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Social Processes Affecting Families in Rural Hungary

New Forms of Poverty in Minor Settlements

Abstract

Rural poverty appears in several European regions, particularly in post-socialist countries effected by a rapid transformation of socioeconomic system. The aim of this paper is to describe some crucial processes triggering the transformation of family life in rural Hungary by means of a research conducted in the South Transdanubian region. In the background of this research, there is a broad network of researchers and social experts working for better understanding of deprived populations' attitudes and motivations in minor settlements located far away from developed centres. We hypothesize that the situation of poverty is connected to impedimental forms of norms and behaviours. We used qualitative research methods to explore some pressing problems and challenges from the viewpoints of local experts and mothers of families connected to local social systems. We also aim to examine family attitudes to the labour market, services and consumption, the most important factors effecting socioeconomic conditions of deprived social groups. As a conclusion, we can state that complex education and mentoring programs are necessary in the field of conscious family planning and in the development of self-care skills.

Keywords: *consumption, families, poverty, public work, rural area.*

Increasing spatial inequalities and rural poverty are general signs of crisis in the post-socialist countries of Central and Eastern Europe (cp. Tarkowska 2005; Majerová 2007; Kovách 2012, 92–112). In the background of negative processes there is the transition affected by the trends of globalisation, economic changes, and political decisions in the field of development strategy. In the

past decade rural regions may have reacted to challenges of contradictory processes. Migration trends are heterogeneous; unemployment, underemployment and lack of labour power are existing problems at the same time, in the same locality. At the personal level, marginalization is connected to undereducation and a disadvantageous status at the labour market due to ethnical and gender differences (Tickmayer 2006, 411–426). In addition, the nature of poverty has changed recently. Traditional forms of pauperization are combined with helplessness and inability for future planning and saving up. Goods and status symbols of the consumer society have high importance in families with low incomes and high debt.

In Hungary, rural pauperization is one of the most serious problems aggravated by Roma segregation, child poverty, vulnerability and various forms of deprivation (Kovách, 97). Segregation is strongly connected to the country's marginalized regions with small villages characterised by unemployment, lack of appropriate services, negative processes of migration and an increasing rate of Roma population. Handling conflicts is difficult in lagging districts with eroded social structure and scarce resources where the effectiveness of external assistance is weakened by the disorganized local society.

In this study, new processes of the last decade effecting the life of underprivileged families living in rural peripheries in Hungary are discussed. A summary of the latest socioeconomic trends, problems and challenges will be followed by an analysis based on qualitative research¹ conducted in a marginalized region in the South Transdanubian Region of Hungary. The aim of the original research was to identify the most important elements of socialization in underprivileged families. We were interested in family roles and patterns, in the delegation of housework and in the attitudes towards the education system. In this paper, as a major focus of research, changes in the conditions framing rural family life in Hungary are discussed. Our interviewees were housewives mostly employed in governmental public work projects, mayors and social workers from underdeveloped minor settlements. The paper demonstrates that rural poverty will continue to exist in spite of social assistance and targeted governmental projects, due to low efficiency of interventions, illogical consumer habits and the lack of values and patterns for organizing everyday life in a conventional way.

¹ Completed in four minor settlements (2019).

1. Marginalized areas in rural Hungary

In countrified regions of Hungary, located far from the hubs of economic development primarily negative processes have strengthened after the change of regime. The number of local workplaces significantly dropped and the opportunities for commuting have become limited as well. Lack of local services and bad transport facilities strengthen the outward migration of more educated, active, motivated groups (Ragadics 2018, 61–63).

The main difference between Hungarian rural lagging areas and Western European peripheries is the existence and proportion of rural underclass. Western transformation process is usually connected to age-selective and gender-selective (more women leave than men)² out-migration, which has led to a demographic shrinkage and significant imbalance in the social structure (Leibert 2016). On the other hand, Hungarian minor settlements are not desolated. Inward migration of the underprivileged population explained by lower prices of real estates forms ethnic ghettos and cohesive village groups of marginalized, underdeveloped settlements – districts of poverty, dwelling for rural underclass (cp. Váradi and Virág 2014).

The poverty of the Roma population can be attributed to historical, political, economic and social causes. Low qualifications and low level of education have serious consequences regarding labour market chances. Most of them are not successful in the competitive market. Economic depression following the change of the political regime resulted in deterioration of their social situation. Poorish living conditions inherited generation by generation lead to a “poverty-spiral” and to a special culture of indigence (Forray R. 2012; Bucher 2019). Minor settlements with majority of Roma inhabitants often have non-Roma mayors and office-holders retaining traditions and bridging the settlement to the developed areas of the country (Boros 2011).

