

**THE IMPACT OF PRICE REFORM ON
THE HEALTH AND PRODUCTIVITY
OF RURAL WOMEN IN SOUTHERN
NIGERIA**

**Austin N. Isamah
Bernard E. Owumi
Funmi Adewumi
Rasheed Okunola**

A Publication of

**NISER/SSCN NATIONAL RESEARCH NETWORK
ON LIBERALIZATION POLICIES IN NIGERIA**

SUPPORTED BY

***INTERNATIONAL DEVELOPMENT RESEARCH
CENTRE, CANADA***

FOREWORD

Early in 1990, the Nigerian Institute of Social and Economic Research (NISER) and the Social Science Council of Nigeria (SSCN) agreed to collaborate in setting up a National Research Network on Impact and Management of Social and Economic Liberalization Policies in Nigeria with the support of International Development Research Centre (IDRC) of Canada. For the purposes of the Research Network, liberalism is conceived as a philosophy which seeks to liberate the individual from a situation of subservience to the group by loosening the bonds of customs, law and authority. As such, it is basically hostile to the concentration of economic, social or political power that threatens the freedom of individuals and prevents them from realizing their full potential. Accordingly, a liberalization policy is defined as one which seeks to achieve a more equitable distribution of economic, social and political power, privileges and opportunities.

The primary premise of the Research Network is that the process of transition to a more liberal society must be closely monitored, especially during the transition stage with a view to evolving strategies for managing the impacts of these changes. The aim is to avoid unacceptable developments which might lead to sudden policy shifts and generally imperil the liberalization process while preventing the development of new relations of power which are just as unacceptable as those they replace. Therefore, the research projects supported by the Research Network focused on the identification, analysis, measurement and assessment of the impacts of specific ongoing economic, social and political liberalization policies; proposing concrete strategies for consolidating the desirable effects; and, suggesting policies for reducing the undesirable effects.

The process was initiated in 1992 with a nationwide circulation of the **Call for Research Proposals** which elicited enthusiastic response from the research community. The 129 research proposals received were promptly reviewed and the 31 selected covered the following thematic areas:

- agriculture, food and rural life;
- economic self-reliance, structure of production and the dynamics of the economy;
- human resource development and utilization;
- technological development;
- political development, processes and distribution of political power, etc.;
- social mobility, distribution of wealth and socio-economic opportunities; and
- urban and regional development and transport.

Subsequently, a **Proposal Review Workshop** was held in November, 1992 and research work started in January, 1993. The time-table of the Research Network was severely disrupted by the inclement social and political conditions that prevailed in Nigeria between 1993 and 1994. As a result, the **Interim and Final Report Workshops** which were originally scheduled for mid and end of 1993 could not hold until January, 1994 and August, 1995 respectively. This **Working Paper** is one of the **Revised Final Reports** of the Research Network.

As would be imagined, the Research Network has benefitted from immense contributions of several individuals and organizations. Foremost, we acknowledge the cooperation of the **Management of NISER** and members of the **Executive Board of the SSCN** without which the Research Network could have been more difficult to organize. We also appreciate the support of the **Board and Staff of IDRC** for providing the financial support for the Research Network. In this connection, we would like to express our deep appreciation to **Dr. Real Lavergne** whose encouragement, support, incisive suggestions, cooperation and understanding were very helpful right from the conceptualization of ideas up to this stage. His professional contributions during the Workshops organized as a part of the Research Network activities are gratefully acknowledged. The critical supportive roles played by **Dr. Osita Ogbu** while in Ottawa and his professional contributions during the Workshops are highly appreciated.

Our appreciation also goes to the ingenious and resourceful members of the **Project Management Committee** led by **Professor A.O. Phillips**. The survival of the Research Network during the

very hostile research environment of the 1993-94 period testifies to these attributes of the PMC members, individually and as a team. We also acknowledge, with gratitude, the constructive comments and suggestions generously provided by the team of eminent scholars who served as resource persons to the research network which greatly improved the quality of the research report. Finally, we thank the members of the research community for their initial response and the wonderful commitment of the 26 research teams that completed their research projects and submitted the Revised Final Reports on schedule despite the extenuating circumstances under which they had to carry out their research activities. We sincerely hope that the ideas and suggestions generated by this endeavor will assist in the management of the impact of liberalization policies in Nigeria so that the primordial goal of the policies, namely, securing a more equitable distribution of economic, social and political power, privileges and opportunities will be realized.

Prof. D. Olu Ajakaiye
NISER Coordinator

Prof. Layi Erinosh
SSCN Coordinator

PROJECT MANAGEMENT COMMITTEE

Prof. A.O. Phillips
Director-General, NISER, Ibadan.

Prof. D. Olu Ajakaiye
NISER Ibadan

Prof. Layi Erinsho
*Ogun State University
Ago-Iwoye*

Prof. M.O. Filani
University of Ibadan

Dr. C. Okonjo-Adigwe
NISER, Ibadan.

RESOURCE PERSONS

Prof. A.O. Phillips
*Director-General,
NISER, Ibadan.*

Prof. C.J.C. Akubulo
*University of Nigeria,
Nsukka.*

Prof. (Mrs) J.O. Abiodun
*Geography Department
Obafemi Awolowo University
Ile-Ife.*

Prof. D.O. Ajakaiye
NISER, Ibadan.

Prof. M.O. Filani
*Geography Department
University of Ibadan,
Ibadan.*

Prof. Layi Erinsho
*Sociology Department
Ogun State University,
Ago-Iwoye.*

Prof. F.O. Fajana
*Economics Department
University of Lagos,
Lagos.*

Prof. J. Ohiorhenuan
*Economics Department
University of Ibadan,
Ibadan.*

Prof. A. T. Gana
*Pol. Science Department
University of Jos,
Jos.*

Prof. M.O Kayode
*Economics Department
University of Ibadan,
Ibadan.*

Prof. B. Onimode
*Economics Department
University of Ibadan,
Ibadan.*

Prof. O. Odekunle
*Sociology Department
Ahmadu Bello University
Zaria.*

Prof. M.I. Obadan
*Director-General
NCEMA, Ibadan.*

Prof. T. A. Oyejide
*Economics Department
University of Ibadan,
Ibadan.*

Chief (Mrs) E.B.I Oladunni
*Central Bank of Nigeria,
Lagos.*

Dr. Osita Ogbu
*IDRC, Nairobi,
Kenya.*

Dr. Real Lavergne
*IDRC, Dakar,
Senegal.*

Prof. K. Tijani
*Pol. Science Department
University of Maiduguri,
Maiduguri.*

Chief S.O. Sanusi
*First Bank of Nigeria Plc.
Headquarters, Lagos.*

Acknowledgement

This study was made possible by several people and organizations. First, we must thank NISER, especially The Director General, Professor 'Dotun Phillips and the Program Coordinator, Professor Olu Ajakaiye for the mature way in which the Network was managed. We want also to thank the Social Science Council of Nigeria for finding our proposal worthy of funding. We wish to express our appreciation and acknowledge Ford Foundation funding and its interest in the advancement of the Social Sciences in Nigeria. Our appreciation also goes to the various resource persons whose inputs were invaluable in the writing of this report. Finally, Mrs. R.O. Adekitan did all the typing and we want to thank her immensely.

UNIVERSITY OF IBADAN LIBRARY

Contents

Introduction	1
The Economic Crisis and Adjustment	9
Methodology	23
Social Characteristics of the Sample	29
Price Changes and the Well-being of Respondents	35
Summary and Conclusion	55
References	59
Appendix	61

Executive Summary

The primary aim of the study is to examine the impact which price reform occasioned by the need for economic liberalization has had on the health and productivity of rural women in Nigeria. The decision to focus on rural women rests on the conviction that they represent a vital productive and reproductive force in the country.

Owing to the relative paucity of empirical data on the effect of price reform on this category of citizens, the study is thus an exploratory one which utilized a sample survey as its research design. Sample for the study was drawn from 20 rural communities chosen from the two south western states of Ogun and Osun. In all, 1,235 women were interviewed.

In terms of the social characteristics of the sample, they were evenly spread over the productive ages, however with a significant proportion above the age of 30 years. Most of them had from three to five children and lived in fairly large family groups with other wives and other extended family members. They were largely poorly educated with more than half having no formal education at all. The vast majority of the sample was engaged in agriculture related economic activities especially the production and processing of food crops which they combine with marketing.

It was found that the price changes that have occurred as a consequence of the adoption of structural adjustment has had a significant impact on the lives of rural women in Nigeria.

- (i) It has affected their diets in the sense that although they eat enough quantity wise, the quality has however deteriorated over time. Their diets consisted mainly of carbohydrate rich food items and not enough proteinous food is eaten by them and their families. Although they produce a variety of rich food items they would rather sell such than consume them.
- (ii) No abnormal pattern of diseases is reported by the respondents that could be linked directly to price changes. Such poverty related ailments as malaria, body ache and dysentery, were common just as

among members of the wider society. Further, although the cost of seeking medical attention and purchasing essential drugs has increased significantly, the women still preferred to visit the health centers.

- (iii) Significant increases have occurred in the prices of primary agricultural products and these have had the effect of increasing the productive activities of the women. On the average, the size of farms has tended to increase to take advantage of the favorable agricultural prices, while those involved in trading also report increased volume of sales.
- (iv) The increased economic activities of the respondents was also translated into increased income for them although quite a sizeable proportion of the sample believe that this has not meant any significant improvement in their standards of living due mainly, in their opinion, to the low value of the money in their possession.

Clearly, the freeing of prices has made some impact on the lives of the rural women represented in the present study although such an impact has not been translated into greater productivity and better standard of living due to the chronic lack of important infrastructural support to build on this important change. Hence, the price reform package fails tremendously to enhance the capacities of these women to be more productive and more self reliant. In the various communities, there was a chronic absence of the basic social and economic infrastructure on which a more efficient and effective rural work force could be built. This is therefore the main challenge which faces policy makers interested in improving the lives of rural women in Nigeria.

By way of policy recommendation, it is important that a comprehensive base line study covering all facets of life of rural women be conducted and updated at regular intervals. This will provide very valuable information for both researchers and policy makers who unfortunately at present operate rather "blindly".

Second, there is a need for state intervention Programs specifically targeted at rural women. These programs which should not be as all encompassing as the Better Life Program for instance, should take into consideration the peculiar problems of women in particular parts of the country and attempt to address them. Thus rural women in the south western states of Ogun and Osun covered in this study need certain basic farm inputs and infrastructure to enhance their capabilities as productive workers. Such inputs include storage facilities to reduce the huge amount of spoilage that presently occurs; loan facilities and accessible markets.

UNIVERSITY OF IBADAN LIBRARY

Introduction

"First get ye the prices right and then enter into the kingdom of prosperity".

The doctrine of economic liberalization is one which spread very rapidly in the 1970s and 1980s in the developed world especially with the emergence and consolidation of the Reagan and Thatcher governments in the United States and Britain respectively. It eventually arrived in the Third World through the insistence of the IMF and the World Bank on economic liberalization as a condition of further credit to those countries that were going through severe balance of payments crises.

