EFFECT OF STRUCTURAL ADJUSTMENT PROGRAMMES ON AFRICAN FAMILIES

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I. Introduction

During 1994, two significant events occurred that focused attention on the family as the center of human society. The first was the commemoration by the United Nations of the "International Year of the Family" (IYF). The theme of the IYF was "Family: Resources and Responsibilities in a Changing World." The United Nations described the family as "the smallest democracy at the heart of society."

The second event was the assembly of the African Synod. The bishops gathered in Rome for the Synod found the family as being central both to African civil society and to the African Church. One of the theological and pastoral gifts of the Synod was the focus on family as "model of Church."

The ideal of the family has been beautifully expressed by John Paul II in his *Letter to Families*, issued in 1994. He described the family as being constituted by the covenant whereby a man and woman establish between themselves a partnership of their whole life and which, of its very own nature, is ordered to the well-being of the spouses and the procreation and upbringing of children. (#17)

But today in our AMECEA countries (Kenya, Uganda, Sudan, Ethiopia, Tanzania, Malawi, Zambia), the ideal is unfortunately far from being realised. Indeed, the very definition proposed by John Paul II is seriously threatened by the economic conditions that influence the permanency, well-being and fruitfulness of family life. This concern was expressed by the Zambian Bishops in their Pastoral Letter to Families in October of last year, *A Call to Love and Care:*

> The impact of African poverty, international debt and of the Structural Adjustment Programmes is felt first and foremost within the home. Our family ministry demands that we speak out for the poorest and voiceless families in our society. They have to face the burden of escalating food prices and cutbacks in jobs, wages, health and educational facilities. The church needs to take the side of poor families, particularly of the women and children within Africa to ensure that they are not left to shoulder an unjust proportion of the burden of adjustment. The burden should be shared by, for example, decreasing the military budget and rooting out corruption and economic mismanagement. (#9)

This extremely serious situation can be dramatically demonstrated by looking at a comparison of social indicators describing the well-being of people living in several AMECEA countries. Prepared by the United Nations Development Programme, these indicators demonstrate a decline in such basic social conditions as life expectancy, access to health services and to safe water, and daily caloric intake. (See Table One) Such a decline points to the suffering being experienced by African families, the situation decried by the Zambian Bishops and by many other Church leaders on this Continent.

The central fact influencing the social well-being of families in the AMECEA region has been the following by governments of very strict Structural Adjustment Programmes (SAP).

Therefore those who want to have effective pastoral concern for the welfare of families in this region need to pay attention to:

a. The economic conditions harmfully influencing family life and the role of SAP in determining these economic conditions

b. The reasons for SAP and the elements in its approach

c. The critiques of SAP and the proposals for alternatives

d. The role of the churches in responding to this situation

SOCIAL INDICATORS IN AMECEA COUNTRIES

		TANZANIA	UGANDA	KENYA	MALAWI	ZAMBIA
1960	LIFE EXPECTANCY	40.5	43.0	44.7	37.8	41.6
1991		54.0	52.0	59.7	48.1	54.4
1994		51.2	42.6	58.6	44.6	45.5
1991	ACCESS TO HEALTH CARE	81%	60%	-	-	75%
1994		80%	70%	77%	80	74%
1991	ACCESS TO CLEAN WATER	56%	20%	30%	56	59%
1994		51%	15%	50%	53	48%
1991	DAILY CALORIE INTAKE	96%	95%	92%	102% (?)	92%
1994		91%	83%	86%	101% (?)	87%

Source: UNDP *Human Development Report* 1991 and 1994

Table One

II. SAP and Family Life Problems

There are a number of problems that are associated with the implementation and operation of the Structural Adjustment Programmes. It is wise to look briefly at these problems as they affect family life, before beginning the economic analysis necessary to understand SAP.

