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IntroductionThe determinants of subjective well-being in rural India have not, as yet, received much attention, compared to rural China for example (Knight J, 2009). This is unfortunate, given that despite a strong growth record of the Indian economy for more than a decade and a declining trend in poverty levels, one-third of the global poor still reside on the Indian sub-continent, and roughly three-quarters of the Indian poor live in the countryside (Bank, 2009). In developed and developing countries alike, celebrating family ceremonies and religious festivals is an important expense. A majority of poor households spend on funerals, weddings or religious festivals every year, and the amounts spent represent a significant proportion of the household budget (Banerjee & Duflo, 2007). among low-income households in India in pursuing a rural-based search for urban jobs and, finally, for migrating to urban areas to get employed (Sovani, 1964) (Banerjee & Bucci, 1994).

Economic inequality is the difference found in various measures of economic well-being among individuals in a group, among groups in a population, or among countries. Economic inequality is sometimes called income inequality, wealth inequality, or the wealth gap. Economists generally focus on economic disparity in three metrics: wealth, income, and consumption. People who are unable to maintain the same standard of living as others around them experience a sense of relative deprivation that has been shown to reduce feelings of well-being. Relative deprivation reflects conditions of worsening relative poverty despite striking reductions in absolute poverty. The effects of relative deprivation explain why average happiness has been stagnant over time despite sharp rises in income. Consumption taxes on status-seeking spending, along with official and traditional sanctions on excess consumption and redistributive policies may lessen the negative impact of relative deprivation on well-being (Chen, 2015). There are still knowledge gaps about the relationship between relative deprivation and individual well-being.

Few results are directly comparable across studies because of differences in model specification, choice of relative deprivation indicator, reference group definition, estimator chosen, type of data, etc. Individuals often choose to interact with people who are similar to themselves, which affects observable relative deprivation and individual well-being and potentially makes study findings less generalizable (Balsa & Regan, 2014).  Related to this, social norms may differentially influence how relative deprivation affects individual well-being; more research is needed to understand this relationship. For example, informal arrangements for sharing economic gains with friends and neighbors in need may lessen relative deprivation; such personal transfers might be consistent with evidence from some poor countries that relative deprivation is not negatively correlated with happiness or life satisfaction. Pavithra et al.

(2009) studied on the food consumption pattern in Karnataka taking NSSO data conducted in 1993-94 and 61st round 2004-05. They use the percentage calculation to analyse the changes in pattern of food consumption over years and state that the monthly per capita cereal consumption has declined from 13. 15 kgs to 10. 73 kgs in rural areas, while in the urban sector it was from 10. 87 kgs to 9. 7 kgs. They found that the consumption of cereals has declined in Karnataka over the periods.

The monthly per capita consumption of pulses was almost stable over the two periods in rural and urban areas of Karnataka. The monthly per capita expenditure (MPCE) on food was Rs. 167 during 1993-94 in rural areas and it increased to Rs. 283 during 2004-05. In urban area, the MPCE increased from Rs. 236 to Rs.

447. The expenditure elasticity for all food groups were less than unity in urban areas with the highest value being 0. 96 for vegetables (Pavithra B. S., 2009). Aker et. al.

(2016) has conducted study on “ Get Your Goat: Planning, Saving and Ceremonial Spending Festivals and ceremonial expenditures were common savings goals”. Households reported saving for Tabaski or Ramadan (63%), a naming ceremony (suna) (85%) or a wedding (83%). The high prevalence of these goals accords with the high cost of festivals and ceremonies for households. Indeed, religious festivals are the largest expenditure category in our sample, as all households celebrate these annually.

3 Every Muslim household (99. 5 percent of our sample) spent money to celebrate Tabaski, with expenses averaging US$90, more than 20% of average GDP per capita. Respondents themselves contributed US$36 towards Tabaski expenses. The primary expense categories were food, clothing and livestock (sheep, goats, and poultry); children’s clothing was the most expensive item for most households (36%), followed by the sheep or goat (25%) and adult clothing (20%).

