

## UNEMPLOYMENT AND INFORMAL ECONOMY IN CROATIA: DISCOURSE ANALYSIS (Translation)

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*The paper uses cultural and discourse analysis to present the narrative (discursive) elements of unemployment and informal economy in Croatia today. Research has pointed to the metaphorical usage as well as the ambiguity of deeply rooted elements characterising media and colloquial discourse on unemployment and the unemployed. Both the media and the personal accounts of the unemployed perpetuate the image of the unemployed exclusively as suffering people. On the other hand, practice and direct experience of unemployment present a more heterogeneous picture. Although long-term unemployment in Croatia is largely not the result of personal choice, victimization discourse concerning unemployment and the unemployed does not always concur with the practices and direct experiences of one's (long-term) formal unemployment.*

**Key words:** *unemployment, informal economy, survival strategies, discourse analysis, Croatia*

### INTRODUCTION

The basic premise of the paper rests on the findings from research and observation that were conducted as a part of a more comprehensive research from which I am presenting a part on the narrative (discursive) elements of contemporary unemployment and informal economy in Croatia in this paper. The starting point in interpreting these elements is based on the following findings: the unemployed are heterogeneous population; "survival" is largely achieved outside the formal economic systems or in a mixture of formal and informal systems; a formally unemployed person achieves their own economic, symbolic as well as social integrity and identity largely in the informal sector (e.g. social networks and informal economy).

Both the conversational and media discourse abound with narratives about the passive, suffering position of the unemployed and perception

about the lack of any personal choice or active role of the unemployed in their socio-economic situation. Initially the majority of the unemployed, who were the subjects of the study, lost their jobs at the moment when the economic system as a whole was stumbling and going through transformation. Mass lay-offs and company bankruptcy procedures, which were taking place at the time, did not leave them much choice in the matter so they ended up out of work through no fault of their own in their early forties. Nevertheless, many of them, in spite of remaining formally unemployed for more than twenty years, somehow found a way to cope with their unemployment i.e. they achieved economic sufficiency by using certain mechanisms. It can be assumed that the unemployed and long-term unemployed were not only dramatically impoverished and economically destabilised but also emotionally devastated in the meantime. However, their life practices and experiences reveal a more complex and multi-faceted picture because the unemployed are often not socio-economically fallen, isolated individuals without networks, at least not to the extent that would constitute hypostasis for the media and colloquial discourse.

The impulse to examine the topic of unemployment as well as other phenomena in recent and contemporary Croatian reality (mainly those that spontaneously took shape during the course of the research), derives from the observed need for critical questioning of the juxtaposition between at least two levels, namely discursive and practical (lived) *reality*. In other words, the need for understanding and disclosing everything, according to ethnologist Dunja Rihtman-Auguštin, “that seems normal within the framework of our historical experience, but should very often not be normal because it is neither legal nor legitimate” (1996:61). Hence the need for distancing oneself from, as sociologist Zoran Malenica put it, relying on collective “impressionist insights” about Croatian society polarisation and a huge majority of “the disenfranchised and the powerless” (2001:118, 232).

In the past few years I have come to notice that “common” people’s perceptions about their own present and future are interlaced with a dominant characteristic, which was observed by ethnologist D. Rihtman-Auguštin in mid-1990s, namely the “vicious circle of misery” (1996:60) – a narrative as well as a mental construct (survival psychosis) to which I shall give special attention in this paper. On the one hand, there is a pessimistic and/or

opportunistic attitude about (and among) the unemployed which confirms the victimisation of the “common” man while on the other, there is a wide variety of *strategies* that “common” people (in this case the unemployed) use to survive, to create *something* out of *nothing*, to give meaning to their lives and even fulfil their (material and other) desires<sup>1</sup>.

### “RIVERS” OF THE UNEMPLOYED

At the beginning of the 1990s there was an “explosion in the number of the unemployed in Croatia<sup>2</sup> (Galić 2008:1). Although the problem of unemployment was there in socialism too<sup>3</sup>, the numbers were negligible in

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<sup>1</sup> It would be too simplistic, not to mention false, to take these interpretations as a confirmation that the unemployed in fact live a *good* life in Croatia. In the broader research of unemployment which I have conducted, I attempt to critically point out that the socio-economic practices of the unemployed occur as a result of a combination of formal and informal economy and social relations. This is at the same time a strong criticism of the existing formal systems, primarily economic, social policy and formal labour market systems, which in their present form with their formal mechanisms do not make it possible for people to “survive” (economically, socially or in any other sense) and be self-sufficient, let alone something “more”. The established and continuous informal economic activities are one of the essential “shock-absorbers” of the transition challenges, tensions and hardships. It is also deeply tragic to see that the gap between the needs of the unemployed and that which the formal social policy, labour and unemployment systems allow for continually persists. This pertains not only to the economic needs but also to the symbolic and social integrity needs.

<sup>2</sup> Although high unemployment rates were a common transition problem in other post-socialist countries, Croatia had a distinctively high rate of unemployment in comparison to other transition countries (Teodorović 2001:141). In 1994 Croatia’s unemployment rate was 18%, the highest among transition countries (Vojnić 1996:187).

<sup>3</sup> In the Socialist Federative Republic of Yugoslavia (SFRY) the problem of unemployment was present but hidden in a variety of ways (Cifrić and Lay 1990:166; Woodward 1995) often creating the perception that the notion of socialist unemployment was an oxymoron (Woodward 1995). However, unemployment in the socialist period was there (indeed, it was constantly increasing), which is supported by the official data on registered unemployment at the Croatian Employment Service (CES), which have been kept continuously since 1952. Also, it was present before: the publication entitled *Monuments of the Zagreb Croatian Employment Service (Spomenici Zavoda za zapošljavanje u Zagrebu)* mentions that the rise of unemployment in Zagreb was observed even in 1927 (Barić and

relation to the rise of unemployment in the period after socialism, from the beginning of transition on (Ott 2002:3). A long stagnation in employment rates (far below the levels from 1990)<sup>4</sup>, together with the continuous rise of unemployment, marked the *transition* period as “a demanding transformation of the post-socialist society” (Šundalić 2001:65), i.e. a demanding change of economic and political systems from the beginning of the 1990s in which “it was hardly possible to imagine in the euphoria at the beginning (...) how slow and arduous the transition from socialist to market economy would be and how deeply it would affect the political and economic life of the country, the nation as a whole and especially the individual...” (Ivanova 2000:149). Mass liquidations and bankruptcy procedures (Kerovec 2001:271; cf. Vojnić 2000:25), which were part and parcel of these changes, rendered around 500,000 workers<sup>5</sup> jobless, while labour market conditions additionally worsened due to the conditions of war<sup>6</sup>. The peak unemployment rate at the national level, as a result of the

