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## **Rural Households in Poland and the Transformation Process**

### **Abstract**

Macroeconomic changes in Poland after 1989 had a particular influence on the countryside and agriculture, leading to a worsening of the income situation of farmers and enforcing the reorganisation of many aspects of their lives and work. In this article these changes have been illustrated according to the views of 160 respondents taking part in research about Self-organisation in rural communities – the local dimensions of transformation, carried out in two villages in 2001. According to the respondents negative evaluations of these changes are dominant – in comparison with the situation ten years earlier people in the village where the respondents live are far worse or slightly worse off. The main measure of the deterioration of living conditions are unfavourable financial changes. A considerable number of respondents also stated that they currently have far fewer chances of arranging reasonable lives for themselves. Such a view was more generally held by older, less educated respondents, whereas the more mobile and ready to live elsewhere were the better off and better educated. Lowest evaluations were made as regards health care and education, whereas the highest evaluations were made concerning food and furniture requirements. Those who were worse off financially more often confirmed a worsening of relations with their families and neighbours.

Keywords: macroeconomic changes, rural households, level of satisfying needs.

### **Introduction**

32.9% (i.e. 4,116,000) of the total number of households in Poland are rural households. They include almost 15 million people, i.e. 38.2% of Poland's population. According to data provided by GUS, the ages of people living in the countryside in 1998 were as follows: 28.6% were under 17; 17.9%: 18–29; 13.8%: 30–39; 13.7%: 40–49; 8.5%: 50–59; 17.5% were over 60. In the light of the Mikrosispis data collected in 1995 among the rural population there was a dominant group (43.8%) aged 15 and over with primary education; 28.0% had basic vocational training, 10.8% had in-

complete primary education and barely 1.9% had university or other higher education.

In the 1990s there was a gradual drop in both the level of professional activity among the rural population and in the share of the rural population working out of the total number of people aged 15 and over. Employment figures in the countryside dropped from 58.8% in 1992 to 52.6% in 1998. In 1998 45.6% of the total number of people who were registered as unemployed lived in the countryside while 35.3% of them were not entitled to unemployment benefit. Approximately 3.5% of the registered unemployed owned smallholdings.

A significant feature characterising the structure of rural employment in recent decades is the drop in number of farmers and the growth in percentage of retired people and pensioners. Even if we include the households of employees using holdings into the group of farmers' households, they hardly represent 36% of the total number of rural households and the members of those households, about 45% of the rural population. Whereas the households of retired people and pensioners represent over a third of the total number of rural households and include about a quarter of the rural population.

At the same time, in farmers' families there is a constant drop in the proportion of income from the main source, i.e. the farm to about 72.2% in 2000 compared with 85.4% in 1990. In the households of employees using holdings the proportion of their incomes from that work out of their total income has dropped almost threefold (from 41.0 to 14.5%).

During recent years significant changes have taken place in the countryside which on the one hand were a consequence of the system transformation and on the other modified its influence on the socio-economic condition of the rural population and its households.

The painful experience of the changes was not only caused by the growing disparity in farmers' incomes compared with other socio-professional groups but also by the fact that farmers had to convert from being the moral and economic victors of socialism into one of the weakest units of Polish capitalism, alongside those surviving on unearned sources (Wilkin, 2000). Former tools of state policy towards agriculture were considerably reduced: including guaranteed purchase of all main agricultural raw materials by state purchasing centres, the system of state subsidies for agriculture and food as well as an income parity for the agricultural and non-agricultural population. This caused serious changes for country people: high registered and non-registered unemployment; the ever worsening financial situation of farmers; a drop in the share of peasant family incomes coming from agricultural production and a rise in the share of social benefits.

What is the mood among rural inhabitants during these changes? How do they feel about the problems with having to satisfy basic daily needs?

How have they started coping in this new situation? What ways of conforming to the current socio-economic reality emerge in the countryside and how are they determined? What is the extent of conformity, adaptation or revival? What eventually guides the choice of these mechanisms?

Some of these questions were answered by research carried out in 2001 on a sample of 160 rural smallholdings in 2 communes located in the provinces of Wielkopolska and Podlasie, further described as the 'S' and 'Ch' research regions, which prior to the beginning of the so-called 'Great Change' differed considerably as regards politics and organisation.

### **The Assessment of the Consequences of Transformation**

The assessment of the socio-economic changes which have emerged in the countryside since the beginning of the transformation is largely negative. Almost 3/4 of respondents in both villages consider their standard of living as being far worse or slightly worse than before 1990. The financial situation of households over 10 years ago had the highest evaluation among farmers, which is confirmed by the view that farmers were the beneficiaries of the former socio-political system and are the losers in the 'new system.'

A bad financial situation is the main measure of the worsening of living conditions. This evaluation varies, depending on certain socio-economic factors which I have mentioned in my paper. The better educated respondents perceived fewer differences between their current financial situation and that prior to 1990. People with lower intellectual potential, measured according to standard of education, assessed the changes in their income situation less favourably.

The professionally active respondents were more critical when evaluating the current financial situation of their households compared with the period over 10 years ago than the unemployed, which may suggest that working people do not perceive the equivalence between the income they have earned in relation to their amount of work.

