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Welfare Policies and Civil Service Productivity: A Sub National Comparative Synthesis of Lagos and Osun States, Nigeria

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Abstract: Civil service productivity is a key component of state capacity in developing democracies. Yet, the influence of employee welfare frameworks on bureaucratic performance remains underdeveloped and underexplored at the sub national level, where fiscal capacity varies markedly. This study examines the relationship between welfare policies-remuneration, healthcare, and pensions-and public sector productivity in Nigeria, drawing on a comparative analysis of Lagos (high fiscal capacity) and Osun (low fiscal capacity). Guided by Herzberg's Two Factor Theory, the analysis combined original survey data with administrative records and there after employed Ordinary Least Squares (OLS) regression. The results indicate a strong, statistically significant positive association between comprehensive welfare provision and civil service productivity. The comparison, however, reveals a moderating role for state capacity. In Osun State, basic "hygiene factors", such as timely salary payments, appear to be the principal drivers of productivity. In Lagos State, higher order benefits-such as health insurance and housing schemes-prove more consequential for enhancing performance beyond formal compliance. These findings challenge one size fits all approaches to public sector reform across Nigeria's tiers of government, particularly in the two states under review. The study concludes that welfare driven productivity interventions must be calibrated to the fiscal realities of individual states if human resource management in the civil services of Lagos and Osun is to be optimized.

Citation: Taiwo, E. O, Nwaodike, C. A & Adewumi, E. Welfare Policies and Civil Service Productivity: A Sub National Comparative Synthesis of Lagos and Osun States, Nigeria. American Journal of Social and Humanitarian Research 2026, 7(7), 1-30

Received: 10th Mar 2026

Revised: 21st Apr 2026

Accepted: 08th May 2026

Published: 30th June 2026



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Keywords: welfare policies, civil service productivity, employee welfare, health insurance schemes, pension plans, housing schemes, educational assistance programmes, leave benefits, public service motivation

1. Introduction

1.1 Background to the Study

The effectiveness of the modern state and its efficient service delivery to its populace is fundamentally contingent upon the capacity, efficiency, and productivity of its civil service. In developing countries such as Nigeria, persistent bureaucratic underperformance has noted to be the bane of development and has significantly constrained governments' ability to deliver public goods, implement policy, and achieve sustainable development outcomes [1]. The civil service, as often described as the "engine room" of progressive governance, is expected to translate public policy into action; yet systemic and bureaucratic inefficiencies, low employee morale, and institutional weaknesses have hindered its optimal functioning [2].

A critical dimension of this crisis is the inadequate design and inconsistent implementation of employee welfare policies. These welfare frameworks include remuneration, healthcare, housing, pensions, and workplace conditions which characteristically constitute central instruments for sustaining employee motivation and enhancing productivity in public organisations [3][4]. As should be required in a study such as this, from a theoretical viewpoint, Herzberg's Two-Factor Theory posits that welfare provisions are designed to function as hygiene factors, whose absence engenders dissatisfaction and weakens organisational performance. As a parallel consideration, Public Service Motivation (PSM) research suggests that supportive institutional situations and fair civil service employee treatment are necessary complements to intrinsic employee motivation in public bureaucracies [5][6].

Studies have shown that within Nigeria's federal and state administrative system, the administration of welfare policies is decentralised across the various states of the federation. This decentralisation has produced marked disparities in welfare provision, which are driven by variations in fiscal capacity, governance quality, and administrative efficiency [7][8]. States with stronger economic bases, such as Lagos State, are better positioned to implement more comprehensive welfare schemes, whereas fiscally constrained states such as Osun State struggle to meet even basic obligations like regular salary payments and other employee benefits [9].

In view of the foregoing and despite the importance of these seeming disparities, available literature has largely neglected comparative evaluation and quantitative analysis of how Nigerian states government employees' welfare benefits differ in form and service productivity. Most studies in this sphere of knowledge adopt a national-level perspective, which apply descriptive or prescriptive designs, therefore treating the Nigerian civil service system as administratively homogeneous. This appears to obscure the intra-federal variation and create a form of bureaucratic dynamics in terms of performance across states in the federation [10][11][12].

This study addresses this gap by adopting a Most Different Systems Design (MDSD), which characteristically compare Lagos State (as high-capacity) and Osun State (as low-capacity) in politico-administrative status based on their individual deployable resources in support of civil service welfare programmes. In doing so, the study examines how notable variations in welfare policy frameworks can be used to structure the productivity of civil servants within distinct fiscal, political, and institutional contexts and capacity.

1.1.2 Statement of the Problem

As supported by field study, public sector productivity in Nigeria remains critically low despite several serial administrative and civil service reforms [13]. This persistent inefficiency is reflected in absenteeism, weak service delivery, low accountability, and eroding public confidence in public institutions [14]. While multiple factors contribute to this condition, including issues such as, politicisation, weak meritocracy, and capacity constraints; thus, inadequate and uneven welfare policies stand out as a central determinant [15][16] and perhaps a limiting or regressive factor.

It should be noted that civil servants in many Nigerian states, including Lagos and Osun States, are confronted by irregular salary payments, limited access to quality healthcare, weak pension administration systems, and poor working conditions. These deficiencies have been found to erode public employee motivation, reduce organisational commitment, and ultimately undermine individual and institutional productivity [17][18]. Granted that the relationship between public employee welfare and productivity is well established in organisational and public administration theory [19], suffice to evince that there is limited empirical evidence that systematically explores or affirm how this relationship varies across states and other civil service organs which are defined in sub-national contexts in Nigeria.

Further, available studies tend to treat Nigeria as a comparatively homogeneous administrative system, with a structure that overlooks substantial disparities in fiscal

capacity, institutional quality, and governance arrangements across states [20]. This view is credited to the type of institutionalized fiscal federalism in practice and has created a critical knowledge gap in respect of how state-originating welfare policies influence individual state bureaucratic performance and cooperation with federal civil service. The core problem addressed by this study is the absence of comparative, empirical evidence on the extent to which welfare policies shape civil service productivity across distinct sub-national settings such as Lagos and Osun States in Nigeria.

1.1.3 Objectives of the Study

The main objective of this study is to examine the relationship between welfare policies and civil service productivity in Lagos and Osun States.

For the purpose of actualizing this main objective, ideological subsets were initiated which formed the kernel of the discussion, and will ultimately culminate into providing solutions intended to be catered to by the main objectives. In view of this approach, the specific objectives are to:

- a. Examine the effect of health insurance schemes on civil service productivity.
- b. Assess the influence of pension plans on employee productivity.
- c. Evaluate the impact of housing schemes on civil service performance.
- d. Determine the relationship between educational assistance programmes and productivity.
- e. Analyse the effect of leave benefits on civil service productivity.

1.1.4 Research Questions

In finding appropriate solution to the identified problems, the study shall provide answers to the following critical questions:

- a. What relationship exist between health insurance schemes and civil service productivity?
- b. How do pension plans influence employee productivity?
- c. To what extent do housing schemes affect civil service performance?
- d. What is the impact of educational assistance programmes on productivity?
- e. How do leave benefits influence civil service productivity?

1.1.5 Hypotheses of the Study

Based on the objectives and research questions, the following null hypotheses will be tested:

- a. H_{01} : Health insurance schemes have no significant relationship with civil service productivity.
- b. H_{02} : Pension plans have no significant effect on civil service productivity.
- c. H_{03} : Housing schemes have no significant effect on civil service productivity.
- d. H_{04} : Educational assistance programmes have no significant relationship with civil service productivity
- e. H_{05} : Leave benefits have no significant relationship with civil service productivity.

1.1.6 Significance of the Study

This study is significant in several respects four of which shall form the basis of the investigation and they are stratified as follows:

1. Theoretical contribution: the study advances the application of Public Service Motivation and Herzberg's Two-Factor Theory within sub-national or state-level governance and federal civil service contexts.
2. Empirical contribution: the investigation provides quantitative evidence on the welfare-productivity nexus and its basis, thereby addressing long-standing research gaps in Nigerian public administration and comparative federalism literature and scholarly works [21].
3. Policy relevance: the findings of the study provides public service actionable insights for policymakers, especially on how to optimise public welfare policy initiation, design and implementation. The essence being to enhance civil service productivity and public service delivery.

4. Comparative insight: the study is comparative examination of Lagos and Osun States welfare policy design, implementation and effectiveness. It illuminates how differences in fiscal capacity and institutional arrangements shape the administrative performance and productivity of state government establishments in a federating unit setting.

1.1.7 Scope of the Study

The study has specific focus for civil servants in selected main stream civil service within Lagos and Osun States. It examines key employee welfare components such as, health insurance, pension schemes, housing schemes, educational assistance programmes, and leave benefits-and their joint and several relationships with civil service productivity in the named states. The study is limited to the deployment of quantitative analysis in the determination of welfare policies and their impact on civil service productivity within the specified states, by using the identified parameters as core research indicators.