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Šešo 2006:13). Systematic records of registered unemployment in Croatia have been kept since 1952 and show that it is constantly increasing (ibid.); Croatian Employment Service (CES: Trends in the number of the unemployed according to years. URL: <http://www.hzz.hr/docslike/statistike/grafikon%208.xls>; 2/2/2011). In some Zagreb periodicals alarming headlines begin to appear at the end of 1970s, namely: “Getting a job is becoming more and more difficult” (*Dubrava – newsletter of working people and citizens of Dubrava municipality*, no. 58, II, April, 1983, p. 3) presents the data from what was then called Self-governing Interest Community for Employment, stating that there were more than 15.000 unemployed in Zagreb at the time.

<sup>4</sup> Source: *Proposal of Report on Work Done between 1996 – 2000 Trade Union of Workers in Farming, Food and Tobacco Industry and Water Management of Croatia*, 2000, p. 3. <http://www.ppddiv.hr/dokumenti/4kongres/izvjesce.doc> (20/9/2010).

<sup>5</sup> “Regardless of the source of data analysed, the tendency of increasing unemployment is rather strong. From the beginning of transition the total number of the employed has decreased for almost 500 000.” Source: *Development Strategy – Croatia in XXI Century – Macroeconomics*. Development Strategy and the Government’s Conclusion on adopting the Strategy were published in the *Official Gazzette NN 145/2002*.

<sup>6</sup> The war in the territory of ex-Yugoslavija which began at the end of 1980s and lasted until mid-1990s was the most drastic and difficult war to take place after WWII (Dimova 2006:2). According to the State Committee for War Damage Inventory and Assessment, direct damage in Croatia includes damage to economy, social affairs, cultural and natural treasures, citizens’ property and lack of their maintenance, war costs as well as the damage to human life and health between 1990 and 1999. Overall damage expressed

turmoil in the 1990s, was reached in late 2001, with as many as 395,141 of registered<sup>7</sup> unemployed<sup>8</sup>, i.e. nearly 10% of the total population<sup>9</sup>. Hence, it is no surprise that the employees of Croatian Employment Service (CES) and Zagreb Social Welfare Centres remember and refer to the unemployment in the 1990s as “rivers of the unemployed”<sup>10</sup>. Zagreb accounts for about 10% of the total number of the unemployed. Zagreb unemployment rate has continuously risen in proportion to the increase of unemployment at the national level (17,745 unemployed were registered in Zagreb in 1990 in comparison to 41,181 registered unemployed at the end of the 1990s)<sup>11</sup>.

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numerically and only relating to material costs was estimated to more than 236 billion HRK (Perković and Puljiz 2001:231). Additionally, the Croatian Government documents, such as *Development Strategy*, take into account the war circumstances realistically listing destruction and damages as aggravating circumstances on the Croatian transition path (“Croatia was engulfed in war and went through almost five years long occupation of the third of its territory.”). It is clearly and realistically stated that this was not the only characteristic, neither an advantage nor a disadvantage, of the development path in the transition process in Croatia. Source: *Development Strategy 2001 – 2015 “Croatia in XXI Century – Macroeconomics”, Official Gazette, NN 145/2002*. Economist Dragomir Vojnić gives a critical account of this by underlining that “the main causes of delay are neither war nor its repercussions, but rather the errors in the overall economic and general policy” [until the year 2000, author’s comment T. R.] (Vojnić 2000:21).

<sup>7</sup> Not all unemployed are registered with the CES (Croatian Employment Service – HZZ). Zoran Malenica interprets this: “these are mostly citizens who had been looking for a job for many years and in the process lost their trust in the institutions or they belong to those categories of the unemployed which are not entitled to any rights through registering with the CES” (2007:132).

<sup>8</sup> According to CES data, Zagreb Regional Office: [www.hzz.hr](http://www.hzz.hr) (1/10/2011) (c.f. Bejaković 1999:122).

<sup>9</sup> According to 2001 Census the total number of population was 4,437,460. Source: Croatian Bureau of Statistics (DZS), [www.dzs.hr](http://www.dzs.hr) (21/9/2011) I am citing the data from 2001 Census here because they pertain to the period of lay-offs in question.

<sup>10</sup> In order to decrease huge crowds at the CES, a part of the employees used to go to the spot where lay-offs were taking place (e.g. a bankrupt company) and enter masses of laid off workers in the unemployment register. Also, many public institution employees remember rivers of people overflowing the hallways as they waited (many of whom were sitting on the floor) for hours in order to take care of administrative tasks connected with their sudden unemployment status. (From semi-structured interviews with CES advisors in Zagreb 29 April 2010 and employees from one of Zagreb Centres for Social Welfare on 27 January 2012).

<sup>11</sup> Source: CES, Zagreb Regional Office, <http://www.hzz.hr/default.aspx?id=7567> (30/3/2011).