The ideas underlying the economic liberalization argument are several. *First, it assumes (and sometimes argues) that economic growth is paramount; that welfare can be maximized by its single argument and expresses the belief that the distributive (and other) benefits of regulation do not outweigh the net efficiency losses. Second, there is the proposition that rapid growth is best achieved when economic decisions are left to private, competing individuals or firms. Third, and the most important, the case for liberalization is centered on the belief that government's regulation - particularly in the markets for capital, labor and traded goods - interferes with the freedom of individuals and firms to choose the financially most profitable avenues for investment and thereby causes misallocation of resource (Hamilton, 1989).*

Under the doctrine of economic liberalization, the state which had hitherto played a significance role in the development efforts of Third World countries is expected to contract in favor of private enterprise in order to allow market forces to have a free reign. The justification for this radical shift in the role of the state is that states supposedly manipulate the value of local currency, spend too much money on social programs and subsidies, and allow all workers to

earn excessive wages. In short, the government is too large and too intrusive¹ and is the source of a great deal of mismanagement and corruption.

By the late 1970s and early 1980s, as a consequence of rapidly deteriorating economic conditions, many developing countries, especially those in Sub Saharan Africa had no real choices left except to accept the Structural Adjustment Programs (SAP) being peddled by the International Financial Institutions -the IMF and the World Bank. As the Economists in its characteristic manner put it, *However strong the resistance, the IMF's liberalism plus austerity is the right remedy against long term mismanagement. The medicine tastes foul, but the risk of not swallowing it is fouler*².

In July 1986, Nigeria after some initial hesitation, joined the growing legion of developing countries to implement economic liberalization policies as a way out of her crushing economic difficulties. Such economic liberalization has taken the form of a SAP which although was originally meant to last for two years, till June 1988, is however still very much operational until the present³. The policies embodied by structural adjustment were designed ostensibly to halt the rapid decline in the country's economy and to reorient priorities in the direction that would make for sustained growth and development. That the adoption of structural adjustment ranks among one of the most significant events in Nigeria's history to date is not in any way contentious. Rather, it is the social, economic and political consequences which it has had, both on the country and on the various segments of the population that has become a subject of great interest to scholars.

The present study, while broadly concerned with the effects of the total structural adjustment package on Nigeria, however focuses attention specifically on the impact which price reform, an important policy instrument of the adjustment program, has had and continues to have on a very important segment of the Nigerian population - rural women. Price reform, according to Phillips (1990), is the center piece of the various SAPs being implemented by most developing countries under the baton of the IMF and the World Bank. The ostensible aim of price reform is to arrive at efficient prices which will ensure optimum allocation of resources in the

various economies concerned. Under price reform, price controls are supposed to be removed, the pricing of goods and services produced by public enterprises are expected to be changed (as a result of subsidy removal) to reflect efficient pricing, and deregulation is supposed to be the major objective of the management of the economies.

Since price reform is a multi-dimensional package, it is important at this juncture to specify the aspect of the program which forms the concern of the present study. First, the primary focus is on agricultural price reform because, this is likely to have a more direct impact on the subjects of the study, ie, rural women operating within the rural economy. Under price reform in the agricultural sector are, directly or indirectly, the following policies:

- (i) Export diversification away from one or a few exportables. Policies to encourage this include "above all, maintaining an appropriate exchange rate, freeing economic prices, and minimizing import protection" and
- (ii) Eliminating the practice of pricing public sector outputs at less than their market clearing level. According to the IMF (1987), "one particular important instance of this problem concerns agricultural pricing. In many countries, food products are directly subsidized, and marketing boards pay domestic producers significantly less than the world market price for their output".

With economic liberalization however, marketing boards were abolished in Nigeria and except perhaps for fertilizers and certain agricultural chemicals, no major subsidies exist in the country's agricultural sector either for farm inputs or for agricultural outputs. The point therefore is that prices, especially of primary agricultural inputs and products have been freed to find their levels according to the market forces of demand and supply.

This policy has without any doubt had some significant consequences on the various sections of the rural society in Nigeria and it is very vital that the effects on the welfare of people, especially the vulnerable groups, be studied scientifically. It is

perhaps under this rationale that international organizations, notably UNICEF, have been very active in promoting research in this vital area, especially with regard to how the prevailing economic crisis affects the vulnerable segments of the society.

These efforts notwithstanding however, there is acknowledgement, even in these international circles, that very little concrete data exists on the nature and extent of the impact of liberalization policies on the health and nutrition of women in general, but particularly that of rural women in the developing areas. This acknowledgement is predicated on the realization that the health and nutritional status of women (and children) constitutes one of the most sensitive indicators of the prevailing socio-economic condition in a country especially in the developing countries where women constitute a very vital segment of the labor force and where their productivity is a vital variable in the struggle for self reliance and development.

However, in spite of this generally acknowledged critical contribution of rural women to national economic development, they remain from all available evidence amongst the poorest in the rural society and until very recently, no conscious governmental effort was made to rectify the situation. Various development policies in the past had tended to ignore women and issues concerning their welfare especially their health and nutrition. This has been particularly unfortunate because the effect of these on women automatically translates to their children who constitute the next generation of Nigerians, and to their productivity as workers.

Writing in the International Herald Tribune on International Women's day in 1989, Dr. Halftone Mailer, former Director General of WHO and newly appointed head of the International Planned Parenthood Federation, noted that millions of women aspire to a better life and want to participate in the development of their societies, *yet for the great majority of women of Asia, Africa and Latin America, life consists of ceaseless physical labor and too frequent childbearing. Maternity kills half a million women each year, deaths easily avoidable if health services were adequate. A woman in Africa has a lifetime risk of dying from pregnancy related causes 20 times higher than that of women in industrialized countries.*

It is clear then, that given the importance of women both as producers and as mothers, the more that is known about them, about their life situation in the contemporary world, the better for policy makers to design more appropriate policies that will enhance not only the utilization of this important segment of Nigeria's human resources but also their general well-being. It is felt that an important contribution in this direction therefore will be to determine whether a linkage could be established between the freeing of domestic agricultural prices and the health of the rural women and how this ultimately affects the productivity of these women.

Price liberalization in the rural areas will affect the purchasing power of these rural women. It can be hypothesized that such a price deregulation will tend to have either of two effects, more real income to the rural producers due to the favorable prices of their farm products, or less real income due to inflation which erodes in no time whatever incomes they might earn from their productive activities. Whichever effect is prevalent however, affects directly their access to medical facilities, to good diet, and the incidence/frequency of diseases among them. Clearly then, the performance of these women in whatever productive activities they are engaged will depend on how healthy they are. It would be strange indeed to expect optimum productivity from malnourished and disease ridden people.

The focus on rural women in the present study therefore is important for both analytical and policy related reasons. As White (1984), highlighted, first, a cursory survey of the available literature shows that until very recently the relevant established academic fields and disciplines dealing with rural development have largely ignored the fact that the rural population consists of two genders and that the division of labor in rural areas is in many fundamental ways structured along gender lines. Second, the importance of rural women's economic activities in both production and exchange points to the policy relevance of research on rural women since rural development programs and projects designed without taking into account a major point of the relevant population can be doomed to failure or at best partial success from the start.

It is clear then that it is an important gap in the literature which the present study attempts to bridge, by examining from a sociological viewpoint, the impact of the ongoing price deregulation, on the well-being of rural women in Nigeria, focusing attention on how the program affects in particular their state of health and ultimately their productivity.

Research Objectives

A pertinent question that arises at this juncture is whether a country undergoing severe economic crisis can afford to be concerned with human welfare (especially those of such vulnerable groups such as women and children) when economic resources are so scarce? One is inclined to argue in the positive as in fact Cornia *et al.* 1987 have done. They pointed out that there are three reasons for not postponing attention to human needs.

In the first place, the basic health, nutritional, and educational needs of the most vulnerable groups ... are urgent and compelling. If neglected they can set back the health and welfare of the whole future generation of a country, in addition to adding to present human and economic miseries. Second, there is considerable evidence of the positive economic returns to interventions supporting basic nutrition, health, and education. They are in fact investment in human capital, and part therefore of strengthening the productive capacity of a country. Third, human welfare and progress is the ultimate goal of all development policy. It takes a particular form of economic abstraction to believe this goal will be achieved in the long run without explicit attention to the human issues in the short run.

These are very cogent reasons indeed for the research and policy attention which the welfare of rural women (and children) deserves and particularly so because it is the rural women who are more likely than most to be poor and thus more vulnerable to economic dislocation and crisis.

Thus, the primary objective of this study is to ascertain in what ways price deregulation, occasioned by the need to restructure the national economy, has affected this category of women. In order to achieve this broad goal, the present study concentrates attention on the following specific objectives:

- (i) to determine if price reform has affected the quality and quantity of their food intake;
- (ii) to determine what ways price reform has affected the access of rural women to health facilities and important drugs;
- (iii) to determine if price deregulation has had any impact on their farm incomes;
- (iv) to determine if the deregulation of prices has provided an incentive for enhanced productivity by these rural women; and
- (v) to determine if there has been, since the adoption of SAP, any significant improvement in the well-being of rural women.

Ultimately therefore, the study intends to suggest possible avenues through which beneficial interventions could be made to improve the well-being of these rural women under the socio-economic conditions engendered by the adjustment program.

The Economic Crisis and Adjustment

This chapter examines in some detail, first, the reasons for Nigeria's adoption of an adjustment program. Second, the components of the program with special emphasis on the price reform component and finally, some of the criticisms (alternatives) that have been leveled against economic liberalization.

The Need for Adjustment

For an adequate understanding of the economic liberalization process in Nigeria, it is important as a first step to understand the reasons that made the liberalization process itself necessary in the first place. This is particularly crucial when the current situation is viewed against the background of great optimism about the country's economic future at the attainment of political independence in 1960. Rather than the economic prosperity envisioned, there has occurred over time what Gordon and Parker (1984) described as a "demise of optimism". In their words, "the failure of African states to achieve the optimistic goals so widely shared at independence has generated a double retreat toward pessimism, both by Africans and by Westerners".

The question is, what has led to the prevailing situation? Generally, several reasons have been advanced to explain the present economic predicament in which Sub Saharan Africa has found itself. Of much less importance at present is the age old trend of attributing all Africa's problems to her colonial past, on the exploitative policies of the colonial powers and on imperialism. While not entirely discounting the negative influence of Africa's colonial past, two sets of reasons are held by scholars as being responsible for the prevailing economic and social circumstances on the sub continent. First, are the external factors which most of the time were beyond the control of these countries.

In the words of Fearon (1988), *The most important of the external setbacks was the collapse of export markets for primary commodities (due to developed country recession, triggered in turn by the oil crisis and tight US monetary policies) ... The combined effect was a big reduction of export revenue in the face of higher prices for essential imports. At the same time, debt service payments on loans contracted in the 1970s, were coming due for many countries. Exchange reserves dropped to minimal levels, balance of payments deficits soared, and arrears on debt service began to build up. Despite increased borrowing from multilateral sources, the import volumes of the 1970s could not be sustained*

In addition to these purely exogenous factors are some internal factors, notably some inappropriate policies pursued by the various governments. These included "over valued" exchange rates, marketing boards, and systems that discouraged small farmer production and extremely inefficient, inward looking parastatal sectors, which made countries simultaneously more dependent on imports and less able to generate the export revenues needed to finance them. Sporadic commodity booms in the 1970s tended to encourage great increases in government spending, often wasted on large public investments that drained rather than generated revenues (Fearon, 1988). Administrative inefficiencies were compounded by wide ranging corruption and nepotism which made it impossible for governmental decisions most of the time to be made on the basis of rational criteria. The combination of these factors - internal and external - ensured the emergence of economies in deep decline and in hock to the international financial institutions.

