

Full Length Research Paper

Austerity, Structural Adjustment Programme and family crises in Nigeria

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Since the 1980s, the peace and unity that characterized traditional Nigerian families have been challenged by the multiplier effects of Austerity, and its handmaiden the Structural Adjustment Programme (SAP). Nigerian families have come under severe threat as a result of the persistent austere economic conditions and its corollary, erosion of African family values. The paper interrogates the nexus between pervasive family crises aggravated by low family status and debilitating austere economic conditions. The paper contends that pro-poor families in Nigeria have been torn asunder and are no longer nests of love, but centres of conflict. It calls for a review of the austere policies in Nigeria that have made hitherto poor, but peaceful, families' crisis prone.

Key words: Austerity, Structural Adjustment Programme, family crises.

INTRODUCTION

Nigeria is an amazing paradox. The country is well known as a major oil producer (UNDP, 2009), with an estimated population of 163 million people, yet the percentage of Nigerians living in poverty has continued to grow as more than 60% of Nigerians live on less than \$1.25 a day (National Bureau of Statistics Report cited in *The Nation*, Monday 12th, 2012). The increasing pauperization of the masses (Okpe and Abul, 2009; Omotola, 2008) is an eloquent testimony that Nigeria's natural endowments (material and human) have not been used to improve significantly the living standards of the citizens due to decades of leadership failure (Achebe, 1983) characterized by economic mismanagement (UNDP, 2009; Nwafor et al., 2006).

The discovery of oil and consequent exploration and exploitation of oil deposits did not help matters as the post independent new leaders became immersed in official grandiloquence as the country started receiving what in those days was called the petrodollar. Oil abundance and its mouth-watering revenue flow created the

impetus and incentives for the different factions of the ruling class to struggle to capture the state and privatize it for primitive accumulation (Collier and Hoeffler, 2002; Ibeanu, 2008). Paradoxically, Nigeria became miserable in the midst of abundance (World Bank, 1996).

The huge proceeds from oil satisfied the gluttony and rapacious appetites of successive ruling regimes as they embarked on jamborees, festivals and one unproductive venture after another. Money was not the problem, as a former military head of state declared enthusiastically during the oil boom era. The declaration was premature, and hasty as events later demonstrated.

The oil boom had given way to oil doom in the middle of the 1970s, as the glut in the international oil market sent the oil prices tumbling and crashing. With this came the fall of many economies, Nigeria inclusive. A mono product economy, an oil based country could not withstand the shocks associated with the global recession. With time also, the country became increasingly mired in deeper problems characterized by failure to honour its

international debt obligations to the London and Paris Club of Creditors, and other balance of payment problems.

To respond to these international challenges, and restore the country's economic prosperity, the civilian government of Alhaji Shehu Shagari (1979 – 1983) initiated a series of Austerity Measures and stabilization Policies in 1981 - 1982 (UNCTAD, 2009). These measures proved largely unsuccessful as the wellbeing of the people was discounted or discountenanced, while the resources of the country were serially violated, raped and plundered.

The economic cum political crises worsened and continued unabated, that the civilian government was sacked by the military faction of the ruling class on 31st December, 1983, led by Generals Mohammed Buhari and Tunde Idiagbo. The return of the military in governance did not ameliorate the situation. The Buhari regime "alienated the public through its draconian decrees and other repressive policies. Wage cuts, imposition of new taxes, fees and levies, retrenchment and the freeze on employment alienated workers and their dependants. These conditions of discontent provided a fertile ground for another coup" (Ihonbere and Ekekwe, 1988). By the middle of 1985, a coup d'état had taken place with a new set of military rulers led by Ibrahim B. Babangida.

After initial dithering, compelled by the outcome of a national debate on the desirability or otherwise of the Structural Adjustment Programme, the Babangida regime embraced it with all its measures in spite of the almost unanimous condemnation by the people. According to Ihonbere and Ekekwe (1988), the military regime then "pursued a vigorous trade liberalization policy, devalued the currency by over 400%, sought and obtained loans from the World Bank, provided very generous incentives to transnational corporations and kept up the policy of retrenchment and privatization and/ or commercialization of public parastatals. In addition, the regime introduced a floating interest rate, relaxed the indigenization decrees, controlled the rate of growths of money supply by squeezing domestic credit, placed an embargo on appointments, froze wages and de-regulated the economy in general. At the same time, fund to the educational sector was cut by about 35%, schools were closed or merged, subsidies were removed from social services, petroleum and related products, and emphasis was placed on regular debt servicing".

These policies had tremendous impact on the nation. The era "witnessed the worsening of the socioeconomic and political situation of the country (Omotola, 2008), generating tensions, pressures and conflicts of unprecedented proportions in the history of the country" (Ihonbere and Ekekwe, 1988). The impact of SAP on different institutions and agencies has been profound. Various Nigerian families may have been affected by the declaration of SAP. The way these families have been affected, particularly against the backdrop of extant values, needs to be interrogated. This has not received sufficient

attention in the literature. The paper therefore investigates the impact of the Structural Adjustment Programme and the prevailing family crises in the country.

CONTEXTUAL AND CONCEPTUAL DISCOURSES

Austerity: This refers to measures that are aimed at reducing the deficit, cutting costs and expenditure. It entails a reduction of benefits and public services provided (en Wikipedia. org/wiki/ austerity retrieved March 1, 2012 7.30pm) to the populace. It consists of massive reduction of goods and services. Increasing debt burden and the need to remain credit worthy and credible usually compel governments to embark on austerity measures. Austerity measures are usually a hard pill to swallow. The uncertainties surrounding a country's ability to honour its debt, or retain the confidence of its creditors, particularly when it is still interested in borrowing more funds from International Financial Institution (IFIs) leaves the country with no option, at least in the eyes of the operators of global capitalist system, than to commit itself to a new regime of austerity. Austerity is therefore synonymous with massive cuts in public expenditure and services. Locally in Nigeria, among the Ibo of the South East, austerity has come to be known as "Otanishi", a situation of stifling hardship.