Nearly every household experienced at least one shock prior to the baseline, most commonly drought (70%), illnesses (48%) and livestock illness (49%). 55 percent of respondents had an illness themselves and spent approximately US$30 to receive treatment for their most recent illness. 64 percent of households reported that a child had been ill, and spent US$7 per recent illness on treatment. In addition to serious illness, 15% of households experienced a death and nearly all households incurred funeral expenses, approximately US$25 (Aker, Sawyer, Goldstein, ‘ Sullivan, & McConnell, 2016).

Chitradurga district is a middle district of Karnataka state it has 13357027 of total households are dwelling among them 7946657 households are dwelling in rural areas and 5410370 households are dwelling in urban areas. It clearly indicates rural households number was high with 59. 49 percent (district, 2011 census) . Karnataka accounts for about 6% of India’s national income. The state’s strong industrial base, rich mineral resources towards the north and an extremely vibrant information technology (IT) sector have made it one of India’s leading investment destinations. Chitradurga district comprising 27. 6 percent of the poverty (www.

livemint. com, 2014). In recent study by Mines (1994) he argues that Indians are has individuality. But this individuality is quite different from western model of individuality.  Indian individuality is more exterior or civic than personal and significant conditioned by how others evaluate the person. What kind of person he is?  How influential is he?  Henceforth “ civic individuality” determined within the context of where individual belongs:  their caste, Religion, community. Objectives of the study·         To assess social wellbeing of the rural poor households·         To find out the spending on festivities and social ceremonies from rural poor households·         To explore the impact of spending on festivities and social ceremonies on social wellbeing of rural poor households Materials and Method For this study Jacqueline Radzyk Bachelor Psychology’s Social wellbeing scale (2014) was used to assess social wellbeing of households.

The Social Well-Being Questionnaire tries to assess how a person experiences his or her own social life and how this is related to the construct of social well-being. This set contains 45 statements. The 45 statements covered under 7 factors those are Social contacts, Neighborhood and neighborhood cohesion , Material deprivation, Most important occupation, Social isolation, Societal institutions, Societal participation. The statements were mixed up in order to ensure that participants do not get a notion what the questions are about.

Consequently they need to think about the questions and it is prevented that questions are given too fast. Participants evaluated the statements within a 5-point Likert Scale, which consists of five categories. Strongly disagree (1), disagree (2), neither agree/disagree (3), agree (4) and strongly agree (5).  Present study was descriptive in nature hence, descriptive research design was used.

The inferences drawn from the study with the help of non probability sampling method by using purposeful sampling technique. Primary data were collected with the help of interview schedule and observation from 50 households of rural poor of  Chitradurga district. Table 1: Socio-economic condition of households Sl. No Education     Frequency Percentage 1 Illiterate                                       04 08 2 Primary                 20 40 3 Secondary                 08 16 4 Intermediate                 08    16 5 Graduate                  10 20 Age 1 18 to 28                20         40   2 28 to 38                                      20         40   3 38 to 48                                      10          20   Caste 1 SC                34              68   2 ST                00              00   3 OBC                11             22   4 Others                05             10   Occupation 1 Agriculture 11 22   2 Working 07 14   3 Student 20 40   4 Labourer 22 44   Family 1 Joint                   22 44   2 Nuclear                   28 56   Marital status 1 Married                   42 84   2 Unmarried                   04 8   3 Widow/Widower                   04 8   Income 1 Below 12000 21 42   2 12, 000 to 25, 000 21 42   3 25, 000 to 50, 000 08 16   4 50, 000 and above 00 00       The study found that, majority 80 percent of the households respondents were between the age group of 18 to38. From the respondent’s majority 40 percent of respondents were having primary Education, major 68 percent of the respondents were belongs to scheduled caste, married respondent more with 84 percent in sample and there economical level was below the level of 12, 000 INR. Table 2 Social Well being assessment   Factors SD DA NA/D AG SA   1.

Social contacts 36. 00 14. 00 06. 00 24.

00 20. 00 100 2.   Neighborhood and     neighborhood cohesion 28. 00 18. 00 02.