Nigeria's experience parallels in broad outlines those of most other African and Latin American countries³. However, in many ways her experience is also largely unique to her especially as the large revenues she derived from the sale of crude oil in the 1970s afflicted her with the so called "Dutch Disease" whereby the surplus revenue became more of a curse than blessing. Other sectors of the economy, notably the agricultural sector, suffered significant decline in the process. The share of agriculture in the nation's GDP dropped from 40% in the early 1970s to less than 20% in 1980. The neglect of agriculture which hitherto had been the primary source of

government revenue and foreign exchange, among other things, led both directly and indirectly to an enormous rural-urban drift and to the inability of the nation to produce in any substantial proportion her industrial raw materials. Further, accompanying the economic boom was widespread economic mismanagement and corruption, wrong government policies and structural weaknesses whose effects were largely hidden by the seeming abundance of resources.

Thus, both internal and external factors combined to ensure that by the middle of the 1980s, Nigeria was in a serious economic predicament. The successive governments (of Shagari and Buhari) found themselves financially over extended, with insufficient financial revenue to meet the country's enormous commitments. With a rapidly growing population and declining economic resources, Nigeria resorted to borrowing from external sources and today has emerged as one of the most indebted countries in Sub Saharan Africa.

The Adjustment Program

As we stated earlier, Nigeria did not adopt a structural adjustment program (SAP) until 1986. Prior to this period, attempts were made, first by the Shagari's regime and later by the Buhari's regime, to come to terms with the worsening national economy. Thus, in April 1982, the Federal Government promulgated the Economic Stabilization Act designed to arrest the deterioration of the economy through more stringent exchange control measures and import restrictions supported by appropriate monetary and fiscal policies. These measures did not quite achieve the desired goals, thus the subsequent military government in 1984 had to introduce some more drastic measures. They further curtailed public expenditure, put an end to all external borrowing, placed a ceiling on domestic loans, imposed a wage freeze, removed subsidies from all federal institutions of higher learning and finally imposed a series of levies on the populace.

While these austerity measures ensured that the balance of payments deficit fell from ₦6.2 billion to ₦3.3 billion in 1984, they were still not enough to ensure a turn around in the country's economic fortunes. Thus, the Babangida regime in July 1986

adopted a SAP as a way of ensuring a fundamental restructuring of the deteriorating economy. As several scholars have pointed out, the adjustment "packages" are in essence designed to reduce aggregate demand and improve trade balances within a context which strengthens market forces and widens the scope for private enterprise. The objectives of the Nigerian adjustment program include:

- (i) restructuring and diversification of the productive base of the economy in order to reduce dependence on the oil sector and on imports;
- (ii) the achievement of fiscal and balance of payments viability over the period of implementation of the program;
- (iii) the creation of the basis for a sustainable non-inflationary or minimal inflationary growth; and
- (iv) the reduction of the dominance of unproductive investments in the public sector's efficiency, and the enhancement of the growth potential of the private sector (CBN, 1986).

The main elements of the program include;

- (i) a mechanism to institutionalize real exchange rate adjustment;
- (ii) fiscal policy restraint through limiting growth of government spending and establishing a target for fiscal deficits;
- (iii) mechanisms to liberalize trade and payments by maintaining exchange rate flexibility, eliminating import licensing and reducing tariffs;
- (iv) mechanisms to liberalize financial and pricing policies including liberalization of foreign exchange controls and reduction of subsidies; and
- (v) institutional development policies including the abolition of agricultural commodity boards, pursuit of privatization and commercialization schemes, and relaxation of the stringent barriers into the banking industry (Oyejide, 1991).

A careful examination of the elements of the adjustment program enumerated suggests that a great deal of emphasis is placed on the price mechanism. Fundamentally, the price is meant to serve as incentive for more efficient economic action on the part of the various parties involved. It should be a multi-dimensional package,

according to Phillips (1990), particularly because there are several types of prices in an economy. For example, there are prices of goods and services, of money, of foreign exchange, of labor, and so on. In other words, price reform is supposed to cover the whole spectrum of prices in the economy. Unless the coverage is comprehensive, distortions are likely to occur, thereby jeopardizing the attainment of efficient solutions, which is the objective of price reform.

He argued further that, a survey of the general situation reveals that the sequence of price reform has always begun with exchange rate adjustment. The immediate consequence has been phenomenal increase in the domestic cost of production of virtually everything, thereby leading to higher prices of goods and services. Without any doubt, the most vivid and the most pervasive result of price reform in developing countries today is the rapid rate of inflation which has resulted from the exercise.

That the price mechanism features so much in the adjustment program should not be surprising, since experience shows that the IMF's main tool is the price and thus the primary goal of its stabilization policy everywhere is "getting the price right". Thus, it is expected that the freeing of agricultural prices will enable rural farmers maximize their productive potential in order to earn more money from their products. However, scholars have pointed to certain shortcomings of this position, just as others have also questioned more generally the workability of structural adjustment in the poor African countries.

For instance, Streeten (1989), argued that it is futile to apply only price measures in the adjustment process, that in fact, correct prices often (clearly not always) work best in conjunction with action in the public sector. He observes that: *Prices come first, because they serve as incentives. Second, inputs; water, fertilizer, equipment. Third, innovation, technology, such as high yielding varieties and irrigation. Fourth, information; the technological knowledge must be diffused through extension services. Fifth, infrastructure; unless there are roads and harbors to get the crops to the market, even the best incentives will not get production and sales up. And sixth, institutions; credit institutions, efficient marketing institutions that do*

not cream off too high a margin from the final price, and in some cases, land reform.

Arguing basically along the same lines, Addison and Demery (1989), suggested that the extent to which poor farmers gain from higher prices for food crops depend on whether they are able to produce a marketable surplus above their current consumption needs. They hypothesized that "in most countries there is an inverse correlation between the probability of a household being in poverty and the size of its marketed surplus". They concluded that, *Higher producer prices will not have a significant impact on the poverty of farmers who market very little output, and who produce mainly for their own consumption. The benefits of price reform to producer incomes may thus bypass some rural poverty groups.*

Finally, Pinstrup-Andersen (1989), looking at the impact of price reform on food security and nutrition observed that perhaps the importance of price policy may have been grossly exaggerated as a tool to achieve rapid increases in total agricultural output and food security. In his words, "poor rural infrastructure, lack of appropriate production technology and modern inputs, seasonal labor bottlenecks, and land and marketing constraints result in low supply response in total output".

More generally, the SAP has come under severe criticism from numerous scholars especially with regard to its social costs on the population. There appears to exist a consensus in the literature that at least in the short term, the social costs of adjustment outweigh the benefits. Thus two World Bank economists, Huang and Nicholas (1987), identified three types of social costs which according to them, are in the main "transitory", *First, adjustment measures designed to balance aggregate demand and supply usually, though not inevitably, depress output, employment and consumption ... Second, the changes in the structure of incentives stimulate the reallocation of resources and hence benefits between sectors and activities. Businessmen and employees who previously benefitted from subsidies and other forms of protection from market forces are likely to suffer substantial declines in income and wealth while those in stimulated activities should benefit. Third, lags and difficulties in moving productive resources into alternative uses in response to changes in relative prices may add to costs initially ...*

Numerous other costs of the adjustment program have been identified and used as the basis of criticizing the SAP currently in place in majority of Sub Saharan African countries⁴. However, for present purposes, Helleiner's (1983), position appears to summarize a great deal of what is wrong with the adjustment programs on Africa.

According to him, *the most important limitation of IMF analytical approaches to Africa and other low income countries' macroeconomic problems is probably, however, neither that of its "market bias" nor that of its unconcern with politically important distribution questions. Rather, it is its inadequate consideration of these countries' limited adjustment capacity. The traditional "blunt instruments" of IMF recommended macroeconomic stabilization policy - money and credit restraint, devaluations, and liberalization, all pursued within a fairly short space of time cannot be expected to be very effective in the typical African country. In Africa, short term adjustment capacity is constrained by limited economic flexibility and incentives; low and recently falling levels of per capita income and urban real wages; limited technical and administrative capacity within governmental economic policy making institutions; and fragility of political support for many governments of the day (emphasis in original).*

A careful observation of the operations of structural adjustment in Nigeria leaves one with no option but to agree with Helleiner's position. Clearly, not much thought was given to the unique features of each country before the broad outlines of an adjustment program was worked out and imposed on all those countries with balance of payments crises.

Women and the Adjustment Program

It is perhaps saying the obvious that in any modern economy, the role of labor as a factor of production, and manpower as a key factor in the manipulation of other factors of production is very significant. It is not surprising then that the quantity, quality and utilization of human resources have become central in any nation's development process. Studies from various parts of the developing world show that the millions of women living in the rural areas constitute a very

important part of their nations' human resources and thus contribute very significantly to national development. For instance, the Population Reference Bureau in 1980 reported that in the mid 1970s, the world female population was calculated to be 2,201 million, of which 1,617 (73%) were located in less developed parts of the world. Seventy two per cent of those 1,617 million women were concentrated in rural areas with reproduction and agricultural production being their main occupations.

Further, available evidence points to the fact that rural women bear a disproportionate amount of the work load in these rural areas and it is this importance of women as farmers in Africa that led Boserup (1989) to describe Africa as a "region of female farming par excellence". Similarly, according to a report of the Food and Agricultural Organization, "the rural woman performs all the work in food processing, 60% in marketing, 50% in livestock and animal production and more than 70% in food crop farming". Yet in much of the world, women are more likely than men to be poor, malnourished and illiterate; they have fewer opportunities to earn incomes and less access to health care and education (Ford Foundation, 1991).

Previous studies in Nigeria as in other countries showed that the burden of adjustment has not been evenly spread⁵. Rural women who have traditionally borne the brunt of rural work and misery appear to have been one of the most hardest hit by the crisis. According to Vickers (1991), *when we speak of the "poorest of the poor", we are almost always speaking about women. Poor men in the developing world have even poorer wives and children. And there is no doubt that recession, the debt crisis and structural adjustment policies have placed the heaviest burdens on poor women, who earn less, own less and control less.*

She goes on to argue that when food prices rise and wages fall, a woman must spend more time finding ways to satisfy her family's hunger, travelling further to cheaper shops or markets, preparing cheaper food, and often eating less herself in order to feed her husband and children.

Anthorbus (1992) traced the origin of the present adjustment policies to the "legacy of colonialization" of Africa and argued that,

the effect of the imposition of these structural adjustment policies in the 1980s, and their continuation despite their well documented negative impacts, has been to drive debt ridden governments to greater exploitation of their natural and human resource base (especially to the super exploitation of women's time, labor and energy) and increasing numbers of people to the informal sector. The largest proportion of these have been, not surprisingly women and youth groups which were already the most vulnerable. She pointed out that although women had always predominated in the informal sector, the crisis of the 1980s simply made things worse.