1.2 Literature Review

1.2.1 Conceptual Review

In public administration practice and studies, employee welfare is a multidimensional concept which encompasses economic security, social protection, and institutional responsibility of policymakers and executors. The concept broadly refers to actions that organise state and institutional efforts to secure citizens' well-being through planned redistribution of collectively owned resources and provision of public services [22]. Public records used in this comparative assessment, evidence that in advanced civil service welfare systems, such as Japan; the government integrate universal healthcare and pension management within citizen-centred governance frameworks [23]. On the other hand, Nigeria's civil service welfare framework, which includes pensions, health insurance, and employee benefits are constrained by administrative inefficiencies, fiscal instability, volatility and governance recurrent deficits [24][25].

From a policy standpoint, welfare can be conceptualised as a system of individual and collective responsibility that ensures equitable access to essential goods and services of public nature. Given this understanding, countries such as Australia demonstrate comparatively coordinated welfare systems which integrates housing, healthcare, and social security concerns; whereas Nigeria's approach (as typified from data collected for Lagos and Osun States) is often fragmented and reactive, thus, focusing more on short-term distributive benefits other than on sustainable social safety nets for the employees and citizens [26].

At the organisational level, welfare consists of employer-provided benefits that bare aimed at improving workers' well-being and employee productivity. In Nigeria, such measures has been shown to include leave policies, health insurance, and pensions; thus, with reforms in Lagos State dealing with the introduction of paternity leave and mandatory health insurance schemes, civil service welfare role in enhancing employee morale and performance has resulted increasing efficiency in public service delivery [27][28].

More broadly, it is safe to assert that the ideology of employee welfare intersects with social justice, labour or employee rights, and economic participation in food chain processes. In view of this situation, European welfare states have been noted to have institutionalised welfare comprehensively across the life course of its citizens, especially those in public service; whereas Nigeria relies seriously on employment-based schemes, such as LagosHOMS and other state-led initiatives, which are often constrained by funding challenges and weaknesses in good governance attributions [29]. In the overall, welfare is both a developmental and governance imperative which shape public sector effectiveness and human development activities and outcomes [30]. The study further found that despite persistent structural limitations [31], emerging reforms in Lagos and

Osun States suggest a gradual institutionalisation of welfare governance in Nigeria [32][33].

1.2.2 Policy

Policies are structured principles and guidelines formulated by governments and institutions to guide decision-making for the purpose of achieving defined or predetermined outcomes. In view of this position, Dye (2017) famously defined public policy as “whatever governments choose to do or not to do,” hence, accentuating government’s role in addressing public problems through authoritative decisions called public policy. Based on this understanding, policies have been found to function as operational blueprints, as evident in statutory frameworks such as Nigeria’s National Policy on Education and Kenya’s Vision 2030, which was designed to coordinate development across key sectors of the country [34].

In view of the foregoing, public policies typically emerge as responses to socio-economic challenges and unplanned political pressures. For example, Nigeria’s National Social Investment Programme is established to address poverty and unemployment, South Africa’s White Paper on Social Welfare is designed to target social inequality, and the United States’ Affordable Care Act pursues the expansion of healthcare access [35]. These initiatives illustrate public policy as an instrument of reform, resource redistribution, and social regulation.

At the organisational level, it has been found that policies structure and direct institutional behaviour and administrative efficiency. Thus, ethical and reform-oriented policies-such as Nigeria’s Public Service Rules (Federal Republic of Nigeria, 2008) and National Anti-Corruption Policy (2022) are all designed to promote accountability, transparency, and integrity in the country. Similarly, in Singapore and Malaysia governance models emphasise meritocracy, performance management, and e-governance to strengthen or enhance service delivery [36][37]. In summary, policies perform both political and administrative functions which take the form of managerial responsibility in the private sector. Thus, policy shape governance systems, bureaucratic motivations, and institutional performance.

1.2.3 Welfare Policies

Welfare policies can be said to be structured state interventions that are designed to promote social and economic well-being of citizens or employees through the provision of essential services such as healthcare, education, housing, and income support. It should be noted that historically, welfare policies began to take shape after the Second World War in nations such as the United Kingdom and Germany. It was aimed at revitalizing failing economies and safeguarding citizens from socio-economic risks they face after the war.

Public policies are shaped by ideological orientations, need for protection or promotion of institutional legacies, and macroeconomic conditions. In advancing this view, reckoning is made of ‘The Beveridge Report’ in the United Kingdom which laid the foundation for universal healthcare through the National Health Service; while the United States’ New Deal programmes addressed economic insecurity during the Great Depression [38]. Scandinavian countries further advanced universalistic welfare models grounded in equality and social solidarity.

In Africa, welfare policy development reflects colonial legacies, fiscal constraints, and structural vulnerabilities. Nigeria introduced formal welfare frameworks in the post-independence period, including the National Health Insurance Scheme, the Pension Reform Act (2014), and the National Housing Policy. Programmes such as N-Power under the National Social Investment Programme demonstrate ongoing efforts to reduce unemployment and poverty, though implementation remains constrained by corruption, political interference, and funding gaps.

Further, it is important to note that globally, welfare policies have often arisen in response to crises and developmental challenges. This account for why South Africa’s Social Assistance Act addressed apartheid-era inequalities [39], India’s Mahatma Gandhi

National Rural Employment Guarantee Act (MGNREGA) guarantees rural employment (Mehrotra, 2021), and China's Social Security Law provides for the expansion of social insurance coverage [40]. These examples illustrate that welfare policy is a stabilising mechanism for mitigating social imbalance, inequality, unemployment, and demographic pressures.

In Nigeria's public sector, welfare reforms, such as the contributory pension scheme, the National Minimum Wage Act, and sub-national initiatives in Lagos and Osun States are designed to strengthen labour relations, social protection, and productivity. Historically, expansion during the oil boom and retrenchment under Structural Adjustment led to renewed social interventions, including cash transfers and COVID-19 relief, with current policies emphasising resilience, sectoral inclusion, and.

1.2.4 Welfare policies in the public sector

Public sector welfare policies comprise structured state and employer interventions that are designed to enhance employees' socio-economic well-being, motivation, and overall productivity. Civil service welfare policies majorly include: health insurance, pensions, housing schemes, educational assistance programmes (EAPs), and leave benefits, all of which are intended to promote employee welfare in many aspects and organisational efficiency.

a. Health insurance schemes

As field study show, health insurance schemes are all about risk and use prepayment that are provided to shield employees from catastrophic medical costs. In this line of action, established models include the United States' Affordable Care Act, Japan's National Health Insurance, and the UK's tax-funded NHS. In Nigeria, several reforms have resulted the mobility from NHIS to the NHIA Act (2022) which seek broader, and more efficient coverage. This scheme is complemented by sub-national welfare policy initiatives such as the Lagos State Health Scheme. Evidence also shows that effective health insurance policy reduces employee absenteeism, improves health, and enhances productivity.

b. Pension plans

As a cardinal issue of this study, pension plans secure post-retirement income and have been viewed as a core welfare instrument. In advanced welfare schemes such as the UK State Pension and US Social Security, policy thrust reflect entrenched social insurance commitments. Comparatively, Nigeria's shift to the Contributory Pension Scheme under the Pension Reform Act (2004, amended 2014) was intended to resonate with global best practice which specifically sought to correct arrears and inefficiencies in the defined-benefit system which Lagos and Osun States like all other states in Nigeria adopted. International experiences in this growing aspect of civil service welfare points to Chile's partial privatisation and Ghana's three-tier model, which has resulted ongoing debates in terms of effectiveness and system efficiency to drive the process [41][42]. In view of these developments, Lagos and Osun States have complemented federal reforms with state-level measures and resources designed to strengthen retirees' welfare and rebuild trust and many other initiatives. Consequently, empirical studies have linked robust pension systems to stronger commitment arising from public policy, less labour unrest, and higher productivity [43]. Hence, civil service pensions and health insurance function both as social safety nets and as strategic instruments for employee performance enhancement and higher productivity.

c. Housing schemes

Housing schemes and housing-related insurance provide subsidised access and risk protection for civil servants, thus fostering residential stability among working people. Comparatively, in the United States, Japan, and China, such schemes are also used to support housing markets and reassure citizens of disaster-risk management. Consequent on these development, Nigerian governments have introduced national policies that are geared towards mass housing interventions; these include the National Housing Fund

Act (1992) and the Nigeria Mortgage Refinance Company (2013). The government has also taken steps to improve affordability and access; and although implementation has been constrained by low awareness and bureaucracy, programmes such as LagosHOMS and Osun's Civil Servants' Housing Scheme have resulted a reduction in housing insecurity and contributed to civil servants social stability and increased productivity.

d. Educational Assistance Programmes (EAPs)

The study found that in most instance EAPs welfare policies support skill development for civil servants, career progression, and organisational performance through in-service employee training, provision of funds for bonded scholarships, and study leave. In the United States, Canada, and Japan, EAP policies are structurally embedded in broader workforce human capacity development strategies. In Nigeria, there are social safety nets such as TETFund interventions, Public Service Institute training centers, and various states scholarship schemes for employees, all these programs seek to align civil service competencies with international standards and best practices. At the international stage, initiatives such as Singapore's SkillsFuture and India's National Skill Development Mission emphasize the strategic role of enhancing human capital development in public sector reforms [44]. In this vein, empirical studies show that EAPs when properly implemented can raise employee motivation, job satisfaction and productivity that enhance competences and perceived career prospects.

e. Leave benefits

It should be pointed that in addition to civil servants' annual leave, and other leave categories such as paternity, maternity and sick leave, these entitlements have be posited to be vital for employee work-life balance, health, and well-being. A case in point is Sweden's advanced parental leave regime which exemplifies gender-sensitive, family-supportive labour policy to enhance employee wellbeing. In Nigeria, the Public Service Rules prescribe 16 weeks' maternity leave and, more recently, 14 days' paternity leave [45]. These statutory provisions, as shaped by evolving labour conditions of service and standard best practices are associated with improved employee morale, lower burnout, and relatively better performance outcomes.

