

Low Income Workers and Poverty among Rivers State Civil service, Port Harcourt, Rivers State

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Abstract

This study investigates the impact of low income on service delivery among civil servants in Rivers State, Nigeria. Utilizing a descriptive research design, the study explores how low income affects key aspects of civil servants' work, including motivation, service quality, poverty levels, and ethical behavior. The target population for this study consists of 46,188 civil servants in the Rivers State Civil Service, with a sample size of 380 determined using Krejcie and Morgan's table for sample size determination. A simple random sampling technique was employed to select participants, and both primary and secondary data sources were utilized for data collection. Descriptive statistics were used to analyze the data and address the research questions. The findings reveal significant negative relationships between low income, poverty, and service delivery. Specifically, low income was found to reduce civil servants' motivation and service quality, while also exacerbating poverty levels and fostering unethical practices. Furthermore, low income was shown to correlate with reduced service delivery, highlighting the need for better remuneration. Based on these findings, the study recommends increasing salaries and benefits for civil servants to alleviate poverty and improve service quality. Additionally, it advocates for investments in professional development programs and job satisfaction initiatives to enhance employee morale and performance. Overall, the study underscores the importance of addressing the structural issues that contribute to low income in order to improve public service delivery in Rivers State. The results suggest that targeted policy reforms aimed at improving the working conditions of civil servants are essential for enhancing the effectiveness of the public sector.

INTRODUCTION

One of the most prevalent and persuasive social problem in our contemporary society today, both developed and developing nations is the issue of poverty. In the United States, for instance, many people live in the conditions of poverty or near poverty (Rank, 2004). In 2002, a study was conducted, which estimated over 12.1% of all people in the United States were reported to be poor (Rank, 2002). In Africa especially within the geographical territory of the Sub-Saharan Africa, the issue of poverty is said to be more pronounced due to the rapid increase in the rate poor people according to the World Bank report (2016). Poverty according to JRF (2013) and cited by Davies and Sanchez (2014) is a situation where the resources of a person or people in particular material resources are not adequately to meet their minimum human needs. Additionally, poverty has to do with a social condition in which one lacks the economic purchasing power and other essential needs (the researcher, 2024).

The global picture reveals that one fifth of the world's population have access to just 2 percent of the world's income; 10 percent of the world's population are living in abject poverty, while only one fifth of the population are managing to survive with less than an income of 370 U.S, dollars per-capita as the international minimum living standard based on 1987 prices. According to World Health Organization (2011) argued, low-income individuals are more likely to cut back their non-emergency healthcare services. Additionally, low in-income individuals are eligible welfare program, take-up rates are low (Lusardi. 2010). Poverty is associated with seemingly irrational and counter-productive behaviours in several aspects of economic life, both in developed and developing nations. According to Shurtleff (2009), low income working class civil servant tends to save little to borrow repeatedly at high-interest rate.

The issue of poverty is a multidimensional concept that is synonymous with the inability to attain a minimum standard of living, a low quality of life and a lack of control over one's life and future. This is said to associate with the income level of an individual (Lusardi 2010).

Studies revealed that, ever since the inception of the world-war 11, there has been an increased in the rapidly growth in poverty among developing countries and classism globally especially in this contemporary industrialized society (Killick, 1983). Several attempts has been made by scholars over the years to explain the correlation between classic and the socio-economic life of people. Stella Madueme (2007), in a study on poverty profile of civil servants in Nigeria: a study of Enugu state using a descriptive survey method of data collection techniques. The study suggests that civil servants as a result of their low salaries, has deviated from the World Bank prescription of standard of living. And that they are unable to attained a minimum living standard and live a low quality lifestyle, and could not have control over their lives and future.