Economic and social problems become interlinked, and the vulnerability of the labour market connected to social deprivation undermines local communities. Long-term unemployment and inactivity deteriorates social skills of self-support, in addition, it results in severe frustration. Factors, constituting the basis of traditional communities are weakened. A significant proportion of residents live at a lower standard of life than the national average and have poor ability to assert their interests (Ragadics 2019, 67–69). Chances of forming a new type of commonality diminish, factors counteracting the formation of lo-

² Increasing female educational orientation of young women are attracted at higher rates by educational opportunities and employment accessible in urban areas (cp. Wiest 2014).

cal groups are strong (crime for living, rivalry for local positions, more connections outside the settlements, lack of local key-members and committed opinion leaders due to the negative trends of migration).

2. New phenomena and trends in underdeveloped rural districts

In the past decades, the process of peripheralisation (spatial polarization) has proceeded in Hungarian regions. The concentration of social problems, poverty and demographic decline are affecting economically weak rural areas (Tagai et al. 2018, 19–20). Rural families are facing deteriorating living conditions, and, sometimes, stigmatisation. Some of the most important elements of transformation processes in underdeveloped regions are associated with migration trends changing attitudes towards rurality, the transformation of the labour market and consumption and social services.

2.1. Migration trends in peripheral rural regions of Hungary

In spite of non-homogenous processes, polarization and regional inequalities have deepened in the past decades. Population change indicates a significant interrelation with peripheralisation. Underdeveloped areas in Hungary often overlap with the concentration of Roma population (cp. Péntzes, 2013). Lack of workplaces is a traditional factor stimulating the process of out-migration. Governmental and local governmental social programs also support the education-career of younger generations and accommodate them with chances for commuting. Family members who found jobs in the developed regions of the country or travelled abroad for a well-paid work are valued and respected by the local community. On the other hand, lack of planning and motivation connected to the culture of poverty (Lewis 1966) could obstruct the migration from marginalized situation. Family patterns (early parenthood and early school leaving) could not support successful careers in the labour market. Roma families traditionally live in strong family relations. It works as a supportive network and a restricting factor of outward migration at the same time.

Rural families have an underprivileged status at the real estate market. They cannot afford to buy a house or flat in a prospering district from the purchase price of their immovable estate. Marginalized villages are functioning as a trap for poverty. Spatial and social exclusion is not only a consequence of the unprompted migration process; it is often strengthened by governmental decisions. In the years after 2000 people with a large family could apply

for a financial support for renovation and buy a house. The financial support without a larger amount of peculiar saving did not allow for moving away to more prosperous settlements, so it often locked the underprivileged strata into their own marginalized settlements and deepened existing trends of segregation (Váradi and Virág 2015). As a new initiative of the Hungarian government (since July 1. 2019), “village housing benefit” is available for families with three or more children, which is meant to support rural building industry and local communities (WHG). This programme could strengthen the retention of population in rural areas and lead to deeper segregation by blocking outward migration at the same time.

New forms of governmental public employment projects also maintain rural poverty in internal peripheral areas of the country.

2.2. Public work system

In the 1990s and 2000s rural poverty was strongly connected to unemployment and underemployment (occasional day-rate, by-job etc.). After 2010 the Hungarian economy could slowly move from crisis. Public work scheme renewed and transformed by the government was planned to provide a complex solution for the problems of rural pauperisation. Public work aims included a reintegration into the labour market and a social integration by a modest salary³ and social insurance. Employees with only elementary school education are the most populated strata of public workers (Information – PWS, 2017). “*Public employees replace passivity ... by developing their working skills and self-esteem.*” The main objective is “*...to create values and strengthen the self-sustaining capacity of the settlement and retaining capability of the rural population*” (Good Practices 2015, 6–7).