A paper prepared for the Economic Commission for Africa conference in 1988 by the African Training and Research Center for Women revealed that all aspects of the crisis have had an impact on women in terms of income, productivity, health, employment and the general well-being of women and their families. According to the Center, *the relevant questions here are whether women are suffering more than men and why. If that is the case, what can be done to alleviate women's plight? How could they be involved to increase productivity? As part of human resources, to what extent is women's potential being developed, identified and appropriately utilized?*

It is unfortunate that very few studies have tried to answer these questions although some scholars have suggested that the prevailing condition of poor women is perhaps a consequence of the bias they have traditionally suffered in a male dominated world. Thus, according to Ahooja-Patel (1982:1-2), *from available research, surveys and reports within and outside the UN system written by economists, social scientists and "women in development" specialists under the title "world economic crisis", one common feature stands out; the poor have been hurt the most by the crisis and by structural adjustment programs. Women have been particularly affected because many of the poor are women, and because women were already faced with socio-economic bias, which made them even more vulnerable.*

In a similar vein, Mair (1986), suggested that, *in the Third world, we are observing the greatest burden of the world economic recession passed on to those least able to sustain it, women, who having no public say are the least responsible for creating the fiscal*

mess we are in today, with its accompanying social distress, and no viable solutions being proffered either nationally or internationally ... The fact is that a world managed by men has a lot to answer for when they have managed to transform the traditional food producers of Africa, namely its women, into the saddest victims of famine and food shortages'.

It is quite clear from the relatively brief review of the literature undertaken here that a study of the state of well-being of rural women in Nigeria's vast rural areas under the present liberalization program will be a major contribution not only to the available pool of scholarly work but also for the more practical use of the design or redesign of programs and policies specifically directed at this important category of citizens.

Conceptual Framework

Development has been approached through several perspectives and frames of references over the years. The present section examines in a brief manner some of these approaches and at the end posits the perspective of development which underlies this study.

The question to ask about a country's development, according to Seers (1969), are: "*what has been happening to poverty, ... unemployment ... inequity? If all three have declined from high levels, then beyond doubt this has been a period of development for the country concerned. If one or two of these central problems have been growing worse, it would be strange to call the result 'development' even if per capita income doubled*". From a purely observational point of view, available evidence from Nigeria shows clearly that none of these three problems has declined since the attainment of independence. Rather, they have actually been increasing and at a very rapid rate so that more than ever before, the degree of poverty, disease and unemployment remains unsurpassed.

Clearly, the prevailing situation underscores the failure of past strategies of development that have been implemented in the country. The emphasis on economic growth models and modernization theories from the 1950s up to the early 1970s had resulted in an imbalance in economic growth, and a neglect of the social needs for human development. According to Cornia *et al.*

(1987), it soon became clear that trickle down from growth was often limited, and that increasing poverty, defined in terms of numbers of people below a poverty line, often accompanied growth because of deteriorating income distribution - partly due to high levels of unemployment and often to a process of growing inequality built into the political economy of national development. Consequently, emphasis was placed on poverty eradication, employment and income distribution and subsequently on basic services and basic needs.

The basic needs approach dominated development planning and implementation in the 1970s spearheaded largely by the World Bank and the ILO. However the onset of the economic crisis in the late 1970s, had led to a complete shift in the approach to development of the major international institutions. Adjustment programs with their main emphasis on market forces and the contraction of the state became the main focus of these agencies. Of course, as mentioned earlier, these adjustment packages were developed without much consideration for their distributional or poverty implications. Hence, the worsening conditions easily observable in most countries currently undergoing the process of structural adjustment.

There is clearly a need for another approach to development that will consciously address the problems of those most vulnerable to the dislocations occasioned by the implementation of structural adjustment. UNICEF economists have come up with an approach which they believe will assist in addressing the problems of the vulnerable groups. They call their approach "Adjustment with a Human Face". *'Adjustment with a human face is the name we have given to the range of economic and other policy measures which we believe are needed (to bring about positive interventions in the deteriorating nutrition, welfare and human development situation). 'Adjustment' indicates that for most of the developing countries these policies must be part and parcel of the national adjustment policies widely adopted to tackle the economic deficits in the balance of payments and the government budget, often also rapid inflation rates and negligible or negative economic growth. 'The human face' indicates the need for the human implications of an adjustment policy to be made an integral part of adjustment policy as a whole, not to be treated as an additional welfare component (Cornia et al., 1987).*

Although the adjustment with a human face approach added a poverty alleviation dimension to the adjustment program itself, especially with its emphasis on government reduction of spending on social services, it cannot succeed in any significant manner in alleviating poverty of the vulnerable groups who have traditionally been the main beneficiaries of government social services spending.

It is in this connection that ECA's argument becomes very relevant. In its alternative approach to the structural adjustment program, it had argued that, *the ultimate goal of development in Africa is to ensure the overall well being of the people through a sustained improvement in their living standards. It is this quintessential human aspect of development that underlies all other objectives that Africa will have to pursue, be they economic, social, cultural or political.*

What is called for therefore is a re examination of development theorizing and planning such that true development could be seen as a multivariate quantitative and qualitative change, in which economic and non-economic elements interacted very closely with each other and in which the enhancement of the standard of living of the people was the cardinal objective.

The present study thus finds particularly relevant for present purposes the United Nations Development Program's (UNDP) notion of "Human Development". It is defined as "the process of enlarging the range of people's choices - increasing their opportunity for education, health care, income and employment and covering the full range of human choices from a sound physical environment to economic and political freedoms" (UNDP, 1992).

Development thus conceived "weaves development around people, not people around development". In other words, it is a people centered development concerned primarily with the enhancement of the living standards of the mass of citizens. Thus, the objectives of the policy during periods of structural adjustment should be to safeguard human development programs whenever possible and, if curtailment of public expenditure is unavoidable, to ensure that the burdens of adjustment are borne by those most able to do so.⁶

Women have a particularly important role to play in the attainment of human development. Griffin and Knight (1989) suggested that they have to play this role not only because they account for half or more of the total population but also because they have a major responsibility in most societies for ensuring adequate nutrition for the family, caring for the sick and educating the young before they enter the formal educational system.

In the final analysis therefore, the explanation of the objective situation in which rural women find themselves in modern Nigeria will be provided through the prism of the **human development** perspective. Thus, the ultimate goal is to be able to explain the extent to which price reform has contributed to or diminished from the standard of living of rural women in Nigeria.

UNIVERSITY OF IBADAN LIBRARY

Methodology

This chapter presents in detail the techniques and methods with which data for the study was collected and the indices by which the key variables of the study were measured. It is important to point out at the onset that the present study is primarily exploratory because it was discovered that not much data exist on the impact of the adjustment program (specifically price reform) on rural women in Nigeria. Thus, what is undertaken here basically is a sociological description of the situation of these women under the impact of economic adjustment *primarily through their own volunteered opinions rather than an enumeration of economic statistics of price levels.*

Data Collection

The Population of Study

Nigeria is a relatively large country with an estimated provisional population of 88.5 million people. Of this population, the 1991 census exercise puts the total population of women in the country at about 43 million, a very significant proportion of the total population. Going by United Nations estimates, about 65% of the population of Nigeria is resident in the rural areas of the country. In other words, more women live and work in the rural areas than in the urban centers. And it is this mass of rural women who form the population of the present study.

Because it is patently obvious that such a huge population cannot be covered in a single study such as this, it was decided to limit the coverage to the south west corner of the country comprising the four states of Oyo, Osun, Ondo and Ogun. From these four states, it was decided to concentrate attention on two of them, Ogun and Osun states. In terms of population, Osun State has a population of 2.2 million with 22 local government areas (LGAs) while Ogun State has a population of 2.4 million spread over 15 LGAs. In general therefore, the study area has a total population of about 4.6 million people spread over 37 LGAs.

The Sample

Since new data is required, a sample survey was thought to be the most adequate means of generating such data. The sampling frame for the study is the 37 local governments (LGs) comprised in the two states. By simple random sampling, 10 LGAs were chosen, ie. five from each state, for study. The LGAs chosen are: for Ogun State - Odogbolu, Obafemi/Owode, Odeda, Egbado North and Ijebu North. For Osun State, the LGAs are, Ayedade, Egbedore, Ife North, Irewole and Ola Oluwa.

Within each LG, two rural communities were chosen at random from the lists of rural communities already obtained making a total of 20 communities in all (Tables 3.1 and 3.2 show the lists of the communities by LGA). Within each of these rural communities, a sample of 60 women was needed for the study but 70 questionnaires were given out to be administered to randomly chosen women respondents. In all 1,235 questionnaires were found useable for analysis and thus, formed the sample of the study.

Table 3.1: Population of Study by Local Government (Ogun)

Local Government	Rural Communities	Number of Respondents
Odogbolu	Imodi/Imosan	126
Obafemi/Owode	Owode/Ariwo	74
Odeda	Orile Ilugun Rogun Rogun	130
Egbado North	Sagbon/Igbogila	142
Ijebu North	Mamu/Oru/Awa	118
	Total	590

Source: Field Survey.

Table 3.2: Population of Study by Local Government (Osun)

Local Government	Rural Communities	Number of Respondents
Ayedade	Wakajaye/Gbongan	134
Egbedore	Awo/Iwoye	141
Ife North	Moro/Ashipa	125
Irewole	Wasimi/Ikoyi ile	105
Ola Oluwa	Bode Osi/Ikire Ile	140
	Total	645

Source: Field Survey.

Techniques of Data Collection

As we have mentioned earlier, this study is essentially an exploratory one and the social survey method was thought most appropriate to generate the required data. The study population is a largely illiterate one which necessitated the use of a structured questionnaire schedule administered by specially trained interviewers recruited from within the selected LGs. These interviewers were mainly teachers from within the communities involved in the study. After an initial period of training, a pilot study was conducted primarily to assess the adequacy of the questionnaire schedule, the ease of administration as well as the efficiency of the newly trained interviewers in generating the desired information for achieving the objectives of the study. For this purpose, a small sample of 20 women per LGA were chosen for study. The experience gained from the pilot study enabled necessary modifications to be made in the interview schedule especially in the area of question framing and so on.

Questions were designed to elicit information from respondents on the various aspects of their lives. In particular, information was needed on the state of their health, availability and cost of medical facilities and essential drugs. Finally, their opinions

were sought concerning how the current prices affect the quality and quantity of their work at home and in the farm.

Apart from the primary data collection, an analysis of secondary data was also undertaken. Such secondary data took the form of reports from NISER and the Central Bank of Nigeria who over the years have tried to monitor social and economic trends in Nigeria.

Further, in order to obtain the current market prices of basic commodities in the rural communities, market surveys were also conducted in all the rural communities. These also served as checks on the responses provided by the respondents. In the final analysis therefore, it is hoped that a combination of these techniques would have enabled us gather enough data for a meaningful assessment of the impact, on the lives of rural women, of the present deregulation of prices.

Measurement of Key Variables

Two important variables are fundamental to the present study. These are the *health* of the women and their *productivity*. It is important for clarity that something be said about how they were measured in the study. By health here we refer to the state of well-being of the women. The indices used to measure this state of well-being are: the incidence/frequency of disease; the quality and quantity of diet; and access to health facilities and essential drugs.

Productivity, on the other hand, refers to a comparison between the quantity of goods and services produced and the quantity of resources employed in turning out these goods and services. The indices for the measurement of productivity here are: the volume of goods and services currently being produced compared to some specified period in the past; and the total amount of income generated compared to some period in the past.

Main Problems Encountered

Undertaking a study such as this in a rural setting is very tedious indeed. Problems of accessibility to the rural communities and accessibility to the women themselves, were some of the obstacles that had to be overcome. Most of the women found it very

inconvenient to spare valuable time, better spent on productive activities, answering questions which will not in any way bring any direct rewards.

Similarly, large scale skepticism about research by towns' people was commonly encountered. Although initially discouraging, these problems became experience which have in no small way enriched the research abilities of members of the study team.