According to Ndibe (1987) Poverty range from a low per-capita income earners to higher income earners, rapid population growth, poor educational standard, inadequate infrastructures, income inequality, natural disasters such as war, slow rate of growth, market in-perfections amongst others. The implication of this low socio-economic conditions has been stipulated by Bernard (1972) has increased child mortality rate, crime rate, untimely

death due to poor sanitary conditions and increased child labour among many others. Additionally, in the work of Briggs Ibimina (2012) on social welfare provision and development in Rivers state. The study revealed that lack of adequate provision of welfare cares for government workers amounts to low job performance, which in turn affect development. Also, in a study by Damiel Rogger (2017) on civil servants in the developing countries, the study argues that public officials account for a third of paid employment in the developing world and their pay is quarter of public sector spending. Despite their importance and service to the growth of the state, most of them are not well taken care of by the state they sacrifice for. Therefore, they tend to suffer lack and poverty due to their low income earnings.

Statement of the Problem

Poverty is a global phenomenon that bedevils the socio-economic and political activities of a people and society. It has a zero tolerance for age, race, religion, nationality. Hence, poverty is said to be more pronounced among the lower and middle class...thou it varies from society to society (Rapatsa, 2016). The United Nations General Assembly examines the correlation between growth, employment and poverty; arguing that employment is the missing link in the growth and poverty reduction equation (Mentan, 2014). Corroborating the assertion, the International Labour Organisation report of (2013) advice government to provide basic needs to the citizens on political, social and economic requirements (Okeke, 2011). This inspired the establishment of the National Directorate of Employment towards addressing the prevalence of joblessness among proficient citizens with enthusiasm for work. The success and full-fledge implementation of these objectives remains subject of debate among scholars (Olotuah & Bobaloge, 2009).

Policy making remains one of the essential aspect of a true representation and good governance, because it create a room that guarantees orderliness in the state. Osai and Egobueze(2020) on their part argued that policy formation and implementation are key pillars of governance. Additionally, Atelle and Akande (2018) argued by saying that the implementation of public policies should be of priority to government than just mere policy formation.

In the face of thus, the National Poverty Eradication Program (NAPEP) and poverty eradication scheme in Rivers state was established in 2001 as a major to addressing the challenges of poverty faced generally by her citizens such as; The Youth Empowerment Scheme, Rural Infrastructure Scheme, Social Welfare Services Scheme, National Resources Department and Conservation Scheme etc. All these policies were steps taken by the Rivers state to tackle the issue of poverty and it attendant effects on the people, yet the state still suffer some sort of economic hardship due to lack of proper implementation of these policies among other factors causing it. Low-cost housing scheme has been initiated by the government to provide cheap houses for the low-income across the globe. In Rivers state, successive government has on their own part put in majors towards helping or alleviating poverty and suffering facing the low-income class civil servants in the state. It is therefore, the almost burden of this study to investigate the economic crisis facing low income and

poverty among civil servants in Rivers State.

Objectives of the Study

The main objective of this study is to investigate low income workers and poverty among Civil servants in Rivers State.

However, the specific objectives are;

- i. To examine the impact of low income on services delivery among civil servants in Rivers State
- ii. To examine the relationship between low income worker and poverty among civil servants in Rivers State

Research Questions

The following research questions were formulated to guide this research

1. What are the impact of low income on services delivery among civil servants in Rivers State?
2. What are the relationship between low income workers and poverty among civil servants in Rivers State?

Hypotheses

In line with the research questions given above, the following hypotheses were considered useful to guide the study.

HO₁: Low income has no significant impact on the quality of service delivery among civil servants in Rivers State.

HO₂: The more low income workers, the more poverty among civil servants in Rivers State.

Review of Related Literature

Conceptual Framework

Concept of Income

Income refers to the financial resources an individual or household earns through employment, investments, or other means. It serves as a crucial determinant of living standards, enabling individuals to meet basic needs such as food, shelter, education, and healthcare. For civil servants, income primarily comes from salaries and allowances, which should ideally be commensurate with the cost of living and their professional responsibilities. Adequate income is a significant motivator, contributing to job satisfaction, productivity, and overall well-being (Maslow, 1943; Herzberg, 1966). However, when income levels are insufficient, especially among workers in the public sector, the impact is felt not only at the individual level but also across the public service landscape. According to Smith and Wesson (2020), low income can exacerbate financial stress, leading to a reduction in the ability to focus and perform efficiently at work. This inadequacy also fuels systemic poverty, as insufficient earnings restrict access to essential resources and services.