Structural Adjustment Programme: Structural Adjustment Programme (SAP) refers to the checklist of conditionalities usually imposed on financially weak and equally defaulting developing countries by the standards of International Monetary Fund (IMF) and the World Bank, during periods of austerity. It includes the broad changes in the economy, particularly with regard to trade liberalization, or deregulation and privatization. The programmes are the logical corollary of austerity as dictated by the IMF and the World Bank. Usually SAP is externally directed and oriented. Its major goal is to ensure debt repayment, reduce fiscal imbalances, while seeking a wholesale restructuring of the economy. Thus, one of the ways through which developing countries respond to their economic problems is the mandatory adoption of structural policies manifesting either in the form of stabilization or Structural Adjustment or both" (Nwagbara, 2011).

Family crises: The term crisis refers "to any event that is, or expected to lead to, an unstable and dangerous situation affecting an individual, group, community or whole society (retrieved from en/Wikipedia.org/wiki/crisis on 12/2/12). Within the family, crisis refers therefore to the amount of incapacitatedness or disorganization particularly against the background of scarce resources (McCubbin et al., 1983). It refers to the systemic breakdown of family norms, mores and values, and also exposes the divergent problems and difficulties which families encounter in their day to day living.

It mirrors the totality of disaggregating forces that threaten the stability, if not the survival of the family as a

basic social institution. Family crises could be instigated by internal divisions within the family arising from the different role expectations or role conflict. This may be so, as in the case of husband and wife who disagree over who does what in the family's domestic allocation of responsibilities.

Most times, however it is seen that these disagreements in family relationships arise mainly from, and in response to, the environment, economic and socio-cultural patterns. These differences may arise majorly from socio-economic policies and programs embarked upon by the government as in the case of the implementation of Structural Adjustment Programmes in Nigeria whose impact was devastating (Ayadi et al., 2008).

It would therefore be interesting to consider the effects of SAP on different family groups particularly low income, Female Headed Households, and also, on the extant family values. It is very probable that a Structural Adjustment Programme that is too harsh may render asunder the social fabric. Anyanwu (1992) has argued persuasively that sharp continuous increases in prices (which are SAP induced) are among the most serious economic problems of our time. At the inception of SAP in 1986, the rate of inflation was 5.4%, and by 1989, only three years after, the inflationary rate was 40.9%. Therefore, he concluded that unless inflation is brought under control, it will destroy the very fabric of Nigerian society (Anyanwu, 1992). With inflation, essential commodities can no longer be afforded by most families. Thus external influences on the indigenous family value system are profound (Olutayo and Akanle, 2007). These days, families no longer frown at the display of ill-gotten wealth, as long as it keeps food on their table. Survival, not morality has become the norm.

The peculiar characteristic of Austerity and Structural Adjustment policies as they are implemented in Nigeria is its ambivalent and dual nature. This contradictory dimension manifests in the increasing penury and hardship that a great many Nigerians are subjected to while the ruling clique and their cronies continue to live in obscene profligacy and ostentatious lifestyle. Nigeria's legislatures earn more than their counterparts in Europe and America. Meanwhile, workers are still locked in industrial disputes with state governments over the implementation of 18,500 naira monthly minimum wage recently passed into law by the National Assembly. As the nation chuckles under the age of austerity, it is a different scenario for the ruling class. The usual call on citizens to brace up and tighten their belts is not applicable to the ruling elite as successive federal budgets over the years have shown. A situation where more than 1 billion naira is budgeted for the feeding of the president's family and more than 500 million naira for stationeries in the office of the vice president does not suggest that of a country serious on cutting cost of government expenditure. Many of these bogus expenditures dot the entire budgets, year after

year. For emphasis, the reductions of costs that successive governments have shown a predilection to implement are the ones that concern the benefit and welfare of the masses. The cuts in social services, withdrawal of phony subsidies, that is, if they exist in the first place, mass retrenchment of workers, ban on employment, all seem punitive actions against the people. This has further alienated the people from the government (Ake, 1981). The people have become hapless, if not fatalistic as they run from one prayer house or witch doctor to another. The rise of prosperity gospel and Pentecostalism must be understood against this background.

The current crisis cannot be divorced from the character of Nigerian state and its political economy (Ake, 1981, 2001). The roots of the present malaise are buried deep in History (Prah, 2005). The nature of the initial contact between pre-colonial indigenous groupings in what later came to be known as Nigeria and the forces of Western imperialism had far reaching implications for autochthonous progress and development (Egwu, 2005). Thus, Ihonbere and Ekekwe (1988) argued that the forced meeting led to the structural incorporation of Nigeria into the periphery of the global system characterized by exploitative and unequal division of labour which created institutions that subordinated aspirations and needs of Nigerians to metropolitan interests. Throughout the period of its forced reign, the colonial state continued its exploitation of local resources to promote international capital. There was no concerted effort to change the material conditions or the psychological dispositions of the colonized. It was too evident that the colonial enterprise was not what it claimed to be, a civilizing mission, rather it was meddlesome interloper. Colonialism in Africa was uniquely different, in that it came soon after more than three hundred years of slavery that depopulated Africa, and also denied Africa the requisite human capital that would have propelled its own pattern of development. Perhaps, that is why Africa is still reeling under the effects of colonialism many years after.

Political independence did not witness any remarkable restructuring or termination of unequal relations with imperialist interests. Rather, what we have seen is a consolidation, rationalization and reproduction of unequal relations to satisfy foreign capital (Ihonbere and Ekekwe, 1988). Like its predecessor, the post-colonial state continued to be totalitarian, heavily involved in structuring social and political relations, and, in the organization of economic reproduction and allocation of values. Who you are, what role(s) you play in Nigeria is to a large extent a function of your relationship with, or access to the state which is both a means of production and source of wealth. The Nigerian state has become a wealth mine. Those who are close to the corridors of power have political patronage aplenty, becoming emergency contractors and billionaires overnight to the consternation of the populace. Governance in Nigeria is a cesspool of corruption

(Oshewolo, 2010) and ruled by politics of the belly which is characterized by the predatory pursuit or rush for spoils of wealth or power which manifests in different ways but which provides the motivation for the leaders to eat from the resources of the state (Bayart et al., 1999; Prah, 2005).