The Hungarian government implemented a large and extensive public work system with numerous participants. In the middle of the 2010s more than 200 000 people took part in these programmes yearly according the new model: “work instead of subsidy.” The dominance of agricultural projects is explained by the high rate of underqualified labourers from the countryside (Tésits and Alpek 2014). Thirty percent of the employees in Hungarian agriculture belonged to public workers in that period (Koós 2016). Public work became a tool serving the solution of poverty and – at the same time – a measurement for development supporting the activity of local governments. In minor settlements of lagging

³ The salary for 8-hour-work per day is cca. 160 Euros per month. In contrast, unemployed people who do not wish to take on public work can rely on a social benefit (support for employment substitution) in the sum of cca. 70 Euros per month (<http://kormanyablak.hu/hu/feladatok/100/JEGYZ01103>).

rural areas, mayors are the planners, organizers and controllers of local public work projects thereby strengthening the existing structures of paternalism. Products (mostly vegetables and fruits) from public work projects are functioning as additional subvention for indigent families or marketable goods supporting the budget of local governments (Ragadics 2020).

In the past few years the Hungarian government has narrowed the frames of the public work scheme, but it still is an existing and preferred form of employment in rural countryside, especially for women who could harmonize it with their other obligations as homemakers and mothers.⁴ Although participants get a low-level wage, they can remain in their home village. As a flexible form of employment, there is a chance for undertaking a part-time job or day-rate. In wintertime, public work is often combined with education targeting obtaining higher level qualification for inhabitants in the status of long-term passivity. Facing the negative socioeconomic effects of Covid19 the Hungarian government has increased the number of possible participants in the public work scheme.

2.3. Lack of labour force

Although rural unemployment is a long-term, unattended problem in Hungary, in the 2010s several sectors of economy faced the lack of labour force. For that very reason, massive criticism was formulated against the system of public work on the grounds of its low effectiveness in diminishing poverty and unsuccessful transition to the primary labour market.⁵ Most participants of public work scheme are not suitable for the empty positions because of the lack of proper qualifications and competences. On the other hand, salaries are often too low for meeting the financial and social⁶ expenses of commuting. In the western regions of Europe, high rate of underqualified population is employed by small and medium enterprises. This sector has been unable to invigorate in the past decades in Hungary, as a consequence of the degradation of entrepreneurs' atti-

⁴ At the beginning of 2010s the proportion of genders in public employment was more balanced. In the past few years several governmental programmes have supported the building and construction industry and the need for unskilled workers emerged. At present most of the younger men work outside the villages. Public work could offer a secure and non-stressful but underpaid job for the older male workers with some disorders (often connected to alcoholism and unhealthy lifestyle) and also for mothers responsible for their families.

⁵ Council Recommendation on the 2019 National Reform Programme of Hungary and delivering a Council opinion on the 2019 Convergence Programme of Hungary, Brussels, 5.6.2019.

⁶ Values and norms belong to the traditional value system in rural Hungary (Ragadics 2012). Commuters could not fulfil their traditional social roles in the family. Women often choose public work for being able to complete their traditional tasks in the field of child-welfare and doing the housework.

tudes in the socialist era, characterized by the constantly changing legal system and taxes and the domination of lobbies on markets (Scharle 2017, 353–354). In addition, the low level of purchasing power could not serve the system of supply and demand in underpopulated rural regions. Therefore, public work serves as social support and a tool for maintaining basic social and labour skills, and it could not work out as an effective governmental action for labour market integration.

2.4. Consumer behaviours

By life opportunities, in a consumer society we primarily mean the ability to access services and consumer goods. “*In a consumer society, a ‘normal life’ is the life of consumers.*” (Bauman 2004, 38). Even for groups with low and irregular income the desire for possessing certain devices (e.g. smartphones) or luxury goods (e.g. well-known alcohol products) is regarded as a norm. The consumer habits of families living in marginalized areas correspond to the ‘culture of poverty’ phenomenon described by Oscar Lewis. “*... underemployment, low wages, lack of property, lack of savings, absence of food reserves in the home and chronic shortage of cash imprison the family and the individual in a vicious circle.*” (1966, 21). Permanent inactivity deteriorates skills, undermines the motivation levels and results in severe frustration. Spare time is the time for consumption, and those living in poverty are unable to use this free time for consumption in accordance with the values of modern society. Families in poverty often react with a strong consumer compensation: instead of systematic budget management, rapid outflow of income consolidating disadvantaged conditions can be observed, thus making the recovery from poverty impossible (Hornyák and Ragadics 2018, 63).

3. Terms of the qualitative research⁷

Concentration of social problems and family attitudes is examined in an underdeveloped, depressive rural area of the South Transdanubian region in Hungary. In the Sellye district we chose four minor settlements,⁸ which are typical of this region with regard to the population and economic indices. The main criterion for selecting villages was the high proportion of families

⁷ The research project was completed by the members of Ormánság Research Group, University of Pécs (Julianna Boros, Eszter Bucher and Tamás Ragadics) in 2019.