1.2.5 Evaluation of Critical Components of the Study

a. Employees

Employees are the primary agents of policy implementation and organisational productivity. They are seen as formally engaged public servants who deliver services for remuneration. In Nigeria, for instance civil servants ensure programme execution and administrative continuity, which in turn mirrors their importance, same applies in Kenya's universities and ministries. Thus, poor welfare conditions in many developing contexts undermine performance and foster disengagement [46].

Studies indicate that where comprehensive welfare policy such as pensions, housing, health insurance are in place, there is usually a significant improvement in employee satisfaction and productivity. This account for why national workers reform institutions, such as Singapore's Civil Service College and Nigeria's Federal Civil Service Strategy and Implementation Plan (2021–2025), signal the recognition of civil servants as strategic governance assets.

b. Productivity

Productivity is viewed as the efficient use of labour, capital, and technology to produce resource outputs, that are critical to growth and competitiveness [47]. Given this view, Japan and South Korea demonstrate how institutional orchestrated discipline, Kaizen practices, and automation can drive rapid industrial transformation and result improve workers welfare. This account for why Nigeria's National Productivity Policy (2012) aims to improve efficiency and competitiveness across sectors of the civil service.

In view of the forgoing, modern times productivity in its self is shaped by technology, skills, motivation, and efficient resource management [48]. This is the reason why advanced economies like Australia leverage on constant innovation and digital

transformation to enhance or improve on service delivery, whereas African states, including Nigeria, are confronted by self-imposed constraints such as low morale, weak institutions, and limited technological capabilities. Increasingly, public interest reforms such as the Federal Civil Service Strategy and Implementation Plan (2021-2025), Singapore's National Productivity and Continuing Education Council, and Nigeria's National Productivity Centre have been able to connect workforce development, organisational learning, and macroeconomic performance to improve on employee productivity.

c. Employee productivity

Employee productivity signifies the effectiveness and efficiency of individual contributions to organisational objectives within their resource constraints. It is influenced by motivation, satisfaction, competence, and state promoted civil service welfare. In Nigeria, low morale, official corruption, politicised recruitment, delayed promotion, and weak welfare systems weaken employee performance, although positive institutional strengthening measures like the enactment of the National Minimum Wage Act (2019) and paternity leave have significantly produced incremental gains in terms of employee productivity. This position is also true of public records incidental to Lagos and Osun States, as the study show below.

Studies in Kenya and Nigeria show that comprehensive welfare packages brought about improvement on employee satisfaction rating, and increased turnover and productivity. In this vein, records further indicate that Singapore and China deployed an active employee in-service training policy, performance-oriented contracts, and resource accountability reforms which strengthened their workforce productivity. In Nigerian, evidence support the assertion that the public policy initiatives such as the Federal Civil Service Strategy and Lagos State's health and housing schemes have significantly improved employee morale and has also reduced absenteeism in the work place. In addition, it has been reported that delay in salary or accumulation of arrears of employees and irregular payments schedule undermine these gains. In the same vein, practices from Scandinavian countries show that welfare-oriented labour regimes have been actively deployed to sustain high productivity through job security guarantees, accountability, work-life balance, and active labour market policies.

d. Motivation

Employee motivation has been shown to relatively encompass both intrinsic and extrinsic drivers and is fundamental to civil service performance. The case of Lagos State is a clear pointer. The resort to Herzberg's Two-Factor Theory in the evaluation creates a distinction between hygiene factors (such as, pay and security), and motivators (such as recognition and achievement). Further, there has been a finding that an integration of both factors is necessary for significantly sustained performance among employees. In Nigeria, for instance, issues such as inadequate remuneration, lack of recognition for job well done, and incoherent promotions weaken employee motivation [49]. Similar constraints have been reported in Kenya, Ghana, and Tanzania, where poor incentives and restricted progression encourage early civil servants exit from service, this by extension affects employee commitment [50][51].

Conversely, available literature indicate that Jordan and Malaysia emphasise more on leadership support structures, fairness, and upholding public service values as motivational pedals for workers rise in rank and official privileges [52]. In Australia, it is a combination of autonomy, skill development, and transparent rewards to enhance employee engagement [53]. In view of all these development, public service motivation research emphasizes the importance of pro-social and altruistic motives, conditioned on supportive institutional governance environments.

e. Compensation

As the study found, compensation seen as the major tool for employee attraction to the job, retention, and motivation for high productivity. In Nigeria, equitable structures

can stabilise employee performance, but irregular payment, accumulated arrears, and feeble performance-based incentives diminish morale and foster cynicism among employees [54]. Across Africa for instance, inadequate pay systems have been known to contribute to employee absenteeism, lack of commitment, informal income-seeking and labour strikes. Further, public records indicate that Malaysia and Australia operate more competitive and transparent frameworks that are linked to performance and labour market conditions [55]. In the same vein, Kenya's Salaries and Remuneration Commission have implemented employee welfare policy that seeks to harmonise civil service pay and the same time, address social and economic disparities that undermine motivation and equity.

f. Training

It should be noted that training, especially in-service training is a strategic lever for capacity building and service professionalization. It enhances competencies and support reforms [56]. In Nigeria, civil servants' training is affected by paucity of funds, weak institutional planning, and poor link to career progression as applicable in other parts of the world. Consequently, Kenya, Ghana, and South Africa have over the years established public service employee training systems and academies. Although operational scale, quality of service, and politicisation have remained challenges to be overcome. Further, it was reported that Jordan and Malaysia have showcased the benefits of competency-based in-service training for efficient service delivery, innovation, and citizen satisfaction. In countries like Australia, continuous learning, digital skills advancements, and performance-oriented in-service training are increasingly resorted to due to positive productivity results.

g. Work environment

The work environment whether physical, social, or psychological can shape employee well-beings and performance. In this regard, supportive conditions foster employee satisfaction and continuous engagement, while poor work environments depress morale and service efficiency. In Nigeria, there are evidence of overcrowded public offices, obsolete work equipment, and unreliable electric power system that constrain or inhibit employee performance and productivity. Further, similar problems exist in Kenya and Ghana, where poor work facilities and heavy workloads impact negatively on motivation and service quality. The story of Jordan and Malaysia have shown some significant encouragement especially given the improved conditions through participatory management, flexible work systems, and employee wellness programmes. Australia's public sector integrates inclusive cultures, mental health policies, and digital workspaces to foster constant innovation that improve on work productivity.

h. Civil service

It is noteworthy to mention that civil service as a permanent, professional bureaucracy is responsible for public policy formulation, implementation, advice and continuity. It is characterised by neutrality, professionalism, and accountability [57] and it is fundamental to service delivery, regime stability, and development. Given global best practices in civil service productivity, it is often affirmed that employee assessment using composite indicators such as employee satisfaction (morale, organisational support), efficiency (time and resource use), and output quality (performance assessments and citizen feedback) does yield high productivity because of efficient redistribution of available public resources. These mixed system of measurement provide a more all-inclusive picture of bureaucratic performance.

i. Empirical review: Welfare policies and employee productivity in Nigeria

The study observed that in Nigeria, welfare policies such as pensions, healthcare, housing, leave benefits are recognised as crucial for employee well-being and productivity. Their impact is, however, constrained by official corruption, underfunding, politicisation, and weak institutional capacity. Historically rooted in colonial

arrangements, post-independence employee reforms have attempted to correct some social inequities, however, structural challenges have persisted [58][59].

As should be pointed, recent policies have increasingly prioritise employee satisfaction, work-life balance, and retention, with evidence of positive welfare-productivity linkages [60]. Yet mismanagement, inadequate coverage, and poor communication limit awareness and utilisation, while broader socio-economic issues such as poverty, unemployment, weak administration pervade the civil service landscape, further constrain on welfare delivery is imminent [61][62].

