

## **Practices Adopted by Families in Coping with Crisis of Unemployment in Kaduna State**

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### **Abstract**

This study investigated the strategies for improving the practices adopted by families in coping with crisis of unemployment in Kaduna state. Two research questions and two hypotheses guided the study. A descriptive survey research design was adopted and the area of the study was Kaduna State. Questionnaire and Focus Group Discussion (FGD) were used for data collection. Data were analyzed using mean and t- test. The FGD discussion information was also summarized. Findings include 14 coping practices that could be adopted and eight strategies for improving coping practices adopted. Based on the findings recommendations were made.

**Key Words:** Challenges, Family, Coping, Strategies, Crisis, Unemployment

### **Introduction**

Crisis puts the family into a state of disequilibrium and decreased functioning because of the effects of the stressful situation (Robert, 2000). The effects of family crisis include, among others, nightmares, confusion, fear and breakdown in communication (Queensland Government 2010). Family crisis is an event that occurs when the steady state of family functioning is disorganized due to problems that are above the coping capacity of the family. Such situations include, illness, divorce, adolescent problems, alcoholism, unemployment or loss of job, death (Anyakoha, and Eluwa 2010).

Unemployment is one of the problems facing many people today. It leads to economic waste, suffering in the family. It is the main cause of poverty and ill health. Economic crisis leading to unemployment is among the most important causes of sharp increase in the incidence of poverty. The poverty outcome of the crisis of unemployment for a particular household depends crucially to the extent a household is exposed to hazards of the crisis and its ability to respond or cope with such peril (Lokshin and Yemtson 2013). When people go through the crisis of unemployment they also experience strained relationship (McClelland 2014). Families are also exposed to poor health, housing stress, and the development of

children may be affected (Paul and Moses 2012, McClelland 2014).

Family crisis pose various forms of challenges which necessitate various forms of adjustments and coping strategies. Every family has coping practices they use in managing crisis to ensure the survival of the family system. In spite the use of these coping practices, families still experience various forms of challenges. When the health and economic status of members of a family is maintained, level of productivity is always high. Health is the state of complete physical, mental, social, intellectual and spiritual wellbeing and not merely the absence of diseases and infirmity. (Payne and Hahn, 2000). Due to lack of financial resources families live at the poverty level (Akintoye 2008). The family may lack money for basic amenities like feeding, housing, clothing, health and education.

As a result of the present global economic recession and other conditions prevalent in the country, some establishments have adopted downsizing and other related strategies. These have given and continues to give rise to job cuts and job losses. The result is unemployment for many including heads (breadwinners) of households. The unemployment of the breadwinner always mean crisis for the family. Family goals can no longer be achieved. Family could be overtaken by poverty and related vices. In such situations families or households need to evolve appropriate coping strategies. These are applicable to various states in Nigeria including Kaduna.

### **Purpose of the Study**

The major purpose of this study was to evolve strategies for improving the practices adopted by families in challenges

arising from unemployment of heads of families in Kaduna State. Specifically, the study determined:

1. the coping practices which family could adopt during crisis of unemployment of head of family.
2. the ways families could be helped to improve their coping strategies in dealing with challenges arising from crisis of unemployment.

### **Research Question**

1. What are the coping practices that could be adopted by families in crisis of unemployment of family heads?
2. What are the ways through which families can be helped to improve their coping strategies in dealing with challenges arising from crisis of unemployment of heads of families?

### **Hypotheses**

The following hypotheses were tested by this study at 0.05 level of significance.

- HO<sub>1</sub>. There is no significant difference in the mean responses of family heads that resides in urban and rural areas on coping practices which families could adopt during crisis of unemployment of heads of family.
- HO<sub>2</sub>. There is no significant difference in the mean responses of literate and non literate family heads on ways through which families could be helped to adopt strategies for coping with unemployment of head of the family.

### **Methodology**

*Design and Area of Study:* The study adopted a descriptive survey research design The area of the study was Kaduna State of Nigeria. Kaduna state has three senatorial zones namely Kaduna Central, Kaduna North and Kaduna south. Kaduna North and Kaduna south are made up of

eight (8) Local Government each while Kaduna central has seven (7) LGAs making a total of twenty three (23) LGAs,(Kaduna state Government 2010). Trading and farming are the predominant occupation of the people of Kaduna State . There are also civil servants and employees in numerous establishments in the area.

