

**THE IMPACT OF STRUCTURAL ADJUSTMENT
ON WOMEN IN NIGERIA**

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I. GENERAL BACKGROUND

It is perhaps necessary to state at the outset that this study, like others of its kind, has to be based on before-and-after type of evidence. This means that it is usually not possible to isolate the impact of the policy or programme under examination and the effects of other relevant factors. But, wherever possible, the nature and impact of other factors that affect women significantly, besides economic imbalances and structural adjustment, will be indicated in the analysis.

For an appropriate appreciation of the analysis in this study, it is necessary to give a brief background on the nature of the economic imbalances and structural adjustment in Nigeria during the 1980s. The major imbalances have mainly been structural and longterm, though their manifestations have been shortterm in most cases. The most important of these economic imbalances have been in the balance of payments (rising imports and declining exports, both in volume and prices leading to rising external debt), food and employment, especially in relation to the rural-urban dichotomy.

These imbalances had already become acute by mid-1981 and three main adjustment or stabilisation programmes have been applied to them. Two of these programmes have been national while the third has been external. The first national programme was the Economic Stabilisation (Temporary Provisions) Act of April 1982, which was modified by the military regime of General Buhari during December 1983-August 1985. The austerity measures in this programme were extended under the second national programme, called the National Economic Emergency, for 15 months from October 1985, with a general pay cut of 2 to 20 per cent for all employees. The third adjustment programme was imposed by the IMF and the World Bank as the Structural Adjustment Programme (SAP) from July 1986 to date (though it was officially announced to last only until June 1988).

Policies implemented under SAP since July 1986 include: retrenchment of about 30 per cent of the workforce of ministries, parastatals and private enterprises; massive devaluation of the national currency (naira), from about N1.00=\$1.00 in early 1986 to around N7.6=\$1.00 in early 1989, under foreign exchange auctions (with N11.00=\$1.00 in the parallel market); budgetary cuts on education, health and other services of about 30 per cent and subsidy withdrawal across the board, (including a cut of about 80 per cent on petroleum products), (see footnote 2 on page 7); trade liberalisation with generalised tariff reductions on imports; an increase in interest rates from about 11 per cent to over 20 per cent; privatisation of public enterprises; debt conversion or debt-equity swap; general export promotion, including export of staple foodstuffs, until early 1989.

Besides the imaginative and highly impressive efforts of the UNICEF in Nigeria, this case-study is the first major evaluation of the impact of these adjustment programmes on women as a distinct social group. Their effects on women are disaggregated into economic and social, before exploring the policy responses to these effects.

II. ECONOMIC EFFECTS ON WOMEN OF ECONOMIC IMBALANCES AND STRUCTURAL ADJUSTMENT MEASURES

As the adverse economic effects of the imbalances have been exacerbated by the austerity measures in the different adjustment programmes since 1981, their major impact on women centres on five areas. These are women's income, employment, time allocation, expenditure patterns, and the performance of their economic roles as producers and consumers. These effects will be analysed in the formal, agricultural (rural), and informal sectors of the economy in which women operate. They have been favourable for a small minority of privileged women, as also shown below.

1. Income Effects

The impact of the economic imbalances and adjustment measures on the incomes of most urban and rural women has been negative. And this is with respect to both money and real incomes. The continuing fall in women's cash incomes from 1982 was part of the general fall in the money incomes of most Nigerians in all sectors, for both employees and the self-employed. The World Bank has reported a fall in the country's per capita income from \$1,000 in 1980 to \$370 in 1988. The general fall in money incomes was due to the drastic reduction of GDP, whose annual growth rate fell to 3 per cent during 1982/85, the associated fall in aggregate investment, government expenditure, employment, import-export trade, the compulsory cut of 2 to 20 per cent in wages and salaries as part of emergency measures during 1985/86, and to the drastic reduction of fringe benefits and subsidies.

As women generally have remained at the lower end of the distribution of income, wealth and power, their money incomes have fallen even more for additional reasons. In the formal sector as employees, most women are crowded into the lower salary grades, so with the crisis and adjustment many of them lost their jobs or had their money wages and fringe benefits reduced. Minimum wages have remained pegged at N125.00 per month since 1981, while consumer prices have risen considerably (Table 1), so that real minimum wages are only about 25 per cent of their 1980 levels. Although non-minimum wages have risen slightly in nominal terms in both the private and public sectors, they have fallen dramatically in real terms as is shown below. Unfortunately, gender-specific data on wages are not available.

Rural women in the agricultural sector suffered income losses from the agrarian crisis that reduced total agricultural output of foodstuffs, livestock and raw materials. Even when agricultural product prices rose (especially for foodstuffs), urban middle men and women creamed off most of the benefits and persistently paid low prices to the rural producers.

For export crops whose local prices have risen sharply from massive devaluation since 1986, rural women have not benefited much because they do not usually own land and cash-crop farms (for cocoa, rubber, cotton, groundnuts, etc). Most housewives and women in the informal sector have also suffered cash income losses because they are derivative income receivers from their husbands and consumers, respectively. Hence as most incomes fell, those of housewives fell even more, while the money incomes of women in informal sector activities like petty trading, catering, tailoring, etc., also fell from the general depression and relative crowding of those activities. Table A.1 in the Annex depicts household incomes by states - the 'income of others'

Table 1: Annual Percentage Changes in Consumer Price Index, 1978-88
(Base 1975)

Items/Years	1978/79	1979/80	1980/81	1981/82	1982/83	1983/84	1984/85	1985/86	1986/87	1987/88
All items	11.1	11.4	20.9	7.5	20.0	41.2	2.9	10.1	7.0	37.8
Food	7.1	11.1	29.8	8.2	22.4	46.0	-1.6	7.6	7.0	37.8
Accommodation, fuel and light	24.0	15.6	10.0	5.7	16.6	27.6	7.9	5.2	5.8	7.4
Clothing	13.9	13.4	7.1	5.6	15.1	33.6	12.0	23.7	4.9	15.3

Sources: Central Bank of Nigeria, Annual Reports, Lagos (various years);
Federal Office of Statistics (FOS), Statistical News, (various years).

in the table refers mainly to housewives, and their incomes are 30 per cent below those of household heads.

