Covid-19 Pandemic and Family Adjustment in Zaria Metropolis of Kaduna State, Nigeria

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Abstract

The COVID-19 spread around the world in the early months of 2020 led to many countries including Nigeria to initiate an emergency response envisioned to limit viral transmission, reduce economic impacts on vulnerable groups, and protect financial and corporate activity. The general objective of the study is to find out COVID-19 on family adjustment and to determine the influence of COVID-19 on families' financial adjustment, health and safety in Zaria Metropolis of Kaduna State, Nigeria. Descriptive survey design was adopted for the study. The population of the study comprised 8 communities in Zaria metropolis of Kaduna state, Nigeria. A 16 item self-developed research instrument titled influence of COVID-19 on family adjustment questionnaire (ICOFA) was used for collection of data. Data was analyzed using independent sample t-test, the t-value was 14.474 and 15.319 and p-value was 0.000 at 0.05 levels of significance. Since the p-value was less than the level of significance set for study (0.05), the hypotheses were therefore, rejected. The Results revealed that there was a reduction in earnings (), households continue to face significant distress, visible in the form of skipping meals or medication due to lack of resources, households were forced to borrow from family and friends because of the pandemic (). In conclusion, there is cause for concern regarding the influence of COVID-19 on the well-being of the general population. The pandemic represents a global crisis not only of public health and economic stability but also of families. Based on the findings it is recommended that Government should put in place accessible health services for parents and their children who were exposed to psychological and mental stress because of the pandemic through counselling and trauma healing sessions. Home Economists should organize free skill acquisition training so that family members can be self-reliant in such difficult times.

Keyword: Family Earnings, COVID-19 Pandemic, Family Adjustment, Health Services

Introduction

COVID-19 pandemic affected people of all races, tribes, ages, colors, and religions around the world. Every nation's education, economic, and health sectors were all threatened by the pandemic. The outbreak of the COVID-19 pandemic in Nigeria soon resulted in a drop-in economic activity that had never been seen before. The fact that transportation between countries was constrained, hindered global economic activity even further. The effect of the pandemic has been found to be more widespread in low-income households, causing these families to be significantly more concerned about their well-being. Fear of financial and economic collapse, on the other hand, resulted in panic buying, hoarding of foreign currency by individuals and businesses, mostly for speculative purposes, flight to safety in investment and consumption, households stockpiling essential food and commodity items, and businesses asking employees to work from home to cut costs.

COVID-19 crisis did not affect all families equally, but it may have a disproportionate impact on members of low-income and less-educated families, who already have lower academic and socioeconomic abilities than higher-income or better-educated parents (Attanasio, Blundell & Conti, 2020). The inability of a family to meet basic needs such as food, clothing, and health care is referred to as economic hardship (Rios and Zautra 2011). Economic hardship, which is closely tied to poverty, is a multidimensional term that has been examined using a variety of methods that go beyond typical poverty metrics. The pandemic has affected parents' mental and physical well-being. To compensate for the loss of income, families may need to cut spending, pull funds to pay bills, seek loans, sell assets, or request for government aid. For parents, these measures are emotionally draining.

School closures and learning disruptions could jeopardize students' ability to learn and adjust (Kuhfeld, Soland, Tarasawa, Johnson, Ruzek, and Liu 2020). When variables such as unemployment, income drop, and unmanageable debts become severe, family adjustment is required, which is linked to a decrease in mental well-being and increased incidences of numerous mental disorders (Kumar & Nayar 2020) When a family's income, wealth, or debt is insufficient to meet the family's needs, financial-related psychological stress or distress occurs. When families are unable to meet their current and ongoing financial obligations, financial stress develops. Family adjustment, especially if not accompanied by social isolation, has been proved to pose a serious hazard to mental health in previous economic downturns. Family adjustment may be in form of finance or health. According to Mian and Suf, (2014) financial adjustment is the ability to fully meet current and ongoing financial obligations.