Political power in Nigeria is perhaps the surest route to becoming wealthy. You need not be entrepreneurial if you have connections to state power, as access alone is usually translated into maximum material privileges (Ake, 2001). Little wonder, contest for state power is acrimonious and crisis infested. Even in periods of austerity and Structural Adjustment Programme, the state continued as a means of accumulation for the ruling elite (military or civilian) and their cronies. The criminalization of the State (Bayart et al., 1999) has been very comprehensive and total in Nigeria affecting both public and private institutions. Aside from several political office holders facing trial today including ex state governors and ministers, there are several other Bank executives that have been facing criminal charges of looting the treasury of Banks with its attendant effect on the economy. The looted funds are stashed away in foreign banks. Civil/Public servants are not left out of the orgy of looting. Even pension funds running into billions of naira are stolen with impunity. Several of these officials have now been arraigned in court by the Anti-Corruption Unit, Economic and Financial Crimes Commission (EFCC). Such rapacious looting of the national resources engendered economic and institutional crises that have not only cast doubt on the capacity of Nigerian leaders to develop the country, but also, brought the nation to its knees (Prah, 2005).

The economic situation of the country worsened under SAP, and even with post SAP, the emergence of civilian regime under Obasanjo, through the Yaradua presidency and current Jonathan administration, the story is still the same (Omotola, 2008). Indeed in Nigeria, the distinction between SAP and post SAP era is merely academic since substantially the policy thrust, economic and social objectives are fundamentally the same. For example, SAP came to ensure debt repayment and economic restructuring. To achieve these aforementioned objectives, a number of solutions emerged including (a) rationalization and privatization of public corporation and parastatals, (b) Liberalization of trade, deregulation or leaving economic activities at the expense of so called market forces, (c) Reduction of government expenditure, or disengagement of the State by massive cuts in social services, and withdrawal of subsidies; (d) Devaluation of the currency.

These solutions did not work, as the objectives of SAP are far from being realized today. Productivity has not increased; companies are no longer producing at very low capacity utilization, but most have closed down and are relocating. The process of de-industrialization of the country has continued apace (Onyeonoro, 2003). Nigeria

has become a dumping ground of all manner of second hand goods even toxic waste. Productive national enterprises have collapsed with the state watching at a distance. Meanwhile, in Europe and America, the governments in spite of their own standards, came out with the biggest bail out policy in history to rescue private enterprises with public funds. Also in Greece, the attempt to introduce austerity measures was greeted with massive protests. In most cities in Europe and United States of America, the occupy campaign amounted to a boisterous condemnation of the symbols of capitalism. In Nigeria's case, public companies are given away at very low and ridiculous costs. Unemployment has multiplied, poverty, crime and criminality, diseases, ignorance are on the increase.

Fifty-one years after independence, and twenty-three years post SAP, Nigeria is still reeling under the burden of economic and political crises. The impact of this on the family is no less severe. Among the comity of nations, Nigeria is very poorly rated in terms of Human Development index. More than 27% of children under five are malnourished, with mortality rate of 191 per 1000 births in 2006, almost the worst in Sub-Saharan Africa, while life expectancy is about 47 years (World Bank, 2004). Also in a recent survey by National Bureau of Statistics (2012) showed that in 2010, approximately 100 million Nigerians lived in abject poverty. The data also showed that the percentage of Nigerians living in abject poverty has increased from 54% in 2004 to 69% in 2010 (Table 1).

The deepening poverty coupled with a hopeless future give warning signals that the country is sitting on the bank of a precipice. The above table also shows clearly that majority of Nigerians are still deprived, setting the stage for rise of sectarian and class tensions. It is also clear that despite SAP, Nigeria has not experienced any structural transformation that will lift the country out of the woods. The effect on the family is no less traumatic.

It is therefore crucial to investigate the relationship between the Structural Adjustment Programme and Family Crises in Nigeria. Some commentators seem to be saying that the breakdown of family values in Nigeria may be the cause of corruption and poor governance in the country (News watch, Nov 9, 2010). It is however our contention that breakdown of family values, or the observed family crises in Nigeria is rather symptomatic of a deep seated malaise that should be located in the ensemble of politico-economic relations, the character of the State, dependent state of the capitalist economy, i.e. the mode of acquiring and disposing societal wealth. It is therefore important to examine the effects of Structural Adjustment Programme on the family as the bedrock of society.

OBJECTIVES OF THE STUDY

The objectives of the study are to investigate:

Table 1. Relative poverty headcount from 1980 – 2010.

Year	Poverty incidence (%)	Estimated population (millions)	Population in poverty (millions)
1980	27.2	65	17.1
1985	46.3	75	34.7
1992	42.7	91.5	39.2
1996	65.6	102.3	67.2
2004	54.4	126.3	68.7
2010	69	163	112.47

Source: National Bureau of Statistics 2012 Report, cited in this Day Newspaper 26 Feb. 2012.

Table 2. Sex by marital status distribution of respondents.

Sex	Marital Status				
	Married	Divorce/Separated	Widowed	Single	Total
Male	140(27.9%)	1(0.2%)	5(1%)	68(13.5%)	214(42.6%)
Female	178(35.5%)	5(1%)	22(4.4%)	83(16.5%)	288(57.4%)
Total	318(63.3%)	6(1.2%)	27(5.4%)	151(30.1%)	502(100%)

Source: Field work, 2012

- A) The relationship between Structural Adjustment policies and family crises in Nigeria;
- B) The impact of austerity on low income families;
- C) The effect of austerity on female Headed Households;
- D) The relationship between the implementation of SAP and extant family values.

RESEARCH QUESTIONS

1. To what extent does Structural adjustment Programme influence family crises?
2. Do austerity measures have any significant effect on low income families?
3. Do female headed households experience greater family crises than male headed households during periods of austerity?
4. Are family values more susceptible to change during periods of austerity?

METHODOLOGY

The study, essentially a survey was carried out in the South Eastern part of Nigeria. The area is populated predominantly by the Ibo speaking people. The five states of the South East, namely Abia, Anambra, Enugu, Ebonyi and Imo with a combined population of sixteen million, three hundred and eight one thousand, seven hundred and twenty nine persons (16,381,729; NPC 2006 census) were used for the study. However, the study was restricted to the Administrative headquarters (capital cities) of the five states. A total of six hundred respondents were randomly chosen for the study covering a cross section of different occupational groups.