The fall in real income has been even more drastic for most Nigerians and for women in particular for two main reasons. These are the pauperising inflation since 1981 and the drastic withdrawal of subsidies on food, utilities, health care, education, etc. The official rates of inflation are shown below. But actual price increases have been much higher than these for basic needs like foodstuffs, accommodation, transport, health care and education. Thus the prices of staples like gari, bread, rice, beans and oil have risen by some 200 - 400 per cent since 1981. Consequently the average of real incomes by December 1988 was estimated at only about 30 per cent of their 1980 level¹. A separate estimate is not available for women but since most of them earn less cash income than men to start with, the plummeting of average real incomes must mean even lower real incomes for women.

The drastic withdrawal of subsidies on food, petroleum products, transport, utilities, health, education, agriculture, etc., has also reduced the real incomes of women. Thus as most Nigerians have been paying more for these items, especially since the introduction of SAP in 1986, women have also been spending more for food items, kerosene as cooking and lighting fuel (especially in rural areas), drugs, transport, water and electricity (where available at all) and children's education. Unfortunately, there are no data yet on these items, but subsidy withdrawal has raised the prices of many of them by over 100 per cent since 1985². The real incomes of poor urban women on fixed money incomes have also tended to fall more than those of rural women who meet most of their consumption requirements from household production.

2. Employment Effects

The employment effects of the crisis and structural adjustment on urban women have been even more severe than the income effects. But although most of these effects have been concentrated in the formal and informal sectors there has also been heavy unemployment among women in the agricultural sector, including in the relevant Ministries and parastatals. The three main effects have been massive open unemployment, underemployment or disguised unemployment and occupational shifts from other sectors to the informal sector.

¹ Proceedings of the Annual Conference of the Nigerian Economic Society, Ibadan, May 1988.

² The author estimates the extent of subsidy cuts to be : from about 50 per cent on food items (rice, baby food, imported meat, etc.); around 80 per cent on petroleum products; 100 per cent on fertilisers; over 60 per cent on health care (drugs, health materials, etc.); and from free tuition in most schools, to fees of between N10 and N40 per annum in primary schools and of over N100 per annum in secondary schools.

The overall unemployment rates in the country have been summarised as follows:

Table 2: Unemployment Rates, 1980-87

1980	1981	1982	1983	1984	1985	1986	1987
1.1	3.8	4.1	4.2	7.9	15	17	21

Source: Proceedings of the Annual Conference of the Nigerian Economic Society, Ibadan, May 1988.

These are rather low figures and result from poor employment records. The unemployment rates were highest among urban secondary school leavers, at about 63 per cent in 1985/86 and 79 per cent in 1987.

As the 'last hired and first fired', women have been relatively hard hit by massive retrenchment in both public and private sectors. Details are difficult to obtain but, on average, it has been estimated that some 30 per cent of the workforce in Federal/State ministries and parastatals, as well as in local government, have been retrenched since 1983. Available unemployment data are presented in Table A.2 in the Annex³. They show that for ages 15-24 years, urban unemployment is heavier among women than men. Thus in 1987, while 26.5 per cent unemployment was reported for boys between ages 15-19 years, 40.9 per cent was reported for girls; for ages 20-24, the corresponding percentages were 34 for men and 39.8 for women. In many cases, both husband and wife were laid-off, often without benefit, for several months.

A major effect of the massive unemployment of women has been their crowding into the informal sector. The two dominant activities into which these unemployed women drift in urban areas are hair-dressing and food-drinks catering. Other informal sector activities for them are tailoring, petty trading in various foodstuffs and other consumer goods, and, unfortunately, smuggling, prostitution and crime. There are no national or even partial data on these activities. Rural unemployment generally is slight (Table 3)⁴ and women affected by it tend to go into farming, petty trading and handicrafts.

³ Unemployment within each sex in Table A.2(a) is used to make inferences about unemployment between the sexes - the comparison is incomplete but indicative of a pattern.

⁴ It might be noted that low rural unemployment is due mainly to migration to urban centres and limited paid employment in rural areas. Rural-urban migration affects women adversely as it leaves relatively more of them in rural areas with declining support, and tends to crowd into low productivity jobs in both urban and rural areas.

Table 3: Spatial Unemployment Rates, 1983-85

Year	Urban	Rural
1983	7.3	2.4
1984	7.9	4.6
1985	9.7	3.0

Source: FOS - Labour Force Sample Surveys, Lagos.

In such circumstances, many of the unemployed and others seeking new jobs also became underemployed as 'weekend families' working on marginal jobs far from home, housekeeping, assisting on construction sites and other odd jobs to generate any income. This underemployment thus constitutes a reduction in the potential incomes of women and in their effective participation in the economy.

3. Time Allocation

Women typically allocate their time to three main areas of activity - production, home and community. Since the crisis and structural adjustment started, the allocation of time by both urban and rural women has shifted significantly towards catering for the home, especially in urban areas. The common reasons why women spend longer hours on housekeeping and rearing children are : unemployment or inability to get jobs, which forces them to become full-time housewives; underemployment, which forces them to engage in informal sector activities in their homes as petty-traders, tailors, etc, the production of home substitutes for scarce or expensive household needs like soap, milk, bread, etc (e.g. many housewives make soap in their garages and produce milk as well as other protein supplements at home from soya beans); searching for cheap sources which takes longer e.g. in shopping for scarce baby food; and an inability to pay for house-help (housemaid or houseboy) due to falling incomes which has also been forcing many women to spend more time on housekeeping and baby care. In reverse cases, some urban women have to spend longer hours outside the home because they are forced to take jobs with longer hours (especially in small-scale enterprises, hair-dressing, catering, etc.), or even secondary jobs, e.g. typing, coaching pupils, etc.

In rural areas, the allocation of women's time since the crisis has shifted towards longer hours in production (some 10-16 hours daily), especially on the farm, in procuring charcoal or firewood to substitute for kerosene that has become more expensive, and in producing some household substitutes for higher priced baby-food as well as preparing local soap and dyed cloth. Rural women have also established associations for promoting community health (e.g. in local diarrhoea control organised by the WHO), thrift societies for credit and savings, and joint enterprises for the production of vegetable oil, cloth etc.

