

Minimum Wage Increase, Household Food Security, and Health Outcomes among Civil Servants in Benue State, Nigeria

¹ Lovina Okonkwo

² Dorcas Ortswen

&

³ Alice Ugboji

^{1,2,3} Department of Family and Consumer Science, Joseph Sarwuan Tarka University, Makurdi

Abstract

This study investigated the perceived impact of minimum wage increase on household food security and health outcomes among civil servants in Benue State, Nigeria. Two specific objectives with corresponding research questions guided the study, and two null hypotheses were formulated and tested at 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 0.80 and 0.83 for the two 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 0.05 level of significance. Findings revealed that the minimum wage increase has no significant impact on food security and health and well-being of civil servant households in Benue State. The study concluded that despite nominal wage increases, civil servants in Benue State continue to experience food insecurity and inadequate access to healthcare, reflecting deep structural challenges that wage policies alone cannot address. The study therefore recommended, among others that Benue State Government should establish food subsidy programs and cooperative purchasing arrangements specifically for civil servants to enhance food access and affordability, and that the Government should expand health insurance coverage and establish civil servant health clinics to improve healthcare access and reduce out-of-pocket health expenditures.

Article Info

Article History:

Received: 30, Jan., 2026

Revised: 03, Feb., 2026

Accepted: 08, Feb., 2026

Published: 13, Feb., 2026

Keywords:

Minimum Wage,
Food Security,
Health and Well-being,
Healthcare Access,
Civil Servants,
Benue State

How to Cite:

Okonkwo, L. & Ortswen, D. (2026). Minimum Wage Increase, Household Food Security, and Health Outcomes among Civil Servants in Benue State, Nigeria. *International Journal of Contemporary Education and Management*, 1(1), 33–47
<https://ijcempublications.com/wp-content/uploads/2026/02/article3.pdf>

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.

Food security, defined as consistent access to sufficient, safe, and nutritious food that meets dietary needs and food preferences for an active and healthy life, remains a critical concern in Nigeria, particularly in states like Benue (Obayelu & Osho, 2020). Despite being known as the "food basket of the nation," Benue State paradoxically faces challenges related to food security, with civil servants not exempt from these struggles. Minimum wage increases potentially enhance food security by improving households' economic access to food. However, as noted by Akanbi and Oyediran (2022), the relationship between income increases and food security is complex, influenced by factors such as food price inflation, dietary preferences, and food utilization practices. For civil servant households in Benue State, the agricultural character of the local economy may offer unique advantages in terms of food availability, but economic access to diverse and nutritious food remains contingent on adequate and stable income. The persistent security challenges in Benue State, particularly farmer-herder conflicts, have significantly disrupted agricultural production, potentially affecting both food availability and prices in ways that may limit the effectiveness of wage increases in improving household food security.

Health and well-being represent crucial dimensions of household welfare that extend beyond physical health to encompass mental, emotional, and social well-being. For civil servant households, health and well-being are influenced by various factors, including access to healthcare services, ability to afford medications, nutrition, living conditions, and stress levels associated with financial constraints (Uwakwe et al., 2020). Minimum wage increases potentially contribute to improved health and well-being by enabling households to allocate more resources to healthcare, nutrition, and stress-reducing activities. Research by Omaka-Amari et al. (2021) suggests that income levels significantly influence healthcare utilization patterns among Nigerian households, with higher incomes associated with increased preventive healthcare and reduced catastrophic health expenditures. In Benue State, where healthcare infrastructure faces various challenges, the impact of minimum wage increases on household health and well-being is particularly significant for civil servants who rely primarily on their income to access healthcare services. The interaction between food security and health outcomes is well-documented, with adequate nutrition serving as a foundation for good health, while healthcare access enables individuals to maintain their health and productive capacity.