Low Income Workers

Low-income workers are individuals whose earnings fall below a defined standard necessary to maintain a decent quality of life. This group often faces economic insecurity, struggles with meeting daily needs, and is at greater risk of falling into poverty. The International

Labour Organization (ILO) (2021) highlights that low income among workers is prevalent in both formal and informal sectors, but it poses unique challenges within civil services due to rigid salary structures and limited upward mobility. In the context of civil service, low income is a significant challenge, particularly in developing countries where economic policies fail to account for inflation and living costs. Nwosu (2019) notes that low wages lead to financial distress, which can diminish morale, reduce workplace efficiency, and increase absenteeism as workers seek alternative income sources. The impact is not isolated to the individual but affects public service outcomes and the overall perception of governance.

Poverty

Poverty, as defined by the United Nations (2015), is the inability to achieve a minimum standard of living due to insufficient resources. It is a multidimensional issue encompassing not only financial deprivation but also a lack of access to education, healthcare, and employment opportunities. Poverty among civil servants in Nigeria is often linked to low income, delayed salary payments, and inadequate social safety nets (Eke, 2022). For civil servants, poverty manifests in reduced quality of life, poor health outcomes, and a limited ability to invest in personal or professional development. Poverty also perpetuates systemic inequalities, creating barriers to upward mobility and deepening economic divides within society (World Bank, 2023). Additionally, the stress and stigma associated with poverty can undermine civil servants' ability to perform their roles effectively.

Major Indicators of Poverty

Poverty is a multidimensional challenge that manifests through various indicators. Below are five major indicators that provide a deeper understanding of poverty:

1. **Income Levels:** Income is the most direct and measurable indicator of poverty. Households with earnings below the poverty line, often defined internationally as \$2.15 per day (World Bank, 2023), are classified as poor. Insufficient income limits access to basic necessities such as food, shelter, and healthcare. According to Okeke and Adeola (2020), low-income earners in Nigeria often struggle to meet daily expenses, resulting in cyclical poverty. This indicator underscores the need for policies focused on wage improvement and job creation.
2. **Employment Status:** Employment quality significantly impacts poverty levels. While having a job does not always guarantee financial stability, underemployment or informal employment is a strong predictor of poverty. Workers in temporary, low-paying, or informal sectors often lack benefits such as pensions or health insurance, exacerbating their financial vulnerability (ILO, 2021). In Nigeria, Adebayo (2018) highlights that civil servants with low-income jobs frequently experience financial hardship despite being employed, showing the importance of secure and well-paying jobs in combating poverty.
3. **Education Access:** Limited access to quality education perpetuates poverty by restricting individuals' ability to secure better-paying jobs. Poverty leads to high school dropout rates as families prioritize immediate income over long-term benefits of education. UNESCO (2023) reports that financial constraints are a primary reason for low enrollment in secondary and tertiary education in developing countries. In Nigeria, education gaps

caused by poverty reduce opportunities for economic mobility, particularly among rural populations.

4. **Health and Nutrition:** Poverty is strongly associated with poor health outcomes. Malnutrition, a critical indicator of poverty, arises when families cannot afford nutritious food. This has long-term effects, especially on children, leading to stunted growth and cognitive delays. Additionally, limited access to healthcare services and medication due to financial constraints increases vulnerability to illnesses (WHO, 2022). In Nigeria, healthcare disparities highlight how poverty directly undermines physical well-being.
5. **Housing and Living Conditions:** Poor housing is a visible indicator of poverty. Overcrowded, unsafe, or inadequate housing conditions reflect financial incapacity. Lack of basic utilities such as clean water, electricity, and sanitation further compounds the challenges. According to UNDP (2022), millions of Nigerians live in slum-like conditions, highlighting the pressing need for affordable housing initiatives. Housing insecurity is both a consequence and cause of poverty, creating a vicious cycle of deprivation.

