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Exploring the Impact of In-work Poverty on Productivity and Performance among Civil: A Study of Kano State

¹Murtala Usman Aliyu., ²Wilson Bitrus Pukuma & ³Bala Umar, PhD

¹School of General Studies, Binyaminu Usman Polytechnic, Hadejia

²Department of Public Administration, Ahmadu Bello University, Zaria

³Department of Public Administration, Federal Polytechnic, Bauchi

¹maliy79@yahoo.com, ²bitruswpukuma@gmail.com & ³meetbumar@yahoo.com

Corresponding Email:

Abstract

In-work poverty is a pressing issue in Nigeria, with a significant portion of the working population earning below the poverty line despite being employed. This study seeks to investigate the impact of in-work poverty on productivity and performance of civil servants in Kano. The study uses Effort-Reward Imbalance theory as a framework for explaining the impact of in-work poverty on productivity and performance. The study adopted qualitative design methodology through the use of interview instrument. The study found that in-work poverty is prevalent among civil servants in Kano state, not only affects the well-being and livelihoods of workers and families, but it also has wider implications for productivity and performance. The result is consistent with the notion that exposure to poverty can induce a psychological state in individuals that adversely affects productivity. The paper recommended that government should make policies and interventions aimed at improving wages, enhancing job security, and promoting affordable and accessible social services. The government should create a more inclusive and equitable society, foster sustainable development, and ensure a brighter future for all its citizens.

Keywords: In-work poverty, Civil service, Productivity, Performance

Introduction

In-work poverty has emerged as a critical issue within the realm of labor economics and human resource management, with substantial implications for the performance and productivity of employees. Kabubo-Mariara (2017) defined in-work poverty as a phenomenon where individuals who are employed are unable to achieve an income level that is above the poverty line, resulting in inadequate resources to meet their basic needs. This definition described in-work poor as employed person experiencing financial insecurity. Klug (2020) revealed that financial insecurity severely affect individuals' quality of life, as financial insecurity leads to lower levels of life satisfaction and emotional well-being.

International Labour Organization report (2018), a significant number of employed individuals across the world are unable to escape poverty due to various factors. While a World Bank report, indicated its prevalence in developing countries, where employees' earnings are not enough to ensure decent living for themselves and their dependants (World Bank, 2012). According to a report by the Nigeria Labour Congress (NLC), civil servants earn wages that are below the poverty line, leading to a situation where many struggle to meet their basic needs (Daniel, 2020). Estimates suggest that about 34.3% of the workers are working poor, living below the poverty line (Tunji, May 1, 2024). An average civil servant in Nigeria, earns between N30,000 to N200,000 per month, which is significantly lower than the

average cost of living in many urban areas of the country.

This problem of in-work poverty represents a form of deprivation that has serious implications for food, shelter and healthcare consumption. The United Nations report indicated that civil servants spend over 65 percent of their salary on food consumption as against 5-6 percent acceptable rate (AbdulKareem, 2024). This situation presents a unique set of challenges for individuals and organizations. In-work poverty influences productivity through financial constraints which dampen physical and cognitive performance through nutritional deficiencies (Strauss, 1986; Dasgupta & Ray, 1986), low educational quality (Card, 2001; Duflo, 2001) and poor health conditions (Cutler, 2010; Gallup & Sachs, 1998), which in turn affect productivity. Recent literature also underscore the psychological aspects of poverty has identified additional channels through which poverty affects individual decisions in a way that can become counterproductive.

The implications of the above influences, in turn, may result in decreased motivation, engagement, and commitment to work tasks, ultimately impacting job performance and productivity levels. Notably, the negative effects of in-work poverty on productivity and performance extend beyond the individual level to organizational outcomes. Poor employee performance and decreased productivity can have ripple effects on overall efficiency, effectiveness, and service delivery within the civil service sector in Kano. This study aims to investigate the impact of in-work poverty on productivity and performance among civil servants in Kano, Nigeria.