⁸ Drávaiványi, Kísszentmárton, Lúzsok, Tésény (Sellye district, Baranya county, South Transdanubia)

receiving regular child care benefit. This social subsidy consists of monetary support and free dining for children at schools and kindergartens.⁹ In connection to the higher number of children, these villages belong to the group of settlements with younger age-structure (Table 1). In the background of the higher number of children and youth, we can find the dominant presence of Roma population¹⁰ characterised by higher fertility and stronger mortality of undereducated rural inhabitants.

Table 1: Comparative data of selected settlements in South Transdanubia, Sellye district (Resources: TEIR)

	Net income per capita (HUF/year -2018)	Ageing index (2018)	Number of births (2018) per 100 women (age 18-54)	Rate of registered unemployed, by education to a maximum 8 grades of primary school (2018)
Settlement 1 (Drávaiványi)	419 870	68,08%	6,05 (av.2009-2018)	58,82%
Settlement 2 (Kisszentmárton)	616 040	67,24%	5,72 (av. 2009-2018)	80,00%
Settlement 3 (Lúzsok)	408 558	36,50%	6,87 (av. 2009-2018)	88,57%
Settlement 4 (Téseny)	532 612	76,92%	5,91 (av. 2009-2018)	57,44%
Sellye district	690 662	104,80%	4,02	58,64%
South Transdanubia	1 283 454	147,30%	3,35	45,10%
Hungary	1 431 983	130,20%	3,38	31,50%

Net incomes in the selected settlements are below the regional average, reaching only the third of the national sum of net income per capita (Table 1). We can find an undereducated population in these minor settlements located far from developing centres. Unemployment is strongly connected to the lack of proper skills and qualifications. Dominant presence of multiple children households and the low level of education lead to child poverty and problems with social integration. Learning the attitudes and perspectives of marginalized families were the aims of this research project.

⁹ Families are entitled to this social benefit according to the sum of monthly incomes per capita.

¹⁰ Average rate of Roma population is 31,625% in the four settlements according to the census in 2011. According the social experts interviewed, there are Roma majorities (at least 50% of inhabitants) in all villages included in the study.

Our interviewees were mayors, social workers and mothers from deprived families in four minor settlements. Semi-structured expert interviews complemented our knowledge gained from structured interviews made with local housewives. Our questions were focused on the topics of incomes and expenses, consuming behaviours and plans for the future. Local key-members (mayors of the four settlements and six social workers employed by church organizations) were asked about the general problems of inhabitants and families and their diagnosis about the important tasks and developments for achieving a higher standard of life. They reported their activities in the field of social support and care.

We included 58 women in the research project as mothers of local families. Most of them operated as public workers in their home villages.¹¹ We reached them with the help of social workers and mayors, which could cause some distortion in sampling, on the other hand we could interview typical women living and working in a marginalized settlement. The average age of the women interviewed was 35,7 years. The average size of village households was bigger than a general Hungarian household (2,38 head),¹² and we found a high rate of 'patchwork families' with complicated structures of relationships.

4. New trends - on the viewpoints of research¹³

High rate of the interviewees belonged to the Roma population. This ethnic minority forms the majority of inhabitants in the four settlements investigated. Prejudice is not present in villages; problems related to ethnicity are more likely to appear in outside contexts (e.g. applying for jobs). Exclusion and discrimination could not be considered as a crucial problem in local scenes: mixed marriages are prevalent and some of the local key-persons (mayors, deputies, other office-holders, Roma delegates of minority self-government, entrepreneurs, and social workers) have Roma ancestors. *"It is not easy to tell who belongs to the Roma community, as it is not a relevant issue. Important is, that most of them live in poverty."* (mayor) In the structured interview we asked the women involved to characterize themselves. Self-presentations do not include any reference to ethnicity. A high proportion of the interviewees identified themselves as moth-

¹¹ Important advantage of the women-based sample was the better accessibility of women in marginalised settlements. Public work offers a proper and flexible form of employment for them, while the majority of men work outside the villages.

¹² HCSO, 2017 - www.ksh.hu

¹³ Characteristic sentences from interviews are signed (mayor, social worker). Citations without label belong to the local women living and working the four settlements.

ers who take care of children. Besides, migration processes and demographic changes are perceptible for local population. *“When I was a young man there were more craftsmen here in my generation. They all moved away. My younger daughter is 13 now, and she is the only non-Roma child under 14 in the village”* (mayor).