The following data show the trend of the allocation of time by urban households.

**Table 4: Allocation of Time by Urban Households, 1980/81–84/85
(in percentages)**

Activity	1980/81	1981/82	1982/83	1983/84	1984/85
Employed	71.9	60.3	59.4	57.0	57.1
Seeking job and unable to work	2.3	2.2	3.3	3.0	4.7
Keeping house	16.2	21.3	19.0	21.0	18.7

Source: FOS, Social Statistics in Nigeria, 1985, p.113.

4. Expenditure Effects

The combination of falling cash and real incomes, general inflation and food scarcity has been forcing women (and the rest of the Nigerian populace) to change their patterns of expenditure. The dramatic necessity for this is reflected in the price trend of major food items in the country, such as gari, whose price shot up from N10 per tin in 1986 to N30 in December 1988 and rice whose price jumped from N120 to N500 per bag in the same period. A chicken which used to cost about N7 now sells for over N20.

Consequently, women have had to switch their expenditure patterns in three main adverse ways⁵: from rich protein food to cheap food, from other expenditures to food, and from personal and extended family budgets to nuclear household budgets⁵. The first switch, from nourishing to poor quality foodstuffs to reduce home-management cost, is shown in Table 5 for four major food items and fuel.

Summarysecond expenditure switch is to food items from other household expenditures like clothing, health care, transport or travel and entertainment the last two by middle-class households since the poor cannot afford them).

⁵ Empirical evidence includes: (i) a household survey by University of Ibadan, by oral interview of housewives, December 1988; (ii) evidence of participants at the WORDOC Conference indicated elsewhere in this chapter (Section IV.1; and (iii) periodic media (newspaper and television) reports.

Table 5: Substitution of Cheap for Nourishing Food and Fuel Substitution

Baby Food	Tubers	Cereals	Meat	Milk	Fuel
Cerelac to local pap from maize or millet	Yam to gari (cassava); from yam and cassava to their peelings formerly fed to animals by the poor (urban and rural)	From real cereals (maize, or sorghum) to cereal 'husks' formerly fed to animals by the poor	From beef meat to beef bones; from meat to cheap frozen fish and vegetables by the poor (urban & rural)	From liquid to powdered milk and self-made soya-bean milk by the middle class	From gas to Kerosene(middle class urban); kerosene to charcoal and firewood (poor urban and rural)

Source: Own Urban and Rural Household Survey, December 1988.

Unfortunately, there are no data on the extent of the switch. But as average household cash incomes have fallen or stagnated while food prices have risen by over 200 per cent in most cases, women as household managers have had to divert expenditures on a considerable scale in order to try to maintain their families' food consumption. The extent of women's expenditure switch to food items in employed households (i.e. with wife and/or husband employed) may be as much as 30-50 per cent. For rural women who mainly produce their own food, the diversion of expenditure has been much less. Many households have therefore been using their savings or resorting to overdraft facilities in their banks or, in the case of the poor without access to such facilities, to outright debt.

The third switch in patterns of spending involves women's supplementation of the housekeeping allowance provided by their husbands. Before the crisis and adjustment, women added some 20-30 per cent to the allowance, but since the 1980s most of them have been adding 30-100 per cent, especially in urban areas, and in both middle-class and poor households. In cases where the husband abandons the home or becomes jobless, 100 per cent of the household expenditure is provided by the wife.

Moreover, as the social wage has been falling drastically due to subsidy withdrawal, many women across the board have had to spend relatively more on health care (to cover pregnancy and childbirth, baby and child care as well as for their own normal requirements) or making their contribution to school fees and the other educational expenses of their children. They have also had to pay more for fuel, transport, utilities and clothing, but the lion's share of these non-food expenses has gone to health and education. The implications of these adverse economic effects on the roles of women as producers and consumers are discussed in Section VI.

III. SOCIAL EFFECTS ON WOMEN OF ECONOMIC IMBALANCES AND STRUCTURAL ADJUSTMENT MEASURES

The social effects on vulnerable groups, including women, of the current crisis and its structural adjustment measures have been studied by UNICEF, the Nigerian Institute for Social and Economic Research (NISER), the Federal Office of Statistics (FOS) and independent researchers. These effects are adverse and confirm the growing international consensus on the negative social impact of structural adjustment and the debt crisis. The most traumatic social effects on women and their children are mainly with respect to the growing incidence of starvation and malnutrition, children's diseases and mortality, and crime.

1. Starvation and Malnutrition

The UN's assessment of adjustment in Africa, which was based partly on UNICEF data, reported in September 1988 that about 103 million Africans were starving, with some 30 million of them in Nigeria. Unfortunately, there are no data on the numbers of women included in this estimate. However, the incidence of starvation is assumed - optimistically - to affect men and women equally, then as women constitute about half the Nigerian population, that means these are at least 15 million starving Nigerians.

Evidence of malnutrition, has been well confirmed by data from UNICEF, NISER, FOS and other researchers. Thus increased dietary deficiencies, maternal malnutrition and diseases of poverty are reported to have aggravated the incidence of rickets, goitre and pellagra in females compared with males⁶. Malnutrition has also increased the dangers of risky pregnancy and child birth, which in turn have led to serious nutritional diseases in children as shown below.

2. Health of Women and Children

The health of women and their children has deteriorated during the crisis. Besides the specific nutritional diseases, women have also been suffering from psychological and mental stress due to poor feeding, overwork and anxiety over the physical survival of themselves and their children. Tables A.3 and A.4 in the Annex depict the deteriorating health of women with respect to attendance at the national University College Hospital (UCH) during 1978-88. In Table A.3, column (3) shows that the female cases rose sharply above the 1980 level up to 1986, while the obstetrics (OBS) cases rose suddenly in 1984 and the gynaecological (GYN) cases were above their 1982 level from 1983 to 1988.