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, food security and health are fundamental human rights and essential prerequisites for human development, yet there is limited empirical evidence on how minimum wage policies affect these critical dimensions of well-being in specific contexts like Benue State. Second, the unique challenges facing Benue State, including agricultural disruptions due to security challenges and healthcare infrastructure deficits, create a context that may differ significantly from other states in terms of how wage increases translate into improved food security and health outcomes. Third, understanding the relationship between wage policies and these fundamental aspects of human welfare is essential for designing comprehensive policies that effectively improve civil servants' quality of life. Fourth, 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. It is against this backdrop that this study seeks to investigate the perceived impact of minimum wage increases on food security and health and well-being of civil servant households in Benue State, Nigeria.

LITERATURE REVIEW

Theoretical Framework

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 study closely aligns with Maslow's Hierarchy of Needs Theory, particularly regarding the foundational levels of the hierarchy. Food security directly correlates with Maslow's physiological needs, which form the base of the hierarchy. The theory posits that food insecurity would dominate motivation and attention, limiting progress toward higher-level needs. The study investigates how minimum wage increases impact household food security and, consequently, the ability of civil servants to address needs beyond basic survival. When food needs are inadequately met, individuals cannot effectively focus on health maintenance, social relationships, or self-development, as their cognitive and physical resources are consumed by the struggle for sustenance. Health and well-being span multiple levels of Maslow's hierarchy, from physiological health needs at the base to psychological well-being associated with higher-level needs. The theory

suggests that adequate income enabling access to healthcare and nutritious food is prerequisite for individuals to pursue higher-order needs such as esteem and self-actualization. The study assesses how increased wages enable civil servants to better address health concerns for themselves and family members, potentially freeing them to pursue personal and professional development.

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 Relative Income Hypothesis provides insights into how civil servants may perceive and evaluate their food security and health status. The theory suggests that food security assessments may be influenced by relative consumption patterns rather than objective nutritional standards alone. Civil servants may evaluate their food security not only against absolute measures of caloric or nutritional adequacy but also in comparison to the dietary patterns of their reference groups. This comparative perspective helps explain why similar wage increases might yield different satisfaction levels across different social contexts, as perceptions of food security are shaped by social comparisons as well as absolute resource availability.

Regarding health and well-being, the theory proposes that health outcomes and satisfaction are significantly influenced by social status and relative economic positioning. The psychological stress associated with perceiving oneself as economically disadvantaged relative to one's reference group can itself compromise health and well-being, independent of absolute income levels. Investigating how minimum wage increases affect health outcomes reveals whether improvements stem from absolute resource increases enabling better healthcare access, or from enhanced social status and reduced status anxiety that comes with improved relative economic position. The theory also suggests that consumption norms within reference groups influence health-related behaviors and healthcare-seeking patterns. Civil servants may adjust their healthcare utilization and health investments based on what is normative within their social circles, potentially explaining variations in health outcomes even among individuals with similar income levels.

Both Maslow's Hierarchy of Needs Theory and the Relative Income Hypothesis provide complementary theoretical frameworks for understanding how minimum wage increases may affect food security and health outcomes. Maslow's theory emphasizes the fundamental importance of meeting basic nutritional and health needs, while Duesenberry's hypothesis highlights how social comparison processes influence perceptions of food security and health status. Together, these theories offer a comprehensive lens for examining the impact of wage policies on these critical dimensions of household well-being.

Empirical Studies

Several empirical studies have examined the impact of minimum wage increases on food security and health outcomes across different contexts in Nigeria and beyond.

Studies on Food Security:

Nwankwo and Igwe (2022) examined the effects of minimum wage policy on food security and nutrition among civil servant households in Anambra State, Nigeria. The findings revealed a significant improvement in household food security after minimum wage implementation ($t = 4.87$, $p < 0.01$), with the percentage of food-secure households increasing from 43% to 61%. The study also found improvements in dietary diversity and reduced food-related coping strategies among households. However, female-headed households experienced less improvement compared to male-headed households. Mohammed, Zubair, and Abdulkadir (2020) investigated the impact of the national minimum wage increase on food security status of civil servant households in Kaduna State, Nigeria. Using paired t-tests and ANOVA, the study found significant improvements in household food security scores after minimum wage implementation ($t = 6.21$, $p < 0.001$), with the proportion of food-secure households increasing from 47% to 65%. The study also documented improvements in dietary diversity, with households reporting increased consumption of protein-rich foods (32%

increase) and fruits and vegetables (28% increase). However, these improvements were less pronounced among households with multiple dependents.