A. *Unemployment*

The introduction of SAP brings about large-scale retrenchment of workers in the formal sector, as para-statals are privatised, civil service is trimmed, and many industries are closed down. Without adequate earning power, it is difficult to meet the basic needs of families such as food, shelter, clothing, etc.

More and more people are then pushed into informal sector activities such as street vending. This is especially true of women who must go out to earn after their husbands have lost jobs, or must supplement the meagre income of husbands who may still be earning a salary. Women away from homes during the day means babies carried on backs into frequently unhygenic working conditions (markets), and other children left alone at home or tended only by slightly older children. Moreover, women are frequently left alone when husbands go off elsewhere to search for employment.

B. *Rising Cost of Living*

SAP means that governments must reduce their budget expenditures. One way to do this is to remove the subsidies on the prices of many basics such as mealie-meal, fuel, transport, fertiliser, etc. This of course means rising costs for these basics.

As a result, families find that their monthly income is insufficient to meet their basic needs. For example, surveys taken in early 1995 in Lusaka and in Nairobi indicated that for the bare necessities of food alone, the suggested monthly expenditures exceeded by double or triple the average income of families living in ordinary circumstances.[1] In order to survive, then, only two, or only one, meals a day are taken, or some days are skipped. This has obvious detrimental effects on the well-being of families.

C. *Fees for basic services*

The requirement of SAP that there be a leaner national budget obliges governments to introduce fees for services in health care and education. Medical treatments and drugs that previously were free now must be paid for. Schooling and school supplies have become expensive items to be met by families.

In increasing numbers, families cannot afford to send all their children to school because of fees and therefore some are kept at home. This is particularly true for girl children. When there is limited money available, boys are the first to be educated. Overall, illiteracy rates that in recent years have been declining now are showing an up-turn.

Families also are finding it difficult to go to hospitals and clinics because of fees. Primary health care is hindered; preventive steps are not taken in time. Pre-natal and post-natal care is not taken advantage of. Many people die at home rather than be taken to hospitals. Mortality rates are increasing. All of these health factors of course have long-term effects on the family's well-being.

A critical problem affecting African families is the spread of HIV and AIDS. When education and health services are strained because of budget cuts, this problem is not effectively dealt with and the consequences are very dangerous.

D. *Neglect of Basic Infrastructure*

The introduction of SAP requires that scarce resources must be marshaled to service interest on external debt. Hence money is not available to governments for maintenance and repair of basic infrastructures essential for good family life. Thus housing for families is inadequate, crowded and decaying. Water and sanitation is very poor and hence diseases are readily spread. Public transport systems like buses decline, and private systems that replace them do not risk return on investments by catering to out-of-the-way rural areas that have few passengers.

E. *Neglect of Environmental Issues*

Budget constraints under SAP put low priorities on meeting ecological issues. As a consequence, families live in dirty surroundings, exposed to diseases. Long-term ecological issues -- e.g., deforestation -- are ignored. These will make healthy family life very difficult if not impossible in the future.

F. *Moral Challenges*

As can be expected, the economic difficulties described above bring havoc to the ordinary moral life of families. This is experienced in a variety of ways. Simply the poor living conditions create many problems affecting stable family life. Poverty experienced by families frequently leads to prostitution as women seek money for food, school fees, etc. Family breakup due to poverty, especially where one or the other or both parents are absent from the home, leads to rising numbers of street kids. Increasing crime rates affect security of families, especially in poorer areas.

IV. Causes of Economic Decline in AMECEA Countries

Having given a brief overview of the problems affecting family life because of the economic measures demanded by SAP, it is now important to search for the root causes of the decline of the economies in the AMECEA countries. This article is not the place for detailed economic analysis. What is presented, however, is a summary of studies that demonstrate three main causes of the deterioration of African economies since Independence in the 1960s. These causes must be recognized in order to understand the directions and implications of the remedy that is being offered, the Structural Adjustment Programme. The three causes include the legacy of the development model left by the colonial powers, the internal influences of actions taken by African officials, and the external structures shaping the global environment within which African economies operate.