UNIVERSITY OF IBADAN LIBRARY

Social Characteristics of the Sample

This chapter essentially describes some of the more salient demographic characteristics of the respondents. This is particularly important as it throws some light on those socio-economic aspects of the respondents which are crucial to an understanding of how the economic crisis has affected their lives, but in particular their health and productivity.

First, most of the respondents are natives of the villages where they were interviewed, with a very large proportion (81%) of them having lived permanently in their villages for five and more years prior to the interview. This relative permanency of residence is important because such women are thus particularly in a good position to proffer opinions on the impact of price reform on their lives over the past few years within their communities. In other words, they are very well placed to be able to assess the various changes that have occurred in their lives within the same environment before and after the introduction of price reform.

In terms of age, Table 4.1 shows respondents being evenly spread in the various age categories, with a significant proportion however, over the age of 30. The important implication of the age distribution illustrated in Table 4.1 is that various shades of opinion will be reflected in the responses supplied to key questions asked. Also, of importance is that most of them fall squarely within the childbearing ages and thus with the additional problem of having to cope with children and extended family members under the prevailing circumstances.

Consistent with the age distribution of the respondents shown in Table 4.1 is the fact that most of the women (83.3%) are married. Only a very small number (2.8%) are single although as much as 13.9% are either widowed or divorced. This marital distribution is typical of rural areas in Nigeria where the social norm is for most women to be engaged in some form of marriage of the other. Similarly, almost all respondents have children as Table 4.2 shows.

Table 4.1: Age Distribution of Respondents

	Frequency	Percentage
0 - 15 Years	32	2.6
16 - 20 Years	63	5.1
21 - 25 Years	165	13.4
26 - 30 Years	219	17.7
31 - 35 Years	291	23.8
36 - 40 Years	255	20.6
41 Years & above	207	16.8
Total	1235	100.0

Source: Field Survey.

Table 4.2: Number of Children of Respondents

	Frequency	Percentage
No Child	12	1.0
1 Child	91	7.4
2 Children	221	17.9
3 Children	296	24.0
4 Children	331	26.8
5 Children	284	22.9
Total	1235	100.0

Source: Field Survey.

Table 4.2 shows clearly that the vast majority of the women have at least two children with the largest single category having four children. Judging from the distribution, one can tentatively conclude that large families are still quite common in rural Nigeria. By large family here, what is meant is that quite a sizeable proportion of the women have four children or more in addition to other members of the extended family who normally reside with them. More children, of course, means that more resources will be required for their upkeep and that of other extended family members.

In addition, most of the women belong to polygamous homes with 55% of them having other women as wives besides themselves with important implications for additional children from these co-wives. The ramification of this is that with fairly large families to cater for, most of these women are thus more likely to feel the impact of changes in prices of essential goods and services than other women with smaller families.

Table 4.3: Highest Level of Education of Respondents

	Frequency	Percentage
No Formal Education	668	54.1
Primary School	345	27.9
Secondary School	162	13.1
Teacher Training School	50	4.1
Vocational School	8	0.6
Tertiary Education	1	0.1
Others	1	0.1
Total	1235	100.0

Source: Field Survey.

Table 4.3 demonstrates that the educational attainments of the sample is rather low. In fact, the educational distribution shows that most of the women either had no formal education at all (54.1%) or had some basic primary schooling (27.9%). This distribution of respondents by educational levels attained is typical of rural Nigeria and again confirms the neglect with which women's education has been treated in Nigeria especially in the rural areas. Only about 17% of the respondents have secondary or any other higher educational qualifications.

Consistent with the pattern of predominantly low educational attainment of the women is the nature of their occupations. Most of them, as Table 4.4 shows, are engaged either in farming or trading as the main occupation.

Table 4.4: Primary Occupations of Respondents

	Frequency	Percentage
Farming	543	43.9
Trading	507	41.1
Teaching	27	2.2
Civil Service	12	1.0
Housewife	17	1.4
Tailoring	38	3.1
Unemployed	5	0.4
Others	62	5.0
No Response	24	1.9
Total	1235	100.0

Source: Field Survey.

Significantly, when asked if they had other occupations apart from their primary occupations, 43.6% of the respondents said yes. Of those who had other occupations, farming and trading were the most

common. The important inference to be drawn from this is that most of the women who were farmers also did some trading and *vice versa*. Thus, on the whole, most of the respondents acknowledged that irrespective of their primary occupation, they also did some farming. Similarly, most of the husbands of the respondents were farmers (58.5%) with the rest spread over other sundry occupations. However, just as their wives, those men who had other occupations apart from farming also practiced some farming perhaps due mainly to their rural residence.

Finally, in terms of religious affiliation, most respondents were either christians (49.5%) or muslims (44.9%). The practitioners of the traditional African religion represented only 5.3% of the sample. On the whole, the respondents tended to have been chosen from among women who are still very active in both productive and reproductive activities. They tended to be largely married with relatively large families and were in the main poorly educated. Finally, they were mostly farmers or traders or most often, both.

UNIVERSITY OF IBADAN LIBRARY

Price Changes and the Well-being of Respondents

This chapter presents the analysis of the bulk of the data obtained from the survey of opinions of the sample of rural women. The first part of the chapter examines the indices of the health of the women while the second part looks at productivity. The chapter ends with a discussion of the salient findings and the inferences arising there from. It is important to note that in addition to the market surveys which were part of the data collection process, the CBN Consumer Price Index, spanning the years between 1976 and 1994 are provided as Appendix 2. The aim of this is to act as a measure for evaluating the opinions expressed by the women. Finally, an index of inflation rates between 1970 and 1994 is also provided as Appendix 3 to enable us monitor the rate at which prices have fluctuated over the years.

Health

According to the World Health Organization (1980), "health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity". It is very important to point out at the onset that by health here we do not mean the "health status" of the women since such a characterization will involve an epidemiological survey which is clearly beyond the scope of the present study. Rather for the purposes of this chapter, the concept "access to health" is found to approximate more closely to the meaning of health adopted here. As was pointed out earlier, "health" here is measured by the following indices: the quality and quantity of diet; access (in terms of distance) to health facilities; and cost of medicare and essential drugs. Further, it was also felt that opinions on the incidence and frequency of disease among the respondents will all contribute immensely to the achievement of study objectives.

Adequacy of Diet

In examining the health of rural women under price reform, the first factor to be examined is the adequacy of their diet. A great deal of research has been done on the nutritional status of women under the economic crisis precipitated by the adjustment programs in many parts of the developing world. What is however surprising is that as far back as 1981, with the beginning of the serious deterioration of the Nigerian economy, the International Labor Organization (ILO) had estimated that at least one third of the Nigerian population should be counted as malnourished in the sense of being unable to buy food needs. In other words, even before the adoption of the adjustment program, problems already existed regarding the diet of a large proportion of the Nigerian population.

Thus, this section of the present study intends to examine by way of the responses of the respondents, the adequacy of their diet as compared to the past, with the primary objective of reaching a conclusion on whether their diet has in any way been affected by the changes in prices that have accompanied economic adjustment. It is felt here that perhaps the first step to gauging the adequacy of a people's diet is to first determine how many times they eat a day.

Table 5.1 - Frequency of Eating in a Normal Day

	Frequency	Percentage
Once	15	1.2
Twice	123	10.0
Thrice	967	78.3
More than thrice	10	0.8
Cannot say	120	9.7
Total	1235	100.0

Source: Field Survey.

From the Table 5.1, it is clear that in spite of whatever effects the economic crisis might have had in the rural areas, the bulk of the respondents report that they still manage to eat three times a day. This is particularly significant in that it deviates from the common opinion usually found in the mass media that owing to the economic crisis, people, especially those in the rural areas have found it increasingly difficult to eat the required three times a day. A pertinent factor which must be borne in mind here is that these women are almost all food producers and this can help account for the relative availability of food among them.

However, while it is one thing to eat the required number of times a day, the nature and nutritional quality of the food is perhaps of more importance. Table 5.2 summarizes the types of food the women and their families eat in a normal day. Although some variations are reported from day to day, these foods are however those that they typically eat on normal days.

Table 5.2 - Types of Food Taken

Breakfast	Lunch	Dinner
Palp & Akara (40.2%)	Eba (27.7%)	Eba (29.4%)
Eba (19.8%)	Amala (19.3%)	Amala (18.0%)
Rice (16.0%)	Gari (18.9%)	Fufu (12.8%)
Beans (5.6%)	Fufu (9.5%)	Beans (12.6%)
Bread & Tea (4.8%)	Beans (6.3%)	Yam (10.2%)
Amala (3.6%)	Yam (6.2%)	Rice (7.9%)
Fufu (3.6%)	Rice (5.7%)	Iyan (1.4%)
Yam (3.5%)	Iyan (2.1%)	Others (3.7%)
Iyan (0.6%)	Maize (2.0%)	
Others (2.3%)	Bread (0.7%)	
	Others (1.1%)	
Total (100.0)	Total (100.0)	Total (100.0)

Source: Field Survey.

The pattern of responses show clearly a preponderance of starchy foods in the diets of the bulk of the responses. Table 5.1 shows that *Eba*, a cassava by-product, is the most prominent food item taken by the women and their families for lunch and dinner and takes second place after *palp* and *akara* as the most important food item for breakfast. This was further confirmed when as a follow up, the respondents were asked to state which is the most common food eaten by their families. The predominant response was *eba* (37.1%) followed by *amala* (20.0%). Two main reasons were given as being responsible for preference for these food items; it is easily available (46.8%) or it is the cheapest available (35.5%). Also, notable is the fairly sizeable number of respondents who eat beans especially for dinner.

Of course, the dominance of carbohydrate in the diet of most respondents and their families is bound to have some effect on their health especially as proteinous foods did not feature too prominently in their responses. Although the larger proportion of the sample (81.4%) state that they eat vegetables often with their *eba* or *amala*, only a relatively smaller proportion (39.7%) say that they eat fruits (oranges, grapefruit, tomatoes, banana, etc) often. Instead, majority (56.9%) report that they eat fruits only occasionally. From observation, it was found that many of these women produce these fruits which they however prefer to sell for money rather than consume.

Most surprising however is the fact that as many as 47.7% of the respondents state that they never drink milk while 47.1% report that they drink milk only occasionally. Similarly, majority of the sample (52.7%) report that they occasionally eat such proteinous food items as eggs, nuts and butter. Meat and fish are eaten only occasionally by most respondents with only 16% of the sample saying that they eat meat and fish often.

It is easy to conclude from the foregoing discourse that the diet of these rural women is less than adequate from the viewpoint of nutritional quality. This is however a conclusion which is not supported by a fairly large number of the respondents. Table 5.3 summarizes their responses as to whether they considered their daily food intake as adequate.

Table 5.3 - Adequacy of Daily Food Intake of Respondents

	Frequency	Percentage
Adequate	588	47.6
Not Adequate	596	48.3
Cannot Tell	51	4.1
Total	1235	100.0

Source: Field Survey.

Clearly, a sizeable proportion of the women considered their diet as adequate in spite of the largely starchy nature of such food items, although it must also be noted that an almost equal number of respondents think otherwise. When asked if there were food items they would like to eat but cannot, all the respondents answered affirmatively. What is significant here is that most of them named food items that are rich in protein as those they would like to eat but cannot afford to buy. Meat, fish, milk, beans and rice featured most prominently in the preferred food items.