Understanding the specific implications of in-work poverty on this particular demographic is crucial in designing targeted interventions and policies to enhance employee well-being and organizational outcomes. This study seeks to contribute to the existing body of knowledge on in-work poverty by focusing on a specific demographic group – civil servants in Kano. By exploring the lived experiences, perceptions, and challenges faced by these individuals, we aim to provide valuable insights for policymakers, organizational leaders, and human resource practitioners on the interconnected nature of in-work poverty, productivity, and performance. Through a comprehensive analysis, we aspire to stimulate discussions, raise awareness, and advocate for evidence-based interventions that promote equitable work environments and foster sustainable service delivery in Kano.

Literature Review

Understanding the Concept of In-Work Poverty

Although the international literature has different definitions for in-work poverty, according to Filandri and Struolino (2019) two major approaches can be found. Firstly, the working poor is defined as those employed individuals whose labor income is below a certain threshold. Secondly, the working poor is defined as those employed persons living in poor households (Fraser et al. 2011 & Lohmann 2018). However, from various context analysis, the descriptions of in-work poverty's defining characteristics include, working but poor or laboring for less, thereby recognizing its main characteristics as earned-income insufficiency (i.e, low-income workers, economic hardship, the bottom of the

income distribution), poor job quality (i.e., low-paid, unrewarding, most vulnerable workers, working a long time for a meager income), and insecure conditions (i.e., working, uninsured adults).

In-work poverty is a global issue affecting a notable portion of the working population, with rates varying across different countries and regions. In the global scale, it was estimated that around 630 million workers are living in poverty (ILO, 2018). But a major concern in low and middle-income countries, where over 327 million workers are living below the poverty line despite being actively engaged in the labor force (World Bank, 2017). While in OECD countries, approximately 8.1% of workers are living in poverty despite being employed (OECD, 2020). Research indicates that in 2019, almost one in ten workers in the European Union were considered at risk of poverty (Becker, 2023). In U.S., in-work poverty affect 20% of individuals at every age, with varying risks based on family demographic processes like leaving home, marriage, and parenthood (Zachary & Emanuela, 2018). Studies in Italy from 2000 to 2016 reveal that around 10 to 12% of the relevant working population experienced in-work poverty, with persistence over time attributed to individual and family-level characteristics, like education, employment position, and household composition (Paolo, Giorgio, Stefani, 2018). Estimates of in-work poverty rates vary from 3.7% in Taiwan to 10.8% in Japan (2022). Moreover, in New Zealand, as of March 2013, 7% of working households were in poverty, highlighting the prevalence of in-work poverty in different national contexts (Alexander, Gail & Rod, 2019). These findings underscore the complex nature of in-work poverty and the need for targeted policy interventions to address this pressing issue.

Factors Contributing to In-Work Poverty

Literature points to three immediate drivers of in work poverty beyond some macro level factors (such as GDP growth or the welfare regime). The first refers to the characteristics of the workers' occupations: workers in low-productivity occupations, in temporary or part-time positions, are more prone to in work poverty (Maître et al., 2012; Salverda, 2018). While, the second set of drivers refers to some characteristics of the workers themselves, such as gender, ethnicity, education, and migratory status, (Filandri and Struolino, 2019; Lohmann, 2018; Tejero, 2018). Finally, as a third level, some household characteristics are also determinants of in work poverty, such as the household size, the presence of children, and the labor intensity of the adults members (García-Espejo and Gutiérrez, 2011; Lohmann and Crettaz, 2018; Maurizio, 2018; Tejero, 2017; Tiede et al., 2018).

However, the common factor them is the low wage. Low wages are a significant factor contributing to in-work poverty. Many individuals who are employed in low-paying jobs do not earn enough income to meet their basic needs and support their families. According to the International Labour Organization (ILO), "low wages are one of the most important factors determining the level of in-work poverty" (ILO, 2015). Low wages can result from factors such as a lack of education or skills, limited opportunities for wage growth, or insufficient minimum wage regulations.