In view of the foregoing, despite these identified constraints, effective welfare policy administration remains essential due to the fact that satisfied employees exhibit greater personal commitment to work and they are efficient and creative, and this guarantees significant productivity [63][64]. In Lagos and Osun States, targeted welfare initiatives have been shown to improved employee morale and productivity, although outcomes vary with respect to fiscal capacity and governance quality. In the over all, the study has observed that well-designed and effectively implemented welfare systems, reinforced by conducive work environments and robust institutions, are critical for societal advancement and sustainable productivity in Nigeria's civil service, especially in Lagos and Osun States.

1.3 Theoretical Framework and Hypotheses Formulation for the Study

1.3.1 Theoretical Review

The study is anchored on theories that explain why civil servants prioritise basic needs and how welfare provisions such as healthcare, housing, and education improve job satisfaction and productivity. As shown below, evidence of measurable satisfaction and productivity among civil servants in Lagos and Osun States aligns with the propositions of these frameworks.

1.3.2 Goal-Setting Theory

The patterns of productivity observed in Lagos State is in consonance with Locke's Goal-Setting Theory, which was further refined with Latham's vies that performance improves when workers or employees pursue clear, specific and challenging goals that are supported by appropriate feedback mechanisms [65] for assessment. Thus, this theory is formulated on the basis that goal-oriented behaviour is strengthened when workers or employees participate in agenda setting and goal formulation. This is because such joint efforts with executors of policy reinforces commitment, motivation, and productivity. This was the finding from the oral interviews conducted with policy executors in the Lagos State civil service. Thus, key elements of this theory include; clarity, challenge, commitment, feedback, and task complexity. The entirety of these key elements attribute and contribute to the attainment of measurable outcomes in terms of employee productivity.

In Kenya experience, empirical evidence projects that clear objectives or targets in addition to well written performance contracts have resulted improvements on accountability and service delivery in the public sector work environments. In Nigeria, available records and literatures indicate that well-designed performance benchmarks and regular feedback have been associated with stronger employee productivity and higher commitment to policy objectives, this includes civil service records from Lagos and Osun States. Thus, employee participatory goal-setting can enhance accountability, commitment to duty and effective service delivery in public institutions.

1.3.3 Scientific Management Theory

Taylor's Scientific Management Theory emphasises efficiency through standardisation, scientific work methods, and the identification of a "one best way" to execute tasks. The theory focuses on managerial planning, close supervision, intense employee selection process and in-service training in addition to effective cooperation and division of labour. In the public sector, this theory reinforces standard operating procedures, efficient performance measurement, and specialization. These factors when

properly coordinated as pre-empted by the theory can improve productivity and accountability.

The study found that irrespective of the fact that the criticism of the theory on the basis of its mechanistic and seeming dehumanising tendencies, its foundation on scientific management ideology remains relevant in contemporary public administration, especially when standardized through structured job design, effective process mapping, and formal reporting and feedback systems. Applied to welfare administration, it supports process optimisation, clearer service standards, and reduced inefficiency through time-motion analysis and digital standardisation of benefits processing.

1.3.4 Expectancy Theory

It should be noted that Vroom's Expectancy Theory conceptualises motivation as a cognitive process in which employees assess whether their efforts will lead to performance and valued rewards from their employers [66][67]. The basis of its core constructs anchors on expectancy, instrumentality, and valence, which articulate to determine motivational force [68] on which the employees are driven. In public institutions, employee motivation depends on fairness, reliability and consistency in reward and welfare systems.

It should be noted that where employee welfare benefits are delayed, politicised, or weakly linked to performance, expectancy declines, thereby reducing employee satisfaction and overall output, as observed from Nigeria's public service records and field studies [69]. Conversely, evidence from Lagos and Osun States projects that more predictable and merit-based welfare schemes does strengthen engagement and employee performance. As a consensus ideology, studies from Malaysia, Australia, and Kenya similarly indicate that transparent, performance-linked rewards and welfare benefits when integrated into operational policies does improve accountability, motivation, and employee commitment.

1.3.5 Reinforcement Theory

As comparatively studied alongside other theoretical frameworks, Skinner's Reinforcement Theory views motivation as an employee behaviour that is shaped by consequences of his actions and inactions in relation to his job. This theory suggests and projects that positive reinforcement, negative reinforcement, punishment and extinction are all mechanisms for shaping the conducts of employees in any work environment. When this framework is deployed in policy design in civil service settings, its consistent reinforcement has been found to strengthen alignment between employee behaviour and the attainment of institutional goals [70] employee performance records in Lagos and Osun States have attested to suitability of this framework in public policy design.

In practice, as field studies have shown, bonuses, recognition, and career incentives have been deployed to increase employee productivity. On the other hand, weak or inconsistent policy reinforcement systems have been shown to negatively impact on employee motivation, as reported in Nigeria's civil service work situations. When viewed from the international sphere, evidence from Jordan and Malaysia based civil service literature has pointed that regular performance-linked feedback and recognition improve employee work behaviours and service delivery. The theory also accentuates the relevance of welfare incentives, including, health insurance, housing, education, and leave benefits to increased productivity. Further these incentives have been held to be positive reinforcers of employee work efficiency and ethical conduct. In this regard, Malaysia provided a useful example of linking employee welfare benefits to their performance outcomes.

1.4 Theoretical Framework Applied to the Study

The study combined the principles in Maslow's Hierarchy of Needs, Herzberg's Two-Factor Theory, and Public Choice Theory as complementary frameworks for harmonizing and analysing civil service welfare programmes in Lagos and Osun States. These

frameworks are discussed below with specific reference to the study's core variables and study directions.

1.4.1 Maslow's Hierarchy of Needs

It should be noted that Maslow's theory presents human motivation as a fallout or progression from physiological needs of safety, belongingness, self-esteem, and self-actualisation. When applied to civil service welfare analysis, it provides a useful lens for deep reflection and understanding of how welfare policies should be articulated and designed to meet employees' needs hierarchically. Consequent on this view, institutional policy on healthcare and basic welfare are designed to address physiological needs and reduce stress on the employee, thereby improving his or her performance and productivity [71]. In the same vein, pensions and housing schemes were found to satisfy safety needs and support employee loyalty and stability [72][73].

The study also find Leave policies and educational support satisfy belongingness and esteem needs by signalling organisational support and enhancing work-life balance [74][75]. At higher levels, recognition, structured training, and career development support esteem and self-actualisation, strengthening commitment, innovation, and discretionary effort [76][77][78]. Maslow's theory of hierarchy of needs therefore suggests that welfare policy should be holistic, responsive, and context-sensitive. As the study show, this theory is applicable in settings such as Lagos and Osun States, which share similarities yet differ markedly in fiscal and institutional capacity.

1.4.2 Herzberg's Two-Factor Theory

Instructively, Herzberg's theory distinguishes between hygiene factors (e.g. salary, job security, working conditions) and stimulating factors or motivators (e.g. recognition, responsibility, advancement). It is imperative to note that in public sector welfare policy considerations, salary, job security, healthcare, and safe working conditions have been found to prevent dissatisfaction, although they but do not, on their own generate high productivity [79]. In Lagos State, for instance, weak health insurance arrangements have been associated with employee anxiety and reduced performance [80][81].

By contrast, education and personnel training function as motivators. They tend to increase employee commitment and satisfaction when adequately resourced [82]. In furtherance of this view, and as was observed in this study leave benefits operate as hybrid mechanisms that both reduce employee dissatisfaction and boost motivation by supporting work-life balance. In the overall, Herzberg's theory implies that sustainable productivity in the public service requires appropriate hygiene factors (baseline welfare standards) and robust stimulators or motivators (growth-oriented incentives).

1.4.3 Public Choice Theory

The Public Choice Theory was designed to apply economic rationality to political and bureaucratic behaviours. The theory posits policymakers and officials act as interested parties, that is self-interested utility maximisers instead of being neutral guardians of public trust and interest. This perspective has been known to challenge public interest assumptions by elucidating on how public employees' welfare policies may reflect elite preferences, clientelism, and rent-seeking behaviours[83].

Based on this framework, the self-serving interest of policymakers can result in selective policy design, implementation and allocation of civil servants' benefits. It can also result the manipulation of employee entitlements such as scholarships and housing schemes for political gains [84]. These dynamics produce deliberate allocative inefficiency, elite positioning and power capture, and weakened public accountability. When applied to Lagos and Osun States, Public Choice Theory suggests that transparency, accountability mechanisms, and rule-based public resource allocation are critical for preventing self-serving welfare distribution. The theory also is also efficient in aligning public policy with collective employee welfare objectives.