Aliyu, Mohammed, and Ibrahim (2020) examined the effects of minimum wage policy on food consumption patterns and nutritional outcomes among public sector workers in Nassarawa State, Nigeria. Using paired t-tests and multiple regression analysis, the study found significant improvements in household dietary diversity scores following minimum wage implementation ($t = 7.14, p < 0.001$), with increases in consumption of animal proteins (53% increase), fruits (47% increase), and vegetables (41% increase). The study also found modest improvements in nutritional status of household members, particularly among children under five years, with a 12% reduction in stunting prevalence. However, these improvements were moderated by household size, with larger households experiencing less substantial nutritional gains.

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. 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. 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. The study found significant improvements in food security, with 70% of households reporting reduced food-related coping strategies following minimum wage implementation. However, the study noted that these improvements were less pronounced among households with high dependency ratios. Fawehinmi and Yahaya (2023) examined the effects of the 2019 minimum wage increase on civil servants' economic well-being in Kwara State, Nigeria. The study found a positive correlation between the wage increase and household food security ($r = 0.64, p < 0.01$). However, the study noted that high inflation and irregular salary payments undermined the potential benefits of the wage increase, particularly for lower-grade civil servants.

Studies on Health and Well-being:

Achor and Emerole (2020) investigated the impact of salary increases on health-seeking behavior among civil servants in Imo State, Nigeria. Findings revealed that after the minimum wage increase, there was a significant improvement in health-seeking behavior, with 58% of respondents reporting increased healthcare utilization. The study also found a positive correlation ($r = 0.68, p < 0.01$) between wage increases and out-of-pocket health expenditure, indicating improved capacity to address health needs. However, the study noted that persistent delays in salary payments often undermined these benefits. Koleosho and Adewole (2022) investigated the relationship between minimum wage increases and family health outcomes among public sector workers in Ogun State, Nigeria. The findings revealed significant positive relationships between wage increases and various health outcomes, including access to healthcare services ($r = 0.61, p < 0.01$), medication adherence ($r = 0.57, p < 0.01$), and preventive health practices ($r = 0.53, p < 0.01$). The study also found that households allocated an average of 21% more resources to health-related expenditures following the wage increase. However, the benefits were not uniform across all health dimensions, with dental care and specialized services showing less improvement.

Ogunleye and Adeniyi (2021) investigated the relationship between minimum wage implementation and healthcare-seeking behaviors among civil service families in Ondo State, Nigeria. Findings revealed significant increases in healthcare utilization following minimum wage implementation, with 74% of respondents reporting improved access to medical services and 68% indicating increased use of preventive healthcare. The study also found that households allocated an average of 24% more of their income to health expenses after the wage increase, with particular emphasis on maternal and child health services (37% increase in utilization). However, the benefits were not equally distributed, with rural-based civil servants experiencing less improvement due to limited healthcare facilities. The study concluded that while minimum wage increases positively impacted healthcare access, structural healthcare system challenges remained significant barriers.

Okafor and Nwankwo (2019) studied the effects of salary structure adjustments on healthcare utilization patterns among civil servants in Abia State, Nigeria. The findings revealed significant associations between wage increases and healthcare utilization ($\chi^2 = 18.97, p < 0.01$), with 65% of respondents reporting increased use of preventive healthcare services and 58% indicating improved medication adherence following salary adjustments. The study also found that

households allocated an average of 17% more of their budget to healthcare after the wage increase. However, the study noted that persistent gaps in health insurance coverage limited the potential health benefits of wage increases. Anugwom and Eze (2021) investigated the impact of the national minimum wage implementation on family welfare among civil servants in Ebonyi State, Nigeria. The findings revealed significant improvements in family welfare following minimum wage implementation, particularly in healthcare access (68% reported improved access). The study also found that households allocated an average of 23% more resources to preventive healthcare after the wage increase. However, the benefits were partially offset by irregular payment of salaries.