## ABOUT THE RESEARCH

Conclusions and analysis presented in this paper are based on the qualitative data and narrative sources collected as a part of doctoral dissertation research into the topic of family, unemployment and survival strategies<sup>12</sup>. The topic of this paper is more narrowly focused on the media and conversational and colloquial unemployment representation. The paper will use discourse analysis in order to examine the discursive elements

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<sup>12</sup> PhD thesis on family, unemployment and survival strategies was defended in 2012 at the Faculty of Humanities and Social Sciences, Ethnology and Anthropology Department under the mentorship of Professor Jasna Čapo Žmegač, PhD. The research was based on several research principles. The one was based on the territoriality principle, i.e. it was set in a specific spatial framework (selected neighbourhood) and relied on monitoring the community logic and its functioning, i.e. social networks created around a person. People who live and work in a specific physical space (a neighbourhood) communicate with each other daily, run errands and do odd jobs to fulfil their everyday needs, have a specific *shared experience* which represents a relevant contextual starting point for ethnological and anthropological research. Hence, this does not only mean setting specific physical coordinates to research but also a necessary socio-cultural and historical contextualisation of the research topic and subjects, i.e. specific *social space*. (c.f. Gulin Zrnić 2009; Škrbić Alempijević and Rubić, approved for publication). Additionally, the framework does not exist in a vacuum but requires wider context in terms of research bearing in mind that it is a part of various wider social, economic and political processes. The wider context included (post) socialism and two decades of Croatian transition experience. Along these lines, the framework of a neighbourhood is in many aspects “permeable” and fluid and the research itself went beyond the borders of the neighbourhood in that the research of everyday activities also included those taking place outside the neighbourhood and relied on the social, charity and other infrastructures of the whole city. Still, numerous contacts and useful acquaintances (information exchange, experiences within the support and solidarity network) were made mostly locally and in close proximity to the place where the unemployed live. It is an important element of survival both in social and in economic sense. In this way the borders of one neighbourhood (*quarter*) is neither dysfunctional nor irrelevant in the research (c.f. Gulin Zrnić 2009). The research was conducted by talking to a chain of interlocutors, whereby interlocutors would recommend each other. This was a more “spontaneous” research principle, which revealed underlying acquaintanceships and social relations that were a part of a network existing around an individual, a close family and/or particular household members, which as was already mentioned, often took the research outside of the neighbourhood. These are by no means the only principles in researching unemployment. Another approach could have been taken, for example research could have looked at the employees of a company which was restructured during 1990s and continued to work with reduced labour force (*ethnology of enterprises*).

in narrations and the perpetuating metaphorical levels of narration about unemployment, the unemployed and the informal economy based on the data collected from interviews, observation and participation as well as recent media coverage of unemployment.

The ethnological, cultural and anthropological research was conducted from 2008 to 2011 on many occasions at one of Zagreb neighbourhoods with around 10.000 inhabitants<sup>13</sup>. The research did not

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<sup>13</sup> In order to protect the respondent and taking into account the character of the research topic, I neither state nor imply which neighbourhood this is, nor do I give the respondents' names. Still, some characteristics of the neighbourhood where the research was done (which are important for the contextualisation) were presented in the paper. Nevertheless, Zagreb periphery, in the broad and narrow sense, is made up of a number of neighbourhoods of similar characteristics so it is impossible to detect which particular neighbourhood this is.

The neighbourhood where the research was conducted has never been a part of a specific construction or urban planning project as a defined and planned housing area unlike for example a workers' quarter which was constructed with a specific aim of providing workers with accommodation (c.f. Kermenšek 1970) or the settlements which were built as a part of very ambitious post war urban projects situated in the south of Zagreb (c.f. Gulin Zrnčić 2009). Unlike the southern part of the city, across the river Sava, which was built in line with the urban planning which relied on the internationally acknowledged urban and housing construction standards of the time, the biggest part of Zagreb periphery to the east and west, including the part of town where this research was done, was built based on the principle of individual, private and illegal housing construction including small family houses, which were at first single storey and later became multi-storey buildings. Such ad hoc, illegal individual house constructions took place in Zagreb and other cities all over ex Yugoslavia (SFRY) mostly because the formal housing sector was extremely scarce even at the height of its expansion (Hutinec 1971:21; Puljiz 1977:85). Although the first associations connected with socialism often include a concept of planned housing construction, flats and the so-called "tenants' rights" and not necessarily privately owned houses, the latter represent an almost equal statistical share according to the perception (which of course is exaggerated but useful as an illustration) held by some of my respondents in this research. Namely, "90% of today's Zagreb was built in this way", from the 1960s until today – illegally, based on individual construction initiatives and informal support networks during the small family houses construction. Even to this day, the biggest part of the neighbourhood has remained in this illegal construction status except the buildings which were constructed before 15 February 1968 when newly constructed houses were suddenly legalised automatically precisely because of the large number of such houses existing at the time and a huge further inflow of the population into the cities. A family house construction was taking place in parallel with the process of one's formal employment in socialism. My interlocutors, who are unemployed today, had

encompass *all* the unemployed who lived there but focused on a selected core group. The group was formed based on generational characteristics and specific experiences arising from unemployment, namely it did not involve the “perpetually” unemployed<sup>14</sup>. The participants were men and women currently aged between 50 and 65 who lost their formal jobs and became

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participated in the construction of a family house for years, since their childhood. They were children when their parents first entered the expanding socialist labour market in the 1950s and 1960s. House construction was and still is a family “project” that lasts many decades and involves many generations. At the same time, it is an example of exceptional resourcefulness on the part of a family and an individual within the sphere of what is informal and legally prohibited. Although the construction mostly rested “on the backs” of the first generation of settlers, meaning that they built the basic parts of the building, further construction and adaptation of the house continues to this day involving second and third generations.

<sup>14</sup> Although they were not the only respondents in the research, nevertheless the men and women born in the late 1940s and 1950s were in fact our focus group and represented the highest number of the interviewees. This is the generation of previously employed who were categorised at the Croatian Employment Service (hereafter: CES) as the Category 50+, namely one of the vulnerable groups of the unemployed at the formal labour market whose chances for reemployment were very slim (c.f. Kerovec 2001:268-271). In the last twenty years the crisis on the Croatian transition labour market (remains continuous, if we exclude some indications of recovery shortly before the beginning of the Global Financial Crisis from 2008 and the subsequent lower employment and new dismissals) gave a general context to the already difficult employability. This generation of the unemployed experienced an additional plunge in motivation for active formal job seeking compounded with the already atrophied working knowledge and skills due to the long term unemployment. For example, a man who is currently 57 and had been unemployed for 12 years, made a caustic joke at his own expense during the conversation: “Who would hire me now? Everything has changed so much in my profession that I could be displayed as an exhibit sitting at a desk in the Technical Museum! Children could come to watch me draw blueprints by hand using wooden rulers and vintage rapidographs as I used to when I was working in my company. They would say: ‘You can see children, this is how construction blueprints used to be made in the past, and today all this is done by a computer.’” Such perceptions of one’s own unfavourable position at the current labour market are not without foundation which can be seen from the data of different quantitative and qualitative studies and reports. For example, the UNDP Human Development Report for Croatia 2006 entitled *Unplugged: Faces of Social Exclusion in Croatia*, which focused on the long term unemployed, states that people facing “the long-term unemployed are at a higher risk of becoming poor, while the obsolescence of human capital due to unemployment and poor connections with the labour market creates a circle of exclusion and poverty” (Bayley and Gorančić-Lazetić 2006:26).

redundant in their forties when they were forced to exit the formal labour market. Hence, they have the experience of both being formally employed and unemployed<sup>15</sup>. The focus in the research was placed on their “survival strategies” in the broadest sense. The basic questions that the research focuses on are: “How did they live through and ‘survive’ their formal unemployment period which had in many cases lasted almost two decades? Which socio-economic mechanisms were the key ‘shock absorbers’ of hardships brought on by unemployment?” More specifically and for the purpose of this paper the focus was placed on unemployment and informal economy narrations.