The deteriorating health of the children of these women is shown in Table A.4 and panels (a), (b) and (c) of Table A.5 in the Annex. In Table A.4, the number of children registered as both in- and out-patients rose sharply in 1984 and 1985 before dropping in 1986. Panels (a) and (b) of Table A.5 indicated that malnutritional diseases have been reducing weight-for-age and height-for-age ratios in both urban and rural children; these ratios in 1987 and 1988 were worse than in the 1960s and show the children barely surviving on the margins of life. Panel (c) of Table A.5 depicts possible to severe protein energy malnutrition (PEM) in the children relative to normal growth shown in the first row of the table. In many cases, the weight and height of the children were reduced to less than 50 per cent of normal.

But the data on the effects on mortality have been curiously inconclusive for both women and children, as shown below:

**Table 6: Infant and Child Mortality Rates, 1982, 1983, 1985
(per thousand)**

	1982	1983	1985
Infant mortality rate (under 1 year)	28	17	21
Child mortality rate (1-4 years)	108	113	109

Source: World Development Report, various years.

⁶ World Bank (1986) Financing Adjustment with Growth in Sub-Saharan Africa, 1986-90, Washington, World Bank.

3. Maternity

Another adverse social effect of the crisis and adjustment is on maternity. In Table A.6 of the Annex, there is evidence that women have been resorting to child-birth out of hospitals and clinics because they cannot afford hospital bills - hence the drop in maternity attendance from 11 per cent in 1982 to 4.8 per cent in 1988 (women's attendance as nutritional patients at the UCH also dropped, from 50 per cent of the total in 1983 to 39 per cent in 1988). Yet the World Bank has been proposing higher user charges for maternal and child health care.

4. Crime

A further agonising aspect of these social effects is the increasing involvement of women in criminal activities for physical survival. Prostitution is commonest, especially among female school-leavers between the ages of 15 and 19. Then there are smuggling, drug-pushing and increasing women's participation with men in armed robbery gangs. Again, there are no reliable data on the number of women involved in these crimes, but several cases have been reported in the media since the current crisis started. Most of the women involved are usually from the unemployed urban poor.

IV. MITIGATING ACTIONS AGAINST THE ADVERSE EFFECTS ON WOMEN

As would be expected, the disastrous (and some would even say catastrophic) effects on women of the current crisis and its structural adjustment measures have prompted some national and international actions, both to mitigate the trauma and to assist women to benefit from the adjustment process. Unfortunately, however, these actions have been basically insignificant relative to the magnitude of the problems. Moreover, only three of the six national programmes and one of the two international programmes are women-specific.

1. Women-Specific National Actions

Better Life for Rural Women. This programme was started in 1988 with a large trade fair for rural women from all over Nigeria, in Lagos - of all places. That immediately raised doubts about its usefulness, while its launching by elite urban women aroused suspicion about its propaganda value at a time of intense national debate on the social relevance of structural adjustment. In spite of this, the programme has continued to be introduced in local government areas. Its basic commitment is to improve the living conditions of rural women by increasing their co-operation, skills and productivity. But it is too recent to have produced any real impact on rural women so far.

National Commission on Women. This was also announced in 1988, essentially as an expression of Government commitment to the cause of women. Its format and infrastructure are still to be established and so it has not yet become operational.

The Women's Research and Documentation Centre (WORDOC). This was established in 1987 under the Institute of Africa Studies, University of Ibadan (where it is housed and has the same Director as the Institute). It

collates and is building up documentation on women's studies, has drawn up a programme of research on 'women in agriculture' and plans linkages with Dalhousie University in Canada. In September 1988 it hosted an African regional meeting organised by Development Alternatives with Women for a New Era (DAWN) on the impact on women of debt and the food crisis in which the author participated. Though the Centre is mainly academic, it has been making efforts to raise women's consciousness of the crisis in different parts of the country, even if this activity has been but marginal.

2. Other National Actions

National Directorate of Employment (NDE). This was established in the 1986 Budget to deal with the growing problem of mass unemployment. Its four programmes are the youth employment and vocational skills programme, the agricultural scheme to provide farm work for the unemployed, the small-scale and graduate employment programme, and the special public works scheme. As none of them is targeted on women (urban or rural), the NDE has had only a marginal effect on their unemployment problems.

Directorate of Food, Roads and Rural Infrastructure (DIFRRI). This was established in 1985 primarily to help expand rural infrastructure in the first instance. But it has since extended its activities to include rural food production and technology development. Again, this programme has no specific focus on women, though it has had more impact on them than has the NDE.

Basic Health Services Strategy (BHSS) and Primary Health Care (PHC). The BHSS started under the Third Development Plan of 1975-80 but in 1984 a review by a Technical Advisory Group maintained that it has failed to make in any significant impact on the health status of children and women. (UNICEF/NISER 1985, p. 28). The PHC was established in 1986 to deal with the basic problems of primary health care that had been compounded by the crisis and adjustment of the 1980s. But it has been reported that in its first 30 model local governments areas little is being undertaken to improve the health of its target population. Thus, for example, rural dwellers still pay as much as N20 for a complete immunisation package because of poor access to the Expanded Programme of Immunisation. In general these programmes have not been large enough or sufficiently well resourced to cope with the traumatic effects on women's health caused by crisis and adjustment.

3. International Actions

UNICEF's programme for Nigeria can be viewed within the agency's commitment to 'adjustment with a human face'. To its credit UNICEF has maintained the most consistent focus on the needs of the vulnerable urban and rural poor as well as of children during the catastrophe of debt and adjustment in Africa and much of the rest of the Third World. In Nigeria, it has mounted impressive urban and rural surveys on the conditions of these vulnerable groups and launched a national programme for 'Child Survival', in which the author participates. Through these activities, it has focused national (official and public) attention on the problems of women and children, and thus contributed indirectly to the establishment of some of the government programmes discussed above. But to date, the UNICEF has not had the resources to launch action programmes that will really mitigate the adverse effects of crisis and adjustment on women or assist them effectively to adjust more satisfactorily.

The WHO has been collaborating with the Federal Ministry of Health on the basis of its commitment to primary health care and health for all by the year 2000. More specifically, it has been operating a community-based diarrhoea control programme through oral rehydration therapy.