All respondents agreed that the food items that are common today in their villages also existed 10 years ago although compared to the past, the price of food items is much more costlier today.

Table 5.4 - Adequacy of Daily Food Intake of Respondents

	Frequency	Percentage
More Costly	1088	88.1
Less Costly	102	8.3
Cannot Tell	45	3.6
Total	1235	100.0

Source: Field Survey.

Most of the respondents could not really account for the reason why the prices of basic food items have increased tremendously over the past few years although quite a few of them have heard of "SAP". Reasons adduced for the perceived high prices of food items include "rising number of people in the country", "not enough food being produced", "smuggling of food to neighboring countries" and "SAP". Arising from the responses summarized on Table 5.4, it is not surprising then that most respondents (75.3%) suggest that they cannot afford to buy all the food items needed by their families, although equally important is the fact that a relatively significant number of the women (22.3%) stated that they are able to buy all the food items needed by their families.

On how the majority of respondents who cannot afford to purchase all the food items needed by the family cope with the situation, two answers were predominant among others: "eat what is available" or "eat what is affordable".

Table 5.5 - Present Diet Compared with 10 Years Ago

	Frequency	Percentage
Better	239	19.4
Worse	965	78.1
Cannot Tell	31	2.5
Total	1235	100.0

Source: Field Survey.

Again from the pattern of responses in Table 5.5, it is clear that majority of the respondents recognize that compared with the past years, their diet today is worse. This is however far from unanimous. As many as 19.4% believe that their diet today is better than what it was in the past. However, taken together, it is possible to conclude that from the pattern of responses, the diet of most of the respondents has increasingly become more inadequate from the past to the present. But the point need also be made that from the

appearances of the women interviewed and that of their children, there does not seem to exist any evidence to suggest that the relatively inadequate diet has affected their physical and mental activities.

Incidence and Frequency of Disease

The second measure of the impact of price change on health in the present study is the incidence/frequency of disease among the respondents. The primary objective here is to determine whether or not any significant changes have occurred in the rate at which diseases occur among these rural women and among their families at present. Also, of interest is the nature and type of diseases that are prevalent and whether these could be linked specifically to price changes.

On a very general level, most of the women (86.5%) of the sample reported that they only fell ill occasionally just as most other people in the community. Only 8.2% of the sample say that they were frequently ill. Table 5.6 summarizes the main types of diseases which the women report they often suffer from. The distribution shows that malaria is by far the most common illness among the sample of rural women with headache, body ache and dysentery as other important ailments. It is difficult at this juncture to link these diseases directly to poverty although they are, especially malaria, usually commonly associated with the poverty stricken areas of the world.

However, when asked what they thought was responsible for these ailments they suffer from more or less frequently, some interesting opinions were advanced. For instance, while the largest single proportion of the sample representing 24.7% felt that illnesses were the "work of God", a significant number felt it was due to "bad food" (16.6%), "dirty environment" (20.9%) and "the hard nature of their work" (15.9%). The last three reasons are poverty related and are an indication that the women recognize that were things better for them, perhaps they would suffer less from these ailments.

Table 5.6: Main Types of Diseases Prevalent Among Respondents

	Frequency	Percentage
Headache	151	12.2
Stomach ache	52	4.2
Malaria	650	52.6
Typhoid fever	8	0.6
Cough	32	2.6
Dysentery	170	13.8
Guinea worm	7	0.6
Body pain	100	8.1
Yellow fever	47	3.8
Rheumatism	17	1.4
Others	1	0.1
Total	1235	100.0

Source: Field Survey.

Further, other diseases which the women know of in their communities but which they do not personally suffer from include cholera, epilepsy, tuberculosis, ring worm, measles, small pox and skin diseases. They agreed that all these diseases also existed in their communities in the past before the economic difficulties began. However, none of them could confirm whether any new diseases have emerged there in recent times.

Finally, when asked to compare the rate at which they fall ill at present with about ten years ago, the resulting responses were not conclusive as Table 5.7 demonstrates.

Table 5.7: Rate of Illness at Present Compared with 10 Years Ago

	Frequency	Percentage
Higher	400	32.4
Lower	393	31.8
The same	227	18.4
Cannot say	215	17.4
Total	1235	100.0

Source: Field Survey.

Although a slight majority of the women felt that the rate at which they fell ill was now higher, perhaps as a result of increasing age in a relatively harsh environment, it is also important to note that a sizeable number either felt it was lower or remained the same. For most of those who felt that the rate at which they fell ill was higher, "poor conditions of life" and "poor feeding" were the main reasons advanced. In the final analysis therefore, there was no evidence based upon the opinions volunteered by the respondents, that there has been any significant increase in the incidence or frequency of illness among the women.

Access to Health Facilities and Drugs

The final factor to be considered in assessing the health of rural women under price reform is their access to health facilities in terms of distance from their places of residence and second, the availability and cost to them of essential drugs. The ultimate aim here is to determine if these factors have been affected by price changes.

Majority of the respondents (64.0%) reported that they had health centers within their own communities, a fact which was also confirmed by the interviewers through observation. Others have to travel to neighboring communities to obtain medical attention or on a relatively rare number of cases, depended on local government mobile clinics. Where these health centers existed, respondents say they are mainly staffed by nurses and other auxiliary medical staff. In fact, only 5.9% of the sample say that they have doctors in their

health centers who on further investigation were found to be mainly visiting doctors from the neighboring larger towns. Generally, these health centers were not far from the residences of the women and so most of them could easily walk there. Where it was relatively far, the cost of transportation according to the respondents was not too exorbitant and was affordable.

However, more significant for the present study is that in these health institutions, money is paid for virtually all services rendered, from registration cards to treatment and drugs. Most respondents reported that the cost of these items has increased rather steeply in recent times. Table 5.8 supports this assertion.

Table 5.8: Medical Care and Health Expenses Index (1985 = 100)

	Percentage Change over preceding year	
1989	188.2	
1990	234.5	24.6
1991	276.8	18.0
1992	402.7	45.5
1993	613.1	52.2

Source: Adopted from CBN (1993); *Annual Report and Statement of Accounts* for the year ended 31st December 1993.

As many as 91.3% of the sample say that when drugs are available (which are not most of the time) they are made to pay for them, although most of them admitted that such drugs were usually not very expensive. When such essential drugs are not available in the health centers, respondents report that they have to patronize medicine sellers or sometimes travel to the nearest towns. On these occasions, many of the respondents report that they spend large sums of money both for transportation and to obtain the recommended drugs.

Equally significant is the fact that generally, 76.8% of the sample think that the price of essential drugs for women are too high. Most of the women, when asked to compare the cost of going to the health center with that of self medication or going to a native doctor, maintained that the health center was the most costly. In spite of the high cost of medical care in the health centers however, most respondents still prefer them to other form of health care as the Table 5.9 illustrates.

Table 5.9 - Preferred Mode of Health Care

	Frequency	Percentage
Health Center	789	63.9
Native Doctor	101	8.2
Self Medication	255	20.6
Cannot Say	90	7.3

Source: Field Survey.

It is rather surprising that in these rural settings more women would rather prefer to go to the more expensive health centers than to the native doctor for instance. In fact, more of them would rather treat themselves at home than go to herbalists. One possible explanation for this situation could be the relative success of government information dissemination activities on the advantages of the modern health care system.

Table 5.10 Cost of Medicare at Present Compared with 10 Years Ago

	Frequency	Percentage
It is getting cheaper	70	5.7
It is getting costlier	870	70.4
No difference	172	13.9
Cannot say	123	10.0
Total	1235	100.0

Source: Field Survey.

Compared with about 10 years ago, it is clear both from Table 5.10 and Table 5.8 that the cost of medical care has increased from the viewpoint of the women. In spite of the increasing cost of medical care however, most of the respondents think that compared to 10 years ago, the health care of people in their communities is improving rather well (28%) or improving slightly (39%), while only 8.2% think it is not improving at all.

Taking together, while the diet of the women appears to have deteriorated somewhat in the recent past, they are however not more prone to illness today than they were ten years ago and most of them attend village health centers when they fall ill and could afford to pay for their drugs. Thus, although significant price changes have occurred both for food items and for medicare, the logical conclusion that emerges from the discussion so far is that these rural women have not been overly negatively affected.

Productivity

Just as the health of rural women is of great importance to both communal and national development, so also is their productivity in their various economic activities. As observed earlier, most of the respondents were engaged either in farming or trading, or both. Thus, it was noted that the primary occupation notwithstanding, most

of them because of their rural residence were also involved in farming related activities. The analysis undertaken here therefore is mainly related to farming activities although from time to time illustrations are also drawn from the activities of trader respondents.

Productivity for present purposes is defined as the ratio of input to output in whatever economic endeavor the woman is involved in. To measure productivity, two indices were put forward: the volume of goods and services currently being produced; and total income generated. To determine whether these indices have been affected by the price reform program, comparisons were made to the pre-adjustment years.

Volume of Goods and Services

According to the respondents, the most common crops grown by women in their communities are cassava, maize, vegetables, fruits and cocoyam while most of the traders primarily dealt with the sale of agricultural products some of which they produce and process themselves. As mentioned on several occasions earlier, the relatively fewer teachers, government workers, self employed artisans and so on in the sample almost also had farms of varying sizes with which they supplemented their other incomes.

Thus, the first task then is to determine if the quantity of produce has increased when compared with the past. Most of the women engaged primarily in agriculture agreed that they produce more agricultural crops today than in the past, while those engaged in trading similarly agreed that the volume of their trade has increased as the Table 5.11 shows.

Table 5.11 Present Quantity of Agricultural Products (or sales) Compared with 10 Years Ago

	Frequency	Percentage
Has increased tremendously	373	30.2
Has increased slightly	540	43.7
Has remained the same	285	23.1
Has reduced	37	4.0
Total	1235	100.0

Source: Field Survey.

Although most respondents reported that the volume of their economic activities has increased in recent years, it is also significant to note that those who either felt that the volume has remained the same or actually reduced represent a total of 27.1% of the sample. Several reasons were advanced by this latter group to explain this state of affairs, including the very high cost of labor, high cost of other farm inputs and inadequate acreage of land for expansion. Some of the traders complained of the lack of credit facilities to expand their businesses and stiff competition from other traders mainly those from the towns.

On the other hand, for the majority who felt their farming and trading activities have increased, the main reasons responsible for this are "increased need for money to meet personal obligations" (43.7%) and "high demands for farm produce" (29.0%). Only a relatively small proportion of the sample (16.7%) specifically mentioned the need to take advantage of the currently high prices of agricultural produce as the main reason for their increased quantity of production.

On the whole, based on the responses of a majority of the respondents, it is possible to conclude that price changes have directly or indirectly influenced positively the volume of production of the rural women sampled in the present study. Table 5.12 shows

the estimated size of farms of some of the women who agreed that their agricultural production has increased.

Table 5.12 - Estimated Size of Farm of Respondents

Size	Frequency	Percentage
Less than 3 <i>ibu</i> *	199	16.5
3 - 5 <i>ibu</i>	683	56.7
6 - 8 <i>ibu</i>	204	16.9
Above 8 <i>ibu</i>	119	9.9

**ibu* is a Yoruba term that is equivalent to about 0.1 acre and comprises 200 heaps arranged 10 by 20 heaps.

Source: Field Survey.