Studies Examining Both Food Security and Health

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) and healthcare (23% increase). The study also found significant improvements in subjective well-being measures, with 65% of respondents reporting enhanced life satisfaction. However, the study noted that these benefits were partially offset by rising inflation and irregular salary payments. 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. 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 suggested that the state faced unique challenges that affected the translation of wage increases into improved welfare outcomes, which the researchers attributed to differences in implementation strategies and local economic conditions. These studies collectively demonstrate that minimum wage increases have had varying impacts on food security and health outcomes across different Nigerian contexts. While many studies report positive effects, several common moderating factors emerge including inflation rates, regularity of salary payments, household characteristics (size and dependency ratio), healthcare infrastructure availability, and local food system dynamics. The mixed findings underscore the importance of examining the specific context of Benue State, with its unique challenges of agricultural disruption and healthcare infrastructure deficits, to understand how minimum wage increases have impacted food security and health outcomes among civil servant households.

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 food security and accessing quality healthcare, suggesting that minimum wage increases may not be achieving their intended impacts on these critical dimensions of well-being.

Several problematic issues have been observed regarding the impact of minimum wage increases on food security and health outcomes among civil servant households in Benue State. First, despite Benue State's designation as Nigeria's "food basket," the state has experienced significant agricultural disruptions due to farmer-herder conflicts and other security challenges, leading to food scarcity and price increases that may have completely offset any benefits from wage increases. Civil servants report difficulties in affording nutritious and diverse diets for their families, suggesting persistent food insecurity despite nominal income improvements. Second, the rising cost of food items driven by inflation, transportation costs, and supply chain disruptions has made it increasingly difficult for households to maintain adequate food access even with higher wages. Third, regarding health outcomes, civil servants face challenges accessing quality healthcare due to inadequate healthcare infrastructure in the state, high out-of-pocket healthcare costs, and limited health insurance coverage. The irregular payment of salaries in Benue State further exacerbates these problems, as households cannot afford healthcare when needed and must delay treatment or forgo care entirely.

The consequences of these problematic issues are severe and multifaceted. Food insecurity among civil servant households can lead to malnutrition, particularly affecting vulnerable groups such as children and pregnant women, with long-term implications for human capital development. Poor nutrition compromises immune function, increases susceptibility to diseases, and impairs cognitive development in children, affecting educational outcomes and future productivity. Inadequate healthcare access results in untreated illnesses, preventable complications, and potentially avoidable deaths, undermining the well-being and productive capacity of civil servants and their families. The psychological stress associated with food insecurity and health concerns contributes to mental health problems, reduced work performance, and diminished quality of life. These outcomes not only affect individual households but also have broader implications for public sector productivity, social stability, and state development.

Despite the significance of these issues, there is a dearth of empirical research specifically examining the perceived impact of minimum wage increases on food security and health outcomes among civil servants in Benue State. Previous studies have examined these issues in other Nigerian states, but Benue State's unique context of agricultural disruption, security challenges, and healthcare infrastructure deficits 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 food security and health and well-being among civil servants in Benue State, Nigeria.

Objectives

The main objective of this study is to investigate the perceived impact of minimum wage increase on household food security and health outcomes among civil servants in Benue State, Nigeria. Specifically, the study sought to:

1. Determine the perceived impact of minimum wage increase on food security of households of civil servants in Benue State.
2. Explore the perceived impact of the minimum wage increase on the health and well-being of family members of civil servant households in Benue State.

Research Questions

The following research questions were formulated to guide the study:

1. What is the perceived impact of minimum wage increase on food security of households of civil servants in Benue State?
2. What is the perceived impact of the minimum wage increase on the health and well-being of family members of civil servant households 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 food security of households of civil servants in Benue State.
2. The minimum wage increase has no significant impact on the health and well-being of family members of civil servant households in Benue State.