The views of the researched group were also influenced by their own financial situation. The worse the evaluation the greater the accentuation on its current worsening.

Views about significant differences between the current situation and conditions over 10 years ago as regards medical care were generally held by the 30 to 39-year-old group of respondents, whereas differences in this field were less noticed by the youngest and oldest groups. The most critical views were held by those with the lowest standard of education whereas the better educated saw no difference between the current medical care and that provided over 10 years ago. In this group there were possibly fewer cases of financial restrictions in buying medication or having to use a doctor's service. A variable which clearly differentiated views concerning medical

care was the subjective evaluation of the financial position. Among those who maintained that the financial position of their households was rather poor and very poor the difference between the current and former possibilities of getting medical care was 2.4 and 2.8 points, whereas among the well-off there was a difference of 1 point. Those who worked for state institutions and on their own farms were more dissatisfied with the current health care system than those who were self-employed (outside farming), who saw no particular difference in this matter. People employed by private enterprises – yet not their own – were most critical. This result may have been connected with the rather common habit of private employers not paying compulsory medical insurance.

Another area which respondents see as having changed for the worse over the past 10 years is education. Differences in the evaluation of possibilities of acquiring education between now and 10 years ago were clearest among the 33 to 39-year-old respondents. The oldest and the youngest respondents were least critical as regards current possibilities of getting educated. Those with higher or secondary education perceived the fewest differences in the possibility of getting an education.

Considering the nature of the source of making a living leads us to note that the greatest differences in possibilities of acquiring education were perceived by those employed by private firms (yet not their own) whereas those making a living from their own businesses hardly noticed any differences in this matter.

There was no sign of the growth in net income being accompanied by a drop in the level of criticism towards the current possibilities of getting an education in relation to the situation in this matter over 10 years ago, whereas such a dependency can be noticed in relation to a subjective evaluation of the income situation: those dissatisfied with the financial condition of their households see greater differences than those who are satisfied.

Views concerning the worsening opportunities of getting an education by rural youth are confirmed by data from other sources. It is highly probable that rural youth will have worse access to higher education than was the case in the inter-war period when 1 in 250 peasant children attended university. Currently 1 in 140 peasant children gets to university, whereas 20 years ago that was the case for every 14<sup>th</sup> child, by the end of the eighties approximately 1 in 20 working class children – this is a significant tendency (Zabłocki, 1999).

These differences in evaluating the possibilities of acquiring education were significantly reflected in perceiving in the past and at present opportunities of living elsewhere. The group researched here notice that 10 years ago rural inhabitants had more opportunities regarding mobility than they now have. The following people seem most attached to where they live: the

40–49-year-old group; the less educated; living on unearned income; perceiving their household financial situation as being very bad.

Whereas those seeing no significant difference in opportunities of living and working elsewhere compared with 10 years ago are generally young, under the age of 29 and university educated. They run their own businesses and describe the financial situation of their own homes as being good. In other words, the more mobile, willing to start living elsewhere are people with some financial and intellectual capital.

Changes for the worse were also noticed as regards relations between family members and the local community, conditions of changes in this aspect were mainly connected with the financial position of those interviewed. Those respondents describing their financial position as being good did not notice particular differences in their relations with their neighbours now as opposed to 10 years earlier, while respondents who considered themselves as being poor were more inclined to see these differences. This confirms the thesis put forward by Tarkowska (2000) that a family's financial status has an influence on contacts with others. The limitation in social relations mainly concerns families living in extreme poverty with an additional complication such as one of the family members being alcoholic, the feeling of not having any prospects and hopelessness. When poverty is less acute and presumably of a transitory nature it becomes possible to maintain some form of social contact (Tarkowska, 2000: 155). Poverty disclosed by a low evaluation of the financial position of one's own home, also interferes in relations with others: with the worsening of this evaluation mutual family relations within the home also get unfavourably assessed.

This statement is confirmed by the results of other research, where reference is also made to Lewinger's model (1965), concerning the influence of unfavourable external events on the quality and stability of the family and marriage. Together with the essence of this theory the confrontation of unfavourable changes with the former bad condition within the family has far worse consequences than when those negative external changes find their way into a stable family set-up, where marital and family relations are good (Gutkowska, 1997).

The respondents acknowledged an improvement in the situation of their households, such as fitting their homes out with mainly general household, hi-fi and television equipment and, to a lesser extent, furniture and means of transportation. The younger and better educated respondents evaluated these improvements more favourably than the older, less educated respondents; those running their own businesses also evaluated them far more favourably than any other group.

These observations confirm the results of other research which has shown that the evaluation of changes in particular aspects of the functioning of households depends on the socio-economic features of the members

of a household, and particularly of the head of the family, such as: age, education, employment status, income as well as the number of family members and level of professional activity (Gutkowska, 1997). A rather obvious fact was also noticed that the older, poorer and less educated generally have time-worn equipment, whereas the younger, better educated and better-off are the owners of more modern equipment.