### INFORMAL ECONOMY

Although many interviewees said that being long-term unemployed and being made redundant in their forties (many of them in continuity), they mostly spent their time just “waiting” to reach the age necessary to take old-age pension, according to the Croatian pension system it is the age of 65, their everyday life involves much more than just “waiting”. As sociologist Zoran Malenica observed: “It is unrealistic to believe that an unemployed man (woman) could wait for five, eight or even ten years to get a job without working in the meantime. They could afford to do this only if they belonged to a family which was financially well situated. However, much like an able bodied pensioner whose pension is quite low, he (she) enters the underground economy in an attempt to earn at least a minimum additional income in order to survive” (2007:132).

The term “informal economy” denotes a set of activities which are not a part of the registered, formal labour market. According to the legislation of the Republic of Croatia, “any natural person who earns an income”<sup>16</sup> is subject to income tax and registration of income. Any attempt

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<sup>15</sup> Following the loss of a job, since the beginning of Croatian independence, unemployment for many of the formerly employed people has lasted longer than twenty years, which is as long as a person had held a job in socialism before mass lay-offs ensued.

<sup>16</sup> Source: Annual Income Tax Return data for 2010. Examples of how to fill in the tax return (DOH form), Republic of Croatia, Ministry of Finances, Tax Administration, Zagreb, January 2011.

to avoid registering one's income and its taxation (e.g. by using different private, unregistered money transfers), is considered informal economy activity and is as such illegal. In the literature the concept denotes a parallel system of making money, which operates outside the legally established and organised formal labour market. This is termed differently by different authors, e.g.: "gray" economy, underground economy, parallel economy, informal work, informal employment, informal jobs and unofficial work, unofficial economy, "shadow" economy and hidden economy.

According to anthropologist William Haviland, informal economy is "a network of producing and circulating marketable commodities and services that for various reasons escape listing (enumeration), regulation, or other types of public monitoring and auditing. Such enterprises may encompass nearly all agricultural products (...), repair or construction work, begging, street peddling, performing ritual services, money lending..." (Haviland 2004:198). Informal economy is present in all societies and on all social levels. It exists among the poorest (Hart 1973) and among elite groups (cf. Sampson 2002:46). As a starting point, lack or surplus of financial resources is not the key criterion for (non) participation of an individual or a group in informal economy. Such economy by no means refers exclusively to big criminal milieus, as one could think at first sight. It shapes the everyday lives of "ordinary" people to a great extent.

"Different evaluation methods give different results" (Ott 2002:1) – is the usual scientific comment given whenever the attempt to "measure" and quantify informal economy is mentioned. Depending on the measuring methods<sup>17</sup> the estimates vary from 15% to 37% of the Croatian GDP (ibid.)<sup>18</sup>, with slight annual increases and decreases (Bićanić and Ott 1997;

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<sup>17</sup> Several statistical measuring models were used: discrepancies in the national accounts methodology, Eurostat methodology and estimated tax evasion, monetary methods, assessments of particular activities and electricity consumption (c.f. Zrinščak 1997; Bićanić and Ott 1997; Ott 2002). Compare with international documents and recommendations for measuring the size of informal sector in a national economy, the official World Bank internet site: <http://lnweb90.worldbank.org/eca/eca.nsf/1f3aa35cab9dea4f85256a77004e4ef4/0e1cfcae7d9efa4185256a940073f4e5?OpenDocument> (21/10/2011).

<sup>18</sup> *Development Strategy 2001-2015 "Croatia in the XXI century – Macroeconomics"*, the official document of the Croatian Government (*Official Gazette* 145/2002) mentions the estimated 25% GDP.

Ott 2002:2).<sup>19</sup> In a word, it is estimated that “nearly every other unemployed person does some work in the informal economy and earns certain income in order to survive until such time as they can get a permanent legal job“ (Malenica 2007:132).

To a cultural insider these practices are well known and *nothing new* in Croatia. According to narrative sources, in socialism doing formal work in the morning was often followed by doing informal work in the afternoon i.e. “moonlighting” (Rubić 2013a, 2013b). This existed to such an extent that it is difficult to imagine doing some type of work in any other way but the “informal” (that is to say without money transfer tax records) since many people are “accustomed” to these jobs and services being done only in the informal sphere (namely different types of cleaning services, repairs, construction work, buying fruits and vegetables, etc.).

These activities are governed by several different types of rationale. Among others, there is the rationale based on the economic rationalisation – savings and/or earnings. Then there is the one (which is much more interesting to ethnologists and anthropologists) immanent in the symbolic resistance of the individual to formal (state) institutions as centres of authority and power. The third (also socio-culturally relevant) occurs as the rationale of establishing, supporting and/or perpetuating “acquaintanceship” and “useful acquaintances” especially in the informal economy sphere. It is precisely on the basis of the latter that one establishes and strengthens his or her symbolic and social capital as well as their *status*. The fact that one has “his or her own” green-market saleslady, “his or her own” plumber or car mechanic is significant both socially and symbolically. One is not interested in “proving” or “examining” the validity of his or her choice – by for example sampling fruit and vegetables sold by other salesladies, comparing them and reevaluating the results. Regardless of the “real” basis for perceiving “useful” acquaintances as positive, there is a precondition which is fulfilled even without testing, namely the person’s idea that due to such acquaintances one gains some benefit, something that he or she assumes would not be possible without said acquaintances (e.g. lower price of a service, better selection of fruit and vegetables, better and

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<sup>19</sup> A significant part of the research results was published in the journal *Financial Theory and Practice* 21 (1-2, 5-6) published by the Institute for Public Finance in 1997.

faster car mechanic's repair work, smaller possibility of "being cheated" or "slyness" on the part of the seller, etc.). Positive evaluation of people who are "capable" is noticeable, that is to say of those who can make informal transactions, which do not need to be based on direct money transfer at all. In fact, our interlocutors regularly listed people from their immediate environment (street, neighbourhood) and stressed that they had special "skills" or "talents" allowing them to circumvent legal provisions in the sphere of informal economy, negotiate favourable deals with the local authorities or agree on "quid pro quo" etc.: "Not everyone can be that resourceful. You must know that" or "Yes, they have it – the gift of the gab."