Collection of relevant data was done through the use of a well structured questionnaire, key informant interview and other secondary sources (including diaries) on family issues from government establishments. The questionnaire was divided into three sections namely personal data, sources of family crises and the effects of family crises.

Statistical package for social sciences was used for the analysis. The data were analyzed using simple percentages, mean, standard deviation, chi square and the t-test. Also information obtained through the interview method was analyzed qualitatively through content analysis.

PRESENTATION AND DISCUSSION OF FINDINGS

Sample of six hundred (600) respondents was chosen from the FIVE South Eastern states namely Abia, Anambra, Ebonyi, Enugu and Imo. A well structured questionnaire was used to elicit information from the selected sample on issues of Austerity, SAP and Family crisis. From the six hundred administered questionnaires, 504 were returned valid. The respondents comprise of 214 males and 288 females representing about 42.6 and 57.4% respectively. Two respondents did not indicate their sex (Figure 1).

A look at marital status of respondents shows that 318 (63.3%) of them are married, 6(1.2%) are divorced or separated, 27 (5.4%) are widowed while the rest 151(30.1%) are single (Table 1, 2 and Figure 2).

Table 3 shows that majority of our respondents are literate, thus they know the impact of Austerity and Family crisis in Nigeria. About 95.6% of the respondents have at least secondary education with only about 1.6%

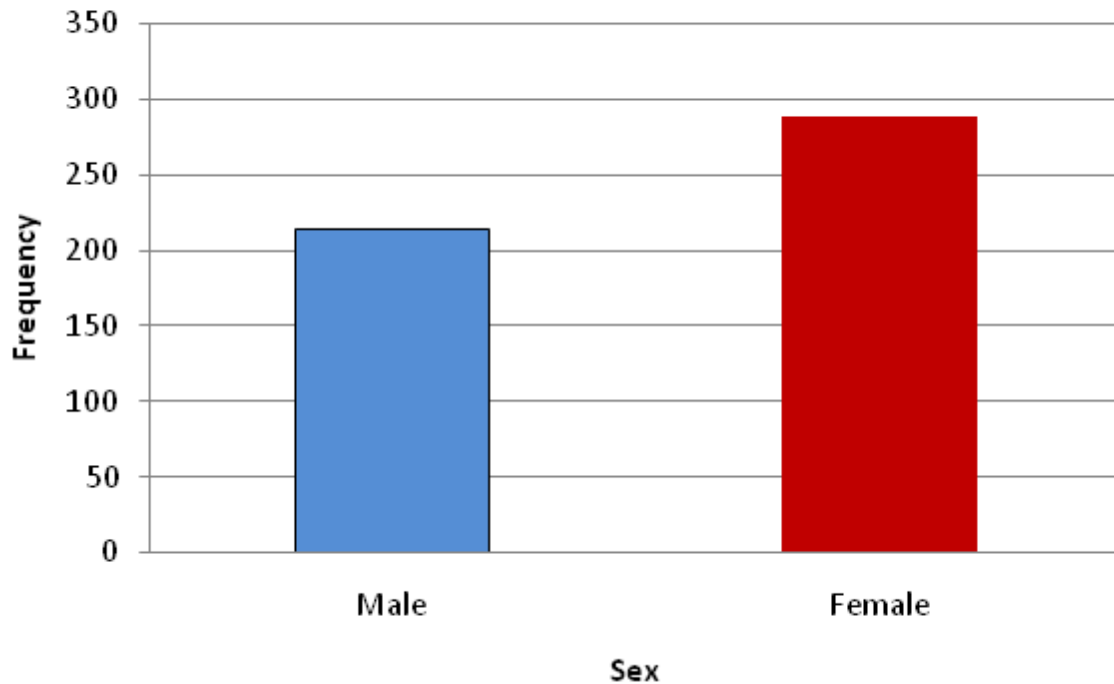


Figure 1. Sex distribution of respondents.

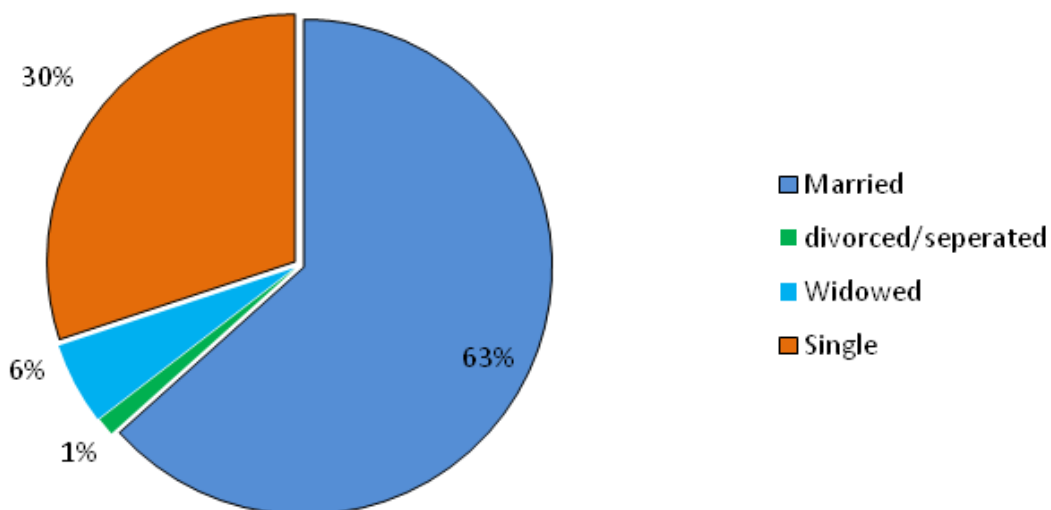


Figure 2. Marital status of respondents.

not having any formal education. This is amply shown in Figure 3, indicating that majority are aware, appreciate and understand the issues involved in the study. 111 respondents are well educated and possess higher degree certificates. 201 respondents have HND/BSC certificates. 80 respondents have ND/NCE certificates. 72 respondents possess WASSCE certificates. 24 respondents have FSLC, while 8 respondents have no formal

education. On Job category, majority are civil/public servants having about 76.6% of total respondents, 8.5% are into business, an equivalent number are private practitioners (8.7%). Only about 3.2% are unemployed.