A. *Colonial Legacy*

At the time of Independence (for most of the AMECEA countries, this was during the early 1960s), the new nations began with economies that had been developed according to a colonial model that benefited primarily the European colonial powers. Some of the economies looked relatively stable and prosperous. Zambia, for example, had a large copper mining industry. But by and large, the colonial legacy of development meant that the operations of the economy were based on four very shaky structures:

1. Concentration on one major product (mono-culture), such as copper, cotton, coffee, etc.

2. Integration into the world capitalist market (export-import), within which the African countries had little say over prices.

3. Neglect of agriculture (food sufficiency) to feed the growing population.

4. Exclusion of African participation (education and experience) from key places.

These shaky structures certainly do not explain everything about a declining African economic development. But without taking them into account, no accurate picture can be seen. For example, over-dependence on export earnings of meant a negative impact on the economy when these prices of commodities fell in the 1970s. Moreover, the lack of trained Africans meant management problems when the industries were taken over.

B. *Internal Influences*

The economic situation throughout the continent were adversely affected by certain decisions and orientations of the new African governments after Independence. These include:

1. Mistakes and mismanagement (e.g., nationalisations, mega-projects) that wasted resources on non-priority areas.

2. Corruption (e.g., theft, tribalism, nepotism) that diverted needed funds, created tensions, and discouraged honest efforts.

3. Politicisation (e.g., influence of ruling Party, appointments to key positions) that meant mistakes were not readily recognised and easily corrected.

4. Ideologies (e.g., socialism) that frequently were followed dogmatically and uncritically even in the face of difficulties and mistakes.

5. Military issues (e.g., spending on non-productive investments, conflicts, refugees) that wasted immense sums of money and caused great sufferings among the people.

6. Demographic factors (e.g., rapid population growth, urbanisation) that hindered orderly processes of economic and social development.

C. *External factors*

Even if the African economies would not have been adversely affected by the internal influences listed above, they came to be very seriously damaged by the unfavourable operation of the major structures of global environment. These structures included:

1. Foreign trade (e.g., decline in prices of commodities, increase in petrol prices). From 1980 to 1992, Africa's terms of trade fell by 45%. A country like Zambia, for instance, that depends for 85% of its foreign earnings on its copper production, began a disastrous trend in the imbalance of trade when copper prices plummeted in the 1970s, at the same time that petrol prices quadrupled.

2. Foreign capital flow (e.g., fall-off of loans, grants, investments, technology, advice). As economic conditions deteriorated, outside investment dried up. As the debt situation worsened, new loans were made only for re-scheduling payments on previous loans.

3. Foreign debt (e.g., increase in interest rates, rescheduling, rapid growth of debt stock). In the sub-Saharan states, the total external debt began an upward spiral, as more and more money was borrowed to meet immediate demands of the faltering

economies and as money was loaned to pay back interest in order for the countries to remain solvent. The debts rose from US $56 billion in 1980 to US$ 185 billion in 1994.

By and large, these external factors were simply outside the control of the African countries. Terms of trade were set by markets and boards in the industrialised countries, out of reach of the influence of Africa. Capital flows were often determined by political factors relating to the Cold War, e.g., which nations would be favoured depended upon their relationship to the disputes between the Super Powers of the East and West. Debts were influenced by interest rates which were affected by factors such as the deficit spending of the United States government's immense military expenditures under the Reagan Administration.

V. Role of Bretton Woods Institutions

As the economic condition of Africa grew worse in the late 1970's and early 1980's, the influence of two major international financial institutions grew stronger in shaping reform policies. These were the so-called "Bretton Woods" institutions, established at the end of World War II at a meeting in the United States attended by the victors of the war. These institutions were set up with the purpose of guaranteeing global economic stability in order to prevent future wars. They are part of the United Nations System:

1. *International ~~Board~~ Bank for Reconstruction and Development* (~~BIRD~~ IRBD) -- the World Bank -- for loans to promote large-scale developments in the war-devastated economies of Europe and Asia.