My interest in this paper is aimed at the qualitative and discursive characteristics and dimensions of unemployment and informal economy (c.f. Ott 2002). An interest to investigate these characteristics more deeply was prompted by very open accounts about the participation in informal economy at the very outset of the field work, as well as by the ubiquitous verbal legitimacy that was being given to these actions in testimonies such as: "One has to survive by using any and all means, I'm getting by or You have to get by."

Activities in informal economy were interpreted and presented by the participants primarily through an economic paradigm as an existential "necessity" and lack of demand on the formal labour market. However, the motivation and rationalisations used for participation on the informal labour market neither blindly follow this economic rationale, nor are they connected exclusively with the insufficient demand for various jobs on the formal labour market. There are a number of implicit motivations for participation in this sphere of economy and there is also a degree of "habit". "Collective rationalization" is prevalent (Macura 2005:8), more precisely "social legitimization" (Štulhofer 2000) is given to moonlighting. Legitimizing the activities in the informal labour market is a pattern, albeit a pattern connected with the awareness that these activities lack any legitimacy in the legal sense. Having followed the contemporary trend of studying the attitudes of individuals to the government and the law in Mediterranean societies D. Rihtman-Auguštin clarified this polarisation (legitimate vs. legal) in the mid 1990s as well as the "ordinary" people's attitudes about these categories:

“The lack of confidence in the government is primarily due to the ambiguity between legality and legitimacy, which are in conflict. [...] This refers to the rule of law (legality) vs. a dominant notion of justice (legitimacy). Something (...) legal, i.e. a part of the legal system is not always considered ‘fair’ or justified, in other words legitimate, by individual members or more or less powerful groups of a society. And vice versa, actions which some strata (...) consider legitimate and absolutely justified or at least acceptable and understandable are as often as not in conflict with the rule of law.” (Rihtman-Auguštin 1996:60)

Informal economy does not have its basis in the law because its main purpose is (as is the case with tax evasion) to circumvent the established formal and regulated systems. However, it has its sacrosanct *social legitimacy* (Štulhofer 2000) and is generally socially approved as one’s *getting by* within and without the formal systems with the aim of securing “personal survival”. In this sense informal economy enjoys social approval<sup>20</sup>. This concept fits into the frame that is generally referred to in ethnological literature as “the common law”, which, according to some legal concepts reported by ethnologist Vesna Čulinović-Konstantinović, refers to “the unwritten norms, a series of (...) unwritten legal regulations that had both general and long-term use”, “were held in affection (...) and voluntarily accepted”<sup>21</sup> (...), “were suitable for a particular community

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<sup>20</sup> Qualitative data referring to both spheres, the formal and informal, socialist and post socialist labour market reveal all the “hidden” characteristics of e.g. socialist labour market, its dynamics and contradictions (Rubić 2013b). Inter alia socialism in its performance, even if not in its intention and ideas, was “a flexible” system, which is not the association in the public perception of socialism (ibid.). Also, it was on many levels very propulsive, which is corroborated by a number of individual direct experiences of making agreements with the institutions of e.g. (local) government based that were made orally in an informal way (including bribe and exchange of services) and based on which a number of vitally important problems like employment and housing were solved. However, the perception about the informal economy mainly continues to be the following: “everybody does it.” Moreover, in everyday communication, these activities are not questioned (morally, ethically or legally, etc.) and most of them remain socially (and even legally) unsanctioned.

<sup>21</sup> Čulinović-Konstantinović quotes from legal literature here, more precisely the works of a jurist B. Perića on common law from 1957.

(...) and thus sanctioned by the State...” (ibid. 52). This is in line with the characteristics of the way informal economy functions as well as with the theoretical and conceptual framework which was introduced and advocated by D. Rihtman-Auguštin in the 1980s among Croatian ethnologists, especially in her research on cooperatives: duality of all phenomena and occurrences requires the representation of two levels to every ethnological research, namely the “real” and the “imaginary” order, “thought structure” and “objective reality” (1984:13).<sup>22</sup>

In any case, those who participate in the sphere of informal economy are by no means uninformed or ignorant. The awareness that these activities do not have either legal or legislative basis is implied in the language used e.g. diminutives and sentence formulations that are aimed at trivialising the material gain and cost-effectiveness the activities bring, such as: “Yes, *from time to time some odd (little) job comes my way*” or “So I make *a few (little) kunas on the side.*”<sup>23</sup>

It is evident that actions based on fraud and outwitting the system prove to be counterproductive in the long run (e.g. taking raw materials out of the formal sector where one was employed) because by doing them one is “cutting their own throat”. Nevertheless, in many of my informants’ observations this is completely irrelevant. Individual “feeling of responsibility” when it comes to the consequences of tax evasion throughout the country (the effect that informal economy has on the State Budget<sup>24</sup>) was in no way an incentive for one to stop participating in informal economy, which has continued to this day (c.f. Štulhofer 2000). There is of course an awareness that these actions belong to a “gray” zone, “informality” zone. Consequently, it can be said that the people in question *know not what they are doing*. This can be clearly observed in the use of vocabulary and language (diminutives are used when such activities are described) while

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<sup>22</sup> This approach draws on Claude Levi-Strauss’ structuralism, more precisely, on his thesis about the need to introduce opposition in ethnological research, the one that stands “between *the model and reality*” (Levi-Strauss 1989:315).