From Table 4, it can be observed that on a general note, the spouses (husband/wife) assist financially in the provision of household needs and services in periods of austerity. This implies that in such situation of austerity as

Table 3. Job category by educational qualifications of respondents.

Education	Job category						Total
	Civil/public servant	Business/trading	Private pro	Unemployed	Others	Retired	
Non- formal Education	2 (25%)	2(25%)	2(25%)	1(12.5%)	1(12.5%)	0(0)	8(1.6%)
FSLC	15(62.5%)	7(29.2%)	2(8.3%)	0(0)	0(0)	0(0)	24(4.8%)
WASCE	45(62.5%)	12(16.7%)	4(5.6%)	5(6.9%)	6(8.3%)	0(0)	72(14.5%)
ND/NCE	60(75%)	9(11.3%)	7(8.8%)	3(3.8%)	1(1.3%)	0(0)	80(16.1%)
HND/BSC	169(84.1%)	8(4%)	15(7.5%)	5(2.5%)	4(2%)	0(0)	201(40.5%)
Higher degree	89(80.2%)	4(3.6%)	13(12%)	2(1.8%)	2(1.8%)	1(0.9%)	111(22.4%)
Total	380(76.6%)	42(8.5%)	43(8.7%)	16(3.2%)	14(2.8%)	1(0.2%)	496

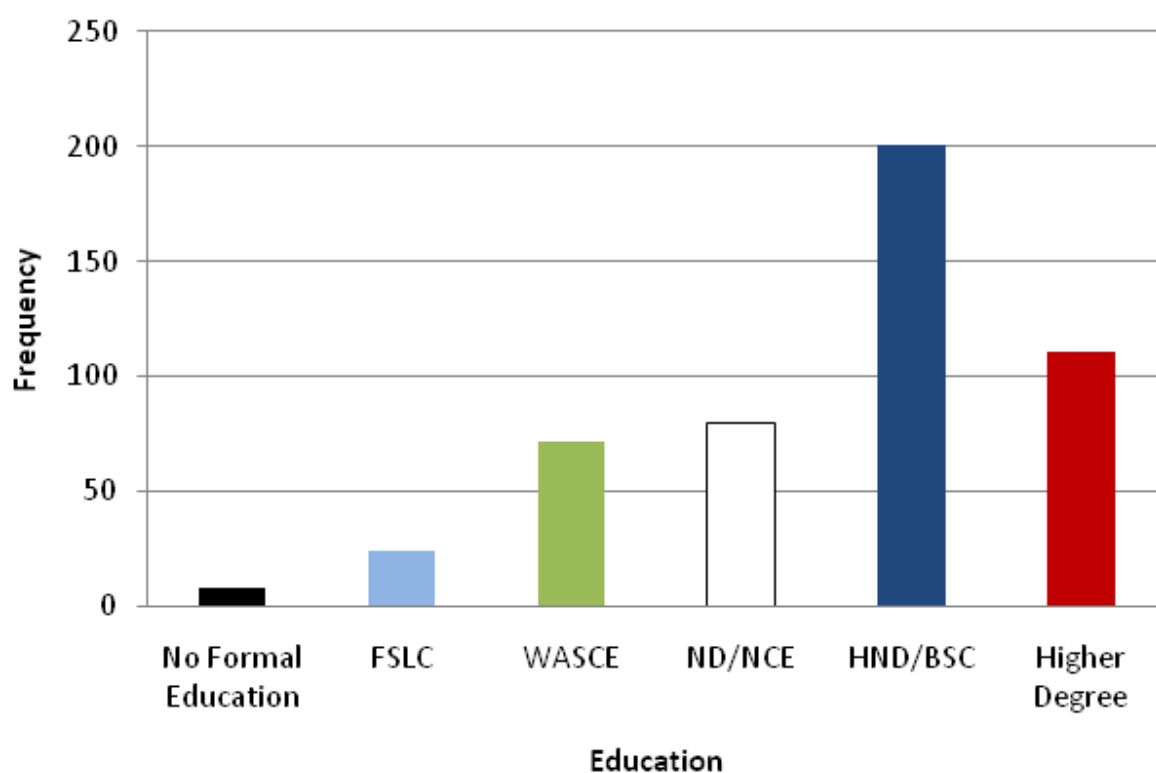


Figure 3. Educational qualification of respondents.

being experienced in Nigeria currently, spouses are expected to bring in some financial support in order to meet the daily needs of the households. When such support is not forthcoming, then this will result to family crisis in most families in Nigeria today. This is very different from the situation in the past, where the man enjoyed his position as the sole breadwinner. Any man that relinquishes his duty loses his authority in the traditional family setting supported by patriarchy. This opinion was further supported from the result of the t-test comparing those severely affected by austerity and those not severely affected, in which it was observed that there

is a significant difference (t-value -0.317 and a p-value of 0.752), implying that in both situations, the spouses (husband/wife) assist financially in the provision of household needs and services in periods of austerity (Table 5).

Research question I: To what extent does Structural Adjustment Programme influence family crisis?

Majority of Nigerians across social divide view the removal of fuel subsidy, a major plank of the Structural Adjustment Programme as unfriendly. This goes to

Table 4. Mean and standard deviation of some selected question items.

Item	Number	Mean	SD	Remark
Age of Respondents	463	37.6436	10.49409	
Financial Assistance from spouse (Husband/wife)	462	4.1753	1.1108	Accepted
View on Fuel Subsidy Removal	497	2.2193	1.229	Unfriendly
Rate of Government provision of Basic amenities	500	2.218	1.2766	Poorly
Economic hardship impacting negatively on family peace	473	4.0803	1.1544	Accepted
Austerity faced by breadwinner as a major cause of family crisis	472	4.1165	1.1217	Accepted
Current socio-economic difficulties have led to the erosion of socio-cultural values in the communities	495	4.0646	0.9918	Accepted
Low –income families are severely affected by family crisis	500	3..93	1.1505	Accepted
Female headed households suffer greater deprivation under periods of austerity than male headed households	480	3.4958	1.3179	Accepted
Family experience since the introduction of Austerity and Structural Adjustment Programme	492	3.2622	1.1445	Manageable

Source: Author's field work 2012.