Few among those interviewed are optimistic in their evaluation of the consequences of transformation. Only one in ten of those interviewed described the current standard of living of rural inhabitants as being slightly better (13.1%) or much better (6.3%). According to those interviewed rural inhabitants are either winners or losers in the transformation process but the losers are far more numerous. These evaluations depend on the age of the respondents. While among the youngest respondents (up to the age of 29) only 8.3% stated that people in their village have a far worse standard of living than they had 10 years earlier, among the 50–59-year-old group such evaluations dominated (65.6%). These are the views of people who, on the one hand, due to their age have the possibility of retrospective evaluation, while also being professionally active, have certain plans and ambitions. This category are the fifty-year-old group. Whereas in the over-sixty-year-old group the share of replies negatively evaluating the changes in rural living conditions is smaller, there are even relatively more opinions about their improvement.

The higher the level of education of those interviewed the higher the percentage of those giving current rural living conditions an evaluation of far greater or greater improvement (among those with university or secondary education this kind of response was 30% and 20% respectively), while among the less educated there were fewer such views. Among those making a living from their own smallholdings views about the worsening standard of living of people in their village are dominant.

The subjective evaluation of the financial situation – according to results of other research made by the author – differentiates the views of those interviewed about current and former rural living conditions (Gutkowska, 1997). Those seeing the financial condition of their households in a better light are more likely to give a positive evaluation of the changes in objective living conditions of the village inhabitants, while those seeing their own financial condition in a worse light evaluate those changes less favourably.

### **Conditions of the Level of Satisfying Needs**

In the context of an unfavourably evaluated income situation of the majority of interviewed households as well as the frequently confirmed worsening living conditions equally negative evaluations as regards satisfying

Table 1

## The level of satisfying specific needs and their importance

Need	Average evaluation of satisfying need (1-5)	Average evaluation of importance of need (1-5)	Average evaluation of level of satisfying need in the researched region 'Ch' <sup>a</sup>	Average evaluation of importance of need in region 'Ch'	Average evaluation of level of satisfying needs in researched region 'S' <sup>b</sup>	Average evaluation of importance of needs in the researched region 'S'
Food	4.2	4.7	4.0	4.7	4.4	4.8
Medication	4.2	4.7	3.3	4.6	3.6	4.5
Clothing, footwear	3.5	3.9	3.3	3.9	3.6	4.0
Education	3.2	3.8	3.3	3.8	3.2	3.7
Holidays	1.7	3.0	1.8	3.0	1.6	2.9
Home furnishings	2.3	3.6	2.2	3.7	2.5	3.4
Household equipment repairs	2.8	3.4	2.8	3.5	2.7	3.4
Building & renovation	2.4	3.8	2.5	3.8	2.3	3.8
Savings	1.5	3.9	1.5	3.8	1.5	4.1
Books	2.5	3.0	2.6	3.2	2.5	2.8
Newspapers	3.0	3.1	2.9	3.0	3.1	3.2
Records, cassettes	2.7	2.6	2.7	2.4	2.7	2.8
Cinema	1.9	2.8	1.9	2.7	1.9	2.9
Excursion	1.9	2.9	1.7	2.9	2.2	3.0
New buildings	2.3	3.1	2.0	3.1	2.6	3.1
Restoration of existing buildings	2.5	3.6	2.3	3.9	2.7	3.4
Machines	2.5	3.6	2.3	3.8	2.7	3.3
Reparation of tools	2.8	3.6	2.8	3.9	2.9	3.2
Buying extra land	2.7	3.0	2.4	3.3	3.0	2.6
Farm investments	2.5	3.4	2.3	3.5	2.6	3.3

<sup>a</sup> Village in the Podlasie province.<sup>b</sup> Village in the Wielkopolska province.

Source: own research.

needs were to be expected. In the research attention was paid not only to how respondents describe the level of satisfying individual needs yet also the level of importance they give them (table 1).

The majority of respondents consider food and medication to be their top priorities, whereas entertainment and leisure are considered least important.

The importance of food needs had the same average rank among working and non-working people and the type of work did not significantly affect results. It was also noticed that only people who evaluated the financial position of their households very well placed food needs in the lowest rank, which seems to be in accordance with Engel's law that the share of food expenses among general expenses drops relatively in accordance with the rise in income. It can therefore be stated that not only the share of expenses on food decreases with the increase in income, but the rank given to this need also decreases.

Food needs are also needs whose level of satisfaction turned out to be highest and such a view was generally held by respondents in the oldest age group, i.e. the over-seventies. The lowest level of satisfaction concerning food needs was distinctive among the youngest respondents, i.e. those under the age of 29, who considered these needs as being of relatively high significance, perhaps believing that the emergence of other needs depends on the satisfaction of food needs. The lowest level of satisfaction of needs regarding food was also noticed among people with no more than primary education, while the highest was among higher educated people.

Relatively high importance was given to needs connected with health care and medication, whereas the average extent for the whole population between the level of meeting these needs and the order of importance was higher than in the case of food (the average span being 1.1 and 0.5 respectively). The oldest respondents gave these needs the highest rank but the level of satisfaction of these needs was relatively low, the lowest being in the 60–69 age category. In these age categories there was also a wider span than in other groups between the subjective evaluation of level of satisfying medical needs and the level of importance given to them. Bearing the education variable in mind we observe that the less educated gave the level of satisfaction of medical needs a lower evaluation than the higher educated group and they stated a wider span between the level of importance and the standard of realising those needs.