2. *International Monetary Fund* (IMF) for loans to a correct a nation's temporary imbalance of trade (i.e., greater imports than exports)

In the early 1960's, having accomplished their purposes among the industrialised countries of the North, both of these Bretton Woods Institutions turned their attention to the developing countries of the South. In the 1980s, the IMF and WB began to propose the formula of the "structural adjustment programmes" (SAP) to those developing countries that were suffering from heavy indebtedness, imbalance of trade, and low productivity.

Strict and faithful implementation of the elements of SAP became *conditions* for future grants and loans from international financial institutions, governments and private banks. Hence, the elements of SAP are frequently referred to as the "conditionalities."

VI. Remedy of Structural Adjustment Programme (SAP)

The Structural Adjustment Programme is an economic model of financial management designed by western economists to provide a set of policies aimed at reforming a national economy. The economic philosophy of SAP is that of "neo-liberal" capitalism. The economy is to be governed by free market forces; the government is to get out of economic affairs; and the economic field is to be left to privatisation and liberalisation efforts.

This neo-liberal model has been dominant in the economic restructuring of Great Britain under Margaret Thatcher (moving away from the "welfare state" policies of the Labour Party governments) and of the United States of America under Ronald Reagan (moving away from the "New Deal" and "War on Poverty" policies of the Democratic Party governments). SAP has been applied as a universal formula of economic liberalism to the "developing" countries of the South that fell into heavy indebtedness, in Asia, Latin America and Africa. It has also been applied to the "economies in transition" of the former Soviet Union and Eastern Bloc that are dismantling socialism.

VII. Elements (and Purposes) of Structural Adjustment Programme

The SAP formula is designed to achieve two purposes in failing economies:

1. *Stabilisation*: monetary and budget measures are adapted to control the money supply, curb inflation and trim budget deficits.

2. *Restructuring*: market and trade reforms are undertaken to liberalise prices and wages, remove government from economic activities, and encourage trade and investment.

As an ordinary rule, the stabilisation measures would be undertaken first, and then the restructuring. The goal is *economic growth*.

<u>Stabilisation</u>

A. *Monetary*

1. Devalue money (encourage exports, discourage imports)
2. Increase interest rates (encourage savings)
3. Curtail credit supply (slow down inflation)

B. *Budget*

4. Cut services (trim budget; impose fees in health, education sectors)
5. Retrench workers (increase efficiencies)
6. Privatise state companies (promote productivity)

<u>Restructuring</u>

C. *Market*

7. Decontrol prices (effect market forces)
8. Restrain wages (prevent wage spiraling)
9. Remove subsidies (save money spent on consumption)

D. *Trade*

10. Eliminate trade barriers (introduce competition)
11. Promote export orientation (earn foreign exchange)
12. Invite outside investment (promote diversification and competition)

VIII. Critique of SAP

Looking over the list of the elements of SAP, one obvious point stands out as missing in this approach of reform aimed at promoting economic growth: *people*. That is, the participation of people in the programme is minimal, since it is primarily a financial programme designed along strict neo-liberal capitalist lines. Benefits to the people are said to come about as a result of the programme, in the long-term. It is acknowledged that there will be short-term suffering caused many people because by the austerity measures undertaken.

It is understandable that some sharp critiques of SAP would be developed over the years. These critiques come from national groups (e.g., trade unions, small businesses, farmers, social workers, churches) and from international agencies (e.g., UNICEF, UNCTAD, UNDP, ILO, OXFAM). Few if any would claim that no restructuring is necessary but all would question whether the SAP formula as being implemented in Africa is really promoting an *equitable* and *sustainable* economic growth.