Productivity in an Organization

In a general sense, productivity means the ratio between a measure of

output and a measure of input. At the individual level, studies frequently use input measures, such as workers' wages, as a measure of productivity (Sauermann, 2016). Productivity is a significant factor that leads to better business performance (Prakash, 2017). Similarly, a quantitative study by (Tangen, 2005) claims the inter-relationship positive relationship between effectiveness, efficiency, performance, productivity and profitability. Both productivity and efficient performance are necessary for the organizations. Productivity is workforce productivity, which can be assessed by how much work an employee delivers within a specific time. Mainly, it measures or quantifies the output or production of a team or group (Chen & Tjosvold, 2008; Lee & Brand, 2010).

Similarly, concerning efficient performance, it points out an employee's fulfilment or accomplishment of their job duties and execution of their required tasks. This underlines the quality, effectiveness and efficiency of their output. Several factors contribute to efficient performance, such as skills, new knowledge and ability, etc., to improve work performance (Xiao, 1996). The most common is monetary incentives which affect workers' effort, resulting in higher performance.

Impact of In-Work Poverty on Productivity

In work poverty is a phenomenon that has a significant impact on the productivity and performance of employees. One of the key ways in work poverty affects productivity is through stress and mental health issues. Employees who are struggling to make ends meet are likely to experience high levels of stress, anxiety, and even depression. This can lead to decreased concentration, motivation,

and overall job performance. A study by The American Psychological Association found that financial stress is a major source of anxiety for many employees, and can lead to decreased productivity and engagement in the workplace (American Psychological Association, 2015). Additionally, in work poverty can also lead to physical health issues. Employees who are struggling financially may not have access to proper healthcare or may be unable to afford nutritious food. This can result in increased absenteeism due to illness, as well as reduced overall energy and productivity levels. A study conducted by (Quinn et al. (2016) found that employees who are living in poverty are more likely to have chronic health conditions that impact their ability to work effectively. Furthermore, in work poverty can also lead to higher turnover rates. Employees who are not being paid a livable wage or are facing financial insecurity may be more likely to seek out other job opportunities.

This can result in increased recruitment and training costs for employers, as well as disruptions to workflow and team dynamics. A study by the Center for Financial Security found that low-wage workers are more likely to leave their jobs due to financial instability, which can have a negative impact on overall productivity and performance (Center for Financial Security, 2018). Employees experiencing in work poverty may feel undervalued and underappreciated due to their financial struggles. This can lead to decreased job satisfaction, lower morale, and a lack of commitment to the organization. A study conducted by Aryee et al. (2014) found that financial hardship is associated with lower job satisfaction and higher intentions to turnover. Financial stress resulting from in work poverty can impair

cognitive function, including decision-making, problem-solving, and attention to detail.

A study by Mani et al. (2013) found that financial stress occupies cognitive resources, leading to reduced performance on cognitive tasks. This can impact the quality of work output and overall performance of employees. Employees dealing with in work poverty may struggle to cultivate positive relationships with colleagues and supervisors. Financial stress can lead to irritability, mood swings, and conflicts in the workplace. A study by Kelloway et al. (2015) highlighted that financial strain can negatively affect social interactions at work, leading to decreased cooperation and teamwork.

In work poverty can hinder employees' ability to invest in their personal and professional development. When struggling to meet basic needs, employees may be less likely to pursue skill-building opportunities, further education, or career advancement programs. This can stagnate their career growth and limit their potential for advancement within the organization. In work poverty can contribute to a toxic organizational culture characterized by high turnover, absenteeism, and disengagement. Employees who feel trapped in a cycle of financial insecurity may disengage from their work, leading to a decline in overall organizational performance. This can create a negative cycle where low productivity and performance reinforce the prevalence of in work poverty within the organization.

The paper "Working, but not for a living: a longitudinal study on the psychological consequences of economic vulnerability among German employees conducted by Klug (2020) presents several

key results that shed light on the psychological impacts of economic vulnerability. The study reveals that employees facing economic vulnerability experience significantly higher levels of psychological distress. This includes increased feelings of anxiety and stress, which are directly associated with their financial instability. The results indicate that economic vulnerability is a critical factor contributing to mental health challenges among workers. The findings show a marked decline in overall well-being for those experiencing financial insecurity. Participants reported lower levels of life satisfaction and emotional well-being, suggesting that economic challenges can severely affect individuals' quality of life. The results indicate a strong correlation between economic vulnerability and the prevalence of depressive symptoms. Employees who perceive themselves as financially insecure are more likely to report feelings of hopelessness and sadness, which can lead to more severe mental health issues over time. The study also finds that economic vulnerability negatively impacts job satisfaction. Employees who struggle financially tend to be less satisfied with their jobs, which can result in decreased motivation and productivity. This decline in job satisfaction is a significant concern for both employees and employers.