Permanent or temporary employment and the kind of work performed did not have a clear influence on the importance of medical requirements and the level of satisfying them. The most visible difference in answers to these questions were noticed when considering the subjectively described financial position. And so, much as in the cases described above, the worse the respondent's household financial condition, the lower the evaluations of



the level of satisfying medication and health care needs, along with a similarly described importance of this need.

The respondents gave a somewhat lower level of importance to education needs, the average value being 3.8. While it is not surprising that its lowest level was noticed among respondents in the highest age group, i.e. the over-seventies (average value 2.0), who, in comparison with families with school-age children certainly do not give education the same level of importance, the relatively low level of importance of this need among those interviewed aged under 29 (3.8) is surprising. The higher educated respondents placed relatively greater importance on education needs. This is proved by the fact that those with primary education rated the importance of this need at an average value of 3.3 while those with vocational education did so at 4.0. The employed rated the importance of education higher than the unemployed, the professionally active no doubt seeing that qualifications are a step towards employment. Those living from farming – either the farmers themselves or members of their families – rate the importance of educational needs higher than is the case with people working elsewhere. In addition, those giving the financial position of their households a worse rating placed greater importance on education, evidently judging that higher qualifications would give them better employment opportunities and a better life.

Although the youngest respondents gave the importance of education a relatively low rating this group had the highest level regarding satisfying that need. Besides, the highest level of satisfying this need was noticed among the highest educated respondents (the average satisfaction rate being 3.7), while the rate among those with primary education was 3.1). The employed also rated the level of satisfying this need slightly higher than the unemployed, but the kind of employment did not distinguish the respondents. The income situation in the subjective evaluation of those interviewed influenced not only the level of importance of needs in the field of education, but also differentiated opinions about satisfying them. Those perceiving the financial position of their households in a better light gave the satisfaction of these needs a higher evaluation.

Savings turned out to be rather highly rated as a need, the highest evaluation being among the youngest respondents. In accordance with the results of other research only a small group of rural inhabitants describe their financial position as enabling the satisfaction of all their needs as well as the possibility of saving. (Gutkowska, 1997). It is therefore not surprising that needs concerning savings are satisfied at a very low level (average value 1.5). Savings are made for various purposes, sometimes with the idea of using them for others, e.g. educating or paying dowries for the children, sometimes for personal purposes such as insurance. It is, therefore, not surprising that the unemployed saw a greater importance in savings than

was the case among the professionally active (values 4.1 and 3.9 respectively). The former without a regular income are aware that if they had savings they and their families would be better off. This is also confirmed by the fact that those giving a worse rating to the financial position of their households notice a higher rank of needs concerning savings. Respondents working on their own farms gave the importance of making savings a relatively higher rating than those working elsewhere. This may be a consequence of the fact that farmers are aware of the instability of their incomes, their considerable fluctuation depending on circumstances and changing weather conditions, are more aware of the role of savings than those who earn a regular income.

With savings rated relatively high on the scale of important needs the average level of satisfying them is lowest in comparison with all other needs considered in this research (the average level of satisfaction being 1.5). The lowest level was recorded among the oldest respondents (1.3), although the youngest group only evaluated the fulfilment of this need 0.1 point higher. The relatively high level of fulfilment was recorded among higher educated people (2.6), whereas those with primary education gave the level of fulfilment of this need 1.2 points. The level of fulfilling this need is higher among the employed and particularly among those making a living from running their own business (average value: 2.7) and among those better evaluating the financial position of their households.

The lack of savings has a negative influence on the feeling of stability and security. Savings in the rural milieu are a stabilising force and guarantee continuity in agricultural production, which although resulting from the fact that rural inhabitants are a worse off financially, they also more frequently save up in order to do some major shopping.

As previously noticed, needs ranked lowest were connected with entertainment (records, cassettes, cinema) and leisure (excursion). A higher rank was given to these needs by respondents who were younger, better educated, in lasting marriages, professionally active and better-off.

Respondents giving a lower rank to these needs gave a relatively higher rank to the level of fulfilling those needs. Most probably those who consider them not particularly important do not have excessive ambitions regarding their fulfilment. This is proved by the fact that the seventy-year-olds ranked the level of satisfying needs such as records and cassettes highest while seeing these needs as being least important.

Leisure and entertainment are ranked relatively low as far as fulfilling those needs is concerned. Although their level of importance was evaluated at close to 3 on average the average value of their fulfilment was 1.9. The highest level of fulfilling this category of needs was observed among the youngest and oldest respondents (2.2); the relatively better educated,

running their own business and giving their households a better financial evaluation.

Needs connected with the home, furniture and renovation work etc. were registered as getting the lowest evaluation among the oldest respondents but the lowest level of fulfilling them concerned the 50–59-year-olds and the highest in the group of respondents aged 30–39 and 40–49. The respondents with the lowest level of education said they had a relatively lower level of satisfying needs concerned with building and renovating their homes, this group did not significantly differ from others as far as the rank given to this need. It was also noticed that those running their own businesses show a higher level of fulfilment of this need although the rank given to it is no higher than among other respondents. The theory that the better the financial situation the higher the level of fulfilling needs concerning home building and decorating was confirmed. The men who gave this need a slightly lower rank were also more satisfied with its standard of fulfilment.