00 32. 00 20. 00 100 3. Material deprivation 62. 00 18. 00 00. 00 14. 00 06.

00 100 4.   Most important Occupation 76. 00 14. 00 00.

00 08. 00 02. 00 100 5. Social isolation 42. 00 16. 00 02. 00 26.

00 16. 00 100 6. Societal institutions 64. 00 14.

00 00. 00 20. 00 02. 00 100 7. Societal participation 34. 00 28. 00 00.

00 06. 00 32. 00 100   Average opinion 48. 85 17.

42 1. 42 18. 57 14. 00 100 Source: Primary The above Lickert  5 scale analysis of Social Well being of rural poor households delineates poor family social wellbeing was not up to the mark. However they used to spend more on festivities and social ceremonies. Spending festivities looks like tiny but intangibly it will affect on total earning, therefore rural poor don’t hesitate to go for taking debt from SHGs, money lenders, MFIs and landlords.

Spending on festivals and social ceremonies will not yield product in future even though, from the influence of culture, neighbors, and status seeking in hierarchal caste pyramid they go for debt to celebrate the event. For fulfilling cultural needs or tiny happy they are going to lose future sustainability, They think spending on festivals and ceremonies are more grater than saving to offspring education, health and nutrition. Their thinking was influenced by family, religion, culture. Table 3 Expenditure on household festivals   Spending on festivals Yes No Mean spending on each festival from household Percentage Percentage Total spending Mean Spending 1 Deepavali 92. 00 08. 00 3, 98176 8656 2 Ugadhi 100 00.

00 602250 12, 045 3 Dasara 58. 00 42. 00 35409 1221 4 Ramanavami 48. 00 52. 00 21024     876 5 Varamahalakshmi vratha 56.

00 44. 00 43708 1561 6 Sankranthi 84. 00 16. 00 74382 1771 7 Shivarathri 66. 00 34. 00 50, 919 1543 8 Gowri & ganesha 56. 00 44.

00 43764 1563 9 Other festivals expanses 64. 00 36. 00 602624 18832    Mean spending  by Poor Rural Households 1, 20, 068 INR Source: PrimaryThe above table delineates that, 92 percent of the respondents agreed to perform Deepavali in their house, mean spending on the festival was 8656 INR, Cent percent of the respondents perform Ugadi, for that average spending of each household was 12, 045 INR, 58 percent of the respondents agreed to perform Dasara their mean spending in the festival was 1221 INR. 52 percent of them disagreed to perform Ramanavami festival but remaining each household spend average 876 INR. 56 percent of them perform varamahalakshmi Vratha, among them average spending was 1561 INR. 84 percent of them celebrate Sankranthi, average spending was 1771 INR.

66 percent of them celebrate Shivarathri they spend average 1543 INR, 56 percent of them celebrate Gowri & Ganesha festivals their average spending was 1563 INR. 64 percent of them agreed to celebrate other festivals like maramma harke, fair for that their average spending was 18832 INR it is very high than other festivals because they used to scarifies goats, sheep to god and offer meals for all relatives and collators . Some people use to grow their own sheep or goat to give scarifies to god but some purchase from outside. Table-4 spending on ceremonies by rural poor households since 5 years Spending on festivals Yes No Mean spending on each festival from household Percentage Percentage 1.

Marriage 66. 00 44. 00 2, 10, 0023 2.      Funeral rites 32.

00 68. 00 16. 745 3.      Naming ceremony 84. 00 16. 00 25, 674 4.      Puberty Ceremony 24. 00 76.

00 18, 456 5.      House warming ceremony 16. 00 84. 00 26, 076 Mean spending  by Poor Rural Households 296974 INR Source: primaryThe above table depicts, spending on ceremonies since 5 years. Majority 66 percent of the households celebrated marriage ceremony, spend average 2, 10, 023 INR it was excluding dowry. 68 percent of the respondents disagreed for performing funeral rites since 5 years but remaining had performed because their family member died so their average spending was 16745 INR including funeral all rites.  Majority 84 percent of the respondents agreed to celebrate naming ceremony average spending for the event was 25, 674 INR.