The basic critique centers around three considerations:

1. *Economic*: SAP is a short-term fiscal management programme rather than a long-term integral development programme. That is, it is primarily designed to stabilise the money economy so that the country undergoing adjustment is in a better position to service debt repayments. It does not put central emphasis on critically important development concerns such as employment generation, small entrepeneurship, informal sector activity, agriculture activity for food production, human capital enhancement, environmental protection, regional cooperation, etc. In most instances, it results in what the United Nations Development Programme has called "jobless growth."[2]

2. *Ethical*: SAP bears down hardest on those people who are already the most vulnerable: the poor, especially women, children, elderly, handicapped, etc. The burden of rising prices, increased unemployment, decline of "real wages," increased fees for services, etc., affect those in society who are already heavily burdened. This is having disastrous effects on the social well-being of the people, as the social statistics cited at the opening of this paper indicate. Overall, social statistics show increased rates of malnutrition, infant morality, illiteracy, criminal activity, etc. Sacrifice is being called for in the economic transition but it is by no means *equitably* shared. The rich are getting richer and the poor are getting poorer.

3. *Political*: The commitment to SAP is probably the most significant political option that can be made by African governments at this moment. This is true because of its far-reaching, austere effects on the majority of society. But because SAP is "proposed" -- and in fact, "imposed" -- by the international financial institutions, it is seen by many as infringement of national sovereignty. Thus it is a politically dangerous reality, since popular support for the reforms is not present. Moreover, the hardships that follow the austerity policies pose a threat to the fragile stability of democratic rule, especially in those states that have recently adopted multi-partyism.

IX. Alternatives Offered to SAP

In discussing SAP as a policy being implemented throughout Africa, and in particular in the AMECEA region, it is clear that the social situation of the people has not been notably improved by this policy. In reference to the topic of this paper, it is also clear that the effect on the well-being of the family has been very bad. The claim that "in the short-term things will be difficult but in the long-term they will improve" is frequently used to turn aside critiques made of SAP. But the truth is that even those African countries that the IMF and World Bank have praised as models of implementing SAP (such as Ghana), there is not evidence that the social conditions of the people have begun to show improvement. People are rightly asking: just how "long" is the "long-term" to be?

In evaluating the impact of SAP on the social conditions in the AMECEA countries, it is necessary to make an important analytical distinction between:

1. How has the implementation of SAP been a *cause* of social problems?

2. How has the implementation of SAP affected a *response* to social problems?

For purposes of analysis that would give rise to policy recommendations regarding alternatives to SAP, this distinction means:

1. It might not be possible to make a direct *causal* link between the elements of SAP and certain specific social conditions currently prevailing (e.g., rise in malnutrition rates, illiteracy rates, etc.), because these conditions may have been *historically* affected by previous economic decisions not directly related to SAP. Clearly there is need for more research in this area.

2. But at the same time it might be possible to indicate a lack of adequate *response* today in the face of these conditions, for example, because of budgetary constraints that affect the delivery of social services such as health care or that create difficulties in access to education because of the imposition of fees. Similarly, responses aimed at generating employment possibilities are hindered by SAP's consequences for retrenchment of workers.

Given this distinction, the importance of economic policies that create an enabling environment for people-centred development becomes clear. Central to that development must be *poverty-alleviating* programmes. But here again, another analytical distinction is important: the distinction between *relief* and *development*. The difficulty with many of the responses to the social suffering of the poor because of SAP (the so-called programmes relating to the "social dimensions of poverty," SDA) is that these responses have been more relief-oriented than development-promoting. This means:

1. *Relief* relates to programmes to *assist* the poor in the immediate circumstances of the hardships created by the economic transition (e.g., higher prices, retrenchments, service fees). The poor are benefited by welfare schemes, safety nets, programmes to "cushion the most vulnerable," etc. The poor are "objects" of the programmes. And, to be honest, these cushioning programmes are often "after-thoughts," policies attached but not integral to the main approach of economic reform.