New furniture and equipment of the home is what the youngest respondents rate highest although their assessment of the standard of fulfilling this requirement was ranked lower than that of the 30–49-year-old group. The better educated respondents both ranked household furniture & equipment higher as a need and evaluated its standard of fulfilment as being higher, rather like those working professionally, particularly running their own businesses. The urgency of this need was perceived highest by the poorest respondents who also gave its standard of fulfilment the lowest rank.

Needs connected with running holdings were evaluated according to various ranks and their standard of fulfilment also varied. The most important needs were connected with existing farm buildings, the purchase of machinery and tools as well as their repairs and farm investments. The need which was ranked highest was expressed by those working on farms although the standard of fulfilment was rather low. The rank of these needs was lower among the oldest respondents among whom the standard of fulfilment was also lower which confirms the results of other research concerning the influence of the cycle of a rural family life on the effects in farming and production and investment plans (Szemberg, 1979; Rudnicki, 1986).

In the light of these research results we found that farming related needs were ranked much higher among men than women which may be considered as a symptom of a well-known topic of controversy between women and men in the countryside concerning differences of opinion in administering the family budget between household and farm expenses (Gutkowska, 1997).

A specific consequence of the level of fulfilling these various needs is the conscious satisfaction with the family's standard of living. 16.3% of all those interviewed were very or rather satisfied with this situation, only

3.8% of them being very satisfied in both researched regions. 18.1% of the respondents in the entire researched population claimed an equal level of satisfaction and dissatisfaction with this current standard. On the other hand, the rest almost equally claimed dissatisfaction or unhesitating dissatisfaction with this situation.

The oldest respondents were least dissatisfied which may partly be connected with the fact that this group expressed a relatively low level of importance of many of the needs included in the research while not aspiring to satisfy them with the same determination as the young respondents. For this reason almost half of this category (42.9%) turned out to be rather satisfied with their general material status and an equal number claimed satisfaction and dissatisfaction.

Taking education into account we noticed that the group with incomplete primary education was most polarised. Among those with higher or incomplete higher education was the highest number of those who were fully satisfied with their family's current standard of living (20% in this education category) and this percentage had no equivalent in any other group distinguished according to level of education.

The employed and the unemployed almost equally stated that they were satisfied with their family's current standard of living. This may be proof on the one hand that income acquired from farm work in particular is insufficient and on the other, that social benefits or pensions are often a far more significant source of income than professional work. This is confirmed by the fact that among the group of people living on pensions or benefits one in five confirmed satisfaction with his/her family's current standard of living.

We also noticed that the highest percentage of those satisfied with their family's current standard of living was among those running their own services or commercial businesses. Whereas there were no such views among people running other firms or working for private firms.

Respondents earning a relatively higher net income stated satisfaction with their family's standard of living more often than others. The higher the number of family members working, the greater the level of satisfaction with their standard of living. Whereas whether a family included an unemployed person or not did not influence the percentage of those satisfied or dissatisfied with this situation.

The clearest link in this issue was noticed between the evaluation of the financial situation of the household and the current evaluation of the family's standard of living. 70% among those describing the financial situation of their household as being rather good stated that they were satisfied with their family's current standard of living whereas all the respondents describing the financial situation of their households as being very bad also claimed dissatisfaction with their family's standard of living.

Women more often than men described their family's material standard of living as providing neither satisfaction nor dissatisfaction (26.8% and 13.5% respectively).

For the majority of respondents their family's standard of living depends on the authorities. Such views were twice as frequent as that this depends on each family member. In other words, the views of rural inhabitants are a long way from the liberal view that each individual is responsible for him/herself and his/her family, but they expect decisive action by the local and central authorities as a result of which their and their family's lot will show improvement. Such a view was more often held by men; the older age group; the less educated; people in lasting marriages; the unemployed, those working on farms; on lower incomes and those confirming their household's worse financial situation. The older respondents more often than others blamed fate for their family's standard of living (42.9% of this group) while such a view was very less frequent in other age categories. Such a view was also more frequent among people with incomplete primary education and the unemployed.

The view that what one achieves in life depends on oneself was more frequent among the younger, better educated respondents in the higher income bracket. It is significant that this view was more frequently held by men than women.

A rather high number of respondents saw all members of the family as being responsible for its high standard of living and this view was particularly common among those running their own business, families with most members being professionally active and considering the household financial situation as being good.

A complementary statement with regard to the conclusions is that for the majority of those interviewed the achieved standard of living is worse or far worse than what they deserve. Only one person stated that his/her family's standard of living is far higher than it deserved, while according to 11.3% of those interviewed their standard of living was in accordance with their expectations.

The 40 to 60-year-olds were most disappointed with their standard of living, whereas the over-seventies stated more than others that the standard they had achieved in life fully complied with what they deserved.

The lower the standard of education the higher the disappointment with the standard of living. It was also observed that the professionally active more frequently had the view that their way of life differed from what they deserved and those working but not getting paid for their work were even more dissatisfied.