2. Materials and Method

2.1 Research Philosophy

The study deployed pragmatism as its guiding research philosophy. It particularly suited to mixed-methods inquiry since it provides privileges for practical, real-world consequences and possess capabilities for problem-solving over strict adherence to epistemic or ontological stance [85]. In this context, a study based purely on positivist approach would undermine civil servants' subjective experiences whereas a purely interpretivist stance would constrain generalisability and the proper assessment of welfare policy impacts on employee productivity in Nigeria's civil service, particularly, Lagos and Osun States.

Pragmatism as well captured in this study facilitates the deliberate integration of post-positivist (explanatory, predictive); and constructivist (interpretive) lucidities. This view thus enables the selection of methods that best address the research questions and objectives [86] [87]. It should be noted that within this philosophical frame, theories are handled as context-sensitive tools intended for inquiry and problem-solving. Thus, emphasis is placed on experimentation, practical adaptability and evidence-based revision that most likely proffer the required solution. This orientation thus enhances the relevance of the study for purposes of policy planning and implementation; and also allows responsiveness to changing socio-economic and institutional complexities within public administrative contexts. The result is the provision of actionable insights for addressing or providing solutions incidental to public sector issues or challenges as seen in Lagos and Osun States.

2.2 Research design

The study adopted a convergent parallel mixed-methods design, in which quantitative and qualitative data were collected and analysed simultaneously and for internal consistency both are integrated at the interpretation stage [88]. Quantitative survey data and qualitative interview data were analysed independently for authentication; hence, qualitative findings were subsequently used to illuminate or explain quantitative patterns. These patterns result weak or unexpected policy and productivity correlations. This approach permits methodological triangulation that enhances the internal and external validity of the research findings.

2.2.1 Population of the study

The population comprises active civil servants under the Civil Service Commissions of Lagos and Osun State Governments. Five core ministries were selected in each state: Education, Health, Finance, Works and Infrastructure, and Agriculture. This configuration captures a range of service-delivery sectors and hierarchical levels, thereby reflecting diverse bureaucratic experiences across both states.

Table 1. Population of civil servants in selected Ministries and Agencies of Lagos and Osun States (2023–2024)

S/N	State	Ministry/Agency	Estimated number of civil servants	Source/Reference
1	Lagos State	Ministry of Education	18,450	Lagos State Civil Service Commission Report (2024)
2	Lagos State	Ministry of Health	12,870	Lagos State Ministry of Establishments & Training (2024)
3	Lagos State	Ministry of Finance	4,320	Lagos State Civil Service Yearbook (2023)
4	Lagos State	Ministry of Works & Infrastructure	6,210	Lagos State Government Secretariat Data (2024)
5	Lagos State	Ministry of Agriculture	3,750	Lagos State Public Service Records (2023)
		Subtotal (Lagos)	45,600	
6	Osun State	Ministry of Education	7,860	Osun State Civil Service Commission (2024)

S/N	State	Ministry/Agency	Estimated number of civil servants	Source/Reference
7	Osun State	Ministry of Health	5,420	Osun State Ministry of Human Resources (2023)
8	Osun State	Ministry of Finance	2,130	Osun State Government Secretariat Records (2023)
9	Osun State	Ministry of Works & Infrastructure	3,040	Osun State Establishment Office Report (2024)
10	Osun State	Ministry of Agriculture	1,950	Osun State Civil Service Yearbook (2023)
		Subtotal (Osun)	20,400	
	Both states	Total population (estimated)	66,000 civil servants	Lagos & Osun State Governments (2024)

From Table 1 above, Lagos State accounts for an estimated 45,600 civil servants across the selected ministries, compared with Osun State's 20,400 civil servant. In both states, Ministries of Education employ the largest numbers because of school teachers. For the qualitative element, 12 participants were interviewed (six per state), comprising senior officials from the focal ministries and representatives of both Civil Service Commissions.

2.2.3 Sample size and sampling techniques

For the quantitative strand, stratified random sampling was employed. Strata were defined by ministry, rank, gender, and years of service, followed by proportional allocation and simple random selection within each stratum. This approach can be seen to be appropriate for heterogeneous public sector populations sample since it reduces selection error. Sample sizes were determined based on [89][90] procedures designed for researches based actual field survey, applying a 95% confidence level and a margin of error of 0.05, with finite population correction for each state. The resulting target sample sizes were 382 for Lagos and 378 for Osun (overall n = 760).

Table 2 Population and sample allocation (Taherdoost method, 95% CI, d = 0.05)**

State	Ministry/Agency	Population (N)	% of state population	Sample allocated (n)
Lagos (Total N = 45,600; n = 382)				
Lagos	Education	18,450	40.46%	155
Lagos	Health	12,870	28.25%	108
Lagos	Finance	4,320	9.47%	36
Lagos	Works & Infrastructure	6,210	13.62%	52
Lagos	Agriculture	3,750	8.22%	31
Osun (Total N = 20,400; n = 378)				
Osun	Education	7,860	38.53%	147
Osun	Health	5,420	26.57%	100
Osun	Finance	2,130	10.44%	39
Osun	Works & Infrastructure	3,040	14.90%	56
Osun	Agriculture	1,950	9.56%	36
Grand total		66,000	100%	760

For the qualitative component, the study utilized purposive sampling where 12 participants were selected based on their direct experience of civil service welfare policy design, implementation, or oversight across MDAs and service hierarchies. The inclusion criteria for this sample method emphasised participant's involvement in public policy initiation, planning, and implementation, thus ensuring access to information-rich cases and supporting thematic saturation [91].

2.2.4 Methods of data collection and analysis

Primary data were collected through structured questionnaires and one-on-one semi-structured interviews with civil servants.

(i) Quantitative analysis: Survey data were analysed using SPSS. Descriptive statistics were computed, followed by Pearson's correlation analysis, multiple regression (with selected demographic controls), and t-tests/ANOVA for cross-state and inter-ministerial comparisons. These techniques are consistent with standard practice in public administration and organisational studies [92].

(ii) Qualitative analysis: Interview data were analysed thematically using Braun and Clarke's [93] six-phase procedure: familiarisation, coding, generating themes, reviewing themes, defining and naming themes, and producing the report. The qualitative findings were then integrated with the quantitative results to provide contextual explanations for observed statistical associations.

2.2.5 Sources of data

The primary sources of data for the study were questionnaire responses and in-depth interviews with civil servants in Lagos and Osun States. Secondary data comprised policy documents (for example, the Public Service Rules and welfare circulars), ministerial and MDA reports, National Bureau of Statistics and ILO datasets, and relevant scholarly literature used to situate the study and identify gaps.

2.2.6 Data collection instruments

Two principal instruments were employed:

1. **Structured questionnaire (quantitative):**
 - a. Closed-ended Likert-scale items (six-point scale: very high to very low).
 - b. Item basis for measuring welfare perceptions (adequacy, accessibility of health insurance, pension, housing schemes, EAPs, and leave benefits) and productivity (efficiency, job satisfaction, absenteeism, perceived quality of output), alongside demographic characteristics.
2. **Semi-structured interview guide (qualitative):**
 - a. Open-ended questions on experiences with welfare policy design and implementation, perceived links between welfare and productivity, implementation bottlenecks, and suggestions for reform.
 - b. The flexible format allowed probing and follow-up, thereby generating rich narrative data in line with.

2.2.7 Validity of research instruments

Content and face validity were pursued through three steps: literature-based item generation, expert review, and instrument refinement. Items were derived from established measures and conceptual frameworks on welfare, motivation, and productivity in public administration. Draft instruments were reviewed by supervisors and public administration specialists, who assessed for clarity, relevance, and coverage of key constructs. Items were refined in light of feedback on ambiguity, redundancy, and contextual appropriateness [94].

2.2.8 Reliability of research instruments

The study's reliability was assessed using Cronbach's alpha, with $\alpha \geq .70$ adopted as the minimum acceptable threshold for internal consistency. Items with weak correlations or which reduced scale reliability were revised for clarity or removed. The final scales exhibited satisfactory reliability across all key constructs.

2.2.9 Pilot testing

A pilot study involving 25 civil servants as indicated at Table 3 below, was conducted to test the instrument. Twenty-three responses were received (response rate=92%), with an average completion time of 14 minutes. Pilot data informed minor revisions to item wording and ordering and confirmed the reliability structure.

Table 3 Pilot test results

Scale/Construct	No. of items	Mean (1-5)	SD	Cronbach's α
Health insurance scheme items	6	4.02	0.68	0.81
Pension plan items	5	3.48	0.89	0.67

Scale/Construct	No. of items	Mean (1–5)	SD	Cronbach's α
Housing insurance items	4	3.72	0.74	0.74
Educational assistance (EAP) items	5	3.95	0.63	0.79
Leave benefits items	4	3.60	0.92	0.70
Civil service productivity (outcome)	9	3.83	0.71	0.86
Overall responses usable	–	–	–	Response rate = 92% (23/25)
Average completion time	–	14 minutes	–	–
KMO (sampling adequacy)	–	0.72	–	–
Bartlett's test	–	$p < .001$	–	–

Source: Researcher's field survey data (2026).