Challenges Faced by Civil Servants

The civil service is a sector of the government responsible for carrying out various administrative and public service functions. This sector includes a wide range of roles and responsibilities, such as implementing government policies, providing public services, regulating industries, and managing government agencies. Civil servants are individuals who work within this sector and are typically

employed by the government on a permanent basis. Civil servants in Nigeria face a myriad of challenges, such as low salaries, corruption, nepotism, lack of training and development opportunities, and poor working conditions (Ibiwoye & Ekekwe, 2020). These challenges contribute to low morale, job dissatisfaction, and decreased productivity among civil servants. It has been well recognized in the charter for public service, meeting workers' basic needs is a prerequisite for efficient performance as argued by Maslow (1943). Also, the use of a human relations approach is key in generating sustainable welfare of the majority of the workers. It correlates efficiency with the welfare of workers and of their attitudes toward management and their work groups (Singer, 1990:10, 89). It postulates that the interest of workers in terms of the basic concern for their physical and psychological needs is key. This is to avoid a frustrated and dissatisfied workforce that performs at minimal standards. It also lessens the chance of workers' strikes.

Theoretical Framework: Effort-Reward Imbalance (ERI)

The Effort-Reward Imbalance model provides a theoretical framework for understanding how in work poverty can impact the productivity and performance of employees by highlighting the importance of recognizing and rewarding employees fairly for their efforts. The theory was proposed by Johannes Siegrist in 1996, suggests that individuals are motivated to exert effort at work based on the expectation of rewards, such as job security, career advancement, and fair pay. When there is an imbalance between the effort exerted by employees and the rewards received, it can lead to adverse

health outcomes and decreased job performance.

Therefore, employees who are working hard but not receiving adequate compensation may experience a significant effort-reward imbalance. If employees feel that their efforts are not being recognized or rewarded appropriately, they may become demotivated, disengaged, and less likely to perform at their best. This can result in lower productivity, decreased job satisfaction, and higher turnover rates. In a study published in the *Journal of Occupational Health Psychology* found that employees who perceived a high level of effort-reward imbalance were more likely to report symptoms of burnout, psychological distress, and decreased job performance (van Vegchel et al., 2005). Additionally, a meta-analysis conducted by Li et al. (2014) concluded that effort-reward imbalance is associated with increased risk of poor mental health outcomes and reduced job performance.

In the context of this study, the perceived imbalance between the effort exerted by employees and the rewards received can be exacerbated by financial insecurity and low wages. Employees who are struggling to make ends meet may feel undervalued and underappreciated, leading to a sense of injustice and frustration in the workplace. This can create a negative cycle where employees are less motivated to perform well, which in turn can further perpetuate the cycle of poverty and low productivity.

Methodology

The study adopts quantitative and qualitative design to find out the extent of in poverty among civil servants and its impact on productivity and performance. We quantitatively determined in-work

poverty using income-based approach and compared with World Bank poverty line threshold at \$2.15. The choice of qualitative design is predicated on the reliability and usefulness for assessing people's opinions and beliefs.

Primary data were collected through the use of interview schedule in order to combat difficulties in completion of questionnaire instrument due to low educational status, especially for junior level workers. Secondary data were collected from government documents which provided information on salary scale. Workers in the civil service were subdivided into three groups namely: senior, middle and junior level categories. Six (6) workers were selected for focus

group interview, the specific characteristic of the three major categories were captured.

Results and Discussion

The first Research Question sought to find out the extent of in work poverty among civil servants in Kano State. Data in respect of research question 1 are analysed descriptively and the findings reported in Table 1. Computations are based on government approved salary scales for Kano State civil servants. However, it is important to note that the value computed are based on the assumption that workers use this income to maintain only themselves.