2. *Development* relates to programmes which *empower* the poor in the building of the new economic order (e.g., through employment generation, agricultural improvements, small business promotion). The poor are included in the economic transition by participatory approaches in design, implementation and evaluation of policies. They are "subjects" of the programmes. This means a productivity-based approach to the alleviation of poverty.

The alternatives that are offered to the way SAP is currently being implemented in African nations do not look back to the *previous* economic arrangements that involved heavy government involvement in the economy, unrealistic subsidisation of basic goods and services, and wasteful public management. Rather the approach would be to move forward more effectively with a *human-centered adjustment*, including changes that touch:

1. *Timing*: e.g., put in place social cushioning programmes before the harsh effects of SAP's austerity are rapidly felt; phase in import liberalisation in ways which provide temporary protection for domestic struggling manufacturing and agricultural sectors to enable them to become more firmly established and competitive.

2. *Content*: e.g., include real development elements in planning and priorities; give high priority to agriculture for sustainable food supplies; strengthen public services (health, education, etc.) to build the human capital base necessary for sustainable recovery; promote regional cooperation efforts.

3. *Direction*: e.g., promote participation of the poor for "bottom-up" (rather than "trickle down") approaches; enable all sectors of the society to participate in "people friendly" market reforms; be particularly sensitive to issues affecting women and development (e.g., credit access).

The alternative proposals, which frequently are not so much drastic alternative policies but modest changes in the approach being taken, should be evaluated on their own merits. They should simply be dismissed out-of-hand with the judgement that they do not coincide with the rigid IMF and World Bank formulae. Such dismissal is too often the case in debates governed more by the political expediency of pleasing (appeasing) the international financial institutions and the donors than by substantial economic and ethical concerns.[3]

The argument made above can be summarised by quoting a recent study evaluating the operation of SAP in Africa:

> The main objective of economic reforms and adjustment policies in Africa must be to establish conditions that foster sustainable, poverty-eradicating economic growth. Attaining a sustainable balance-of -payments deficit, low inflation, and a competitive exchange rate are important goals if and only if they contribute to economic growth and improvement in the living standards of the majority of Africans who are in poverty. Eradicating poverty in Africa is a long-term goal, but it requires immediate action. It is inappropriate for African countries to design policies that focus on stabilization in the short term, adjustment in the medium term, and growth and poverty alleviation in the long term, after macro-economic stability has been achieved and relative prices have been adjusted. Stabilization and adjustment policies have to be designed in such a way that poverty-reducing growth is initiated immediately.[4]

X. Theological Reflection and Pastoral Concerns

In the face of the suffering today of families in the AMECEA region because of the impact of SAP, what is the responsibility of the Church? It is clear that the church pastoral approaches must address:

1. *Charity*: provide relief and welfare assistance to the most needy (e.g., St. Vincent de Paul). This will of course necessitate that at many times aid be given directly to

families suffering from lack of food, housing, clothing, medical and education opportunities, etc.

2. *Development*: provide education and training programmes (e.g., homecraft, agricultural projects). The Church in Africa has traditionally been involved in many development schemes that are beneficial to families because of training opportunities provided to women, to men, to youth, etc.

3. *Justice*: provide pressures on governments for more equitable policies (e.g., pastoral letters, justice and peace committees). In many African countries, the Church has been a lone and courageous voice speaking out on behalf of the majority of the people who suffer from government policies.

Specifically in terms of the last approach, that of promoting justice, the Church has a responsibility to speak out of its richest resource, the church's social teaching (CST). The clear message of this CST is that development must be people-centred and pay particular attention to the poorest in society. The Zambian Catholic Bishops emphasised in their Pastoral Letters of 1992 and 1993: "we must recall the fundamental norm for judging the success of any economic reforms: they must serve all the people." SAP must be understood and evaluated in the light of that norm.