The Nigerian government has contributed positively in curbing the issue of financial constraints during the pandemic. The Central Bank of Nigeria (CBN) Intervention which set out several measures to tackle the impact of COVID-19, including establishing of fund to support the country's economy with the sum of (EUR 121 million), targeted at families and small enterprises (Central Bank of Nigeria, 2020). The federal Inland Revenue Service on 23rd march, 2020 announced Tax Relief measures to affect the influence of the COVID-19 pandemic on taxpayers. On April 1, 2020, the Humanitarian Affairs Ministry began paying 20,000 Naira to families registered in the National Social Register of poor and vulnerable households set up by President Muhammadu Buhari administration in 2016 to combat poverty. According to Human Rights Watch (2020) the National Social Register included 11,045,537(eleven million, forty-five thousand, five hundred and thirty-seven) people from 2,644,493 (two million, six hundred and forty-four thousand, four hundred and ninety-three) households far fewer than the over 90 million Nigerians estimated to live in extreme poverty.

Nigerian families in Kaduna State's Zaria Metropolis are expected to be financially devastated by the pandemic unless the government intervenes. Families who did not have much money to save had to devise coping mechanisms, one of which was to apply for small loans in order to maintain their financial well-being. Timely information on income and poverty by demographic group and geography is required to guarantee that the government can target and calibrate its fiscal response most effectively. This study was conducted to determine the effect of COVID-19 on family adjustment in the Zaria Metropolis of Kaduna State.

Objectives of the Study

The general objective of the study is to find out the influence of COVID-19 on family adjustment in Zaria Metropolis of Kaduna State. Specifically, the study intends to:

1. describe the socio-economic characteristics of families in Zaria Metropolis of Kaduna State Nigeria.
2. determine the influence of COVID-19 on families' financial adjustment in Zaria Metropolis of Kaduna State Nigeria.
3. determine the influence of COVID-19 on families' health and safety in

Zaria Metropolis of Kaduna State Nigeria.

Methodology

Research Design

This study adopted a descriptive Survey Research Design. The justification for adopting descriptive survey design is in line with Amin (2005) who sees descriptive Survey Design as one concerned with finding, describing, and interpreting an existing phenomenon, conditions or relationship between or among people or items considered to be representative of the entire group. This research design is considered appropriate because the study was on a small proportion of the population considered to be a representative of the whole population.

Population of the Study

The population of the study is 736,000 (Metro Area Population, 2021). Which comprised of mainly Hausa/Fulani and other ethnic groups. Zaria Metropolis is populated with children and Parents who are farmers, traders, civil servants, bankers, and entrepreneurs.

Sample and Sampling Techniques

The researcher sampled 384 respondents in Zaria Metropolis which comprises of Sabon Gari, Zaria City, Tukurtukur, Samaru, Gaskiya, Tudunwada, Kwangila and Danmagaji community. A simple Random Sampling technique was used to sample 384 household members.

Method of Data Collection

Data was collected using a researcher designed COVID-19 and Family Adjustment (ICOFA) Questionnaire. The instrument was a 16 item 4-point scale of preference rating SA-4, A-3, DA-2, and SD-1. The instrument was content validated by two research experts from the department of Home Economics Ahmadu Bello University Zaria, Kaduna state Nigeria, for item relevance, item clarity, adequacy, suitability of language and appropriateness bearing in mind the purpose of the study.

Method of Data Analysis

Data collected was analyzed using Mean score. Weighted mean of 2.50 was used as benchmark to determine acceptance or rejection of any item. A mean of less than 2.50 indicates rejection of the item, while a mean of 2.50 and above indicates acceptance of the item statement.