Table: 1 Comparison salary grade levels with World Bank poverty line threshold

Grade level	Monthly salary for the lowest limit	Deviation from the poverty line
01	30,000	-64,234.5
02	30,277	-63,957.3
03	30,514	-63,720.3
04	31,349.5	-62,885
05	32,874.8	-61,359.6
06	37,452.4	-56,782
07	53,177.7	-41,056.7
08	66,618.4	-27,616
09	77,415	-16,819
10	88,402.7	-5,831.7
12	101,810	7,575.6
13	113,509	19,274.6
14	125,262	31,027.9
15	168,968.5	74,734
16	208,779.3	114,544.8

Data from Table 1 shows that workers on grade levels 01 to 10 fall below the Poverty Line limit of \$2.15. A summation of the deviations which occurred from levels 01 to 10 will show that the state government needs to increase its monthly salary by N94,234.5 to bring its workers from grade levels 01 to 10 above the poverty line. On the other

hand, if the Kano State government increases its monthly salary by the said amount for grade Levels 01 to 10, the salaries of the workers will come up to the poverty line threshold of \$64.5. Going by these estimates, one could be tempted to conclude that the incidence of poverty is more among the junior and lower middle category of workers, who incidentally, form the bulk of the working population

in the Kano State civil service. However, recent estimates by Oluwakemi & Tairat (2019) suggest that the average civil servant in Nigeria earns between N18,000 to N200,000 per month, which is significantly lower than the average cost of living in many urban areas of the country.

Interview Report

Interviewer: As civil servants, are your salaries enough to meet your basic needs?

Response:

Thank you for providing us with the opportunity to discuss the issue of salary adequacy for workers. It is our belief that many of us do struggle with in-work poverty due to low wages, delayed or irregular payments, and rising cost of living. The current salary being paid to us is inadequate and falls short of providing us with a living wage that enables us to meet our basic needs and support ourselves and our families. The respondents show that all categories of workers spend virtually all their salary on basic necessities such as food, healthcare, housing and transportation. In all cases, salaries could not sustain us till the end of the month.

World Bank (2017) has identified in-work poverty as a major concern in low and middle-income countries, where a substantial proportion of the working population remains below the poverty line. The Bank further estimates that over 327 million workers in developing countries are living in poverty despite being actively engaged in the labor force.

Interviewer: Can you explain your experiences on in-work poverty?

Response:

In-work poverty has been a significant challenge for many workers. The wages we received were often insufficient to meet our basic needs and cover essential expenses. This led to a constant struggle to make ends meet and forced us to make difficult choices

between essential expenses such as food, rent, and healthcare due to the disparity between our salaries and the cost of living in the country. They further explained that the salary paid cannot afford to them food for a month. Such situation goes beyond financial stress, but affect emotional well-being and overall quality of life. It also has a long-term consequence, lack of savings for emergencies or retirement, and limited access to education and professional development opportunities.

The response above coincides with the view of Nwankwo (2017) that civil servants in Nigeria often face inadequate benefits, such as poor housing, lack of healthcare coverage, and limited access to education for their children. Moraes and Nunes (2018) found that workers experiencing in-work poverty were more likely to face challenges in accessing healthcare services, education for themselves and their children, and affordable housing, which affected their overall well-being and life sustainability. Burchardt et al. (2017) revealed that workers in in-work poverty experienced higher levels of stress, anxiety, and social isolation, leading to decreased life sustainability and overall quality of life.

Interviewer: How do you cope with in-work poverty situation?

Response:

This situation of in-work poverty posed us to cut costs and prioritize spending, take on a second job or explore freelance opportunities to supplement our income and for most of us that rent a house have to explore affordable housing options, such as shared housing to reduce housing costs. They further revealed petty trading, farming and overdraft from either bank or individuals to augment their meagre salaries.

Interviewer: How does in-work poverty affect productivity and performance?