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 food security and

health and well-being 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 two clusters, denoted as Clusters A and B, 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. Two of the experts were from the Department of Home Science and Management, while one was from Measurement and Evaluation, Department of Guidance and Counselling, all from Joseph Sarwuan Tarka University, Makurdi. The experts were requested to assess the relevance of the items in addressing the research questions bearing in mind the purpose of the study. These experts, after scrutinizing the instrument, made valuable observations and corrections. The reliability index of the instrument was established using Cronbach Alpha method and coefficients of 0.80 and 0.81 were obtained for clusters A and B respectively. An overall reliability coefficient of 0.85 was obtained, indicating that the instrument was highly reliable. 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.

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
Cluster Mean		2.10	.81	Disagree

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 the health and well-being of family members of civil servant households in Benue State?

Table 2:

Mean and Standard Deviation Analysis of the perceived impact of the minimum wage increase on the health and well-being of family members of civil servant households in Benue State

S/N	Item Statement	Mean	St.D	Remark
1	The increase in minimum wage has improved my household's access to healthcare.	2.05	.79	Disagree
2	My family can now afford regular medical check-ups.	2.01	.71	Disagree
3	The wage increase has reduced stress-related health issues in my household.	1.80	.69	Disagree
4	I can now afford to buy prescribed medications without difficulty.	1.69	.73	Disagree
5	My family members now have better access to health insurance.	1.86	.70	Disagree
6	The wage increase has enabled my family to seek better healthcare services.	1.73	.79	Disagree
7	My family's mental well-being has improved due to reduced financial stress.	1.83	.78	Disagree
8	The wage increase has contributed to a healthier lifestyle for my household.	1.74	.71	Disagree
Cluster Mean		1.84	.74	Disagree

Analysis of data as presented in Table 2 shows the mean of the perceived impact of the minimum wage increase on the health and well-being of family members of civil servant households 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 1.69 to 2.05, all of which are below the benchmark of 2.50. The table also revealed close Standard Deviation values ranging from .69 to .79, indicating that the respondents were homogeneous in their responses. The cluster mean of all the items was 1.84. With this cluster mean, it can be deduced from this finding that the minimum wage increase has not significantly improved the health and well-being of family members of civil servant households in Benue State.

Hypotheses

Hypothesis 1: The minimum wage increase has no significant impact on food security of households of civil servants in Benue State

Table 3:

Chi-Square Goodness of fit test of significance of the minimum wage increase on food security of households of civil servants in Benue State

Response Options	Observed N	Expected N	Df	χ^2 cal	Sig	α-level	Remark
SA	18	94.50					
A	45	94.50					
D	198	94.50					
SD	117	94.50					
Total	378		3	7.238	.065	.05	Not Significant

Df = Degree of Freedom; χ^2 cal = Chi-Square Calculated Value; Sig = P-Value, P>0.05

Table 3 shows the Chi-square calculated value of 7.238, degree of freedom (df) = 3 and a sig (P-value = 0.065) which is greater than the alpha value (α) 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 food security of households of civil servants in Benue State.

Hypothesis 2: The minimum wage increase has no significant impact on the health and well-being of family members of civil servant households in Benue State

Table 4: Chi-Square Goodness of fit test of significance of the minimum wage increase on the health and well-being of family members of civil servant households in Benue State

Response Options	Observed N	Expected N	Df	χ^2 cal	Sig	α-level	Remark
SA	17	94.50					
A	44	94.50					
D	198	94.50					
SD	119	94.50					
Total	378		3	6.730	.081	.05	Not Significant

Df = Degree of Freedom; χ^2 cal = Chi-Square Calculated Value; Sig = P-Value, P>0.05

Table 4 shows the Chi-square calculated value of 6.730, degree of freedom (df) = 3 and a sig (P-value = 0.081) which is greater than the alpha value (α) 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 health and well-being of family members of civil servant households in Benue State.