Catholic social teaching emphasises certain key values that should enter into the public policy debate in order to guide and evaluate economic activities:[5]

1. The burden of restructuring the economy must not fall disproportionately on those who already suffer; rather, the poor should have special consideration.

2. Private property, while a right to be guaranteed, is not an absolute right and must always serve the common good.

3. Economic well-being does not consist in having more but in being more; participation is key to human development.

4. There should always be a priority of labour over capital, i.e., the input of the human person has priority over the structures of money, natural resources, technology, etc.

5. Production should be promoted primarily to meet the needs of the people and not primarily to return profits on investment, either local or foreign.

6. The mechanisms of the free market must always be subject to social control to assure more equitable distribution and more effective protection of the various goods and services of society.

7. The state has a legitimate positive role in the economy, not simply in enabling private enterprise but also in promoting more human conditions for workers and consumers alike.

An important contribution of the Church in the AMECEA countries is the appeal it can make to church leaders in the North to put pressure on their governments to address the global social justice issues such as: debt relief, fair trade policies, end of arms trade, etc. This was done very effectively at the meeting in Rome in April 1994 of the African Synod (The

Special Assembly of the Synod of Bishops for Africa). Individual bishops spoke out regarding the burden of debt repayments and the suffering caused by SAP austerities, and the final documents called for greater justice at the global level.[6]

XI. Conclusion

The Structural Adjustment Programme in the AMECEA countries is now in full force as the guiding economic policy for reforming national economies. Under strong pressure from the international financial institutions and the donor countries, the African governments must follow closely the strict guidelines of SAP and implement its several elements. There is little or no choice in this matter, because failure to honour the "conditionalities" can mean a cut-off of aid, a halt to debt relief, and a slow-down in investment and trade opportunities.

What this paper has attempted to do is to highlight the suffering experienced particularly by families under the impact of the economic austerity measures of SAP. By analysing the historical background and internal and external causes of economic decline in the African economies, it is possible to see the extremely difficult position these economies are in at the present moment. A clear presentation of the elements and purpose of SAP helps to focus both on its positive aspects (e.g., bringing efficiency and discipline) but also emphasis its negative aspects (e.g., ignoring of development necessities and causing social dislocations). Analysis of alternative approaches to timing, content and direction of the programme suggests ways of involving people more in the process for the long-term success of sustainable and equitable economic reform.

The Church has a role to play in this overall process, particularly in reminding policy makers at both the national and international level that the test of success of any economic reform measures is found in answering the straight-forward question: *what is happening to people?* And in the light of what has been discussed in this paper, that question can be focused even more directly: *what is happening to the family?*

ENDNOTES

[1] In Lusaka, during the month of April 1995, the suggested food budget for a family of six was 146,000 kwacha (US$ 180), while the average income for a teacher was 60,000 kwacha (US$ 75). (Survey conducted by the Economic and Social Development Research Project of the Jesuit Centre for Theological Reflection.) In Nairobi, during the month of March 1995, the budget was between 5000 and 7000 shillings (US$ 125 to 160), while the average income for an ordinary worker was 3000 shillings (US$ 75). (Survey conducted by students at Hekima College.)

[2]United Nations Development Programme, *Human Development Report 1993* (New York: Oxford University Press, 1993), pp. 35-37.

[3]A good example of the dismissal of arguments for alternatives is the reception of the African Alternative Framework for Structural Adjustment Programme (AAF/SAP) prepared in 1988 by the Economic Commission for Africa of the United Nations. Its proposals, not at all radical, were never serious considered.

[4]Nguyuru H.I. Lipuma, *Africa Beyond Adjustment* (Washington, DC: Overseas Development Council, 1994), p. 68.

[5]These are taken from the 1992 Pastoral Letter of the Catholic Bishops of Zambia, *The Future is Ours*, #27.

[6]See *Message of the Synod*, #41.

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April 1995 Case Study: Effect of Structural Adjustment Programmes on African Families

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