Those who stated that their way of life was entirely a consequence of what they deserved generally represented extreme income groups. The greater the dissatisfaction with the financial situation of the household, the

more frequent the view that the achieved standard of living was far from what was desired.

The results were close to the suggestions made by Tarkowska (2000: 157). Among the statements she makes is the interesting thesis that 'families generally see that they are not to blame for their own poverty (the blame lies with the authorities, the state, the government and specific politicians) together with the feeling of shame and humiliation.'

The view that inhabitants of the village in the Wielkopolska region considered that their family standard of living was their own responsibility was more frequent (12.5%) whereas such a view only occurred once among those living in village 'Ch.'

Information about the extent to which the interviewed people consider their standard of living being the standard they deserve seems closely linked with these observations. The middle aged, i.e. those aged 30–39, 40–49 and 50–59 more frequently considered that standard as being slightly or far worse than they deserve. The older people were more inclined to consider their standard of living as being what they deserve. The most disillusioned with their standard of living were those with primary education whereas those with incomplete primary education included a relatively high percentage of answers stating that their standard of living was exactly what they deserved. This results can be explained by the fact that this group included the oldest people who were the least disappointed with their family's standard of living. There was also a relatively high percentage of such answers among those with higher or incomplete higher education. Divorcees were most disillusioned with their standard of living. They all considered that it was worse or far worse than what they deserve. This fact confirms the earlier mentioned views that divorce is considered as one of the most stressful experiences in life marking all its aspects. The unemployed admitted more often than working people that their standard of living corresponds with what they deserve, while the working people were far more critical on this subject thus more often inclined to say that their standard of living was far worse than they expected. This result is fully confirmed when referring this issue to the unemployed. Farmers turned out to be very disappointed with their standard of living, whereas a relatively high number of hired labourers considered their standard of living corresponding to what they deserved.

The inhabitants of village 'S' were largely inclined to state that their standard of living corresponds with what they deserve; this possibly being the root of far greater optimism in the majority of replies made by respondents in that region. This leads us to gather that people who feel that the way they live fully reflects what they deserve, have a less demanding attitude to life and to others, as well as being more inclined to see their living conditions more favourably. This may be connected with a certain defence

mechanism that if one considers what has been achieved as being what one deserves, that is precisely with the aim of maintaining a good opinion of oneself one evaluates the level of fulfilling needs more favourably. The inhabitants of 'S' showed the lowest percentage of those considering that their material standard of living is far worse than they deserve.

### **Ways of Coping with Difficult Situations in Life**

In the light of available empirical data it can be stated that ways of coping by households with difficulties satisfying daily needs are gradually becoming more passive. There is a growth in number of people using social benefits together with a drop in the percentage of households whose members undertake extra work. The strategy of limiting needs is dominant, which in the light of Morris and Winter's theory (1994) is an example of conforming or borrowing money and using the help of relatives or friends which may be an example of a reaction consisting of reducing obstacles.

Farmers' households – more often than other households – are the group who limit their daily needs, get rid of or pawn their possessions. The vast majority of farmers consider the reality surrounding them as being a set of unfavourable circumstances and an unfortunate necessity, which – as was proved by our research – is owed more to the bad policy of the authorities than to oneself. In a situation where for a significant number of farmers and rural inhabitants in general making ends meet is hard (Gutkowska et al., 2001), efforts are often intensified and the family is called to make sacrifices both so as to maintain the farm as well as to simply survive or adjust to the new situation. This phenomenon, described by Kocik (2000) as self-exploitation creates limitations and sacrifices in family consumption and contributes to family pauperisation. A further consequence is a return to traditional ways of farming. Also, evaluations of the current situation compared with the past are unfavourable. In this way the vicious circle of incapacity is closed. Incapacity mainly defined in categories of attachment to a particular social position and the perceptible lack of ways of acting.

We recorded that the tendency to search help in prayer increases with age whereas middle aged people are prepared to take action more often than other age groups. Younger respondents were more inclined to search help from others which was particularly noticeable in village 'S.' Those stating their family's bad or very bad standard of living more often escape from their problems through alcohol than those stating a relatively good standard of living. This confirms the opinion that poverty stimulates both passive attitudes as well as pathological behaviour, thereby making the financial condition of households even worse. Those who described the financial standard of their households as being good in relation to the hardships of every day life and natural disasters are more likely to take the initiative to

do something constructive than the less well-off. This issue seems to be a consequence of the observance known in literature that natural disasters which badly affect families and households may have more destructive consequences in situations where the families concerned are riddled with problems and are at various phases of disorganisation, than when they affect relatively well functioning families (Gutkowska, 1997; Levinger, 1956).

Regardless of views about the financial situation of their own households, when faced with problems or difficult situations respondents rather often seek help in prayer, thereby confirming the ever-present role played by religion in social life, and specifically giving support in moments of despair or increasing problems. It should here be emphasised that searching consolation by praying to God is more typical of women than men who more often seek comfort in alcohol.

Less educated people more often than others react to problems not only by praying to God but also by escaping into alcohol which also applies to the relatively older respondents. Employed people looked for comfort in prayer less frequently than the unemployed and that observance also concerned farmers who more often than those representing other forms of paid activity turned to God for help. The professionally active more often consoled themselves that things could be worse.