Table 5. Comparison of Mean Opinion of Respondents.

		Group statistics					
	Austerity	N	Mean	Std. Deviation	t-value	P-value	Remark
Spouse fin. support	Severe	244	4.1598	1.12723	-0.317	0.752	Not Sig
	Not Severe	218	4.1927	1.09441			
Fuel subsidy	Severe	259	2.1815	1.25209	-0.716	0.474	Not Sig
	Not Severe	238	2.2605	1.20451			
Basic amenities	Severe	262	2.3168	1.32571	1.820	0.069	Not Sig
	Not Severe	238	2.1092	1.21377			
Economic hardship	Severe	246	4.1098	1.19870	0.577	0.565	Not Sig
	Not Severe	227	4.0485	1.10603			
Household requirements	Severe	248	4.2016	1.11653	1.738	0.083	Not Sig
	Not Severe	224	4.0223	1.12231			
Effect of family crisis	Severe	260	3.2308	1.24608	2.043	0.042	Sig
	Not Severe	236	3.0042	1.21864			
Erosion of value	Severe	263	4.1635	.97677	2.372	0.018	Sig
	Not Severe	232	3.9526	.99887			
Low income families	Severe	262	4.0038	1.14971	1.507	0.132	Not Sig
	Not Severe	238	3.8487	1.14839			
Family experience	Severe	259	3.0656	1.20059	-4.080	0.000	Sig
	Not Severe	233	3.4807	1.03841			

reiterate Nigerians rejection of the SAP, and all its conditionality when the Babangida administration embraced it as a cardinal policy of state in 1986. This can be observed from the responses above with a mean of 2.2193 and a standard deviation of 1.229 (Table 4). These results are further supported by the results in

Table 5 with a t-test-0.716 (p-value of 0.474), showing that the effect is uniform.

Even, more recently, was the spontaneous response that greeted the withdrawal of fuel subsidy by the Nigerian Federal Government in January 2012. The unprecedented national protests united Nigerians in a

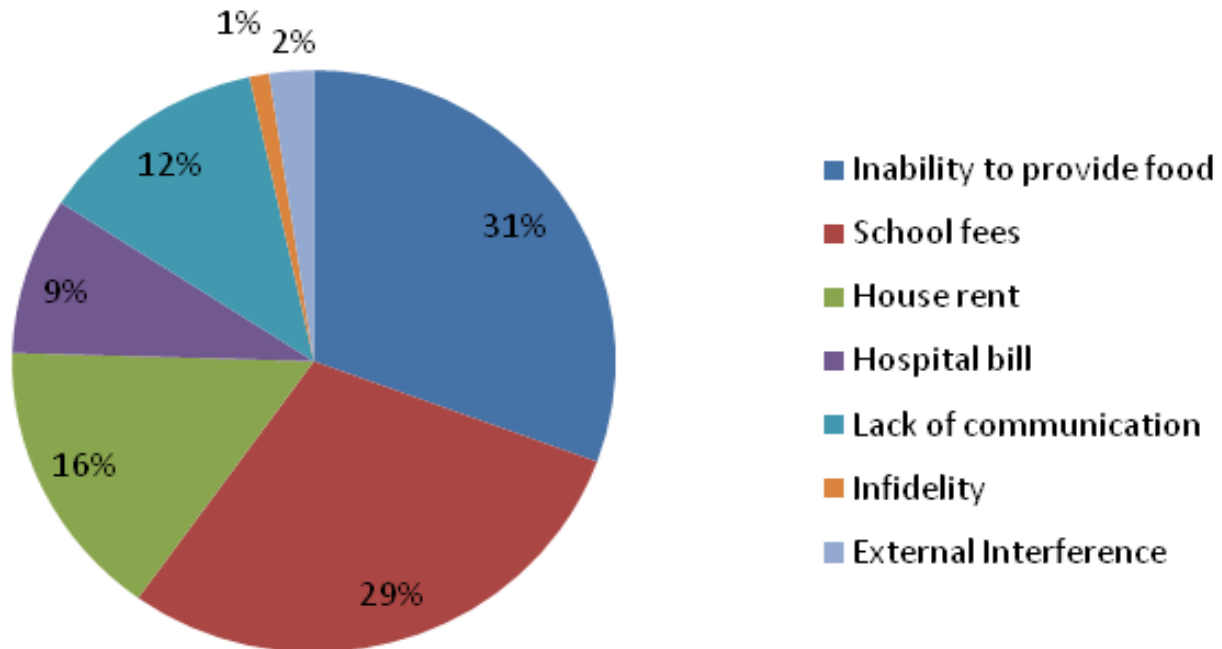


Figure 4. Sources of family crisis in Nigeria.

manner hitherto not seen, that the country was virtually shut down for two weeks with all offices, shops, markets, local flights closed or cancelled.

The failure of governments at different levels to provide necessary basic amenities such as water, good roads, regular electricity, functional hospitals etc made the people feel more tellingly the effects of SAP. The government's abandonment of its responsibility has clearly compounded the problem, and widened the gulf between the state and the citizenry. The rate of providing these amenities is very poor (2.218). Most of the respondents accepted that the present economic hardship in Nigeria has a negative impact on family peace with a mean of 4.0803 and a standard deviation of 1.1544. A mean response of 4.1165 and a standard deviation of 1.1217 indicate that in Nigeria, the periods of austerity have led many families into one crisis or the other (Table 4). The type of family crisis experienced by families significantly depends on the severity of austerity being experienced by such family, χ^2 value of 13.664 and a p-value of 0.05 supported this view.

The responses obtained from the interview with Social Welfare Officers in selected five local governments (Capital Cities) across the five states showed that domestic violence, separation and divorce have increased significantly since the introduction of Structural Adjustment Programme. There is a progressive increase in the number of cases reported to the welfare offices. While some of these cases were settled amicably, others ended up in the law courts, while some others opted for separation/divorce. In Awka South Local Government

Area, Anambra State, the reported cases in the welfare department moved from 5 per year in 1986 to 56 in 1988, to 121 in 1992. This figure has since increased to about 499 cases in 2010. About 96% of these cases had to do with matrimonial problems. The situation was very similar in the other states confirming the upsurge of family problems under periods of austerity.