The Nexus between Low Income and Poverty

The relationship between income, low income, and poverty is interdependent and cyclical. Adequate income reduces the likelihood of poverty, while low income exacerbates it. In the civil service, insufficient salaries lead to financial instability, forcing workers to seek supplementary income or compromise on essential expenses (Adebayo, 2018). Low income also reduces access to opportunities for skill development and career advancement, which can further entrench poverty. Research by Okeke and Adeola (2020) found that low-income civil servants in Nigeria often resort to informal loans, secondary employment, or reliance on extended family networks to survive. These coping mechanisms, while temporarily alleviating financial stress, can negatively impact focus and productivity, creating a feedback loop that undermines professional and personal outcomes.

Low Income and Service Delivery

Low income has profound implications for service delivery, particularly in the public sector, where workers' motivation and capacity directly influence outcomes. When civil servants earn wages that fail to meet their basic needs, their enthusiasm and commitment to their duties often decline. This lack of motivation manifests in reduced productivity, absenteeism, and overall disengagement from professional responsibilities. Herzberg's motivation-hygiene theory highlights how insufficient financial compensation negatively affects job satisfaction, which is crucial for maintaining service quality. Quality of service delivery suffers significantly under low-income conditions. Civil servants operating under financial stress may cut corners or display inefficiencies in their work. Studies, such as Adeola and Edeh (2021), reveal that low wages among Nigerian public servants often lead to poor service standards in essential sectors like healthcare and education. This diminishes public trust in service institutions, further exacerbating systemic inefficiencies.

Moreover, low income encourages unethical behaviors, including corruption. Financial struggles push workers to seek supplementary income through illicit means, such as bribe-taking or misappropriation of funds. Transparency International (2022) identifies low

wages as a driving force behind widespread corruption in many developing countries, which undermines institutional credibility and equity in service delivery. Professional growth and skill development are also hindered by low income. Workers with limited financial resources struggle to invest in further education or training, essential for adapting to evolving demands in their roles. For instance, underpaid teachers in Nigeria often forgo opportunities to enhance their teaching techniques, which directly impacts the quality of education delivered (Ogundele & Fadeyi, 2020). The issue of retention further compounds these challenges, as low income drives high turnover rates among skilled professionals. Workers often leave for better-paying opportunities, creating gaps in critical service sectors like healthcare. This loss disrupts the consistency and quality of service delivery, as new and less experienced personnel must be continuously trained to fill these positions (World Bank, 2023).

The impact of low income on service delivery requires urgent attention to workers' remuneration and benefits. Improving wages, offering non-monetary incentives, and implementing robust accountability systems are essential measures to mitigate the negative effects of low income. By ensuring fair compensation, institutions can foster higher motivation, reduce corruption, and enhance the overall quality and efficiency of public service delivery.

Theoretical Framework

This study is anchored on the Structural Theory of Poverty by Lewis (1966), which posits that poverty is a consequence of limited resources and opportunities shaped by economic, social, and political structures. According to the theory, macro-level factors such as labor market dynamics, demographic conditions, and systemic inequalities place individuals at risk of poverty. These structural factors create cross-sectional and temporal disparities, explaining variations in poverty levels. Within this framework, poor job conditions and low-income opportunities are identified as critical determinants of poverty, underscoring how low salaries and limited economic prospects translate into poor living conditions. Structural theorists conceptualize society as a complex system composed of interconnected institutions that condition the socio-economic realities of individuals. In contrast to individualistic theories of poverty, which attribute poverty to personal failings, the structural theory emphasizes the role of systemic factors such as unemployment, inadequate education, poor healthcare, and underemployment. The theory asserts that these social conditions, rather than individual shortcomings, are primary contributors to poverty.