Response:

In-work poverty does have a detrimental impact on the productivity and performance of employees. As we have said earlier, we are struggling to make ends meet due to low wages, leading to financial stress and worry. Financial worries can also be a distraction, causing employees to be less efficient and effective in their work. This, in turn, affects focus, motivation, and overall job satisfaction leading to a higher likelihood of absenteeism and tardiness. So, all these create a negative work environment, hinder the overall performance of civil servants and limit their ability to deliver high-quality public services to people.

The responses above are in consonance with the view of Dalton et al. (2017) that exposure to poverty can negatively affect productivity by inducing adverse emotional states. Dalton et al. demonstrated that individuals exposed to poverty-related stimuli exhibited lower productivity due to negative affective responses. Hellier suggests that the trajectories of in-work poverty can influence skill development and productivity over time, indicating a complex relationship between poverty and work outcomes (Hellier, 2014).

Interviewer: Does alleviation of in-work poverty can enhance productivity and performance?

Response:

Yes, if government of Kano state will adequately compensate workers for their work, surely productivity, job satisfaction, and overall performance will be improved. There are several strategies and interventions that, if implemented by the government, can help address the problem. First and foremost, the government should consider revising and

adjusting civil service salaries to be more in line with the cost of living in the country. Ensuring that civil servants are paid a decent wage that reflects their contributions and responsibilities is crucial in reducing in-work poverty. Additionally, the government can explore the possibility of providing supplementary benefits such as healthcare coverage, housing assistance, and education subsidies to alleviate the financial burdens faced by civil servants. Therefore, implementing these interventions can significantly promote employee engagement, job satisfaction, and attendance. Providing workers with a living wage can help improve attendance rates, reduce truancy and lateness, and create a more positive and productive work environment.

ILO (2019) revealed that fair wages that is sufficient to cover the basic needs of a worker and their family, is crucial for ensuring that employees can meet their needs and participate fully in society. Paying fair wages helps to reduce inequality, improve living standards, and contribute to the overall well-being of workers.

Conclusion and Recommendations

In conclusion, the issue of in-work poverty among civil servants in Kano state is a significant and growing concern that has serious implications on the workers and the government as a whole. The findings of this study have highlighted the idea that simply having a job is not always enough to lift individuals out of poverty, as low wages, high cost of living and limited access to benefits significantly impact on employees and their families, affecting their ability to make ends meet and achieve a decent standard of living. It is evident that the consequences of in-

work poverty impact productivity and performance of the workers. This study has contributed to the understanding of poverty dynamics within the civil service. The research findings would inform evidence-based policy interventions to reduce in-work poverty and enhance the well-being of civil servants in Kano state.

However, findings of this study may not be fully generalizable to all civil servants, as different employees may have unique characteristics and challenges. Also, external factors such as economic fluctuations may also influence the prevalence of in-work poverty which could affect the accuracy and comprehensiveness of the study. The study explored income based approach as a standard measure of poverty using the international World Bank thresholds of \$2.15 a day. This approach would have been complimented with the Multidimensional Poverty Index (MPI) in identifying who is multidimensionally poor and also shows the composition of multidimensional poverty.

To effectively address in-work poverty among civil servants in Kano state, the following recommendations are proposed:

1. To address the prevalence of in-work poverty in Kano, there is a need for policies that focus on improving wages and working conditions of the workers. This could involve increasing the minimum wage to reflect fair compensation for their work.
2. To reduce the effects of in work poverty among civil servants, the state government should invest in affordable housing projects specifically targeted towards civil servants. This could include providing low-interest housing loans, partnering with private developers to build affordable housing complexes, and expanding

existing housing schemes. The government needs to enhance healthcare facilities and services available to civil servants. This could involve building more hospitals and clinics, hiring additional healthcare professionals, and ensuring that civil servants have access to quality medical care at a reasonable cost. The government should also create scholarship programs specifically for children of civil servants to ensure they have access to quality education.

3. Addressing the issue of low wages is essential to not only ensure that workers are fairly compensated for their work but also to promote employee engagement, job satisfaction, and attendance. Providing workers with a living wage can help improve attendance rates, reduce truancy and lateness, and create a more positive and productive work environment.

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