<sup>23</sup> Highlighted by T. R. (t.n.: diminutives are translated by using the word *little* in parenthesis since they are not common in standard English).

<sup>24</sup> According to estimates, the share of informal economy in Croatian GDP in 1995 amounted to at least 25% (Ott 1997; c.f. Karajić 2002:280), from which it can be concluded that about 200.000 unemployed were active in this sphere economy (Malenica 2007:132).

at the same time other cognitive mechanisms are being used in order to give these actions legitimacy. One of them perceives those who participate in these activities as “social justice stabilizers”. This is the basis for the persistence and omnipresence of informal economy activities (ibid. Šakić 1999). Narrations about such activities have a common characteristic namely, when a person gave account of his or her own activities, which were in fact a fraud committed against the system or the company where they had been employed, he or she would present them as “pleasant” memories about the time when they had worked in the company.

Finally, the amount that one could earn in the sphere of informal economy, whether in socialism or at present, varies in narrations. It ranges from “in order to survive”, which is most often suggested by informants, to building another floor to a house, buying a *better* car, going on a summer vacation, etc. Moonlighting is the usual basis for *better* functioning of a family in different social and economic aspects of life and a common strategy used when coping with a lack of or insufficient funds. However, in socialism it was not *only* that. Many elements of informal economy have not only economic but also dominant symbolic value, which will be discussed in more detail in the following part of the paper that deals with various discursive elements relating to “ordinary people”, “survival strategies”, etc.

## **MEDIA ON UNEMPLOYMENT**

It is difficult to detach the term unemployment in either media or conversational discourse from the conventional perception of unemployment as degradation and a “sad” story. This is explicit in a recent news video clip posted on one of the Croatian Internet portals which portrays the unemployed who belong to different generations as they answer a journalist’s questions on their motivation in applying to the tender for census takers in 2011. A melancholy melody is the background music for the media feature entitled “Sad Stories of the Unemployed Who Wish to Become Census Takers” confirms that this is exactly how unemployment is commonly perceived<sup>25</sup>.

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<sup>25</sup> Source: <http://www.srp.hr/?p=519> (17/3/2011).

There is a general negative attitude towards the transition process in Croatia (Štulhofer 2000; Čengić and Rogić 1999; Šakić 1999). Among other things, such attitude has been moulded by and manifested through the aforementioned ideas about “winners” and “losers” in the transition process. Furthermore, a Croatian sociological research conducted in the late 1990s showed that the majority (i.e. two thirds of the participants in this research) had a clear idea about who “winners” and “losers” in the transition process were and how they were structured.<sup>26</sup>

During the 1990s social stratification gained a new dynamic – on the one hand there was a newly formed stratum of financially strong social elite who had economic and political power and on the other, the unemployed and the impoverished (c.f. Škovierová, 2009:223) This created a shared conviction and perception that the transition process turned the majority into “losers”. The “loser mentality” is seen as a result of different factors (slow economic recovery, corruption, justice system ineffectiveness, transformation and privatisation, minority becoming richer and majority becoming poorer as well as high unemployment). The perceptions about Croatian entrepreneurship were mostly formed around pejorative categories: dishonesty and political clientelism whereas contacts, acquaintances, money and resourcefulness were considered guarantees of success and advancement (Štulhofer and Karajić 1997; c.f. Karajić 2002:274).

In 2007, when I started to be interested in unemployment which befell many as part of the transitional change, the topic of unemployment was not discussed in the media at all. This was unusual to say the least and juxtaposed with the above mentioned data about 500,000 people losing their jobs in Croatia during the 1990s. Generally speaking the media and politics focused mostly on the modernisation changes and the subsequent Croatian accession to the EU and in the light of the declining trend in the registered unemployment that had been present for many years, the media did not discuss the unemployed. However, at the end of 2008 when the impact of the global financial crisis was beginning to take the toll and

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<sup>26</sup> “Winners” were the members of HDZ (Croatian Democratic Union), leading political party in 1990s, private company managers, politicians and state owned company executives; “losers” were farmers, private company employees, professionals and those employed in state owned companies (Štulhofer 2000:98).

there were waves of new lay-offs rendering more than 100 000 people newly unemployed<sup>27</sup>, this phenomenon was taken up more intensively and reported about both in the media and in the political life, so much so that in 2010<sup>28</sup> unemployment was given the most prominent place among the dailies' headlines and became the central piece of news in television broadcasts<sup>29</sup> in which it was dubbed "country's no. 1 problem"<sup>30</sup>.

For example, the problem of unemployment regained media and political attention and became a part of "the folklore and occasional speeches" during political campaigning in winter 2011 election. At the time, in various parties' and coalitions' election programmes, as well as on billboards all over the country, explicit promises of solving unemployment and lack of jobs problem in Croatia were solemnly made in the instance of winning the elections. One of the political slogans said: *We know how to create more jobs.*

In spite of the sudden media interest in unemployment, the generation which was out of work because of socialist companies' collapse, namely the people my research deals with, still remained *forgotten*. In the colloquial discourse they are called: "lost", "sacrificed", "forgotten" generation, which will be discussed in more detail in the next chapter of this paper. The dissemination of information about the growing unemployment mostly focused on the newly dismissed and not to the long-term unemployed. The latter were only sporadically and indirectly mentioned in everyday communication about a wave of new dismissals and only rarely indicated as a general reference or a rhetorical comparison. Thus phrases like *unemployment is nothing new in Croatia* or *why is there suddenly such a fuss about unemployment – when people were laid off in the 1990s, nobody bat an eye* for example could be heard.

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<sup>27</sup> Biggest downturn in economic activity since the foundation of Croatian state was caused by the global economic crisis and recorded in 2009 (Lakoš 2010:433).

<sup>28</sup> *Večernji list* (a Croatian daily), 30 June 2010.

<sup>29</sup> In a feature which was broadcast in the central news programme at Nova TV entitled "*Worst Uphill Struggle for the Unemployed Ever*" the number of 319.845 registered unemployed was given and followed by an illustration according to which one in 13 residents of Zagreb was unemployed and 241 people were being laid off daily.

<sup>30</sup> Nova TV *Evening News*, 5 February 2011.