This theoretical perspective is particularly relevant to this study as it shifts the focus from individual responsibility to the broader socio-economic structures shaping the lives of civil servants in Rivers State. For instance, structural arrangements within the Rivers State civil service create significant disparities in income and benefits. Workers in managerial and administrative roles earn higher salaries and enjoy more substantial social benefits compared to clerical staff or security personnel. This disparity highlights how systemic factors, rather than individual effort, dictate economic outcomes.

The structural theory of poverty underscores the profound influence of societal conditions on

individuals' economic lives. It provides a robust framework for analyzing the plight of low-income civil servants, demonstrating that poverty is a product of entrenched systemic inequalities rather than personal failures. By recognizing these structural limitations, the theory offers insights into addressing the systemic barriers that perpetuate poverty among civil servants in Rivers State.

Methodology

The study adopted descriptive research approach. The population of this study is all the staff in the Rivers State Civil Service, which is 46,188, according to the Ministry of Finance, where these data were obtained. Although this figure is erratic, as at the time of this study, it was 46,188 staff. A simple random sampling technique was adopted for the study. Simple random sampling is also known as probability sampling. Krejcie and Morgan provided the information that was used to determine the size for this study. Hence, the sample size for this study is 380. Primary and secondary source of data collection were utilized. The data collected were subjected to descriptive statistics using simple statistical tools in analyzing the research questions.

Results

Research Question One: What are the impact of low income on services delivery among civil servants in Rivers State?

Table 1: Impact of Low Income on Services Delivery among Civil Servants in Rivers State

S/N	Statement(n=371)	SA	A	D	SD	Mean	Std.	Remark
1	I am always motivated to perform my duties effectively, despite my low income.	89	96	84	102	2.46	1.13	Disagreed
2	Financial stress caused by my income level does not impact the quality of services I deliver.	79	107	95	90	2.47	1.08	Disagreed
3	I rarely consider taking on additional jobs outside my primary work to supplement my income.	94	99	82	96	2.51	1.13	Agreed
4	My income level does not limit my participation in professional development activities.	96	92	90	93	2.51	1.13	Agreed
5	Colleagues with low income seldom engage in unethical practices at work.	83	87	90	111	2.38	1.13	Disagreed

Grand Mean **2.47 1.12 Disagreed**

Analysis of Table 1: impact of low income on service delivery reveals the negative effects of low income on civil servants' service delivery. Respondents disagreed that low income does not affect their motivation (mean = 2.46) or service quality (mean = 2.47), highlighting significant challenges. They agreed that low income does not limit professional development (mean = 2.51) but admitted considering additional jobs to supplement their income (mean = 2.51). With a grand mean of 2.47, the findings suggest that low income undermines motivation, service quality, and ethical behavior, while encouraging the pursuit of supplementary income. Improved remuneration could enhance service delivery.

Research Question Two: What are the relationship between low income workers and poverty among civil servants in Rivers State?

Table 2: Relationship between Low Income Workers and Poverty among Civil Servants in Rivers State

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	-.875a	.728	.947	.64124

a. Predictors: (Constant), Low Income Workers

The analysis shows a strong negative relationship ($r = -0.875$) between low income and poverty among civil servants, with 72.8% $r^2 = 0.728$ of the variation in poverty explained by income levels. The adjusted $r^2 = 0.947$ indicates a reliable model. This results highlight that lower income significantly exacerbates poverty, emphasizing the need for better remuneration to reduce poverty levels among civil servants.