4. Summary

Taken collectively, the national and international actions taken so far have been grossly inadequate in dealing with women's problems in Nigeria during the current crisis. For example, there is not a single programme addressed to urban women, while the Better Life for Rural Women has to date been at best a promise. This situation is basically the result of poor conceptualisation of the impact of the crisis and adjustment, inadequate social and policy awareness of the seriousness of the problems and the very low level of democratic participation by women in the country's decision-making and resource allocation processes.

V. FURTHER DATA FOR MONITORING WOMEN'S POSITION AND ACHIEVING GENDER-SENSITIVE ADJUSTMENT

An alarming and disproportionate share of the burden of crisis and adjustment has been falling on vulnerable groups like women, children as well the rural-urban poor, on which there are inadequate data. In order to rectify the situation, with respect to women, it is essential to collect and collate data both on the effects of adjustment on them and on how they might benefit or at least not suffer from that adjustment.

1. Further Data for Monitoring Women's Position

From the foregoing analysis, two types of further data are required for monitoring women's position in crisis and adjustment. These correspond to the gender disaggregation of existing data and the collection of women-specific data on a trend basis (e.g. 1980 to date).

Gender disaggregation of existing data for women. Most of the existing data on the economic and social impact of the crisis and adjustment are aggregative for the national population or for particular social groups and are without gender focus. Relevant data that exist, fully or partially, but require disaggregation into male-female in order to reflect the economic and social effects on women in Nigeria over time, cover :

- . income - money and real wages as well as total cash and real incomes from all sources and by sector (formal, agricultural and informal);
- . retrenchment - rural, urban, by age, schooling, occupation and sector (formal, informal, agriculture);
- . starvation - in rural and urban areas;
- . malnutrition - in rural and urban areas;
- . nutritional diseases - rural, urban;
- . mortality - rural, urban, 0-4, 5-11 years and higher age groups.

Required women-specific impact data. Assessment of the specific socio-economic effects of crisis and adjustment on women require the following additional trend data :

- . risky pregnancy - number of cases in rural-urban areas;
- . child birth accidents - cases in rural-urban areas;
- . time allocation - daily on regular employment (wage, agricultural or self-employment) and household work/child care;
- . expenditure patterns on food and non-food, fuel, baby-food, health care, education, transport, etc;
- . height-age and weight-age ratios of children - rural, urban.

2. Further Data for Gender-Specific Adjustment Progress

To facilitate a more gender-specific adjustment process, trend data for women will also be required on :

- . employment/unemployment/retrenchment-rural, urban, by age, schooling, occupation and sector (formal, agricultural and informal);
- . incomes - money and real wages and other incomes by sector (formal, agricultural and informal);
- . maternal and child care - rural-urban distribution of facilities, user charges and subsidies;
- . drugs - sources (local and import), prices, subsidies and rural-urban availability;
- . nutritional requirements and costs;
- . baby food - rural-urban supply, sources (local and import), prices, subsidy;
- . food - prices of staple foodstuffs, subsidies, rural-urban supply, sources (local and import);
- . inflation - possible rates, sources, food and non-food, rural, urban;
- . education - fees, subsidy, rural-urban availability/enrolment by level (primary, secondary, tertiary) and drop-outs;
- . fuel - sources, prices, subsidy, rural-urban supply;
- . transport - modes, fares, subsidy, rural-urban availability;
- . national population - sex, age, occupational, spatial distribution.

In Nigeria, as in many other countries, the existing national statistical organs (e.g. the Federal Office of Statistics, FOS) are not equipped to generate all these data. So it is necessary to mount specific surveys like those of UNICEF, NISER and independent researchers to collect and analyse the data for policy purposes. The funding of such data collection and specific studies should be built into the general budget of the adjustment process. Without them, adjustment policies and programmes are bound to be based on guesswork, implicit theorising and, in many instances, mindless repression with disastrous economic and social consequences, as is the case now. International aid agencies and NGOs need to be well-informed about this critical data aspect of their humanitarian activities so as to maximise their effectiveness.

VI. PRIORITY ACTIONS FOR IMPROVING WOMEN'S MAJOR ROLES AND PRODUCTIVITY

In the context of the current crisis and structural adjustment and their adverse effects on women, it is desirable to focus priority policy actions for enhancing the productivity of women on their four major roles as producers, reproducers/child-rearers, consumers and household/community organisers. Such policy actions should be both national and international, and they should be community- or grassroots-based as much as possible, in order to benefit from local knowledge, effective participation by the direct beneficiaries and enhance the democratic control and accountability required for self-development. The relevant priority actions are thus specific to each of the major roles of women.

1. Priority Actions for Assisting Women as Producers

Priority policy actions to enhance the productivity of women as producers should be directed to the different sectors (formal, agricultural and informal) in which women operate as producers.

Women as agricultural producers.

The majority of Nigerian women live in rural areas (like the rest of the national population) and engage in agricultural production. The following sample survey report reflects the extent and forms of women's agricultural participation in three local government areas of the Oyo North Agricultural Development Project (ONADEP).

Table 7: Sample of Women by Major Occupation

Major Occupation	No. of Cases	Percentage
Agricultural farming		26.6
Agro-based		32.9
Non-agro based	322	40.7
<u>Type of farming</u>		
Crops	283	47.0
Livestock	277	19.0
Mixed	277	13.7
<u>Involvement in agro-based industry</u>		
Yes		59.7
No	293	40.3
<u>Secondary occupation</u>		
Farming	75	39.1
Agro-based	69	35.9
Non-agro based	48	25.0

Source: WORDOC's African Regional Conference for DAWN, University of Ibadan, September 1988.

Women's role in agriculture is so important that it has been observed that the country's food crisis is due partly to the marginalisation of women in this sector. The main agricultural activities in which women participate are land preparation, planting, weeding, harvesting, storage, processing and marketing, in addition to keeping livestock, milking cows, and processing and marketing the milk.