2.3 Data presentation and discussion

2.3.1 Overview

This section presents and interprets the empirical findings of the study on the relationship between welfare policies and civil service productivity in Lagos and Osun States. A clear statistical summary is presented on Table 4 below. It is imperative to note that of the 760 questionnaires administered, 548 were returned and usable, yielding an overall retrieval rate of 72.1%, which is high by public sector survey standards.

Table 4 Response rate

Location	Sample size	Returned & used	Retrieval rate
Lagos	382	206	53.92%
Osun	378	342	90.47%
Total/Mean	760	548	72.1%

Source: Researcher's field survey data (2026).

The high overall retrieval rate reflects deliberate and intensive field engagement and Ministry-level cooperation, consistent with good practice in public sector survey implementation.

2.3.2 Response rate and demographics

As depicted at Table 4 above, Osun State's retrieval rate (90.47%) substantially exceeds that of Lagos (53.92%), suggesting stronger institutional engagement and cooperation in Osun State. The mean retrieval rate (72.1%) is above commonly accepted thresholds ($\geq 60\%$) for organisational surveys.

2.3.2.1 Distribution by Ministry

Coverage across key service Ministries as shown at Table 5 below, indicate that key Ministries such as Education and Health enhanced external validity and permits inter-ministerial comparison of welfare-productivity patterns.

Table 5 Distribution by ministry

Ministry group	Frequency	Percent
Lagos (Works, Health, Finance, Education, Agriculture)	206	37.6%
Osun (Health, Education, Finance, Agriculture, Works & Infrastructure)	342	62.4%
Total	548	100%

Source: Researcher's field data (2026).

2.3.2.2 Demographic composition

a. Gender

The near parity in gender distribution at Table 6 below suggests minimal gender bias in perceptions of welfare and productivity. Comparable gender ratios have been reported in recent Nigerian public service gender audits.

Table 6 Gender distribution

Gender	Frequency	Percent
Male	257	46.9%
Female	279	50.9%
Prefer not to disclose	11	2.0%
Total	548	100%

Source: Researcher's field survey (2025).

b. Age and experience

The details on Table 7 below indicate that two-thirds of respondents fall within the economically active 31-50 age bracket, which constitutes the core of the mid-career public workforce and is particularly sensitive to welfare incentives.

Table 7 Age and experience distribution (summary)

Years of experience	Percent	Age group	Percent
1–5 years	9.9%	18–30	20.8%
6–20 years	72.2%	31–40	32.3%
21+ years	17.9%	41–50	34.3%
		51–60	11.5%
		60+	1.1%

Source: Researcher's field data (2026).

c. Employment level

The predominance of mid- and senior-level officers (over 70%) as shown at Table 8 below, reflects Nigeria's public workforce age-rank profile and implies sustained interaction with welfare regimes, thereby enhancing the reliability of their assessments.

Table 8 Employment and experience levels

Employment status	Percent
Entry-level civil servant	24.3%
Mid-level	33.6%
Senior civil servant	41.1%

2.3.2.3 Descriptive analysis of welfare policy dimensions

Respondents at Table 9 express high confidence in the productivity-enhancing role of welfare policies (grand mean = 4.78). Transparent promotion processes and safe work environments attracted the highest ratings, aligning with evidence that fairness in career advancement and occupational safety are critical determinants of organisational commitment.

a. Overall welfare-productivity perceptions

Table 9 Welfare policies and productivity

Items	Mean	SD
Welfare policies enhance job productivity	4.76	1.21
Management responds to welfare needs	4.76	1.17
Safe workplace environment	4.96	1.10
Transparent promotion processes	5.07	0.99
Salary and allowances are fair	4.63	1.28
Policies updated regularly	4.48	1.35
Grand mean	4.78	≈1.18

Source: Researcher's field survey (2026).

b. Leave benefits

The respondents at Table 10 below strongly affirm the adequacy of leave benefits. These provisions are central to work-life balance of the employee and also critical to mitigating issues of wear out and burnout, as documented in occupational health and labour standards literatures. Given the score points, variability in the standard deviations suggests uneven implementation across ministries and states.

Table 10 Leave benefits

Items	Mean	SD
Paid maternity leave availability	4.78	1.54
Sick leave with full salary	4.81	1.26
Emergency leave for family health issues	4.41	1.52
Grand mean	4.59	1.41

c. Educational assistance programmes (EAPs)

The details at Table 11 for EAP implementation show that the process is relatively weak (grand mean=3.38<3.50), indicating underinvestment in structured human capacity development and educational support for the civil servants. This is consistent with evidence that many African bureaucracies underfund continuous professional development, constraining skill upgrading and innovation.

Table 11 Educational Assistance Programmes (EAPs)

Items	Mean	SD
Maternity return-to-work guarantee	4.81	1.39
Financial support for certification	3.78	1.72
Study leaves with pay	3.27	1.86
Scholarship for dependents	2.46	1.64
Grand mean	3.38	1.66

Source: Researcher's field survey (2026).

d. Housing schemes

At Table 12 below, Housing schemes as a welfare policy was perceived as structurally weak and inconsistently administered. The low mean scores resonate with global research identifying housing access as a major stressor for public employees in African cities.

Ineffective housing support appears to erode employee morale, increase absenteeism, and undermine trust in welfare administration.

Table 12 Housing schemes

Items	Mean	SD
Access to low-interest housing	3.33	1.70
Employer contribution	3.02	1.74
Mortgage support	3.29	1.75
Rent-to-own plans	2.73	1.69
Transparency in selection	2.79	1.63
Grand mean	2.97	1.69

e. Health insurance schemes

Health insurance is rated moderately high (grand mean = 3.55) at Table 13, with family coverage identified as the most valued benefit to the civil servants. Preventive services such as regular check-ups remain underemphasised. Comparable studies report similar satisfaction levels with the National Health Insurance Authority (NHIA) among Nigerian public servants.

Table 13 Health insurance schemes

Items	Mean	SD
Access to health insurance	3.62	1.90
Family health coverage	4.05	1.75
Coverage for chronic illness	3.49	1.63
Annual medical check-ups	3.22	1.58
Grand mean	3.55	1.70

f. Pension plan schemes

As indicated at Table 14, perceptions of pension reliability and transparency are modest. These findings mirror concerns raised in Nigerian pension reform analyses. Thus, fears of delayed or irregular payment appear to dampen the motivational potentials inherent in pension schemes, although pensions remain an important driver of long-term commitment; same is in line with the Expectancy Theory and comparative social protection studies.

Table 14 Pension plan schemes

Items	Mean	SD
Pension motivates work commitment	3.66	1.44
Confidence in prompt payment	3.15	1.62
Administration transparency	3.29	1.57
Grand mean	3.39	1.57

g. Civil service productivity indicators

As was indicated at Table 15, productivity is rated relatively high in the overall (grand mean= 4.06), suggesting functional internal performance systems. However, absenteeism remains a recurrent concern, echoing World Bank governance indicators and diagnostic work on bureaucratic performance in Nigeria [95].

Table 15 Civil service productivity indicators

Items	Mean	SD
Job satisfaction	3.88	1.29
Efficiency in service delivery	4.31	1.27
Work schedule adherence	4.50	1.13
Quality of work output	4.33	1.24
Absenteeism	3.09	1.78
Grand mean	4.06	1.36

Source: Researcher's field survey (2026).

2.3.3 Hypotheses testing and model interpretation

A total of five hypotheses were proposed to test the validity of the study's objectives. The performance of these hypotheses was analysed at Table 16 below, as follows:

Table 16 Hypotheses testing and model interpretation

Hypothesis	Variable relationship	Statistical outcome	Decision
H ₁	Health insurance ↔ Productivity	$r = .325, p < .01$	Positive, significant
H ₂	Pension plans → Productivity	$R = .276, R^2 = .076, p < .01$	Significant predictor
H ₃	Housing insurance → Productivity	$R = .234, R^2 = .055, p < .01$	Significant predictor
H ₄	EAPs ↔ Productivity	$r = .193, p < .01$	Weak but significant
H ₅	Leave benefits ↔ Productivity	$r = .320, p < .01$	Moderate, significant

The main substantive interpretations are:

1. Health insurance exhibits a moderate positive correlation with productivity ($r = .325$), consistent with occupational health productivity frameworks that link health security to reduced absenteeism and higher output.
2. Pension plans explain approximately 7.6% of the variance in productivity ($R^2=0.076$), supporting Expectancy Theory's proposition that perceived reliability and valence of future rewards shape current effort and commitment.
3. Housing insurance contributes modestly but significantly ($R^2 = .055$), reinforcing Maslow's view that safety and security needs-including stable housing-underpin sustained work engagement (Maslow, 1943, 1954).
4. Educational assistance shows a weak yet statistically significant relationship with productivity ($r = .193$), aligning with Human Capital Theory, which posits that investments in education and training yield productivity gains over time.
5. Leave benefits register a moderate positive correlation ($r = .320$), supporting work-life balance perspectives that link adequate leave and flexibility to reduced burnout and improved performance.