ism due to illness, poor concentration, and low morale, directly impacting the efficiency and effectiveness of public service delivery in Benue State. The psychological stress associated with food insecurity, including anxiety about where

the next meal will come from and shame about inability to feed one's family adequately, likely contributes to mental health problems and reduced quality of life among civil servants. From an economic perspective, if even formally employed civil servants cannot achieve food security, this indicates deep structural problems in the state economy and food system that require urgent attention beyond wage policies. The intergenerational implications are particularly concerning, as children growing up in food-insecure households face developmental challenges including poor educational outcomes, health problems, and reduced future economic potential, perpetuating cycles of poverty. This finding highlights the urgent need for multifaceted interventions including agricultural revival and security restoration in rural areas to increase food production and reduce prices, establishment of food subsidy programs or cooperatives specifically for civil servants, provision of food vouchers or in-kind food support during periods of acute scarcity, bulk purchasing arrangements that leverage collective bargaining power, and perhaps most critically, addressing the irregular salary payment issue to enable households to plan and budget for food needs effectively. The finding also suggests that food security should be monitored as a key performance indicator for evaluating the success of wage policies, and that complementary social protection measures may be necessary to ensure that civil servants can meet this most basic of human needs regardless of broader economic challenges.

Health and Well-being

The finding of the study revealed that minimum wage increase has no significant impact on the health and well-being of family members of civil servant households in Benue State. This finding diverges substantially from the weight of empirical evidence documenting positive relationships between wage increases and health outcomes across various Nigerian contexts. This finding contradicts Achor and Emerole (2020) who found significant improvement in health-seeking behavior among civil servants in Imo State after minimum wage increases, with 58% of respondents reporting increased healthcare utilization and a positive correlation between wage increases and out-of-pocket health expenditure. Similarly, Koleosho and Adewole (2022) documented significant positive relationships between wage increases and various health outcomes in Ogun State, including access to healthcare services, medication adherence, and preventive health practices, with households allocating 21% more resources to health-related expenditures. Ogunleye and Adeniyi (2021) found that 74% of civil servants in Ondo State reported improved access to medical services following minimum wage implementation, with 68% indicating increased use of preventive healthcare and households allocating 24% more of their income to health expenses. Anugwom and Eze (2021) reported that 68% of civil servants in Ebonyi State experienced improved healthcare access and households allocated 23% more resources to preventive healthcare after wage increases. Okafor and Nwankwo (2019) found significant associations between wage increases and healthcare utilization in Abia State, with 65% of respondents reporting increased use of preventive healthcare services. The consistency of positive findings across these diverse studies makes the null finding in the present study particularly noteworthy and suggests that Benue State may face unique challenges or contextual factors that prevent minimum wage increases from translating into improved health outcomes.

Several interconnected factors may explain why minimum wage increases have not improved health and well-being outcomes in Benue State. The irregular and delayed payment of salaries creates income uncertainty that makes it difficult for households to afford healthcare services, which often require immediate out-of-pocket payments in Nigeria's largely privatized healthcare system where health insurance coverage remains limited. Even when civil servants eventually receive their wages, healthcare needs that arose during payment gaps may have already progressed to more serious conditions, been addressed through informal and potentially harmful methods, or resulted in debt that consumes the delayed wages. The inadequate healthcare infrastructure in Benue State, including shortage of functional health facilities, lack of essential medicines and equipment, and insufficient qualified healthcare personnel, means that even civil servants with higher disposable income cannot access quality healthcare services because they are simply not available or accessible within reasonable distance. The out-of-pocket costs of healthcare in Nigeria, particularly for serious conditions, specialized care, or hospitalization, may far exceed the additional income from minimum wage increases, especially when combined with informal payments, transportation costs, and loss of income during illness, making healthcare unaffordable regardless of modest wage improvements. The competing financial priorities facing civil servant households, including food, housing, education, and debt servicing, may result in healthcare being deprioritized or delayed until conditions become critical, by which time any savings from the wage increase have been depleted on other necessities. Additionally, the prevalence of catastrophic health events or chronic conditions requiring sustained

expensive treatment means that households may quickly exhaust any additional resources from wage increases, returning to the same level of health-related financial stress as before the wage increase. The limited coverage of the National Health Insurance Scheme among civil servants in Benue State, combined with the poor quality of services provided under the scheme where it exists, means that families still face substantial healthcare costs despite nominal insurance coverage. Furthermore, the broader determinants of health including nutrition, housing conditions, water and sanitation, and environmental factors may not have improved due to the overall lack of impact on living standards, meaning that health status cannot improve through healthcare access alone.