## **DISCOURSE ON “FORGOTTEN”, “LOST” OR “SACRIFICED” GENERATION**

The question of unemployment, apart from the economic parameters, also has its socio-cultural and symbolic characteristics. It is closely linked to the systems of dominant social and personal values:

“as a form of life interpretation and one of the elements that constitute human attitudes to the basic phenomena of human existence (freedom, authority, values, customs, rights, work, personality, collective, passion, love, play and death) it cannot be ignored or avoided (...) That is to say, we all experience and relate to these phenomena of our survival in a certain way, regardless of whether we basically accept their traditional form or we shape them ourselves” (Skledar 2003:13).

These social values are present to a large extent in public discourse and in narrations.

Conducting research on values and their orientations and levels, whether individual or group values, which was suggested by D. Rihtman-Auguštin in Croatian Ethnology as early as the 1960s, helps us understand the significance that “ordinary” people give to macro processes and their own positions in them<sup>31</sup>. This can, inter alia, refer to the frequently mentioned motifs of “winners” and “losers”, which are prominent parts of narrations about (one’s own) unemployment through which one (self-) interprets his or her position as an unemployed person in a society and which influence their decisions, rationalisations, strategies and practices. Similar to the ideas of “winners” and “losers”, there is another perception, namely the one about the “burden” arising from transitional changes not having been proportionally “distributed”. This largely refers to the positions held by individuals or certain groups (e.g. age group) on and about the formal labour market. In my research the focus group did not encompass *all* those who

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<sup>31</sup> “Socio-cultural transformation of Croatian society and culture is primarily manifested in the transformation of social values which implies the change in motives for work among the majority of society members” (Čolić 2008:951). Researching values was introduced into Croatian ethnology by D. Rihtman-Auguštin as early as 1960s. The author understands values as “a dimension present in behaviour and decision making” (Rihtman 1967) so that “actions which seem irrational, almost crazy, after getting to know individual and group values, become interesting and even acceptable” (Rihtman 1967:3).

are unemployed today<sup>32</sup>. It was made up of the unemployed who lost their jobs, as they themselves often point out, “while they were still fully capable of working”. This is the foundation for understanding the position of being “lost” and “sacrificed”, the categories within which formerly employed people are most often discussed and through which they themselves define their position in the society. When they were working they were “a working class”<sup>33</sup>, doing “mainly manual work in the industry, construction, transport, tourist, trade and other organisations”. A large number of my interlocutors used to have jobs that precisely required these qualifications, in spite of having finished secondary schools (VET or comprehensive schools<sup>34</sup>). Former “working class”, as Malenica interprets it, had experienced

“great changes at the beginning of the 1990s, in terms of numbers as well as in the socio-economic sense. Due to the accelerated deindustrialisation process, a large number of jobs were closed down and these were the jobs performed by members of this stratum (...). A part of former workers retired (regular or early retirement) and the others registered with the CES.” (2007:128)

He also points out that this was the end of a whole range of perks that

“this stratum of laid-off workers (...) used to have in socialism: job security, a tendency of increasing living standard, a possibility of getting an apartment through a model of public housing policy

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<sup>32</sup> Indeed, it was already stated that I do not treat the unemployed as a homogeneous population.

<sup>33</sup> Referring to the traditional definition of working class, which encompasses “unskilled, semi skilled, skilled and highly skilled workers” (Malenica 2007:128).

<sup>34</sup> A motif of finished comprehensive school is not something that an ethnologist or an anthropologist would ignore. This motif carries the colloquial and deeply rooted connotation of being something “unspecified” and so “useless” in this sense. More precisely, it can often be heard that those who finished a comprehensive school “are *nothing*”. In order to be something, one should either continue their education or NOT enrol in a comprehensive school and opt for a more “specific” school. These perceptions largely derive from the specific characteristics of an expanding socialist labour market which promptly “increased employment extensively” but also had “an unfavourable qualification structure of the employed” where “lack of professional workers was becoming more and more evident” (Barić and Šešo 2006:35).

(...) [without having experienced] certain advantages of capitalism (higher labour cost on average, strong trade union protection...). In the transformation and privatisation process they were often the victims of new owners' and employers' autocracy while the loss of self-management rights was not being compensated for by adequate trade union protection." (ibid.)

One of the participants, aged 58, who has been unemployed for almost two decades, says that he "lost his youth in the 1990s" and that "he was deprived of the 20 years of his life", meaning the years of his unemployment following the loss of his formal job. These retrospective self-perceptions of a person's former working capacity at the age of 40 (when these workers were largely rendered jobless) are significantly different from how this generation was "officially" perceived on the formal post-socialist labour market. After they lost their jobs at this age, it was significantly more difficult or even impossible for them to re-enter the formal labour market, inter alia, because in the context of newly established economic relations and the need to transition to a neoliberal market economy after socialism, the workers in their 40s were beginning to be considered "older" workers (Kerovec 2001:271; Šverko et al. 2006:12; c.f. Ainsworth 2006). To make the paradox even bigger, soon after being laid off, these unemployed became administratively speaking "too young" for the early retirement (an option which was available to those who had one to five years left before reaching regular retirement age or retirement based on the full contribution period)<sup>35</sup>, while at the same time in relation to the newly established values and needs on the labour market they were "too old" to get new employment<sup>36</sup>:

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<sup>35</sup> According to numerous narrations, early retirement was the least painful administrative and legal option for workers under the circumstances, i.e. mass lay-offs and a whole range of bankruptcy procedures underway. This was possible for workers who did not fulfil all the conditions for the old-age retirement but were close to it in terms of the number of years of service (c.f. Škovierová 2009:223). The early retirement in the early 1990s in ex-Yugoslavia was used "more than anywhere else in central and eastern Europe as a mechanism for mitigating the transition to market economy" (Guardiancich 2007:89).

<sup>36</sup> The data from a quantitative research conducted in Croatia show that the probability of finding employment for people older than 45 is lower than 30% (Šverko et al. 2006; c.f. Vukelić 2008).

“Too old to employ, to young to retire [participant refers to a full, old-age pension]. Yes, it is like being somewhere in between and there is nothing worse.”<sup>37</sup>

The position of “being in a limbo” is the basis for understanding perceptions of “being sacrificed” and “being lost” in the transition process in Croatia, which this generation of former workers share. It needs to be taken into account that these former workers became unemployed and thus socially vulnerable “involuntarily” (c.f. Babić 2007), that losing a job was not their fault and their lay-offs were a part of general mass lay-offs which took place at the time.