**Population for the Study:** The target population of this study consisted of both male and female heads of family in Kaduna state. The National Bureau of Statistics (NBS) and Annual Abstract of Statistics 2008 indicated that Kaduna state is made up of 1,144,276 heads of families.

**Sample and Sampling Technique:** The sample size for the study comprised of 1350 heads of families. Multistage sampling technique was used in the selection of the respondents for the study. The entire three senatorial zones were selected. In the first stage, three Local Government areas (LGA's) were randomly selected from each senatorial zone in the state to give a total of nine LGAs for the study. In the second stage, six communities were randomly selected from each of the nine LGAs, making a total of 54 communities across the state. In the last stage, from the 54 communities selected in the state the longest street was purposely selected to give 54 streets. From each of the streets, 25 heads of family were randomly selected making a total of 1350 heads of families. A total of 10 participants were also selected from each of the three senatorial zones to give a total of 30 participants who took part in focus group.

**Instrument for Data Collection:** The instruments for data collection for the study were Family Crisis Coping Practices Questionnaire (FCCPQ) and a Focus Group Discussion (FGD) guide. They were developed through extensive literature

review based on specific purpose, of the study. Items on the questionnaire was based on 5-point scale of Strongly Agreed (5), Agreed (4), Undecided (3), Disagreed (2), Strongly Disagreed (1). The instrument was subjected to validation by three experts in the field. Furthermore, the reliability of the instrument was determined using Cronbach Alpha. A reliability coefficient of 0.88 was obtained. The FGD had set of questions that were based on the purpose of the study.

**Data Collection Technique:** A total of 1350 copies of the questionnaire were administered to the respondents by the researcher and six research assistants through personal contact. This was to ensure high rate of return of the questionnaire, 1203 questionnaire were retrieved. One session of FGD was organized in one LGA from each senatorial zone and ten heads of families were selected making a total of 30 respondents. The FGD was organized and conducted by the researcher and one trained research assistant. The research assistant served as the facilitator during the sessions. Discussions were recorded on tapes, notes were also taken by the researcher. Each session lasted for about one hour few minutes

**Data Analysis Technique:** Data were analyzed using mean and standard deviation to answer the research questions and any item whose mean value was 3.00 and above was regarded as 'agreed' while those items whose mean values were below 3.00 were regarded as 'disagreed'. The null hypotheses were analyzed using the t-test at significant level of 0.05. The data gathered through focus group discussion on each of the specific purposes of the study were recorded and summarized.

### Finding of the Study

The following findings were made:

1. Fourteen coping practices adopted by families in coping with challenges arising

from crisis of unemployment of heads of families.

2. Eight coping strategies for improving the coping practices of challenges arising from crisis of unemployment of heads of families.

**Table 1: Means and t-test Analysis of the Responses of Family Heads in urban and rural areas on Coping Strategies that could be Adopted on Challenges Arising from Crisis of Unemployment of the Head of the Family**

SN	Coping strategies that could be adopted.	Unemployment				t-value
		$\bar{X}_m$	$\bar{X}_f$	$\bar{X}_g$	SD	
1.	Have savings account for children's education.	3.7	3.1	3.4**	1.13	15.5*
2.	Have general savings account for the family	2.4	1.6	2	0.00	22.8*
3.	Have savings towards building a personal house and other major projects	4.8	4	4.4**	0.34	39.8*
4.	Have effective control of family spending	2.9	1.1	2	0.00	29.4*
5.	Buy stocks/bonds when there is money	3.56	2.64	3.1**	0.99	39.9*
6.	Keep poultry and rear goat/sheep and other activities to raise money during unemployment.	4.11	3.69	3.9**	0.99	6.9*
7.	Be involve in farming and gardening during unemployment	4.5	4.3	4.4**	0.48	13.9*
8.	Seek for loan to establish a business in unemployment situations	4.61	3.79	4.2**	0.43	6.9*
9.	Seek for emotional support from immediate family members	2.11	1.49	1.8	0.43	12.27*
10.	Seek for emotional support from friends during grief in unemployment of head of the family.	3.56	3.24	3.4**	1.13	28.49*
11.	Seek for emotional support from spiritual leaders.	3.45	2.55	3**	1.96	28.49*
12.	Seek medical help from experts	2.5	1.1	1.8	0.44	12.13*
13.	Re-assure oneself and other members of the family	4.6	4.4	4.5**	0.34	2.27*
14.	Be open to extended family members and friends	3.5	2.9	3.2**	0.97	5.94*
15.	Seek for counseling from family expert (family therapist, social workers and counselors)	4.6	4.4	4.5**	0.00	7.94*
16.	Avoid use of hard drugs	4.7	4.5	4.6**	0.39	28.4*
17.	Avoid smoking of cigarette	3.6	2.8	3.2**	0.98	14.27*
18.	Avoid getting drunk with alcohol	4.4	4.2	4.3**	0.47	4.36*