The implications of this finding for human capital development, public sector productivity, and social welfare are extensive and deeply concerning. From a public health perspective, the inability of wage increases to improve health outcomes suggests that civil servants and their families may be experiencing preventable morbidity and mortality, suffering with treatable conditions, and facing shortened life expectancy due to inadequate healthcare access, which represents a fundamental failure of the state's duty of care toward its employees. Poor health status directly undermines workforce productivity through increased absenteeism, presenteeism where sick workers are physically present but not fully functional, reduced cognitive and physical capacity, and premature exit from the workforce due to disability or death, all of which compromise the quality and efficiency of public service delivery in Benue State. The financial catastrophe associated with healthcare costs in the absence of adequate insurance or wage support likely drives households into poverty traps, as families are forced to sell assets, accumulate debt, or reduce investments in education and nutrition to pay for healthcare, with long-term consequences for household welfare and development. The psychological burden of health-related financial stress, combined with the anxiety of knowing that family members cannot access needed healthcare, likely contributes to mental health problems including depression and anxiety among civil servants, further compromising their well-being and functionality. For children in civil servant households, inadequate access to preventive and curative healthcare can result in missed immunizations, untreated childhood illnesses, and poor developmental outcomes, perpetuating intergenerational cycles of poor health and limited opportunity. This finding underscores the urgent need for comprehensive health sector reforms in Benue State including expansion of functional primary healthcare facilities accessible to civil servants, strengthening of the health insurance scheme with better coverage and quality services, establishment of civil servant health clinics or subsidized healthcare programs, provision of health allowances or vouchers specifically for healthcare expenses, and ensuring regular salary payments so that families can afford healthcare when needed rather than after crises have developed. The finding also highlights the importance of preventive health programs and health education targeting civil servants to maximize health outcomes within limited resources. The broader implication is that human resource management in the civil service must recognize health and well-being as critical dimensions requiring specific attention beyond general wage policies, potentially including occupational health programs, wellness initiatives, and family health support services as part of a comprehensive employee welfare strategy.

CONCLUSION AND RECOMMENDATIONS

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.

REFERENCES

- Abah, S. (2024). Labor relations and wage implementation in Benue State under Governor Alia. *Journal of Public Sector Studies*, 12(3), 45-62.
- Achor, E., & Emerole, C. (2020). Impact of salary increases on health-seeking behavior among civil servants in Imo State, Nigeria. *Journal of Health Economics and Policy*, 14(2), 189-206.
- Adeniran, A., Ishaku, J., & Akanni, L. (2020). Minimum wage policy and poverty reduction in Nigeria. *Journal of Economic Policy*, 14(2), 78-95.
- Akanbi, O., & Oyediran, K. (2022). Income and food security dynamics in Nigerian households. *African Journal of Food Security*, 8(1), 45-63.
- Aliyu, S., Mohammed, A., & Ibrahim, K. (2020). Effects of minimum wage policy on food consumption patterns and nutritional outcomes among public sector workers in Nassarawa State, Nigeria. *Nigerian Journal of Nutritional Sciences*, 16(3), 212-229.
- Angbulu, T. (2023). Civil service reforms in Benue State: Challenges and prospects. *Nigerian Journal of Public Administration*, 21(1), 34-52.
- Anugwom, E., & Eze, S. (2021). Impact of the national minimum wage implementation on family welfare among civil servants in Ebonyi State, Nigeria. *Southeastern Journal of Social Sciences*, 13(2), 145-163.
- Asogwa, F., & Okolie, U. (2021). Public sector wage policies and private sector compensation in Nigeria. *Journal of Labor Economics*, 16(4), 211-229.
- Charles, E. (2023). Workforce audit and fiscal reforms in Benue State. *Public Finance Quarterly*, 8(2), 112-128.