Results

Socio-Economic Characteristics of Families in Zaria

The selected socio-economic characteristics of the respondents include age, sex, marital status, religion, educational qualification, family size, secondary occupation, monthly income, farm size, and means of farmland acquisition and years of farming experience. Result in Table 1 shows that 5.91 percent of the respondents were less than 20 years, 8.74% of the respondents were between ages 21-30. Ages 31-40 has the largest percentage of families with 31.61%. The sex shows that females had 50.12% while male had 49.87%. Table 1 below also elucidated that 174-family member amounting to 44.73% had at least primary education this may be unconnected with the fact that primary education in Nigeria is free. The table also depicts that 162 persons amounting to 41.64% of the sample had a family size of 5-6 person. Table 1 also elucidated that majority of respondents (31.87) are into farming this may be unconnected from the fact that farming is the primary occupation of Nigerians.

Table 1: Socio-Economic Characteristics of Families in Zaria

Variable	Frequency	Percentage (%)
Age		
Less than 20	23	5.91
21-30	34	8.74
31-40	123	31.61
41-50	109	28.0
>50	95	24.42
Sex		
Male	194	49.87
Female	195	50.12
Marital status		
Single	37	9.51
Married	294	75.57
Divorced	31	7.96
Widowed	18	4.62
Separated	9	2.31
Educational Qualification		
No Formal education	64	16.45
Primary education	174	44.73
Secondary education	102	26.22
Tertiary education	49	12.59
Others	.0	.0
Family size		
1-2	48	12.33
3-4	108	27.76
5-6	162	41.64
7-8	30	7.71
9-10	41	10.53
Secondary occupation		
Teaching	70	17.99
Painting	45	11.56
Carpentry	23	5.9
Tailoring	62	15.93
Trading	23	5.9
Marketing	21	5.39
Plumbing	5	1.28
Farming	124	31.87

Results on table two showed the aggregate mean rating of respondents stood at 2.8 which was deduced to stand for strongly agreed. By implication, the study revealed that COVID-19 had a great influence on families' financial adjustment in Zaria metropolis of Kaduna state Nigeria.

Table 2: Mean score of respondents on the influence of COVID-19 on Families' Financial Adjustment in Zaria Metropolis of Kaduna State

S/N	ITEM STATEMENT	MEAN	DECISION
1	The Pandemic weakened financial wellbeing of families.	2.9	Accepted
2	Families maintain their savings through applying for loans.	2.3	Rejected
3	Families are forced to borrow from family and friends because of the pandemic	3.1	Accepted
4	Families were able to pay electricity bills	2.4	Rejected
5	Families are unable to meet their needs such as food, clothing, pay rents, medical bills.	3.4	Accepted
6	Families sold personal belongings to make ends meet.	3.0	Accepted
7	Families received relieved funds from government during the pandemic.	2.9	Accepted
8	Government provided massive fiscal support to protect vulnerable house holds	2.4	Rejected
	Aggregate Mean	**2.8**	

Results on table 3 was to find out the influence COVID-19 have on families' health and safety in Zaria metropolis of Kaduna state Nigeria. Among the items explored are, Family members who fell sick had access to medical care during the pandemic, families ran out of food and sanitary supplies during the pandemic, boarder closure and restriction of movement on land, air, and water was adhered to in order to reduce the spread of the virus. In addition, the item sorts to know if families received health assistance from the government, whether families were denied access to health service. The aggregate mean rating of respondents' responses to the item statement stood at 2.6 which was deduced to stand for strongly agreed. By implication, the study revealed that COVID-19 had great influence on families' health and safety in Zaria metropolis of Kaduna state Nigeria.