The high rate of food stuff, following uncontrolled inflation, the inability to meet family needs like provision of adequate feeding for the family, prohibitive house rents and hospital bills which are directly related to the extant economic situation have all affected negatively the state of family stability in Nigeria.

In Figure 4, the study revealed that 116 respondents representing 30.3% identified inability to provide food stuff in the homes as a major source of family crises. It was also observed that 111 (29%) identified school fees, while 59 (15.4) said house rent, 33 (8.61) pointed at hospital bills. The rest included 47 (12.3%) that identified lack of communication, 4 (1%) noted infidelity, while 9 (2.3%) chose external interference from in-laws as the explanatory variable responsible for family crises. It is also shown in Figure 4 that 83.31% of the causes of family crises are directly related to factors that are induced by the general socio-economic conditions, particularly arising from the Structural Adjustment Programme and Austerity Measures. These include inability to provide food, school fees, house rent and hospital bills.

Research question II: Do austerity measures have any significant effect on low income families?

Table 6. Impact of austerity.

	Impact of austerity		
	Severe	Not severe	Total
Less than 70,000	91(64.1%)	51(35.9%)	142(29.5%)
70,000 – 99,999	35(58.3%)	25(41.7%)	60(12.5%)
100,000 – 199,999	35(70%)	15(30%)	50 (10.4%)
200,000 – 499,999	34(54.8%)	28(45.2%)	62(12.9%)
500,000 – 999,999	32(53.3%)	28(46.7%)	60(12.5%)
1,000,000 – 2,999,999	25(46.3%)	29(53.71%)	54(11.2%)
3,000,000 – 5,999,999	2(10.5%)	17(89.5%)	19(4.0%)
6,000,000 – 9,999,999	1(5.9%)	16(94.1%)	17(3.5%)
10,000,000 and above	5(29.4%)	12(70.6%)	17(3.5%)

Source: Author's field work, 2012.

The study revealed that low income families are severely affected by family crises during the periods of austerity and SAP. To investigate the impact of austerity on low-income families the results in Table 5 were obtained.

Out of the 481 who responded to the question item, 142 (29.5%) earn less than 70,000 naira per annum (Table 6). Of this number, 91(64%) are severely affected by austerity while 51(35.9%) are not severely affected. Among those that earn 70,000 naira – 99,999 naira per annum, 35(58.3%) are severely affected, 25(41.7%) are not severely affected. For those that earn between N100,000 – N 499,999, 35(70%) are severely affected while 15(30%) are not. 32(53%) and 28(47%) of those who earn between N500,000 – N999,999 are severely and not severely affected respectively. For the category of earners ranging from N1,000,000 – N2,999,999, 25(46.3%) are severely affected, while 29(53.7%) are not. The effect of austerity becomes clearer as you move up the income ladder. For instance, for those that earn between 3 million naira and less than 6 million naira, it was observed that 2(10.5%) and 17(18.5%) were severely and not severely affected respectively. The same scenario replicated itself for the highest income group of 10,000,000 and above where only 5 respondents (29.4%) and 12(70.6%) respondents confirmed that they were severely and not severely affected by austerity respectively. A chi-square test done on the severity of Austerity on levels of Income supported this view, χ^2 value of 47.186 and a p-value of 0.000. This is also in agreement with our earlier result, (Table 3) where majority of respondents attested to the differential impact of austerity on different family groups (Figure 5).

The interview with the welfare officer at Owerri Municipal, Local Government Area, Imo State, indicated that there is a preponderance of cases involving poor families. "Most of the people who bring their cases are from poor background". This is also supported by the recent study by Browne (2012) on families in an age of austerity, which confirmed that austerity measures have differential effects on different categories of households.

Even with safety nets provided by the developed societies, yet the impact of austerity measures on large families and those with young children, etc are no less severe. The impact of these austerity measures on families in Nigeria with a colossal, if not notorious, absence of support mechanisms can therefore be imagined. Before the introduction of the Austerity measures and Adjustment Programme, the socio-economic environment was better, relatively stable, at least, the revenue accruing from oil sales managed to trickle down to the masses. The living standard of the average Nigerian then was one of the highest (Anugwom, 2002). Nigerians were not conversant with graduate unemployment, acute shortage of essential commodities and amenities, even widespread corruption. With SAP, the entire scenario changed swiftly. Devaluation of the currency came to satisfy what International financial experts call realistic foreign exchange rate bringing galloping inflation to the door steps of most homes. In Nigeria, the economic law is that whatever goes up shall never come down. Prices keep rising daily, while wages, employments, promotions stagnate. Under this situation, productivity cannot rise; rather, poverty with its unique culture becomes widespread endangering any anticipated benefits (Anugwom, 2002). It is trite that in Nigeria, government policies in form of tax, policy, pension, health, welfare, energy may lead to individual anxieties and agitation within the family, which if not well handled can result to serious family crisis.

The lack of incentives and other support services to vulnerable families have intensified their misery. A respondent from the Umuahia Local Government Area Welfare office, Abia State, argued that "the absence of credit facilities, the lack of employment, high cost of living are reasons for the increase in family crises".

Research Question III: Do Female Headed Households experience greater family crises than Male Headed Households during periods of Austerity?