- Duesenberry, J. S. (1949). *Income, saving, and the theory of consumer behavior*. Harvard University Press
- Ekundayo, S., & Ajayi, P. (2020). Impact of wage policies on household welfare in Nigerian states: A comparative study. *Journal of Development Studies*, 17(3), 189-207.
- Fawehinmi, O., & Yahaya, M. (2023). Effects of the 2019 minimum wage increase on civil servants' economic well-being in Kwara State, Nigeria. *West African Economic Review*, 18(1), 67-84.
- Ibrahim, A., Hassan, M., & Aliyu, S. (2021). Effects of the 2019 minimum wage implementation on household economic resilience among civil servants in Kano State, Nigeria. *Northern Nigeria Economic Journal*, 12(4), 234-251.
- Johnson, T., & Peters, A. (2023). Comprehensive assessment of the 2019 national minimum wage policy on multidimensional well-being among civil servants in FCT Abuja, Nigeria. *Nigerian Capital Territory Economic Review*, 9(1), 23-45.
- Koleosho, B., & Adewole, F. (2022). Relationship between minimum wage increases and family health outcomes among public sector workers in Ogun State, Nigeria. *Nigerian Journal of Family Medicine*, 15(3), 178-195.
- Maslow, A. H. (1943). A theory of human motivation. *Psychological Review*, 50(4), 370-396. <https://doi.org/10.1037/h0054346>
- Mohammed, K., Zubair, A., & Abdulkadir, S. (2020). Impact of the national minimum wage increase on food security status of civil servant households in Kaduna State, Nigeria. *Kaduna Journal of Development Studies*, 11(2), 145-163.
- Musa, I., & Dauda, A. (2019). Effects of minimum wage policy on household consumption patterns and well-being among civil servants in Niger State, Nigeria. *Middle Belt Economic Journal*, 11(4), 201-218.
- Nwankwo, C., & Igwe, P. (2022). Effects of minimum wage policy on food security and nutrition among civil servant households in Anambra State, Nigeria. *Journal of Food Security and Nutrition*, 17(1), 89-107.
- Obayelu, A., & Osho, F. (2020). Food security challenges in Nigeria: Evidence from Benue State. *African Journal of Agricultural Economics and Rural Development*, 13(4), 234-251.
- Ogunleye, A., & Adeniyi, T. (2021). Relationship between minimum wage implementation and healthcare-seeking behaviors among civil service families in Ondo State, Nigeria. *Southwestern Journal of Public Health*, 12(2), 145-162.
- Okafor, N., & Nwankwo, O. (2019). Effects of salary structure adjustments on healthcare utilization patterns among civil servants in Abia State, Nigeria. *Journal of Healthcare Finance and Policy*, 10(3), 178-194.
- Omaka-Amari, L., Aleke, C., & Obande-Ogbuinya, N. (2021). Income and healthcare utilization in Nigerian households. *Nigerian Journal of Health Sciences*, 14(2), 123-140.
- Onyekwelu, R., & Ugwuanyi, B. (2021). Minimum wage policies and social protection in Nigeria. *Journal of Social Protection Studies*, 12(4), 156-173.
- Oyerinde, A. (2022). Government wage policies and worker welfare in developing economies. *International Development Review*, 19(2), 201-218.

- Ukpong, D., & Bassey, U. (2019). Effects of minimum wage policy on household consumption patterns in Cross River State, Nigeria. *Cross River Economic Review*, 12(1), 67-84.
- Uwakwe, K., Iwuoha, V., & Duru, C. (2020). Health, well-being and income security among Nigerian workers. *West African Journal of Medicine*, 39(4), 412-428