For enhancing these agricultural activities of women, the following priority actions are needed:

- . institutional or legal changes in land tenure to give peasant men and women as well as big farmers equal access to land, water and other natural resources;
- . women's direct access to inputs, credit, extension and other services, especially extension work in agriculture, livestock husbandry and women's co-operatives;
- . women's direct participation in planning and implementation of agricultural projects;
- . women's access to relevant artisan and other technologies for food processing, storage, etc;
- . storage, transportation and marketing services for women's agricultural organisations - parasitic urban 'middle' men and women should be removed to give peasant women better prices;
- . access to education and research, especially for rural women, through mass and adult literacy programmes to facilitate their mastery of technology, co-operative procedures and to generate adequate information on women's activities and their problems - nomadic education should be organised for pastoral women;
- . technical service centres to aid women with tractors and allied equipment for reducing the tedium of farm labour that are beyond their means;
- . the anti-rural bias of official policy is a wasteful anachronism that should be jettisoned.

Women's production in the informal sector.

The informal sector is the second largest employer of women in Nigeria and many other countries, but policy for it receives scant attention. The required priority actions here are:

- . a sector study - detailed study of women's activities in the sector, the organisations, problems, prospects, financing, etc., as a solid factual basis upon which to apply relevant policies;
- . legal protection against harassment, of women's working conditions (wages, hours, etc.) in the sector and from encroachment on the sector by big firms through 'unfair' competition;
- . organising, training and trade-testing women in the sector to establish and maintain standards under registration;
- . financing and credit, especially in rural areas;
- . supply of equipment and other inputs to the sector, e.g. sewing machines, cooking and hair-dressing equipment, etc.;
- . access to relevant artisan and other technologies, e.g. for pottery, other crafts, etc.;
- . education to ensure permanent literacy through mass or adult literacy to facilitate technological acquisition and raise productivity through record keeping;

- . encouragement of women co-operatives in the sector to benefit from the strength of unity, access to collective credit, resource pooling, etc;
- . creation of an informal sector department in the Ministry of Trade and Industry or even a National Informal Sector Commission to oversee all activities and resolve problems.

Women's production in the formal sector.

It is in this sector that women are 'last hired and first fired', subjected to most systematic discrimination and least engaged relative to their demographic strength. The priority actions here must confront prejudice and old-fashioned stereotypes of women in order to raise their productivity through:

- . equal legal and institutional opportunities for employment, promotion, pay and other service conditions for men and women through the abolition of all discriminatory laws and practices;
- . legal protection of women in non-unionised and small-scale enterprises with unacceptable working conditions (low pay, long hours, etc);
- . equal educational opportunities for women to enable them to compete effectively for employment and advancement through women's scholarships, bursaries, etc.;
- . adequate and special access to training for women;
- . enhanced access for women to relevant technologies;
- . formation of women professional associations, e.g. of lawyers, accountants, etc. to protect and advance women in their professions.

2. Women as Reproducers/Child Rearers

The required priority actions to promote this role are:

- . legal provision for paid leave for all women in all jobs during pregnancy and maternity;
- . provision of official day-care centres, nurseries, etc., for children in all major establishments and neighbourhoods;
- . free maternity and child care in all health facilities for up to three children per mother - mobile clinics to be used where other health facilities do not exist;
- . subsidised baby-food and drugs with adequate financial allocation for their supply by government;
- . subsidised children's wear (clothes, shoes, etc.);
- . legalised abortion to terminate risky and unwanted pregnancies with consent of married and single women;
- . free immunisation for all babies and up to three children per mother;
- . regardless of crisis and adjustment, health and education budgets not to be cut (e.g. pegged to pre-crisis level in real terms per capita).

3. Women as Consumers

In order to enhance the role of women as consumers the following priority actions are necessary:

- . maintain subsidies on baby-food, drugs and agriculture (especially food production);

- . eliminate profiteering middle men and women in food marketing in order to lower the prices of foodstuffs;
- . organise women and other consumer co-operatives to distribute scarce essential commodities;
- . enforce price control on essential commodities and ban monopolistic sellers' associations that raise commodity prices;
- . ensure adequate supply of basic-needs goods and drugs through relevant incentives, e.g. subsidies, credit, land redistribution, special imports, reduced taxes, etc;
- . control inflation by eliminating large deficit-financing, unproductive government spending, excessive increases in money supply and massive devaluation;
- . sustain real incomes through minimum wage laws to be reviewed periodically, avoiding retrenchment (e.g. by profit-making enterprises) and giving priority to job creation, (e.g. through small-business credit).

4. Women as Household/Community Organisers

The enhancement of the role of women as household and community organisers requires priority actions that:

- . promote community projects through self-help ventures and co-operative organisations and projects;
- . enhance the participation of women in planning and implementation of policies, programmes and projects through grassroots democratisation, development from below and community empowerment;
- . grant autonomy to local women (urban and rural) to articulate action programmes and projects, and assist with their financing and execution;
- . build democratic structures of decision-making on the voluntary organisations of local people with effective participation and accountability;
- . teach political education with civic rights, and duties of citizens with democratic skills like organising meetings, keeping records, voting, representation, etc;
- . educate men to accept women as equals and partners rather than as servants or inferiors;
- . give women more status and leisure for household organising by raising their education, employment and income, assisting with child rearing, etc.

Clearly these priority actions are beyond the capacity of national governments alone, just as debtor countries alone can never adjust adequately to the current global disequilibria. The international community, as financial institutions, aid donors and NGOs, has to play a role in order to supplement, but not replace, national initiatives in these matters.

VII. REQUIRED CHANGES IN ADJUSTMENT POLICIES TO SUPPORT WOMEN IN THESE ROLES

There are several changes in Nigeria's current adjustment policies that are required in order to encourage and support women in the performance of their four major roles. First, the objectives of adjustment should be

changed to emphasise growth and development rather than mere recovery. The preoccupation with short-run adjustment in this crisis marginalises the roles of women and encourages their repression, since their roles are essentially dynamic with a definite orientation towards growth, change and development that require changes in patterns of ownership of land and other assets, as well as in access, productivity and distribution.

The prominence of demand management and financial orientation in current adjustment should also be changed to emphasise supply expansion and changes in the real structures of the economy and society - structures of power, production, employment, consumption, technology and distribution. Severe shortages of consumer goods and other basic needs point to the urgent need to expand their supply through the active participation of women.