76 percent of them disagreed for performing puberty ceremony their average spending was 18, 456 INR and 84 percent of them disagreed for celebrating house warming ceremony but remaining have constructed house in since 5 years and average spending was 26076 INR. The mean spending on ceremonies since 5 years was average 296974 INR. However the spending might be for 5 years but by cultural influence through relatives and caste hierarchy especially, status seeking attitude they spend more on ceremonies, for doing so they go for high debt they take debt for productive purpose and spend for non productive purpose i. e. festivals and ceremonies.

Poor suffers from debt trap intern it creates indebtedness among rural poor. Poor households spend less on education they think that education is a burden not investment some of poor households send their children to private schools they are more obsesessed about private school even though government school would provide quality education the teachers are more qualified than private school teachers some poor households send their offspring to private schools (Banerjee Abhijit, 2006). The arguments based on lack of access to credit and insurance or labor market rigidities, by themselves, do not help very much in understanding why the poor are not more interested in accumulating wealth. After all, the poor could easily save more without getting less nutrition, by spending less on alcohol, tobacco, festivals, and food items (Banerjee A. V., 2007).

For historical reasons, land is the one asset the poor tend to own. But land records in developing countries are often incomplete and many people do not have titles to their land. As many including most famously Hernando De Soto (2003) have emphasized, an unclear title makes it harder to sell the land or mortgage it (Hernando, 2003). Need for Social Work InterventionSocial Work profession is considered as noble profession, because they work with people especially in grassroots therefore, they reach people and their problems and change the people blind believes, unscientific lifestyle by intervening integrated Social Work practice. Here micro, mezzo and macro level of Social Work practice can be made.

In micro level Social Case Work and work with family can be practiced, mezzo practice with group and in Indian condition integrated Social Work practice in community level can be made to reduce blind believes, spending with out conscious about earnings, going for high risky debt, not making budget at households.  Professional Social Worker must work with households to bring awareness about family spending, in basket exercise can be practiced by gathering all household member in hall and motivating them to write income, expenditure, saving and debt in separate boxes. They shall put all chits inside different boxes, after this exercise Social Worker should calculate income, expenditure, debt and savings of the household. If the household spending is high on unproductive events and debt service ratio is high at that time Social Worker shall bring awareness them about areas of unproductive expenses and prepare budget for entire year and motivate household member to spend according to budget. Also Social Worker shell practice to household members to keep diary to maintain proper accounts. Limitations and further studyThe study was limited to rural poor households, those who were come below poverty line they were samples of the study. Hindu religion households were inclusive in this study.

The study was restricted to Chitradurga district, inferences drawn from this study will not be generalized to all regions rural households because other religious festivals expenses may be different. Further studies can be done on impact of festivals expenditure on livelihood of rural poor households, same study can be done among urban dwelling poor households and comparative study can be done between poor and elites about festivals spending attitude. Conclusion: Festivals are day or days of events, culturally influenced to bring out people from monotonous life and make happy but series of festivals or spending more on festivals can bring indebtedness among rural poor hence, rather than spending on offspring education, medical emergency and nutritious food they go for high spending on festivals. The attitude creates vulnerability, vulnerability leads to poverty. The study found that the social well being was more pathetic in rural poor households of Chitradurga However, they least bother about spending on festivals and social ceremonies. Ceremonies come once in the lifetime so people will not hesitate to go for high debt to spend more for safeguard their social status. When it comes to festivals it was because social and cultural influence people use to perform series of festivals.

The cultural driven through minds of individuals it leads to unproductive debt from SHGs, MFIs, money lenders and banks. Social Work intervention is required because in Indian context people and social institutions have more influence on households spending on festivals and ceremonies. If people would feel burden of spending on festivities and ceremonies however, they ought to spend on that, due to family, caste, religion influence.  Social Worker should work in micro level to bring macro changes. Especially at every household he/she has to work and inculcate scientific way of life in the purview of professionalism.

If the unproductive spending evade from the spending of poor households that amount can be invested on offspring education, health and nutritional supplementary of family members.