It is evident from Table 5.12 that most of the respondents cultivated farms that ranged between three and five *ibu*. These sizes, according to the respondents, are those they can cultivate themselves with minimal reliance on expansive paid labor. Those women with larger farms tended to be those who were successful in obtaining financial support from their cooperative societies or in some instance from husbands or other relatives. Such women are thus in a position to pay for hired labor and other expensive farm inputs.

Income Generation

A second and related component of the productivity of these women is whether these increased economic activities have translated into higher income. Again, although most of the women say that their incomes have increased since the introduction of SAP, a great deal of difficulty was encountered in estimating the exact extent of increase. And so the decision was made to approach the problem from another angle. First, respondents were asked where they

market¹ their products and what proportion of their produce was sold. The vast majority marketed their farm produce locally in their rural markets. Most of them report that they assist in the marketing of not only their own products but those of other family members also especially that of their husbands, sometimes after some processing of such products.

Table 5.13 - Proportion of Farm Produce Sold

	Frequency	Percentage
Everything	158	12.8
About half	486	39.4
A small part	390	31.6
None	34	2.7
Cannot tell	167	13.5

Source: Field Survey.

A look at the Table 5.13 raises certain observations about the sample. First, they cannot, at least the majority, be regarded as subsistence farmers who consumed almost everything produced. Almost all of them sell some part of their agricultural produce whether they were full time farmers or part time, to raise extra cash. Second, not many of them sell everything they produce. Some of the produce is left for home consumption. Only 12.8% of the sample reported that they sold everything they produced. However the greatest determinant for the proportion of the farm produce that is sold is the need for money. Thus, many respondents reported that in times of great need for cash, for example, at the commencement of the school year or festivals, the proportion of farm produce sold increases.

¹ As part of data collection, market surveys were also conducted in the various markets around the communities and the results are attached as appendices at the end of this report.

Table 5.14: Respondents Opinion on How Much Money is Made from Increased Economic Activities

	Frequency	Percentage
A lot of money	290	23.5
Not a lot of money	341	27.6
Very little money	196	15.9
Cannot tell	408	33.0
Total	1235	100.0

It is significant that quite a sizeable number of respondents cannot or are unwilling to venture an opinion as to the size of income they now derive from their increased economic activities. This is not very surprising as many rural people tend to be secretive of their incomes especially since they are not sure to what use such information could be put. However, a large proportion of the sample (49.6%) admitted that compared with the past, they now make more money from their various occupational activities although 31.5% of the sample volunteered no opinion as to whether they now make more money or not. However they largely admit that the prices of their commodities have increased significantly in recent years and that they are certainly taking advantage of this development by increasing, where possible their production. They justify the high prices that primary produce now attract on the grounds that prices generally in the country have increased and food items and other agricultural products cannot be left out of this increase (Appendix 3 for a summary of inflation rates since 1970).

On a very general level, respondents were asked whether they thought their total incomes have increased in recent years. Table 5.15 summarizes their responses.

Table 5.15 Responses on Whether Incomes have Increased in Recent Years

	Frequency	Percentage
Has increased	602	48.7
Has not increased	303	24.7
Cannot say	330	26.6
Total	1235	100.0

Source: Field Survey.

Based on the discussion so far, it is not surprising that majority of the women believed that their incomes have increased in recent years. From an observational point of view, there can be no doubt that with the high prices that agricultural products now attract and the reported increase in production of the women, rural incomes should have increased. However, it must be noted that a sizeable number of women think that their incomes have not increased in a significant manner. This should be seen against the background of rapidly increasing prices of various agricultural inputs and other amenities of life.

It would not however be too far fetched to conclude that perhaps on the whole, the nominal incomes of a large proportion of these rural women has indeed increased. This conclusion is supported by the fact that 52% of the sample report that it is the increased sale of their produce that spurs them into greater production. Only 15.2% of the sample think otherwise while 32.8% cannot tell. However, as the Table 5.16 indicates most respondents believe the prices of agricultural produce are higher today than in the past.

Table 5.16 Prices of Agricultural Produce Today Compared with the Past

	Frequency	Percentage
Very high	731	59.2
High	340	27.5
Low	30	2.4
Very low	27	2.2
Cannot Tell	107	8.9
Total	1235	100.0

Source: Field Survey.

The bulk of the sample agrees that today the price of agricultural products is either very high or high enough. Clearly then, although the result is not conclusive, it is however possible to conclude from the discussion so far that the increased prices brought about by economic adjustment has had a positive effect on the productivity of the sample of rural women studied here. This has also translated into higher income for a substantial proportion of the women with which they meet their various needs.

General Well-being of Rural Dwellers

Generally, in spite of the widely acknowledged high prices of agricultural products in the country, most of the women, when asked whether rural inhabitants were better off today compared to the past, they replied in the negative. About 48.2% of the women believed that rural life is not better off today as against 37.3% who thought they were better off. The general complaint which almost all respondents made was that the rural areas have been neglected by the various governments, although many women said that this situation notwithstanding, they still felt that life was better in the rural areas.

Again, when asked if they themselves were better off today than 10 years ago, a similar pattern of responses emerged as Table 5.17 illustrates.

Table 5.17 Responses on Whether Rural Women are Better of Today than 10 Years Ago

	Frequency	Percentage
Yes	575	46.6
No	596	48.3
Cannot say	64	5.1
Total	1235	100.0

Source: Field Survey.

As the Table shows, opinion is almost divided on whether rural women are better off today than 10 years ago with those who believe they are worse off having a slight edge. For the women who felt they were better off today, they have utilized their additional income on several items, the most important of which is that they presently contribute more to the schooling of their children. Others report being able to buy more things for the home, assisting their husbands to build houses and in other customary social obligations. On the other hand, those women who felt that their lives were worse off at present believe that it was the low value of Naira which was responsible for those things they could buy cheaply in the past were now so expensive.

Finally, most of them believe that their lives could still be improved and several suggestions were made including the provision by the authorities of more social amenities and loan facilities. It is interesting that only 3.2% of the sample thought that price control will be a good way of improving the lives of rural women.

Summary and Conclusion

The present study set out to examine the impact which the changes in the prices of basic goods and services occasioned by economic liberalization in Nigeria have had on rural women. In particular, the primary objective was to investigate how the price changes have affected both the health and productivity of these women. The decision to focus on rural women was reached on both analytical and policy grounds. First, there is a dearth of information especially in Nigeria on the experiences of rural women under economic adjustment and second, rural women represent an important economic resource crucial to Nigeria's economic development.

In order to achieve the objectives of the study, a sample of 1,235 rural women was drawn at random from 20 rural communities in the two south western states of Ogun and Osun. The main instrument of data collection was a structured questionnaire schedule administered to the women by a team of specially trained interviewers. This mode of data collection was complemented by informal interviews of key figures in the various rural communities and observations of the investigators. Further, market surveys were conducted in the communities involved in order to determine current prices and to serve as basis for evaluating the opinions volunteered by the respondents.

The sample, spanning the productive and reproductive age groups, was made of mainly women involved in agricultural activities who were also largely poorly educated. They tended to have fairly large families and were more often than not members of polygynous families living in houses and compounds with other wives and other members of the extended family.

It was found that price reform has had some very significant effects on the lives of these women although some difficulties were encountered in quantifying the nature of the changes. First, it was found that the diet of most of the respondents has increasingly deteriorated overtime. Although, most of the women reported that

they still manage to eat the required number of times per day, is insufficient quantity and the quality of the food has depreciated. The predominantly starchy nature of the diet (and comparative absence of protein) is bound to have long term effect on the lives and activities of these women and those of their children. For now, however, the relatively inadequate nature of the diet has not translated into increased frequency of illness among the women. No abnormal pattern of diseases is reported, and in fact, most respondents reported that they were healthier at present than in the past. Finally, although the price of health care has also increased in these rural communities, most of the respondents would rather still visit the health centers and buy recommended drugs than go to the native doctor or engage in self medication. Thus, the price changes have had very little effect on the access of these women to health facilities and drugs.

Further, the significant increases in the price of agricultural products has also affected the productivity of the rural women. It has certainly led to increases in the volume and this has also led to increased income for many of the respondents. However, there was no unanimity as to whether rural women were better off today as against the past. On the balance, a very slight majority of the respondents believed they were worse off today in spite of their increased economic activities. This situation can perhaps be explained by the very high level of inflation in the country which has significantly reduced the real value of Naira.

Thus, although these women can see that the volume of their activities has increased, it is however not translated for many of them into a higher standard of living. This conclusion is partially in agreement with Cornia *et. al's* (1987) observation that, *a growing amount of evidence indicates that: ... sharp increases in food prices, resulting from rises in producers' prices or from devaluation, unless accompanied by compensatory measures, can cause malnutrition to rise among those around or below the poverty line In general, sharp increases in relative prices of food can have devastating effects on poor households which are net food buyers.* The issue of compensatory measures is of vital importance here.

The rural women who formed the sample of the present study were mainly producers of food items and other agricultural products

and so are expected to benefit from higher producers' prices. In other words, price measures will certainly serve as incentives for greater production but if unaccompanied by other compensatory measures its positive effects will be more than offset by rampant inflation.

By compensatory measures is meant the provision of certain key inputs and infrastructure which will assist these rural inhabitants maximize their potential. For these women, the required compensatory measures include easier accessibility to such farm inputs as fertilizers, improved seedlings, credit facilities, improved marketing facilities, storage facilities and other farm equipment. Also, of great significance is that these rural women seldom benefit directly from governments' extension services.

One major reason for this is that most extension agents tend to be male and in these rural areas, customs still make it difficult for women to mix with male strangers. The result is that quite a number of important new ideas that extension agents provide are lost to most of these women. In short, there is evidence of a great deal of neglect of the rural areas and the underutilization of the potentials of these areas for agricultural production. It is the conviction here that given the requisite support, rural women alone are capable of producing enough food crops to feed the nation and with surplus for export. Unfortunately, decades of neglect have not allowed the necessary build up of important infrastructure to support such rural productivity.

Price reform has had an important impact in the rural areas in the sense of leading to sharp increases in producer prices. However, on the whole, more should be done if these increases are to benefit substantially the rural producers. In other words, rural development programs should be designed more with the aim of enhancing the potentials and capabilities of the people themselves, in the present case, that of rural women.

This argument is based on the rationale that the process of economic development can be seen as a process of expanding the capabilities of people. "Development so conceived is concerned with much more than expanding the supplies of commodities. The enhancement of capabilities often requires changing technologies,

institutions and social values so that the creativity within human beings can be unblocked. This in turn, results in economic growth, but growth of the Gross Domestic Product (GDP) is not the same thing as an expansion of capabilities. The two are linked but they are not identical".

The argument therefore is that development should be defined in terms of the quality of people's life, since people are not only the most important means, but also the ultimate end of development. Thus, according to Kingma (1993), human development should be defined as the creation and utilization of people's choices and capabilities. According to him, it has two sides: one is the formation of human capabilities, such as improved health or knowledge, and the other is the people's use of their acquired capabilities, for work or for leisure. In this development effort, the government has a great role to play. Public policy should be geared towards providing the werewithal with which people could maximize their productive potential.

Notes

1. See Y.W. Bradshaw, & Z. Tshandu: (1990), pp. 229-251.
2. The Economists, 8 August, 1987.
3. For a very detailed analysis of the factors that created the present crisis in Nigeria's economy, see Adebayo Olukoshi: *Crisis and Adjustment in the Nigerian Economy*, Lagos, Nigeria, JAD Publishers, 1991, especially chapter 2.
4. See especially the United Nations Economic Commission for Africa's African Alternative Framework to Structural Adjustment Programs for Socio Economic Recovery and Transformation. Addis Ababa.
5. See for instance Isamah (1991).
6. Introductory note to the special issue on Human Development in the 1980s and beyond, *Journal of Development Planning*, No. 19, 1989, p. 3.