Key:  $\bar{X}_m$  = Mean for Urban,  $\bar{X}_f$  = Means for Rural,  $\bar{X}_g$  = Overall Means, SD = Standard deviation \* = Significant at 0.05 level of significance, \*\* = agreed df = 1201 t- critical = 1.96.

Table 1 shows that 14 out of 18 coping strategies that could be adopted on challenges arising from crisis unemployment of the head of the family had a mean score of 3.1 to 4.4 which is above the cutoff point of 3.00, having savings for children education and personal house, buying bonds, keeping poultry, farming and seeking loan for establishing business, seek for emotional support from spiritual leaders, avoid use of drugs, smoking cigarette and drinking alcohol were all agreed on by the respondent, while seek for emotional support from immediate family members, control of spending and general family saving, seek for medical help from experts were disagreed on and they have a mean score of between 1.8 to 2.0.

Table 1, also shows that all the items on coping strategies that could be adopted on related challenges arising from crisis of unemployment of heads of family are significant at 0.05 level, this is because the

t-calculated values for the items are higher than the t-table values at 0.05 level given the degree of freedom obtained. So,  $H_0$  was not accepted for all the items for unemployment of heads of family.

**Focus Group Discussion also reveals the following Coping Strategies that could be adopted in relation to challenges of unemployment of head of the family.**

- General savings is good but it may be impossible for the unemployed.
- Other businesses like keeping poultry, rearing goat and sheep.
- Get other paid jobs or paid employment
- Spiritual help from religious leaders
- Discuss with relatives, friends' and experts for help.

**Ways of Improving Coping Strategies on Challenges Arising from Crisis of Unemployment of the Head of Family.**

**Table 2: Mean and t-test analysis of the Responses of Literate and Non-Literate Family Heads on Ways of Improving Coping Strategies on Challenges arising from Crisis of Unemployment of the Head of the Family**

SN	Improving coping strategies on challenges	Unemployment				T-value
		$X_m$	$X_f$	$X_g$	SD	
1.	Buy stocks/bonds for each family member.	4.5	4.3	4.4**	0.47	2.68*
2.	Plan and execute family savings.	4.4	4.2	4.3**	0.47	0.71
3.	Seek financial help from friends/extended family members.	4.3	4.1	4.2**	0.39	14.74*
4.	Seek financial help from religious organizations and NGO's.	3.7	3.1	3.4**	1.17	3.47*
5.	Each member should be able to support the family financially if they have the capacity.	4.8	4.6	4.7**	0.44	3.74*
6.	Members can take up new roles in the home in order to reduce expenditure of paying for such services.	4.4	4	4.2**	0.39	-11.39*
7.	Members to use their talents in exchange for money during crisis of unemployment.	4.6	4.8	4.7**	0.34	14.74*
8.	Reduce expenditure by having garden family rearing chicken, goat and sheep during crisis	4.5	4.3	4.4**	0.34	1.11

	unemployment					
9.	Family members should plan budget and avoid impulsive buying in unemployment situation	4.3	4.1	4.2**	0.39	1.21
10.	Medical help as a family	4.3	4.1	4.2**	0.39	23.3*
11.	Seek counseling from psychologist	3.68	3.32	3.5**	0.89	12.2*
12.	Seek counseling from spiritual/religious leaders	4.1	3.1	3.6**	1.03	1.19

Key:  $\bar{X}_m$  = Mean for Literate respondents,  $\bar{X}_f$  = Means for literate respondents,  $\bar{X}_g$  = Overall means, SD = Standard Deviation \* = Significant at 0.05 level of significance, \*\* = agreed df = 1201 t - critical = 1.96

Table 2 reveals that all the items on ways of improving coping strategies identified on related challenges of unemployment of the head of the family obtained mean that ranged from 3.4 to 4.7.