Table 3: Mean score of respondents on the influence of COVID-19 on families' health and safety in Zaria Metropolis of Kaduna State

S/N	Item Statement	Mean	Decision
1	Family members who fell sick had access to medical care during the pandemic	3.9	Accepted
2	Families ran out of food and sanitary supplies during the pandemic	2.5	Accepted
3	Boarder closure and restriction of movement on land, air, and water was adhered to in order to reduce the spread of the virus.	2.9	Accepted
4	Families received health assistance from the government	2.3	Rejected
5	Families were denied access to health service	2.7	Accepted
6	Families had access to COVID-19 palliative during the pandemic.	2.3	Rejected
7	The pandemic has helped improve better hygiene practice in the family	2.3	Rejected
8	Families adhered to the lockdown (stay at home) order so as to avoid contracting the virus.	3.2	Accepted
	Aggregate Mean	**2.6**	

From table 4, the t-value was 14.474 and the P-value was 0.000 at 0.05 levels of significance. Since the p-value was less than the level of significance set for study (0.05), the hypothesis was therefore rejected. Thus, there was significant difference between COVID-19 and families' financial adjustment in Zaria metropolis Kaduna state Nigeria.

Table 4: Summary of One Sample t-test between COVID-19 and families' financial adjustment in Zaria metropolis of Kaduna state Nigeria.

Status	N	Mean	df	Std. Deviation	Std. Error Mean	T	Sig.
Finance	384	2.1902	40	.96897	.15133	14.474	0.000

From table 5, the t-value was 15.319 and the P-value was 0.000 at 0.05 levels of significance. Since the p-value was less than the level of significance set for study (0.05), the hypothesis was therefore rejected. Thus, there was significant difference between COVID-19 and families' health and safety in Zaria metropolis Kaduna state Nigeria.

Table 5: Summary of One Sample t-test between COVID-19 and families' health and safety in Zaria metropolis Kaduna state Nigeria

Status	N	Mean	df	Std. Deviation	Std. Error Mean	T	Sig.
Health	384	2.1902	40	.96897	.15133	15.319	0.000

Discussion of Findings

From the table its shows that 75.57% of the families are married which is in line with Akinwale and Sardauna (2021) who opined that the largest percent of Northern Nigerian families are married, this may not be unconnected with early marriage among the girls. This study was able to establish that, COVID-19 has great influence on family financial adjustment in Zaria metropolis of Kaduna State. This was supported by the aggregate mean 2.8 obtained from the response of respondents on table 1. In addition, the study revealed further that the pandemic weakened financial wellbeing of families and that families maintain their savings through applying for loans. This study was able to establish that, families' health and safety was greatly influenced by the COVID-19 pandemic in Zaria metropolis of Kaduna state Nigeria. This was supported by the aggregate mean of 2.6 obtained from the response of respondents on table 2. Furthermore, the study revealed that families were denied access to health service. And also, families had access to COVID-19 palliative during the pandemic. The result revealed that there was a reduction in earnings, households continue to face significant distress, visible in the form of skipping meals or medication due to lack of resources, families are forced to borrow from family and friends because of the pandemic. This finding is in-line with WHO (2020) that asserted that 56.9% of families do not fully access health services. World Bank Poverty Team (2020) asserted that families had to skip a meal since the start of the pandemic and at least two-thirds of parents had spent their savings to cover their living expenses, while more than half of families had borrowed money to cover their living expenses.

Conclusion and Recommendations

From the results above, there is cause for concern regarding the influence of COVID-19 on the well-being of the general population. The pandemic represents a global crisis not only of public health and economic stability but also of families. The objectives of this study were to bring to light ways the pandemic has affected families' finance, health and safety. It can be deduced from this finding that families in Zaria Metropolis are socioeconomically disadvantaged. It is important to keep in mind that families were differently influenced by the health, social, and economic consequences of the COVID-19 pandemic. While we hope the pandemic will end soon, the results from our analysis can help give an understanding on the influence of COVID-19 on families' adjustment.

Based on the findings the following recommendations are made:

1. Family members should be encouraged to take precautionary measures both in health and financial safety by keeping to all the protocols and adopting vocational trainings and trades to enable them source for finances in case of another unforeseen economic shutdown.
2. Government should make policies that will support families if there is a future outbreak of pandemic, such as putting in place accessible health services for parents and children and a psychological and mental trauma facility, so that members of the public can receive counseling.
3. Financial institutions such as banks and other financial institutions should make soft loans accessible for startup businesses.

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