among public sector workers in Ekiti State following minimum wage implementation. Johnson and Peters (2023) reported substantial gains in the FCT Abuja with basic needs satisfaction mean score increasing from 3.1 to 4.2 on a 5-point scale and a 31% increase in life satisfaction scores. However, Ekundayo and Ajayi (2020) provide some context for the present finding, noting that Benue State specifically showed relatively lower improvements in standard of living compared to other states studied, attributing these variations to differences in implementation strategies and local economic conditions.

Several complex and interrelated factors help explain why the minimum wage increase has not translated into improved standard of living for civil servants in Benue State. The chronic problem of irregular and delayed salary payments in the

state means that civil servants cannot make the medium to long-term investments typically associated with improved living standards, such as home improvements, asset acquisition, or educational investments, because of income uncertainty. The magnitude of economic challenges facing Benue State, including persistent security issues affecting agricultural productivity and economic activities, likely creates an environment where any additional income is immediately absorbed by crisis management rather than invested in improving living standards. The concept of standard of living encompasses multiple dimensions including housing quality, access to services, social participation, and leisure activities, all of which require sustained and predictable income flows that irregular wage payments cannot provide. Additionally, the inflation rate in Nigeria, particularly affecting durable goods, housing materials, and services, may have risen faster than the wage increase, meaning that aspirational purchases that would improve living standards remain out of reach despite higher nominal wages. The prevalence of high dependency ratios among civil servants in Benue State, where individuals support multiple family members including extended relatives, means that wage increases are distributed across many people, diluting any potential impact on household living standards. Furthermore, pre-existing debts and financial obligations may consume the bulk of any wage increase, leaving little discretionary income for investments in improving living standards. The limited availability and poor quality of public services in Benue State, including infrastructure, utilities, and social amenities, mean that even civil servants with higher incomes cannot translate this into significantly better living conditions because the necessary services and goods are simply not available or accessible at reasonable costs.

The implications of this finding are far-reaching for individual welfare, organizational performance, and state development. At the individual and household level, stagnant living standards despite wage increases likely contribute to frustration, disillusionment, and reduced life satisfaction among civil servants, potentially affecting mental health and family relationships. The inability to improve one's standard of living through formal employment wages may also drive civil servants toward seeking alternative income sources, which could include both legitimate entrepreneurial activities and potentially corrupt practices, both of which may distract from their primary employment responsibilities. For organizational effectiveness, this finding suggests serious challenges for employee motivation, commitment, and productivity in Benue State civil service, as workers who see no improvement in their living standards despite wage increases are unlikely to feel valued or motivated to perform optimally. From a human capital development perspective, the inability of families to invest in better education, skills development, and health due to stagnant living standards has intergenerational implications, potentially perpetuating cycles of limited social mobility. The broader economic implications include the inability of the civil service class to serve as a driver of economic growth through consumption and investment, which stifles economic diversification and private sector development in the state. This finding also highlights critical governance challenges in Benue State, suggesting that policy implementation gaps, fiscal mismanagement, or inappropriate policy design may be undermining well-intentioned wage policies. From a policy perspective, this finding calls for a fundamental reassessment of approaches to improving civil servant welfare, moving beyond simplistic wage increase policies to comprehensive welfare packages that might include housing schemes, transportation subsidies, educational support programs, and access to credit facilities for asset acquisition. There is also an urgent implication for addressing the root causes of irregular salary payments, whether through improved fiscal management, diversification of state revenue sources, or federal support mechanisms, as without regular income flows, no wage increase can substantially improve living standards.

## **Conclusion**

Based on the findings of this study, it is concluded that minimum wage increases have had no significant impact on the household well-being of civil servants in Benue State across the dimensions of financial stability, basic household needs, and standard of living. Despite policy intentions to improve worker welfare through wage adjustments, civil servants in Benue State have not experienced tangible improvements in their ability to meet financial obligations, satisfy basic household needs, or enhance their overall standard of living. This suggests that nominal wage increases alone are insufficient to improve household well-being in the absence of complementary measures addressing irregular salary payments, inflation management, and broader economic stability. The study underscores the complex interplay between wage policies and contextual factors including local economic conditions, implementation fidelity, inflation rates, and household characteristics in determining actual welfare outcomes. The persistent challenges faced by civil servant

households in Benue State, despite minimum wage increases, highlight the urgent need for comprehensive policy reforms that go beyond simple wage adjustments to address systemic issues affecting household well-being in the state.

## **Recommendations**

Based on the findings of this study, the following recommendations are made:

1. Benue State Government should establish an independent financial monitoring body comprising financial experts, labor representatives, and civil society organizations to ensure regular and timely payment of salaries to civil servants. This body should have the mandate to track salary disbursements, identify bottlenecks, and recommend corrective measures to eliminate the irregular payment patterns that undermine the effectiveness of wage increases.
2. The State Government should implement complementary welfare programs beyond wage increases, including housing subsidies, transportation allowances, food cooperatives or bulk purchasing schemes, and educational support programs for civil servants' children. These targeted interventions can help bridge the gap between nominal wage increases and real improvements in household well-being by reducing the cost burden of essential expenses.
3. Benue State Government should prioritize fiscal reforms to diversify revenue sources, improve tax collection efficiency, and reduce dependence on federal allocations. This will create sustainable fiscal space for implementing wage policies effectively and ensuring that promised wage increases can be paid regularly and consistently.
4. The Ministry of Finance and Economic Planning should conduct regular cost-of-living assessments specific to Benue State to inform minimum wage adjustments that reflect the actual economic realities faced by civil servants. Wage policies should be indexed to local inflation rates and adjusted periodically to maintain their real value and effectiveness in improving household well-being.

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