Massive and even callous retrenchment that often affects both husband and wife must be replaced with more humane redeployment. Job creation must become a major adjustment policy which should emphasise small-scale enterprises, wider distribution of credit and access to foreign exchange, less capital-intensive methods, withdrawal of expatriate quotas that favour foreign workers, and labour diversion to agriculture and the informal sector.

Sweeping subsidy withdrawal and drastic budget cuts must stop, especially for health, food production, scarce consumer goods (e.g. baby food), and education. Even in economically advanced countries like the USA and the EC members, agricultural support programmes offer subsidies.

The excessive debt service ratio of about 30 per cent (for 1989 in Nigeria) in current adjustment is very subversive of women's major roles as it leaves too little foreign exchange for the import of inputs and commodities that are essential for women's roles. The conversion of debts into grants or their cancellation, a moratorium of five or more years on debt repayment and interest charges, loan repayment in local currency, etc., have all been canvassed by the OAU as alternative and less destructive debt-service policies. It may be recalled in this context that in 1942 the US pegged the service on Britain's debt to 2 per cent of Britain's annual export earnings - yet conditions are much worse in the present debtor countries.

The current adjustment process imposes most if not all the burden on the debtor countries alone. This is the implication of the harsh conditionality of the IMF and the World Bank that has now been extended to aid under the Lomé Convention (i.e. Lomé III) and even to the UNDP. Yet, economic theory is very clear that both creditor (surplus) and debtor (deficit) countries must adjust simultaneously to facilitate the process - and this will enhance the performance of women's role by making more resources available from national governments and the international community. It should be appreciated that debt rescheduling has been raising the overall cost of debt service to Africa by about US\$1 billion annually, and that IMF and World Bank loans have therefore been mainly used for servicing debt, with very little left for domestic purposes.

The external orientation of current adjustment is also inimical to women's roles. These adjustment policies currently emphasise trade liberalisation, massive devaluation that fuels domestic inflation, flexible exchange rates that encourage capital flight and give greater sway for the multinational corporations. But the promotion of the performance of women's

roles requires inward-looking development and greater national self-reliance as an alternative model of development that relies mainly on the productivity of the national population in modest and effective projects.

Current adjustment policies also undermine the democratisation of countries like Nigeria by encouraging the militarisation of politics, general political repression and the coercive enforcement of unpopular measures like retrenchment, subsidy withdrawal, privatisation, banning of mass organisations of workers, students, etc. These are the very negation of the democratic participation and community empowerment required to enhance women's participation and productivity. It should be quite clear that without democracy there can be no effective women's participation and accountability, and so there will be little prospect for development.

Finally, structural adjustment policies must deal with the population issue - its rapid growth and maldistribution in relation to pockets of land hunger. The current population policy in Nigeria of four children per woman under polygamy is unsatisfactory. A maximum of two to three children per woman linked to the provision of free public services (e.g. free medicare, primary education, etc.) should be enforced. This will lessen women's reproductive burden, reduce their child rearing responsibilities and release additional energies and resources for direct production, consumption and organisational work.

VIII. CONCLUSION

The impact of the economic crisis of the 1980s and the associated structural adjustment measures on women in Nigeria has been and continues to be devastating. They have inflicted heavy unemployment, huge reductions in real income and consumption and have marginalised women even further in the economy. Women have suffered severely from starvation, malnutrition and psychological stress in addition to risky pregnancies, child birth accidents, nutritional diseases and high mortality - for their children as well as themselves, especially in rural and urban slums.

Unfortunately the mitigating actions so far adopted to deal with these traumatic effects are neither sufficiently women-specific nor effective. Hence the need to generate more data for monitoring women's position and promoting a gender-sensitive adjustment process through the disaggregation of existing data and the collection of women-specific data. Such data and related studies should be regarded as integral aspects of the crisis management and funded accordingly.

These detailed data and analyses are also required to provide a reliable empirical basis for more socially relevant priority actions to improve the productivity of women in their major roles. They also dictate the need for modifications of current adjustment policies to enhance women's roles. Such adjustment changes relate to the need for development and growth objectives in adjustment, a shift from demand management to supply expansion, elimination of excessive debt service, selective restoration of vital subsidies and so on. All these require the co-ordinated efforts of both the Nigerian Government and the international community, since adjustment should be seen correctly as a global problem.

Table A.1 Percentage Distribution of Household
Income in Urban Areas, 1982

States	Income of Head	Income of Others
Anambra	76.40	23.60
Bauchi	94.30	5.70
Bendel	82.06	17.94
Benue	87.69	12.31
Borno	99.28	0.72
Cross River	76.64	23.36
Gongola	91.94	8.06
Imo	73.45	26.55
Kaduna	98.50	1.50
Kano	89.99	10.01
Kwara	62.35	37.65
Lagos	81.31	18.69
Niger	93.52	6.48
Ogun	73.52	26.48
Ondo	77.12	22.88
Oyo	74.03	25.97
Plateau	87.91	12.09
Rivers	79.38	20.62
Sokoto	99.23	0.76

Computed from corrected Federal Office of Statistics (FOS) data, 1985, National Integrated Survey of Households: Report of General Household Survey 1982-1983, Lagos, p.25.

**Table A.2(a) Percentage Distribution of Unemployed Persons:
by Age Group and Sex, 1985-87 (Urban)**

Years	1985		1986		1987	
	M	F	M	F	M	F
Persons 15-19	27.1	37.7	33.0	38.4	26.5	40.9
20-24	39.5	40.0	32.6	35.7	34.0	39.8
25-44	26.0	14.6	30.2	19.5	28.3	23.9
45-54	3.1	2.7	2.1	2.7	4.4	1.1
55-59	4.3	2.3	2.1	3.7	1.0	0.1

Source: Statistical News, FOS, 1985-87.