There were interesting additional results concerning the reactions of respondents to the hardships of everyday life and how those interviewed perceive their situation as being a consequence to the changes taking place in Poland. The respondents stated that these changes meant that nowadays people like them hardly have any opportunities (38.8%) and they live normally and therefore do what they always used to do (39.4%) and that they feel lost under the pressure of socio-economic changes.

A significant result is that only 4% of the respondents stated that they currently have far more opportunities than they had in the past; such opinions were generally held by young respondents with a relatively higher standard of education, making a living from running their own businesses and describing their household financial situation as being good. Generally the elderly, worse educated, unemployed people or those surviving on social benefits stated that nowadays people like them hardly have any opportunities.

### **Conditions and Signs of Mutual Aid**

Aid can be defined as the rendering of money, objects or services to people in need (Sikorska, 1998). Economists and anthropologists agree that the private and generally unequal exchange of goods was the basic form of economic relations in the pre-free market economy (Cheal, 1982). The tradition of mutual aid gets ousted by the developing market and its functions taken over by specialised formal organisations but it revives in mo-



ments of danger. The readiness to carry private aid is then a particularly sensitive indicator of gratuitous social ties (Sikorska, 1998).

Has mutual neighbourly help survived the period of the implementation of the market economy and all the corresponding problems which rural inhabitants have to cope with?

It was observed that almost 3/4 of the researched group can rely on the help of others, while 43.0% stated this without any hesitation. It must be emphasised that the inhabitants of village 'S' were more convinced as regards getting help from others. However, only 45.0% actually experience help from family members or relatives and even fewer get support from other, unrelated people (36.0%). A more detailed analysis which included the type of help given to relatives showed that the rarest help offered to others was that of finding or offering work.

Research results indicate that a certain symptom of the increasing atomisation of the countryside may be the fact that one in five respondents states that s/he cannot rely on the help of family or relatives if such a need arises. The younger, more educated and better off respondents seem more convinced of the possibility of getting such help. It is significant and confirms the traditional aspect of rural solidarity that in times of intense farm work farmers seem slightly more convinced than people in other income groups of the possibility of turning to family members or relatives for help. Those who are convinced of the lack of such a possibility are predominantly elderly, less educated, unemployed people who are very short of money.

The sources of these rather sceptical views regarding the possibilities of relying on help from family or relatives can be found in the answers of those stating that neither their relatives nor family members do in fact provide help. Such answers generally came from elderly people, not making a living from their own holdings and describing the financial situation of their households as being unfavourable. Compared with the number of men, almost twice as many women confirmed that they were indeed given such help.

A certain explanation of this low tendency as regards expecting help from family and relatives is that according to the respondents there are few very rich people, entrepreneurs or well placed people in their milieu.

Almost as many respondents did not get help from their neighbours, while it was observed that this fact was confirmed by respondents with similar socio-economic characteristics as were previously discussed.

The fact that help is rarely provided to the respondents by their families, relatives or neighbours is in a way an answer to the respondents themselves very rarely helping others. It was observed that financial help is more often provided by relatively better off people and men who say they look after others less often. Help with sorting out various administrative matters was more often mentioned by respondents with at least vocational training.

Those making a living from their own farms more often help people find work than those running other types of business. We can, therefore, assume that the idea of activating rural inhabitants towards searching alternative sources of earning a living other outside agriculture is often limited to created work for themselves and the immediate family.

An even lower tendency in providing help is stated by respondents towards neighbours or other rural inhabitants which is shown by results included later.

Despite infrequent cases of providing help to neighbours half of the respondents consider that they can rely on help from a neighbour. Administrative help is most frequent while financial help is rarest.

The confrontation of the above mentioned views about professed ways of mutual help between members of families and neighbours with help which has indeed been received allows us to observe that the relative certitude of almost half of the respondents as regards the possibility of relying on help is a consequence of the fact that almost as many of the respondents confirmed that one of the members of their family or relatives does indeed help them. Women admitted getting this help more often than men. 3/4 of the respondents aged over 70 experience help from friends or relatives although it is sad that the other elderly people do not get such help. The 50–59 year-old group received the lowest amount of help from other family members which – as was shown by results of other research carried out by the author – mutual help between family members mainly concerns the rapport parents-children, and the fifty-year-olds are more likely to give their children help rather than receive it. Among those running their own businesses only 12% admitted getting help while over half of those living off their farms received help from others. Those working for state enterprises get very little help. We can therefore conclude that mutual help within the family or immediate neighbourhood is pursued among farmers in accordance with the traditional norms which are appropriate to local rural societies whereas such behaviour is rather marginal in other socio-professional groups.

The registered regularities were confirmed by information concerning help received from neighbours: it was confirmed by 46.1% of the researched. Here too such help was most frequently granted to seventy-year-olds although the youngest respondents, i.e. those under 29 more often than those representing the remaining age categories stated they had been helped by their neighbours. We also noticed that the less educated respondents less frequently admitted they had been given help by others. Half of the respondents who worked for themselves decidedly denied getting help from their neighbours. Such resoluteness as regards stating lack of help from others was not observed in any other professional group taking part in this re-

search. Over half of the respondents describing the financial situation of their households as bad or rather bad claimed a lack of help from their neighbours.