According to the structured interviews made with local housewives, most of the interviewees would like to move away from their home village. Only 13 of the 58 women included in the survey prefer staying because of the strong family relations and the routine of life. *“I will not move. Everybody who is important for me lives here.”* Others think that another settlement could offer a broader scale of working opportunities and services. 10 interviewees mentioned mistrust, malignity, intrigue, gossip and lack of proper social relations as a background of their negative answer. Sometimes strong relation with relatives could motivate the desire for migration: *“I have wanted to move away from my mother-in-law for a long time, it would be much easier for me.”*

Members of underprivileged families live in a permanent status of need. Three quarters of the families in our sample have been unable to save up any money in the past year. More than half of them have lodged credit in the past years, mostly for renovating their houses. Some of them bought a car or household equipment (washing machine, furniture) on tick. Credit is sometimes used for medicine, firewood or financing basic needs. Paying back credits is the third most often mentioned goal of families. *“Repaying debts would be a huge chance for them. But... I think the whole structure would be rebuilt again within a short time”* (social worker).

Family problems and marital conflicts are mostly associated with the lack of financial resources or the different purposes of consumption.¹⁴ Loans could undermine the whole life-strategy. Home loan is a general characteristic for middle classes; commodity loans are common in the underclass. *“They do not want to have a job at the real labour market, because they are afraid of the repayment. Banks and loan-offices can put a garnishee up to 50% of salaries that is why they prefer illegal jobs”* (social worker).

Income flows easily from the villages. This is facilitated by mobile vendors who appeared after the degradation of local retail trade and free shopping trips to nearby hypermarkets organized by the local government. Some families pay car-owners for taking them to the city, so there are some new non-legal village-entrepreneurs living from these taxi-assistance service. Sober-minded investment of time and money is required for obtaining a driving licence that is

¹⁴ During the research, we faced a loud quarrel between husband and wife. The man wanted to enter into a contract with an Internet company and the wife was against it because she wanted to buy nappies for their baby.

why only a low proportion of young people from deprived families could obtain it. On the other hand, possessing an old car with a high prestige (BMW, Mercedes and Audi are preferred) could be achievable after a longer odd job with the help of some loan. *“Cars travel on fuel, not on driving licence.”* According to some social workers more and more lawsuits have been launched in the past years based on illegal driving without the required documents.

According to the experts asked, the incomes of families are low, but it could be sufficient for a modest subsistence. The greatest problem is the illogical way of living based on the culture of poverty. Long-time perspectives are missing, people are living for today. After the delivery of social benefit or salary for public work, people usually repay their debts and purchase some goods which are important for feeling a real member of society. *“At the end of the month some mobile shop lorries do not attend the village because people have no money for shopping, and they cannot sell goods on tick”* (mayor).

Eating behaviours are complex, but cuisine is strongly connected to rural Hungarian traditions. For breakfast and supper, families usually eat processed meat products (bacon, sausages) with bread. Meat-based meals are also preferred for lunch; the women interviewed usually cook pork or chicken stew and schnitzel. There are no similarities with the more healthy cuisine of middle-class families. Social workers' interviews report the spread of semi-prepared products purchased by younger generation women. On the other hand, the housewives interviewed prefer cooking at home. Most of their husbands are employed as blue-collar workers or odd-job men and, based on traditional gender roles, demand high-calorie meals. Livestock and market gardens do not exist anymore,¹⁵ so families should buy basic commodities at supermarkets in cities.¹⁶ For their children women usually buy chips, chocolate and jujube. According to social workers quantity is more important than quality while shopping. Families in marginalized minor settlements prefer cheap comfits, refreshers and energy drinks in big packages. Basic knowledge about healthy life is missing. Information programs have low efficiency. *“We need to invite them to our program personally and we should prepare some donative gift for them if we would like them to come”* (social worker).

We asked the housewives about the criteria of success. For these women, a successful man or woman has a secure and well-paid job, earn a lot of money, has a nice flat and good qualification. Most of the interviewees realize that they could

¹⁵ There are special agricultural programs in Hungary completed by local government and social organizations for supporting the local self-care and gardening providing food for families (cp. Ragadics 2020).