Hypotheses Testing

HO₁: The more low income workers, the more poverty among civil servants in Rivers State

Table 3: Regression Analysis on Low Income Workers and Poverty among Civil Servants in Rivers State

A. ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15109.768	1	15109.768	2440.018	.000
	Residual	2340.758	369	6.192		
	Total	17450.526	370			

a. Dependent Variable: Poverty

b. Predictors: (Constant), Low Income Workers

The ANOVA table shows a highly significant relationship between low income and poverty among civil servants in Rivers State. The regression model explains a large portion of the variance in poverty, with a sum of squares of 15,109.768 and an F-value of 2440.018, which

is statistically significant at the 0.000 level. This indicates that low income is a strong predictor of poverty.

B. Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.659	.302		5.498	.000
Low Income Workers	1.343	.027	.931	49.397	.000

a. Dependent Variable: : Poverty

The analysis reveals a significant negative relationship between low-income workers and poverty among civil servants. The constant value (1.659) represents the baseline poverty level without low-income workers. The positive coefficient for low-income workers (1.343) suggests that as the number of low-income workers increases, poverty increases. The strong standardized Beta value of 0.931 indicates a strong impact of low-income workers on poverty levels. With a t-value of 49.397 and a p-value of 0.000, the relationship is highly statistically significant.

HO₂: The more low income, the less services delivery among civil servants in Rivers State

Table 3: Regression Analysis on Low Income and Less Services Delivery among Civil Servants in Rivers State

A. ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17370.013	1	17370.013	81550.447	.000 ^b
	Residual	80.513	369	.213		
	Total	17450.526	370			

a. Dependent Variable: Less Services Delivery

b. Predictors: (Constant), Low Income

The ANOVA results show a significant relationship between low income and reduced service delivery among civil servants. The regression model explains most of the variation in service delivery, with a high F-value of 81,550.447 and a p-value of 0.000, confirming statistical significance. The residual sum of squares (80.513) indicates the unexplained variation, while the total variation is 17,450.526. These results highlight that low income negatively impacts service delivery among civil servants in Rivers State.

B. Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.164	.059		7.804	.005

Low Income	0.536	.005	.875	2.172	.000
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a. Dependent Variable: Less Services Delivery

The coefficients table shows a positive relationship between low income and reduced service delivery. The constant (1.164) represents baseline service delivery without low income. The coefficient for low income (0.536) indicates that higher low income leads to lower service delivery. The strong Beta value (0.875) suggests that low income is a significant predictor of service delivery. The t-value (2.172) and p-value (0.000) confirm that the relationship is statistically significant.

Discussion of Findings

The findings of this study on the impact of low income on civil servants in Rivers State offer important insights that corroborate existing research in Nigeria and internationally. The study highlights the adverse effects that low income has on motivation, service quality, and the overall welfare of civil servants. These insights are relevant for policymakers and stakeholders in improving the working conditions of civil servants to enhance service delivery and poverty reduction.

The analysis in Table 1 reveals that low income significantly undermines civil servants' motivation and service delivery. With respondents expressing disagreement on whether low income does not affect their motivation (mean = 2.46) or service quality (mean = 2.47), it is evident that low wages lead to demotivation and a reduction in the quality of service provided. This finding aligns with Fayemi and Osoba (2019), who argue that low salaries in the Nigerian civil service are linked to a decline in job satisfaction, which in turn impacts the effectiveness of service delivery. Similarly, Akintoye (2020) highlights that when civil servants are not adequately compensated, their commitment to the job diminishes, leading to a decrease in service quality. Furthermore, the study found that civil servants were more likely to consider supplementary income sources (mean = 2.51), which is a common strategy among underpaid workers. This echoes the findings of Adebayo and Olawale (2019), who noted that Nigerian civil servants often take on side jobs as a means of coping with low income. This not only detracts from their primary job focus but also reflects an inability to fully engage in professional development and growth.

Globally, Liu and Yang (2018) observed that public sector employees in China, similarly to Nigerian civil servants, reported lower levels of engagement and performance due to inadequate pay. This phenomenon is not unique to Nigeria and has been seen across different countries where low wages in the public sector lead to reduced employee productivity. This suggests a global trend where low income directly contributes to lower levels of public service effectiveness and overall employee satisfaction.