The study revealed that Female Headed Households

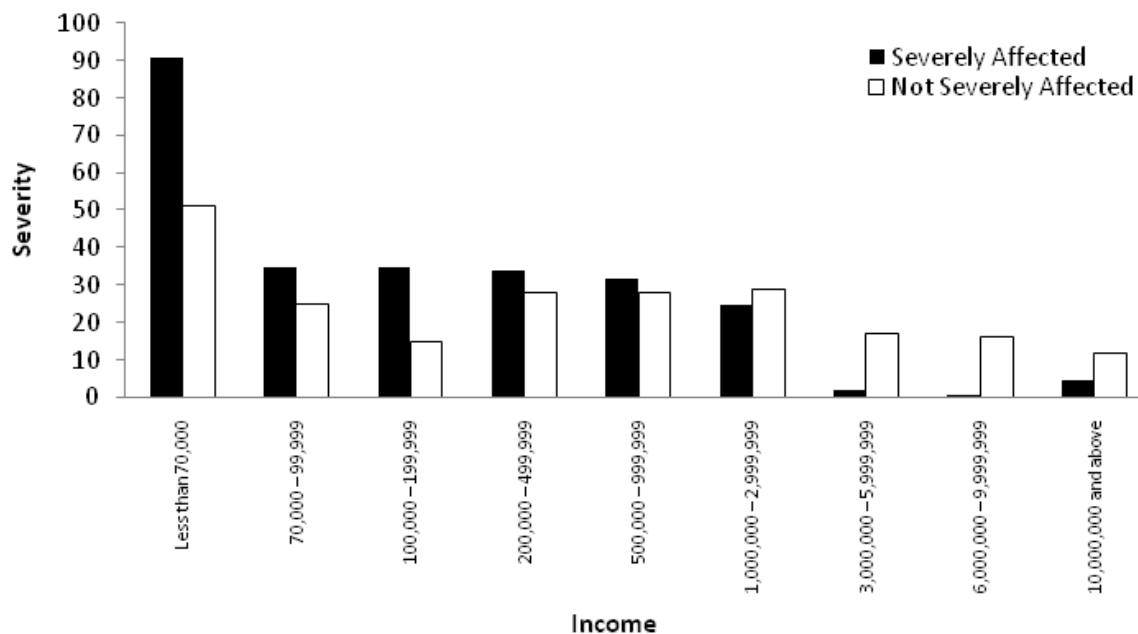


Figure 5. Severity of austerity on the Nigerian population.

Table 7. Female headed households suffer greater deprivation under periods of austerity than male headed households.

Item	Number	Mean	Standard deviation	Remark
Female Headed Households suffer greater deprivation under periods of austerity than male headed households	480	3.4953	1.3173	Accepted

suffer greater deprivation under periods of SAP than male headed households. The mean response of 3.4953 and the standard deviation of 1.3173 demonstrated this disparity (Table 7). A chi-square test on the severity of austerity of Female Headed Households showed that it is dependent on whether a household is headed by a female or not (x2 value of 23.456 and a p-value of 0.021).-

Nigeria is a country confronted by serious inequality. Between 1985 and 2004, inequality in Nigeria worsened from 0.43 to 0.49 placing the country among those with highest inequality levels in the world. Many studies (Anugwom, 2002; Odewale, 2010; NPC, 2006; Odulana and Olomajeye, 1999) have eloquently revealed that in Nigeria, despite its vast resources, the poverty problem has multiplied. The poverty problem is in part, a logical corollary of high inequality accentuated by highly unequal income distribution and differential access to basic infrastructure, education, training and job opportunities. Sustained high overall inequality reflects widening income gap and access to economic and social opportunities between genders; growing inequality between and within rural and urban populations (UNDP 2006, 2009). One respondent in the welfare office at Abakaliki

Local Government Area, Ebonyi State, reasoned that “the culture of the people already places roadblocks on the way of women. Our cultures do not permit inheritance and property rights for women, who are just to be seen not heard. There is a male child preference, where girls are discriminated against. Widows who act as breadwinners in their families have a lot of ugly stories to tell”.

Inequality between genders stands out as a key policy challenge. The female gender is generally disadvantaged in access to education and employment, agricultural wage and access to land among others (UNDP 2008/2009, retrieved from <http://www.africafocus.org/does10/nig1003b.php>).

Female Headed Households are particularly vulnerable. “when women contribute more than men to the household division of labour, role strains may be created especially when husbands view their wives as failing to live up to traditional expectations as wives and mothers (Zanden, 1990). Hays (1987) also argued that when wives earn more than their husbands, men usually feel a sense of insecurity and loss of self esteem, and this often endangers the couple as domestic violence, marital conflict and sexual problem also increase (cited in Zanden, 1990). The disturbing reality of many homes is that

families are no longer nests of love, but centres of conflict. Family violence is rooted in the socio-economic system, where many homes now witness violence, emotional, physical or sexual abuse of one family member by another (Macionis and Plummer, 2005).

The discrimination against the female gender may be more intense for Female Headed Households as the woman is left alone to cater for the varying needs of the family in spite of cultural and other institutional obstacles. SAP does not benefit the female gender. It leaves them worse off (Due and Gladwin, 1999).

Research question IV: Are family values more susceptible to change during periods of Austerity?

The current socio-economic difficulties have led to the erosion of socio-cultural values in the South eastern zone, a mean response of 4.0646 and a standard deviation of 0.9918 buttressed this assertion (Table 4). Dan Agbese observed that there is a “disturbing evidence of a breakdown in family values everywhere in the country, where parents now look the other way when their children suddenly and inexplicably become stupendously wealthy. Vices have become virtues in the relentless pursuit of easy wealth and the good things of life (Newswatch, 29th November, 2010). It is this negation of family values that have had a corresponding increase in the rise of crime and criminality in the country. In the midst of crises and poverty, incensed by absence of regulatory norms, survival of the most brazen becomes the watch word.

Conclusion

The austerity measure and its aftermath, the Structural Adjustment Programme have not yielded any positive dividend to the people. The results of SAP have been largely contradictory. The policies rather than lead to growth, progress, equity, and improved welfare have intensified the misery of the low income families, and multiplied the problem of female Headed Households. Reduction of public expenditures and withdrawal of subsidies, among others, have gone side by side with employment losses, heavy cost on low income households, increased gender discrimination, rising inequality and poverty. Except perhaps, for the very top income earners, the effects of austerity and SAP have done little to improve the living condition of large segments of the population. It does not have any potential to change the state of things in Nigeria. Its continued implementation under any guise will lead to increased social tension that can threaten the fabric of the nation. The state of affairs in Nigeria calls for a change of policy path that will make the people the object and centre of development. Any policy, economic, social or political that is not geared ultimately to improving the quality of life of the people does not deserve to be sustained. The evidence before

us is clear; Austerity measures have failed woefully to address the myriad problems confronting Nigerians as a people. The austerity pill is not only hard to swallow; it is one that is likely to kill its patient.

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