**Table A.2(b) Percentage of Unemployed Persons by Educational Level
and Sex, 1985-1987 (Urban)**

Education	1985		1986		1987	
	M	F	M	F	M	F
None	10.5	16.2	9.3	17.3	11.5	6.8
Primary	23.3	13.8	17.4	14.1	9.7	4.5
Secondary	60.4	62.3	65.3	63.8	75.2	81.8
College	0.4	5.4	3.8	1.6	2.7	4.5
Polytechnic	1.6	-	0.7	1.1	-	1.2
University	3.8	2.3	3.5	2.1	0.9	1.2
Average unemployment, all persons and educational levels	15		17		21	

Source: Statistical News, FOS, 1985-87.

Table A.3 Trends in Admissions of Children and Females at the University College Hospital, Ibadan, 1978-88

% of Year	% of Total		% of		% of		% of		Grand Total (9)	Total (10)
	Children (1)	Children (2)	Females (3)	Total Females (4)	Total OBS (5)	Total OBS (6)	Total GYN (7)	Total GYN (8)		
1978	1,529	9.3	7,904	11.4	4,328	12.6	771	10.1	14,532	11.4
1979	1,402	8.6	7,138	10.3	3,913	11.4	712	9.3	13,165	10.3
1980	1,067	6.5	5,505	8.0	3,066	8.9	493	6.4	10,131	7.9
1981	1,528	9.3	6,811	9.8	3,781	11.0	610	8.0	12,730	10.0
1982	1,456	8.9	6,829	9.9	3,780	11.0	488	6.4	12,550	9.8
1983	1,368	8.4	6,159	8.9	3,124	9.1	593	7.7	11,244	8.8
1984	1,577	9.6	5,865	9.9	3,531	10.3	721	9.4	12,678	9.9
1985	1,567	9.6	5,965	8.6	2,927	8.5	685	8.9	11,144	8.7
1986	1,516	9.2	5,590	8.1	2,170	6.3	905	11.8	10,181	8.4
1987	1,357	8.3	5,254	8.3	1,969	5.7	906	11.8	9,486	7.0
1988	2,016	12.3	5,184	7.5	1,754	5.1	764	10.0	9,718	7.6
	16,383		69,185		34,343		7,658		127,559	

OBS = obstetric cases
 GYN = gynaecological cases
 Source: The University College Hospital, Ibadan, 1989

Table A.4 In- and Out-Patients at the University College Hospital
Ibadan, 1982-86

Year	In-Patients		Consultative Out-Patients		Non-Consultative Out-Patients	Grand Total
	Children	Total	Children	Total		
1982	2,456	10,194	38,426	254,383	85,858	350,435
1983	1,368	9,292	34,306	175,772	74,249	259,313
1984	1,577	10,491	82,616	252,364	77,282	340,137
1985	1,567	9,397	100,614	285,826	81,064	376,287
1986	1,516	9,129	32,286	208,866	32,153	250,148
Total	8,484	48,503	288,248	1,177,211	350,606	1,576,320

Source: Osuntokun, B.O. (1987) in Erinsho and Akindede (ed.).

Table A.5(a) Comparison of Height by Age of Some Nigerian Children

Age Group in months	Mean Height Oje 1968	Mean Height Nigerian Elite 1968	Mean Height Iloro 1976	Mean Height Idikan 1984
0 - 6	64.5	67.0	61.0	60.4
7 - 12	71.0	77.0	67.0	69.1
13 - 18	76.0	83.0	74.0	77.3
19 - 24	81.5	88.0	79.0	81.1
25 - 30	85.0	92.5	81.0	83.3
31 - 36	89.0	96.5	84.0	86.5
37 - 42	92.0	100.0	87.0	95.9
43 - 48	95.0	102.0	90.0	96.05
49 - 54	98.0	105.0	91.0	98.9
55 - 60	100.0	110.0	95.0	97.7

Source: WORDOC African Regional Conference of DAWN, University
of Ibadan, September 1987.

Table A.5(b) Comparison of Weight by Age of Some Nigerian Children

Age Group in months	Mean Weight Oje 1968	Mean Weight Nigerian Elite 1968	Mean Weight Iloro 1976	Mean Weight Idikan 1984
0 - 6	5.5	5.8	5.2	5.5
7 - 12	6.5	7.4	6.0	7.4
13 - 18	7.4	9.4	7.1	9.1
19 - 24	8.5	10.6	7.8	10.1
25 - 30	9.6	11.8	8.6	10.9
31 - 36	11.0	13.0	9.4	11.8
37 - 42	11.5	14.0	10.5	13.5
43 - 48	12.4	15.1	11.4	13.2
49 - 54	13.8	15.8	12.5	14.6
55 - 60	14.8	16.8	14.0	14.1

Source: Same as for Table A.5(a).

Table A.5(c) Nutritional Status of Children in Oyo Town (Urban),
August 1987

Nutritional Status of the Child	Height-by-Age		Height-by-Age	
	Male	Female	Male	Female
A	46.24	29.49	30.99	18.29
B	19.35	33.33	26.76	30.49
C	13.98	24.36	16.90	21.95
D	20.43	12.82	25.35	29.27

'A' denotes growth and no evidence of malnutrition; while 'B' denotes possible protein energy malnutrition (PEM), 'C' moderate PEM and 'D' severe PEM.

Source: Computed from Mrs Ayeowueka Omologa, "Rapid Assessment of Nutritional Status of Children Aged 0-5 years in Oyo Local Government Area, Oyo State, Nigeria" - Study carried out for the Federal Ministry of Health Care Initiative, FMH/UNICEF (mimeo), Lagos 1988, p.4.

Table A.6 Trends in Attendance at the Paediatric and Maternity
Clinics in the University College Hospital, 1978-88

Year	Paediatrics		Maternity	
	Total	% of Total	Total	% of Total
1978	46,180	11.8	22,398	9.7
1979	40,372	10.3	20,127	8.7
1980	29,452	7.5	18,685	8.1
1981	33,863	8.7	23,204	10.0
1982	38,446	9.8	25,406	11.0
1983	34,306	8.8	18,167	7.8
1984	42,616	10.9*	19,999	8.6
1985	50,614	13.0*	47,746	20.6*
1986	13,853	3.5	13,415	5.8
1987	32,121	8.2	11,482	5.0
1988	28,743	7.4	11,221	4.8
Total	390,566		231,850	

Source: The University College Hospital, Ibadan, 1989.

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