¹⁶ Changing rural attitudes towards nutrition in Hungary see also: Kovács and Ragadics 2019.

earn more money in the real labour market but there are no part-time jobs for underqualified women and full-time jobs with commuting are also incompatible with the role of a mother and housewife. *“Now it is OK for me. I cannot shuttle or go to work because of the children. When they are older, I will not stay home.”*

According to the social workers interviewed material dimensions of life are very important for these families living in permanent poverty. In a successful program offered by Caritas famous Roma people were invited for a presentation to tell children how they reached their goals and how they managed from rags to riches. Prestige and wealth is strongly connected to each other. *“Money is important for children, too. They see that it is not possible to live without a certain amount of income”* (social worker).

Early motherhood Early motherhood is a general problem in the minor settlements included in the research. Mothers in the age of fifteen-sixteen cannot have a successful education carrier to obtain proper skills for the labour market. *“They start secondary school but generally leave it in the first or second year. Love comes and baby comes soon after, and the parents of the girl say: What can we do? She will stay home with us.”* (mayor) It has become an intergenerational problem in the past decades. One of our interviewees has an 11-year-old grandchild at the age of 41. Both she and her daughter were 15 at the time of giving birth. *“They usually bear their first child for their parents”* (social worker).

In our last question we asked interviewees about their wishes and desires. The average answer rotated around a happy family and health. The most frequent answers targeted a higher standard of living (more money, higher salary, wealth). One of them said directly: *“I wish I could win the jackpot on lottery.”* According to a social worker people spend a lot on lottery tickets and “scratch offs” Only Fortuna (Deus ex machine) could help them. Some of them regularly visit the casino in the nearest city (regional centre, Pécs) after delivery of salary and social subsidy.

The women asked often mentioned the repayment of credit as a central desire of their life. The second most prevalent type of answers was connected to housing problems. They would like to renovate their house or buy their own real estate. Every fifth interviewee would like to move away from the village. The village without proper access is a trap. Moving could be the beginning of a new and happier beginning. Especially younger women also mention obtaining a higher qualification or driving licence.

Family relations have special importance in the sample included in the study. Several women formulated a desire for a better relationship with their mother, father or a more peaceful family life. High proportion of mothers drew up wishes in connection to their children. They cannot imagine a favourable change in

their life, but they want better living conditions for their children. That could be the basis for communication and cooperation between families and social experts working in the field of social integration with underprivileged people.

Conclusion

Several trap situations appear in marginalized Hungarian countryside for individuals and families living in poverty. Dealing with problems is blocked by the low level of labour market competencies and proper skills for self-care. Values and norms acquired by family socialization (e.g. attitudes towards education system, early motherhood) often restrict the chances for social integration and a successful entrance into the labour market. In addition, the strong effects of consumer society are acting against rational planning of household budget and occupation. Credit and mortgage is a heavy burden for several families.

The period of the first wave of Covid19 epidemic had a strong impact on local societies of disadvantaged regions, too. Unemployment deepened and the significance of public work increased. The importance of charity organizations increased.

In the past decade church-based organizations like the Hungarian Charity Service of the Order of Malta, Caritas Hungarica have developed a national network for reducing rural poverty with the support of the conservative Hungarian government and EU grants (Ragadics 2019). It is a new phenomenon in the system of social services presenting a serious challenge for church-based organizations facing the complex phenomenon of poverty and also an important chance for elevating Christian values in social scenes. The leader of the Maltese Charity Organization, as a deputy minister, is responsible for the new governmental programme (“300”) targeting the social integration of the three hundred most underdeveloped Hungarian minor settlements. The diagnosis-based projects allocate and mobilize financial and human resources along the road from “conception to labour market.”(HCSOM)¹⁷

As a result of our research, we have the grounds for formulating some conclusions supporting the social initiatives launched in the field of social integration in rural regions. Social integration projects are more complicated in dealing with a high rate of deprived Roma population. In local scenes poverty and the lack of services are the most important problems for inhabitants, working

¹⁷ HCSOM - Hungarian Charity Service of the Order of Malta - <https://malta.hu/cikk/hir/3329>

against ethnic segregation and prejudice is the next step for achieving and supporting higher life standards. Various aspects of family life are often afflicted by the debt-trap. Usury has a *raison d'être* in the situation of permanent need. Illogical consumer behaviours and the lack of providence and sparing require a complex system for financial support, mentoring, and economic advice for a more calculable family budget. Complex education programs are necessary in the field of health care and self-conscious family planning including the development of self-care skills. Experts should raise the awareness of the advantages of rurality to achieve higher standards of life.

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