### Conclusion

The information which has so far been gathered, including research results presented above, shows that the process of macro-economic changes taking place in Poland from 1998 was accompanied by numerous modifications in the social system as well as in particular links constituting that system. Those changes were accompanied by numerous modifications in rural customs which one of the respondents illustrated as follows: 'in the past the area around the shrine was vibrant with life particularly during the month of May evening devotions to the Blessed Virgin, nowadays you may meet the odd person there whereas the majority have shut themselves up in their homes.' That particular individualisation has largely been caused by either embarrassment concerning one's poverty or the feeling of superiority of those whose standard of wealth and consumption prevent them from associating with 'ordinary people,' the good-for-nothing or in other words those who are incapable of coping in the new conditions, where according to Ralf Dahrendorf the word '*competition*' begins with a capital C and '*solidarity*' with a small s (cf. Wilkin, 2000).

The important participants changing their roles and strategies in this new situation are individuals involved in these changes as well as groups of people and households.

The 10-year transformation period has had a profound influence on the material conditions of Polish households. The effects of the new economy are mostly evaluated by looking at people's current financial situation: a high income allows the members of a household to satisfy wider needs as well as influencing a higher standard of living. However, research shows that most respondents feel that pauperisation is increasing from year to year, this being a cause of the pessimistic evaluation of the future both as regards the national economy and people's standard of living. There is a growing discrimination in incomes and a drop in the number of middle-class households. The advancing material and social diversification is accompanied by atomisation whose symptoms were observed in the isolation of the better off who do not offer help to others, shut themselves in their homes with their families, as well as poor people who are unwilling to manifest their miserable state. The latter, embarrassed by their poverty, keep away from others which was expressed in the views that recent years have brought a worsening of neighbourly contacts whereas the former do not wish to share their possessions with others.

Field research results show that the standard of living understood as the level of satisfying needs conditioned mainly by the income level of households in relation to specific categories of needs shows definite discrimination.

Both the positive and the negative evaluation of the satisfaction of needs depended on the following:

— *a g e* – the most critical evaluations were made by middle-aged people, the least by the youngest and the eldest;

— *e d u c a t i o n* – the most critical in their views were those with a lower level of education, whereas those who had higher education or incomplete higher education did not notice such clear differences in the possibilities of satisfying their needs nowadays in comparison to 10 years earlier;

— *s u b j e c t i v e e v a l u a t i o n o f f i n a n c i a l s i t u a t i o n* – in the researched group those stating a rather bad or very bad financial situation of their households the difference between the current and earlier possibilities of satisfying needs were more significant, whereas among the better off the differences in evaluation were insignificant;

— *a d d r e s s* – those living in village 'Ch' were more critical in their evaluations in the level of satisfying their needs than the inhabitants of village 'S.'

Results of this research show that the external milieu do not provide possible alternatives for some of the people. According to the entire researched population 10 years ago rural inhabitants had more possibilities of mobility than they now have, and the most attached to where they live were people with the lowest level of education; living on unearned income; perceiving the financial situation of their households as being very bad.

It was also observed that the inhabitants of village 'Ch' more often point to the existence of barriers in starting to live elsewhere, perhaps because they have fewer intellectual and material resources and are consequently more sceptical in perceiving opportunities for themselves elsewhere.

In the light of the analysis of research results it is confirmed that the conformity noticed by Gorlach (2001) that those who are more adapted to the hardships of the emerging market economy entered these new times with certain financial or intellectual resources or both. This was confirmed in both researched regions. The inhabitants of village 'S' who gave the level of satisfying their needs ten years earlier a higher evaluation were not only inclined to give higher evaluations to current possibilities of getting an education or qualification but also appeared more inclined to envisage the possibility of living elsewhere.

We can, therefore, assume that those who are more enterprising are more educated and qualified and consequently have more intellectual and financial resources and are thus more disposed to actively adapting to the hardships of transformation than others. This is confirmed by the known models

of adapting households to significant macro-economic changes which state that one of the endogenous factors conditioning the active adaptation to macro-economic changes are intellectual resources and personality which is also indirectly connected with the level of education (Morris, Winter, 1994; Gutkowska, 1997).

Changes for the worse, although not as clear as in the case of assessing the financial situation were observed in relations between family members and the local community. Those describing their household financial situation as being good did not notice particular differences in their current rapport with their neighbours and family as compared with 10 years earlier, while the poorer respondents saw these differences rather more frequently.

Poverty manifested in the low evaluation of the financial situation of one's household intervenes in relations with others. The worsening of this evaluation influences the unfavourable evaluation of relations within the household or family.

To sum up, we can risk an opinion that the reactions of rural households to the macro-economic changes were marked, according to accepted theoretical concepts, by socio-demographic and economic variables characteristic of the researched group. Certain differences were noticed between the researched regions but it seems that the variables typical of particular households more clearly distinguish their way of functioning and particularly the level of satisfying their needs, well-being, adaptation to the changed socio-economic conditions or goals in life. These variables are intellectual resources or personality and financial resources indicating individual reactions, plans and subjective evaluations.

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