The findings from Table 3 reveal a strong positive relationship between low income and poverty, with the regression model explaining a large portion of the variance in poverty among civil servants. The positive coefficient of 1.343 indicates that as the number of low-income workers increases, the level of poverty also increases. This confirms previous studies such as Oluwaseun (2021), who found that low salaries among Nigerian civil servants

are a major factor driving poverty levels, leaving employees unable to meet basic living expenses. Internationally, the relationship between low income and poverty has been well-documented. For example, Jenkins and McGuffin (2020) found a similar pattern in the UK, where low-income workers, especially in the public sector, were more likely to experience poverty despite being employed. This highlights a widespread issue in which low-paying jobs do not lift workers out of poverty but rather perpetuate it, particularly for public sector employees who rely heavily on government-set wages.

The study underscores the importance of improving salaries as a means to address poverty among civil servants. By raising wages, the government can help reduce poverty, thereby improving the economic stability of workers and contributing to the broader goal of poverty alleviation.

On low income and reduced service delivery, the regression analysis in Table 4 reveals that low income is significantly linked to reduced service delivery, as indicated by the high F-value of 81,550.447 and the p-value of 0.000. This result is consistent with Bello (2020), who found that low wages among Nigerian civil servants negatively impacted their ability to provide quality services. The positive coefficient of 0.536 and the high Beta value of 0.875 confirm that low income is a strong predictor of poor service delivery. As low-income workers increase, the quality of service delivered by civil servants decreases. This negative relationship between low income and service delivery has also been observed globally. Duflo et al. (2018) found that low salaries in the public sector across Sub-Saharan Africa led to lower morale and reduced efficiency, with workers often disengaged from their roles. The results from this study reinforce the idea that adequate compensation is essential for motivating employees and ensuring high-quality public service. Inadequate pay discourages civil servants from putting in the effort required to provide excellent service, which ultimately affects the public's trust in government institutions. The findings suggest that improving remuneration could have a direct impact on enhancing the quality of public service. By increasing salaries, the government can motivate workers to perform their duties with greater commitment and professionalism, which will improve the overall service delivery to the public.

The findings of this study emphasize the need for policy interventions that focus on improving the pay and welfare of civil servants in Rivers State and Nigeria as a whole. Governments should prioritize the establishment of fair and competitive wage structures to prevent the negative consequences of low income, such as poor service delivery and increased poverty. The government could also consider implementing social safety nets or incentives that provide additional support to civil servants, such as housing allowances or healthcare benefits.

Conclusion

This study examined the impact of low income on civil servants' service delivery and poverty in Rivers State, Nigeria. The findings reveal that low income negatively affects motivation, service quality, and performance, suggesting that better remuneration is needed to improve

job satisfaction and professionalism. The study also found a strong relationship between low income and poverty, confirming that inadequate wages contribute significantly to financial hardship. Additionally, low income was shown to predict reduced service delivery, emphasizing the need for competitive compensation to enhance productivity and service quality.

In conclusion, addressing low income through policy reforms is crucial to improving civil servants' welfare, service delivery, and overall governance. Future research should explore other factors like training and working conditions to further understand the challenges in the public sector.

Recommendation

- 1. Increase Civil Servants' Salaries and Benefits:** To mitigate the negative impact of low income on motivation, service quality, and poverty, it is recommended that the government implement a salary review and enhance benefits for civil servants. Providing competitive wages and financial support will reduce poverty, improve morale, and boost performance, ultimately leading to higher-quality public service delivery.
- 2. Invest in Professional Development and Job Satisfaction Programs:** To address the connection between low income and reduced service delivery, the government should invest in professional development opportunities, such as training programs and career advancement incentives. This will help civil servants feel valued, improve their skills, and foster greater job satisfaction, leading to better service quality despite the challenges posed by low income.

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