Table 2 also shows that respondents agreed on all the twelve items highlighted on the table as ways of improving coping strategies in crisis of unemployment of the family head. The mean scores ranges from 3.4 to 4.7 which is above the 3.00 cut off point. The SD ranges from 0.34 to 1.17 which shows closeness in mean opinion of the respondents. Eight out of the twelve items are significant at 0.05 levels while four are not, therefore the four items were accepted and the remaining eight items were not accepted at 0.05 level of significance.

**Focus Group Discussion also reveal the following ways family could be helped to improve their coping strategies:**

- Family heads and members should learn the art of budgeting
- Family member should stop impulsive buying.
- Family heads and their members should plan savings on monthly basis.
- Family members may source financial help from friends, extended families, NGOs, financial institutions, and other related bodies.

- Members should take up new roles to reduce expenditures.

**Discussion on Findings**

The study reveals that the mean responses of heads of family in both urban and rural areas on coping practices that could be adopted on challenges arising from crisis of unemployment of heads of family.

Table 1 reveals that savings for children's education, having personal family house, buying of bonds, keeping of poultry, getting involved in farming, seeking for loan for establishment of business, seeking for emotional support from spiritual leaders, avoiding the use of drugs, including cigarette, and drinking of alcohol, are all coping practices that could be adopted. This finding collaborate those of Nichols and Mitchell (2013) who pointed out that during crisis people need to avoid use of drugs, smoking cigarette and alcohol as a means of escape but support can be obtained from outside the family. The respondents disagreed on the following items seek for emotional support from immediate family members, control spending, have general family savings, and seek for medical help from experts, Sasse (1997) has a different view and she suggested that it is good to have someone to talk to when one is in crisis while Lauer and Lauer (1997) suggested the use of

friends, neighbors and community support in coping with crisis.

The FGD revealed that it is good to have general savings but it may be impossible for someone who is unemployed, and that in most cases even when people are employed the money seems not to be sufficient for basic needs and savings. The respondents agreed that business like keeping poultry is good, rearing goats and sheep are adequate but to raise initial capital is always difficult. They also agreed that it is appropriate to discuss and seek help from relatives that are understanding and accommodating, but if not it is better to avoid such people. The FGD also revealed that it is good to discuss and seek for help from friends while seeking for help from experts may be difficult since it is not free. The findings on ways of improving coping strategies in challenges arising from crisis of unemployment of heads of family reveals that the respondents agreed on buying of stocks and bonds for each family member, plan and execute family savings, seek financial help from friends, extended family members, religious organization and NGOs. They also agreed that adult members should be able to support the family financially and take up new roles if need be. Families should reduce expenditures and use their talent in exchange for money, reduce expenditure through gardening, rearing of chicken, goats and sheep, plan budget, avoid impulsive buying, and seek counseling from religious leaders. In the FGD, the respondents agreed that heads of families and their members must learn to plan budgeting and abide by it, since most of the times families end up with impulsive buying. Heads of families and their members should learn to save on monthly

bases and members should take up new roles and reduce unnecessary expenditure, Maccubin and Maccubin (1993) agreed that families should learn the art of saving towards crisis situations and Weigel and Weigel (1997) also suggested that religious beliefs are very crucial in coping during crisis, all these suggestions are consistent with the responses of heads of family on ways of improving families coping strategies.

### **Conclusion**

The study determined the practices that could be adopted by families in challenges arising from crisis of unemployment of the heads of the family and the strategies for improving the practices adopted by families in coping with challenges arising from family crisis of unemployment in Kaduna state. Based on the findings, the following conclusions were made; families go through challenges in crisis of unemployment of heads of family. They equally have some coping practices like, saving towards children's education, having a personal house, keeping poultry, farming and avoiding the use of drugs, alcohol and cigarettes that could be adopted, but despite the use of these practices there is still the need to improve the practices adopted so that heads of families and their members can cope better in the face of these challenges. If families will improvement their coping strategies in challenging arising from crisis of unemployment of heads of family then family survival will improve.

### **Recommendations**

Based on the findings of this study the following recommendations were made:

1. Heads of families and their members should learn and practice how to plan

- budget, control spending and keep savings account.
2. Curriculum experts should introduce those skills, knowledge and attitude needed for self employment at all levels of education.
  3. Home Economist should organize workshops and seminars in order to educate families on how to cope in challenges during unemployment of heads of families.
  4. Government and Non Governmental Organizations (NGOs) should work together to provide monthly allowance for families whose heads are not employed.
  5. Free social welfare counseling should be provided in each community and religious leaders should endeavor to identify the unemployed heads of families in their communities, counsel and assist these people.

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