2.4 Synthesis of key findings

The validated hypotheses indicate that welfare policies exert substantive and differentiated effects on civil service productivity in Lagos and Osun States. Overall, civil servants report relatively high productivity (grand mean=4.06), which they associate with improved civil servants welfare schemes. Transparent promotion processes, safe work environments, and responsive management emerge as the most salient welfare-related drivers of productivity.

Weaker policy components such as housing schemes and educational support programmes appear to rely on the presence of stronger welfare elements (for example, health insurance and leave benefits) to produce indirect or complementary effects that support welfare policy implementation. Thus, health insurance and leave benefits, in particular, function or apply as the most influential predictors of employee productivity, while pensions, housing, and EAPs wield smaller but still significant effects. Further, demographic variables (age, gender, and employment level) do not exhibit significant moderating effects, this suggest that welfare-productivity nexus operates generally across subgroups within the workforce.

These findings are consistent with wider experimental evidence that equitably, predict and consistently result the implementation of welfare policies. They thus foster job satisfaction, morale upliftment, and sustained productivity.

2.4.1 Policy implications of the research findings

The results above have far-reaching implications for civil service welfare policy and administrative reform. Strengthening housing and pension systems is critical to reducing economic insecurity and enhancing long-term organisational commitment. This requires improving transparency, reducing processing delays, and expanding access to affordable housing instruments for public servants.

Instructively, regular welfare policy reviews are necessary to align employee benefits with changing employee conditions of service and needs, inflationary pressures, and evolving labour market conditions. Educational assistance should be restructured to include flexible funding mechanisms, support for online and blended training, and clear bonding or payback arrangements to safeguard public investment in human capital.

Standardising the implementation of leave benefits and associated bonuses across ministries would enhance perceived equity and support work-life balance. Overall, the evidence demonstrates that health insurance, leave benefits, and pension security have statistically significant positive effects on the productivity of civil servants in Lagos and Osun States. Nonetheless, inconsistent welfare implementation, administrative opacity, and underdeveloped educational support remain significant institutional constraints. Thus, addressing these deficits through robust policy design, strengthened monitoring, and transparent administration can drive sustained improvements in public sector efficiency and align Nigeria's civil service with international best practice in employee-centred public service reform.

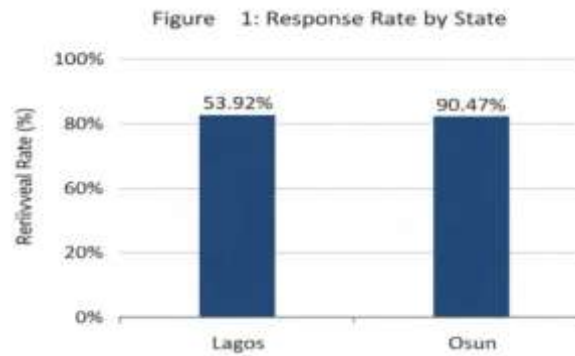
2.4.2 Parameters of Research Findings as Presented in Explanatory Graphics

The research findings are traceable to various parameters that enhance their viability within the context of the study. These parameters are presented and explanatory graphs below and they can be used as primary data sources for civil service welfare policy strengthening or deployed in evaluation for new public policies.

2.4.3 Response Rate by State

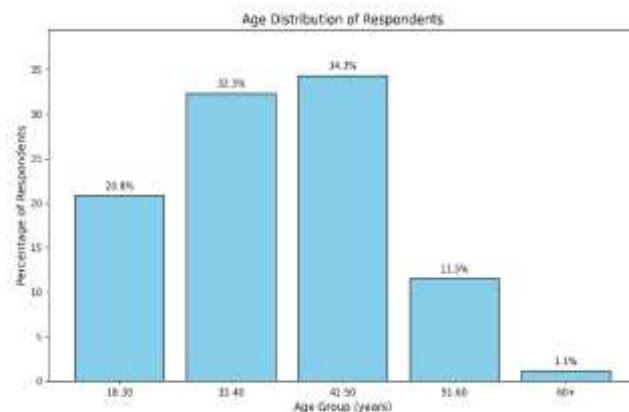
The Response rate of the study identify the perception and frequency of reaction of the respondents to the research questionnaire. The responses are as stated below:

2.4.4 Demographic Composition by Age Group



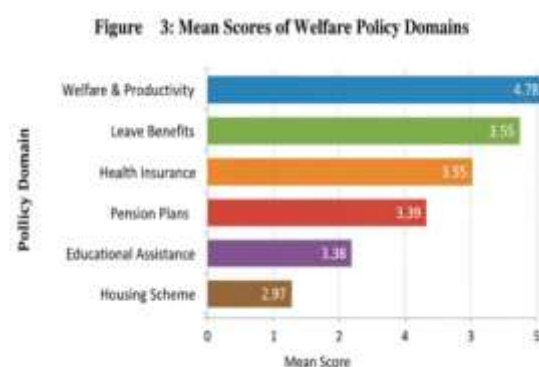
a. Interpretation

Osun State recorded a much higher retrieval rate (90.47%) than Lagos (53.92%), suggesting stronger institutional engagement. The **mean retrieval rate of 72.1%** exceeds standard recommended survey thresholds ($\geq 60\%$);



b. Interpretation

Two-thirds of civil servants fall within the **31–50 age bracket**, representing the productive and mid-career professional segment most responsive to welfare policies.



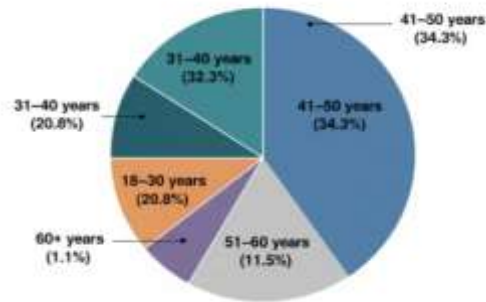
2.4.5 Comparative Mean of Major Welfare Policy Components

a. Interpretation

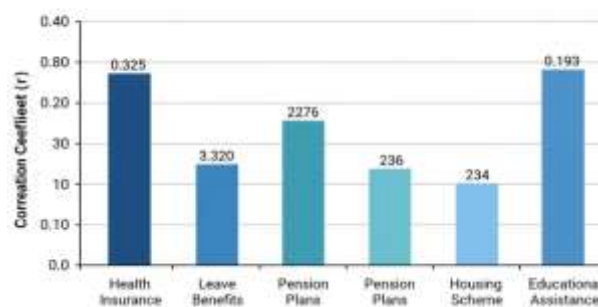
This visual shows clear hierarchical strength across welfare dimensions.

Most effective: Welfare and promotion processes, leave benefits.

Least effective: Housing and educational programmes-corroborating lagging implementation in Nigerian public systems.

Figure 2: Age Distribution of Respondants

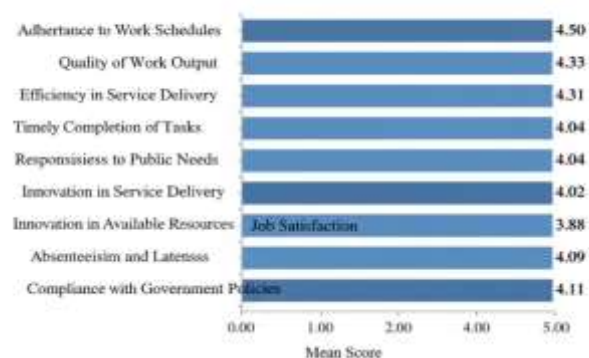
2.4.6 Correlation Strength of Welfare Variables with Productivity

Figure 4: Correlation Strength of Welfare Variables with Civil Service Productivity

a. Interpretation

Health and leave benefits show moderate positive correlations with productivity ($r = .325$ and $.320$ respectively), supporting (Work-Life Balance Theory; Greenhaus & Allen, 2011) and

Educational assistance shows a weak positive effect-implying limited investment-to-output translation.

Figure 5: Civil Service Productivity Indicators

2.4.7 Civil Service Productivity Indicators

a. Interpretation

High performance is seen in scheduling, quality output, and compliance, while absenteeism and lateness remain the weakest productivity dimension—consistent with similar findings in Nigerian public management studies.

2.5 Components of Integrative Insights in the Charts

From the foregoing charts above, it could be inferred that an interpretative combination of all the graphic presentations reveals a pattern of moderate-to-strong welfare-productivity relationship which characteristically reinforces the following fundamental considerations for policymakers:

1. That employee-oriented welfare systems such as health and leave benefits produce immediate performance gains over the entire range of research evaluation parameters. Implying that policy frameworks should constantly articulate and synthesize the likely immediate benefits of welfare policies in respect of health and leave benefits and how those benefits could be utilized to actualize better employee productivity.
2. The deferred welfare systems such as civil service housing schemes and pension benefits have beneficial impact on long-term workers commitment. Meaning that such welfare policies that addresses this concern should also take advantage of long-time measurable performance that can result high productivity in the long run.
3. Skill-oriented welfare systems such as education and in-service personnel training have remained underdeveloped but necessary for innovation-based employee performance and productivity. Policymakers should innovate to produce educational support services and specialized in-service training that transcends the daily targets and objectives of the organization.