References

- Addison, T. & L. Demery (1989), "The Economics of Rural Poverty Alleviation", in S. Commander (ed.) *Structural Adjustment and Agriculture*, London Overseas Development Institute.
- Alooja-Patel (1982) "Another Development with Women" *Development Dialogue*: 12-28 Dag Hammtonskyold Foundation Uppale Sweden.
- Anthrobus, P. (1992) "Women and the Informal Sector", *Development*, 3.
- Boserup, P. (1989) *Women's Role in Economic Development*, London, Earthscan Publications.
- Bradshaw Y. & Z. Tsandu (1990): "Foreign Capital Penetration, State Intervention, and Development in Sub Saharan Africa". *International Studies Quarterly*, Vol. 34.
- Central Bank of Nigeria (1986), *Annual Report and Statement of Accounts for the Year Ended 31 December*, p. 10.
- Cornia, G., R. Jolly and F. Stewart (1987): "An Overview of the Alternative Approach", in Cornia, Jolly and Stewart *Adjustment with a Human Face*, Oxford Clarendon Press, 1987.
- Fearon, J.D. (1988): International Financial Institutions and Africa, *Journal of Modern African Studies*, 26, No. 1.
- Ford Foundation (1991): *Reproductive Health: A Strategy for the 1990s*, New York.
- Ghai, D. and C. de Alcantara (1990): *The Crisis of the 1980s in Africa, Latin America and the Caribbean; Economic Impact, Social Change and Political Implications*, UNRISD Discussion Paper No. 7.
- Griffin, K. & J. Knight (1989): "Human Development: The Case for Renewed Emphasis", *Journal of Development Planning*, No. 19, p. 17.
- Hamilton, C. (1989) "The Irrelevance of Economic Liberalization in the Third World", *World Development*, Vol. 17, No. 10, p. 1523.
- Helleiner, G.K. (1983): The IMF and Africa in the 1980s, *Canadian Journal of African Studies*, Vol. 17(1), pp. 17-34.
- Huang, U. and P. Nicholas (1987): "The Social Costs of Adjustment." *Finance and Development*, June.
- IMF (1987) Theoretical Aspects of the Design of Fund supported Adjustment Programs, *Occasional Papers*, No. 55 September.
- Isamah, A. (1991) "The Social Impact of Structural Adjustment on a Backward Economy: The Case of Nigeria", *Crossroads*, No. 33, pp. 43-55.

- Kingma, K. (1993): "Can Development be Measured?" *The Courier* N. 137, January - February p. 70.
- Mair, L. (1986): Women in the World - the Challenge of the Nineties, paper presented at the University of South Dakota, April.
- Olukoshi, A. (1991) : *Crisis and Adjustment in the Nigerian Economy*, Lagos, JAD Publishers, 1991.
- Oyejide, A. (1991): Introduction to L. Akinyele *et al* (eds.) *Economic and Democratic Reforms in Nigeria's Development* Lagos, SID.
- Phillips, D. (1987): "A General Overview of SAP", in Phillips and Ndekwe, E. (eds.) *Structural Adjustment Program in a Developing Economy: The Case of Nigeria*. NISER, Ibadan.
- Phillips, A.O. (1990): Price Reform under Structural Adjustment Programs in Developing Countries, NISER, Ibadan, *Occasional Paper*, No. 1.
- Pinstrup-Andersen, P. (1989): The Impact of Macroeconomic Adjustment: Food Security and Nutrition, in S. Commander (ed.) *op. cit.*
- Seers, D. (1969): "The Meaning of Development", *International Development Review*, Vol. 6, December.
- Selowsky, M. (1987): "Adjustment in the 1980s, and Overview of Issues", *Finance and Development*, June.
- Sen, A. (1983): "Development: Which Way Now?" *Economic Journal* Vol. 93, No. 372 Dec.
- Streeten, P. (1989) "Structural Adjustment, a Survey of the Issues and Options", in S. Commander (ed.) *op. cit.*
- Tallroth, N.B. (1987): "Structural Adjustment in Nigeria", *Finance and Development*, Sept.
- UNDP (1992): *Human Development Report 1992*, Oxford University Press.
- Vickers, J. (1991): *Women and the World Economic Crisis*, London, Zed Books.
- White, C.P. (1984): "Rural Women: Issues for Research Policy and Organization for Gender-Equality", *IDS Bulletin*, Vol. 15, No. 1.
- World Health Organization (1980): *Health Sector Policy Paper*, Washington DC. February.

APPENDIX I

Price* Changes Survey for Over 10 Years Period in the Areas Covered by the Research

Item	Unit of Measurement	Price About 10 Yrs Ago (A) ₦	Current Aug. 1993 Price (B) ₦	% Change $\frac{B - A}{A} \times 100$
Gari	Kongo +	0.50	8.00	1500
Elubo (Yam Powder)	Kongo	0.60	9.00	1400
Lafun (Cassava Powder)	Kongo	0.55	8.50	1455.45
Maize	Kongo	1.50	10.00	566.67
Beans	Kongo	5.00	30.00	500
Rice Imported	Kongo	0.60	20.0	3233.33
Local	Kongo	1.00	35.00	3400
Vegetable Oil	4 Litre Gallon	15.00	120.00	700
Vegetable	Smallest Bundle	0.20	2.00	900
Palm Oil	75cl. Bottle	8.00	30.00	275
Onion	Smallest lobe	0.10	2.00	1900
Yam	Smallest Tube	0.50	5.00	900
Banana	Average Bunch	10.00	50.00	400
Pepper	Smallest Unit	0.20	2.00	900
Salt	Kongo	1.60	13.00	712.50
Milk	1 Tin	2.00	14.00	1200
Sugar	1 Packet	3.50	35.00	900

Source: Field Study, Aug. 1993.

*Modal Average Prices

+Kongo - Local Measurement Bowl Averaging About 2 kg. of item.

Item	Unit of Measurement	Price About 10 Yrs Ago (A) ₦	Current Aug. 1993 Price (B) ₦	% Change $\frac{B - A}{A} \times 100$
Powder Milk	450grm. Tin	10.00	65.00	550
Egg	One	0.80	3.50	337.50
Beef (Meat)	Smallest Unit	5.00	25.000	400
Beverage	450gr. Tin	7.00	40.00	471.43
Bread	Smallest Unit	0.30	5.00	1566.67
Orange	Smallest Ball	0.05	1.00	1900
Cutlass	One	15.00	110.00	633.33
Fertilizer (PHK)	One 50kg Bag	20.00	150.00	690
Labor	Clearing Weeding	40.00	200.00	400
		20.00	100.00	400
Labor (Harvesting)	Per day	5.00	40.00	700
Tracter (Plough)	One 'Ibu'	25.00	120.00	380
Pesticides (eg Gamalin 20)	2 Litre Gallon	35.00	195.00	457.14
Hoe	Cheapest	15.00	90.00	500
Plot Lease	One 'Ibu'	40.00	120.00	200
Sprayer Kit	One Pack	400.00	3,800.00	850
Toilet Soap	Per Tablet	0.35	4.50	1185.71
Local (Black) Soap	Local Measure	0.20	2.00	900
Kerosine	4 Litre Gallon	0.50	10.00	1900
Cement	one 50kg Bag	30.00	100.00	233.33
Roofing Sheets	One Bundle of 20 Sheets	100.00	1500.00	1400
Pencil	One	0.10	1.00	900
Biro	One	0.50	5.00	900
Notebook	40 leaves	3.00	10.00	233.33
Cloth	Cheapest per Yard	8.00	25.00	212.50
Transport Cost	Average Per kilo	0.10	2.00	1900

Source: Field Survey, Aug. 1993.

*Modal Average Prices.

APPENDIX II

Year	All Items	Food	Drinks	Tobacco Kola	Acc. Fuel & Light	Househd. Goods & Other Purch.	Clothing	Transport	Other Services
1976	25.7	24.8	34.4	26.0	44.1	22.1	20.3	31.9	18.8
1977	29.7	29.6	36.3	33.9	52.5	25.2	22.5	39.4	23.5
1978	34.3	34.5	38.4	33.6	53.9	27.1	28.2	44.0	24.6
1979	38.4	37.4	44.3	36.8	68.7	28.4	35.5	53.7	27.9
1980	42.1	40.0	47.6	41.9	72.0	33.2	44.1	53.8	37.6
1981	50.8	49.8	48.4	48.9	68.9	35.5	51.6	55.2	45.5
1982	54.8	54.3	52.3	51.3	71.4	39.1	55.1	61.6	47.6
1983	67.8	66.9	60.4	58.5	97.3	42.9	65.7	75.1	57.5
1984	94.4	95.3	74.8	79.7	107.4	96.4	93.0	87.3	80.3
1985	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1986	104.7	98.9	110.6	122.7	148.2	131.0	114.6	117.6	139.0
1987	115.9	107.9	120.6	142.3	154.3	156.1	128.1	134.3	171.0

APPENDIX II (CONT'D)
RURAL CONSUMER PRICE INDEX
(1985 = 100)

Year	All Items	Food	Drinks Tobacco & Kola	Clothing and Footwear	Acc. Fuel & Light	Houhld. Goods	Medical Care & health Expenses	Trans- portation	Rec., Ent. Educ. & Cul. Services	Other Services
1988	182.2	196.2	136.1	164.1	139.1	182.0	154.8	142.7	165.5	144.2
1989	273.3	299.0	206.9	248.0	182.2	294.7	188.2	207.8	219.8	225.7
1990	293.4	308.7	263.0	308.4	220.2	330.6	234.5	242.4	251.9	249.9
1991	328.3	343.5	297.2	381.0	224.8	417.2	276.9	258.9	285.9	314.8
1992	471.4	499.4	444.0	500.4	296.9	627.0	402.7	340.8	364.1	415.2
1993										
1st Quarter	585.8	619.4	581.2	605.9	368.3	773.9	519.2	418.8	448.5	539.1
2nd Quarter	719.4	781.1	666.1	692.2	412.2	888.2	568.7	472.8	516.1	596.9
3rd Quarter	809.5	874.1	748.9	757.8	505.3	1,019.0	636.5	523.6	573.0	617.6
4th Quarter	832.0	864.0	851.4	841.2	594.70	1,138.2	728.1	662.1	718.6	671.6
1994										
1st Quarter	901.7	926.0	908.4	918.1	662.1	1,270.2	867.4	781.6	858.8	824.7

Note: No separate data on Rural Consumer Price Index prior to 1976, 1976 - 1987, data have been rebased using figures sources from FOS.

Source: Federal Office of Statistics, Lagos

APPENDIX III
INFLATION RATE

Year	Inflation Rate
1970	13.8
1971	15.6
1972	3.2
1973	5.4
1974	13.4
1975	33.9
1976	21.2
1977	15.4
1978	16.6
1979	11.8
1980	9.9
1981	20.9
1982	7.7
1983	23.2
1984	39.6
1985	5.5
1986	5.4
1987	10.2
1988	38.3
1989	40.9
1990	7.5
1991	13.0
1992	44.5
1993	57.2
1st Qtr.	57.4

Source: Federal Office of Statistics, Lagos.