3. Result and Discussion

3.1 Summary of the Study

This study investigates the nexus between welfare policy administration and employee productivity within the civil services of Lagos and Osun States in Nigeria. The study recognized that the Nigerian public sector is often confronted with systemic challenges which includes corruption, underfunding, and bureaucratic impenetrability. In the face of these constraints, this study explores how specific welfare dimensions such as health insurance, pension schemes, housing support, educational assistance, and leave benefits influence workforce efficiency and institutional outcomes.

Theoretically, the study is grounded in a multi-framework approach. It utilizes Expectancy Theory and Herzberg's Two-Factor Theory to explain the motivational mechanics of rewards to which the civil servants in both states benefits from; while Maslow's Hierarchy of Needs theory provides a lens for the prioritization of employees physiological and safety needs or living requirements. Furthermore, Public Choice Theory is applied to analyze the impact of political self-interest and "rent-seeking" policymakers who utilize public opportunities to expand their entrenched interest on the issues of equitable distribution of employee benefits.

Methodologically, the research adopts a pragmatist philosophy and a convergent parallel mixed-methods research design. In support of this, quantitative data were gathered through structured questionnaires that were administered on 760 civil servants (with 548 usable responses, a 72.1% retrieval rate) across five core ministries in both Lagos and Osun States: The Ministries include: Education, Health, Finance, Works, and Agriculture. Qualitative insights in the form of data were derived from semi-structured interviews with 12 senior policy executors who occupy positions that has accorded them the experience to make quality inputs during responses. Data analysis involved the use of SPSS for descriptive statistics, Pearson correlation, and multiple regression analysis which

are complemented by thematic analysis for qualitative research descriptions and data tendencies.

In view of the forgoing, the empirical findings of the study reveal that a statistically significant positive relationship exist between welfare policies and employee productivity. Specifically, the perception grand mean as follows: Health Insurance (3.55) and Leave Benefits (4.59) emerged as the strongest predictors of productivity, as their impact directly address issues of employee work-life balance and their physical well-being. Conversely, Housing Schemes (Grand Mean = 2.97) and Educational Assistance Programs (Grand Mean = 3.38) were identified as the weakest dimensions since they are characterized by administrative opacity and chronic underinvestment.

It is instructive to note that the hypothesis testing confirmed that while all studied welfare components contribute to productivity, their effectiveness is evaluated by the “hygiene factors” of the work environment. Lagos State for instance showed higher baseline productivity potentials, while Osun State demonstrated higher levels of institutional engagement in responding to the survey process. The study’s conclusion is that that for Lagos and Osun States governments and indeed all Nigerian state governments to achieve sustainable development goals (SDGs) as to enhance public service delivery, civil service employee welfare must transition from an “ad-hoc political favor” to a standardized, transparent and well-intentioned merit-backed institutional framework. In achieving this objective, the integration of digital processing for benefits and the removal or “public choice” policy distortions are suggested to maximize the return on human capital investment in the expenses incidental to civil service employee welfare scheme.

4. Conclusion

The findings of this study accede to a definitive experimental confirmation that the productivity of the Nigerian civil service and indeed its constituent states such as Lagos and Osun States, has an inextricable connection to the robustness and transparency of its workers welfare. By considering and analyzing the experiences of civil servants in Lagos and Osun States, the research has illuminated on a critical transition, which is that welfare is no longer a social safety net but a premeditated tool for institutional survival and legitimacy.

In view of the foregoing, a primary conclusion can be reached that the expectancy-productivity link has been validated in respect of employee perceptions. This imply that when civil servants notice that their individual and collective efforts have resulted to their reliable health, security and retirement stability. Thus, their discretionary efforts at public service delivery have been seen to increase their potentials and opportunity for a better life. Irrespective of this position, the study identifies a relatively significant welfare policy implementation gap in the areas of civil service housing scheme and professional development. The low mean scores for housing access at 2.97 is an affirmation that the current mortgage and rent-to-own policy frameworks are disappointing to some the civil servants who are within mid-career stage, thus resulting to economic anxiety that undermines the crucial benefits that have been gained from other leave and health welfare policies.

Further, the study emphasizes the continued relevance of Herzberg’s Hygiene Factors in analysing policy frameworks that are incidental to civil servants’ engagement. Imperatively, within the Nigerian context and specifically, Lagos and Osun States’ health insurance and reasonable salary incremental structures act as essential foundations for civil servants’ productivity. This means that without employee motivators like recognition for hard or challenging work, employee job satisfaction will likely fail to take root. Thus, the comparative analysis between Lagos and Osun States does suggest that while fiscal capacity differs between the two states, the demand for institutional transparency and administrative fairness is general in nature. The high retrieval rate of the research instrument in Osun State (90.47%) versus Lagos State (53.92%) potentially

mirrors a workforce that is more eager to communicate with their various state administrations in respect of their welfare needs.

Finally, the study concludes that the distortions associated with Public Choice theory (where welfare benefits are seemingly politicized or incoherently applied) constitute and remain the highest threat to civil service productivity and efficient service delivery. To achieve civil service welfare objectives in Lagos and Osun States and align with international best practices (i.e. OECD/ILO) in the regard, the administration of welfare policy must be de-politicized for greater effectiveness. In this vein, sustainable productivity requires some form of automation and digital transformation policy framework for increased transparency as required in modern rule-based systems, that are designed to guarantee predictable compensations for predictable efforts. In summary, while the Lagos and Osun State's civil servants remain resilient and productive, the long-term well-being of the state's civil service significantly depends on transforming their welfare scheme from discretionary budget provision into mandatory policy-driven, performance-linked investment in human capital development and dignified public service.

4.1 Study Recommendations

In view of the objectives of this study and supporting hypothesis to validate same, the following are recommended:

1. Civil service in Lagos and Osun States should design and implement end-to-end digitalized systems for health insurance scheme and pension tracking. This is to eliminate manual delays and eliminate public choice rent-seeking behaviors.
2. The States should partner with private estate developers to create responsible civil servant rent-to-own initiative and schemes with interest rates fixed at single digits.
3. Lagos and Osun States government are advised to migrate from general scholarships provisions for their employees to targeted in-service skill-upgrading grants that are administered through online programs and certifications. This can afford the possibility of working and schooling which is relevant to 21st-century digital governance in civil service space.
4. The named States are to expand the National Health Insurance Authority (NHIA) framework to accommodate comprehensive employee family treatment and mandatory annual health checks-ups.
5. Lagos and Osun State governments are to ensure that welfare bonuses are strictly connected to the transparent performance indicators and benchmarks that have been identified in the Goal-Setting Theory framework.
6. The States should establish a state-level Pension Guarantee Fund that will eliminate employee apprehensions in relation to delays in retirement benefits. This is to ensure that current work motivations are not diminished (Expectancy Theory).
7. The States should rigorously enforce leave benefits such as, maternity, sick and family emergency leaves. This is to prevent employee fatigue and maintain high grand-mean productivity scores as the study has shown.

4.2 Future Research Directions

This study provides a comprehensive assessment of various dimensions of Lagos and Osun States civil service welfare programmes. However, there are still several areas for future investigation. In the forgoing regard, a study that can track the impact of welfare interventions for a period covering 5 to 10 years is recommended. This is due to the fact that cross-sectional data derived from various government MDAs cannot fully capture the long-term policy reinforcement effects of the various welfare policies. Secondly, future research should be conducted to understand the dynamics of geopolitical comparative analysis and how this can enhance civil service welfare policy formulation on the basis of structural peculiarities. Thus, studies of this nature should be expanded in scope to

include states in Northern and Eastern Nigeria. This posture can be used to determine if seeming cultural and regional economic disparities have any moderating influence over civil service welfare and productivity relationship.

Thirdly, there is a need to investigate the generative impact of artificial intelligence (AI) and digital transformation on civil service welfare systems delivery. This because, states in Nigeria cannot fully adopt e-government protocols and governance automation without understanding its wide benefits and effects of implementation. In this regard, institutional trust in this system of welfare policy administration would open up greater life changing opportunities for the civil servants.

Fourthly, there is a colossal need for a gender-disaggregated impact study that can specifically examine issues of maternity and childcare welfare provisions that has capability to yield higher productivity returns for female civil servants as compared to their male counterparts. Finally, future research works should focus on the private vs. public sector welfare gap in Nigeria. This study can provide benchmarks for competitive welfare design, which in turn can enhance civil service retention of top-tier manpower and talented personnel who are constantly migrating to the private sector or emigrating to other countries in pursuit of better life.

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