### **“ORDINARY” PEOPLE**

Although annual statistics show that the living standard is steadily increasing in Croatia<sup>38</sup>, the perception about one’s life circumstances and constant “needs” which one cannot (easily) fulfil create among the majority of the research participants a conviction that they are poor and that “surviving” is a way and mode of life.<sup>39</sup> It is also referred to as “the

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<sup>37</sup> Being in “a limbo”, that is to say the perception of being in such a position evident among the middle aged generation (around 40) in spite of their having gone through the drastic experience of sudden displacement from the labour market did not occur for the first time. In fact a confirmation about similar perceptions on the part of this generation can be found even in literary works written during socialism when their position on the formal labour market had been relatively stable or at least more stable in comparison with their position in the subsequent period of transition. For example Zvonimir Milčec, an eminent Zagreb author, published a novel entitled *In Zagreb in the Morning* in 1980 which opens with the following thought on the generation in their forties to which the author himself belonged to at the time: “We were born at the wrong time – too young for war, too old for basketball” (Milčec 1980).

<sup>38</sup> Standard of living is measured by economic and social indicators and various methods, e.g. by income available to a household in a course of a month (Bejaković 2005:134). From a statistical point of view categories like salaries and personal consumption are continuously growing so it can be said that, at least on this basis of these indicators, the overall standard of living is improving.

<sup>39</sup> The idea is partly well founded. A number of Croatian social science papers show that the general increase in the living standard does not stretch to all society groups nor does

poverty paradox” (Bošnjak et. al. 2003:13) and “subjective poverty”<sup>40</sup> in recent scientific discourse (Šućur 2006; Malenica 2001:231). In the popular culture and non-fiction it is dubbed – “poverty mentality”<sup>41</sup>. In any case, these “subjective perceptions of the situation in society are much more strongly linked to the reference groups’ imitation patterns than to their genuine financial capabilities” (Šućur 2006:237).

“Ordinary” people occur often as motifs in discourse and narrations about (one’s own) unemployment. In this chapter I shall attempt to demythologize and deconstruct this motif, which is a construct deeply rooted in conversational discourse. Although I have used this expression on many occasions throughout the paper, I do not wish to perpetuate its “mythological” meaning (taking it at face value) which is why I use it in quotation marks thus inter alia underlining its politicised potential. It can be observed that expressions such as “ordinary” people and “survival strategies” blur the line between metaphor and reality both in the conversational and partly in political discourse<sup>42</sup>. This “blurred line” is often present in a discourse which actively shapes and/or reproduces a certain collective identification, e.g. in case of mythologizing in connection

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it compensate for the social and economic differences and exclusion, quite the contrary, it aggravates them (Karajić 2002). Therefore, a general statement about the overall increase of the living standard does not say much about its structural characteristics.

<sup>40</sup> “The expression *absolute poverty* refers to defining a poverty line regardless of time and space and takes into the account the fulfilment of one’s existential or primary needs (accommodation, food and clothes). The term *relative [subjective] poverty* denotes defining a poverty line in a specific society at a specific time” (Malenica 2007:231).

<sup>41</sup> There is an awareness of the relativity in the perception of one’s (own) poverty in non-fiction. Sanjin Frlan, a rich young Croatian man is advertising his book about a successful and legitimate (“honest”) way to get rich on the Internet entitled *Financial Revival*. In the book he uses the expression “poverty mentality” to describe dejection and pessimism on the part of the majority as one of the basic characteristics of Croatian society as a whole and an obstacle to becoming rich. Source: <http://www.financijskipreporod.com/index.html> (2/5/2011).

<sup>42</sup> For more information about the persuasive character of the political language in Croatia, used in order to convince the audience about the subject matter, which is characterised by frequent use of conceptual metaphors, consult the PhD thesis which is being written by Nikolina Borčić, M.A. entitled *Conceptual Metaphor and Semantic Fields in Political Interviews in relation to the Characteristics of Gender*.

with constructing and building a national identity. Hence, in her discussions on the discrepancies and overlapping of “objective” (historical) facts and myths<sup>43</sup>, a British anthropologist Stephanie Schwandner-Sievers advocates the term *mythistory*, thus pointing to the constant overlapping of the two levels: historical (factual) and mythical. According to this author, potential for mythologization of a certain term or occurrence can be uncovered at the level of narration techniques. In case of mythologization there is no hesitation about using metaphors and identifying the narrator with what is being said. Otherwise, the narrator tries to be “emotionally distant from the subject matter” (2002:12–13).

“Ordinary” people are precisely such a motif – distancing oneself from them is absent. They are “all of us” – meaning those of us for whom it is implied that we do not exercise any kind of social or economic power. The “victims” of macro processes, which are the very basis of our individual inferiority and “trouble” that is very much akin to the class rhetoric (c.f. Prica 1990). “Ordinary people” are the inferior and the suffering (“pawns”) and are not active participants of macro processes<sup>44</sup>. They are a mythologized class and value category which is quite heterogeneous in itself although it is not explicitly presented as such. My precise meaning might be clearer if I outline examples from particular research situations. The fact that I myself *belonged* to the category of “ordinary” people was suggested to me many times, especially in the initial stages of the interviews for example. Specifically, by way of introduction before discussing the respondents’ specific economic circumstances, I often started by asking questions about the “situation in the country”. It was in this context at the beginning of the interview, in spite of my having already introduced myself as an employed person, that my unemployed respondents, while talking about the general followed by their particular economic hardships, expressed their sympathy and empathy toward me and said they could relate to *my situation*, thus perceiving me “one of them” and explicitly treating me so in their statements. In the majority of cases this was done by using

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<sup>43</sup> The author uses an example of Albanian culture, history and identity for the purpose.

<sup>44</sup> Unsurprisingly, the main source of “ordinary people’s trouble” is the state (to be discussed more thoroughly in one of the following chapters).

plural forms in the conversation. Hence, they talked about “our” problems versus repressive state systems, often pointing at me and at themselves as they did so. In addition, when I mentioned that I was employed at the Faculty they would a priori estimate that my income was not high, which in turn legitimised their seeing me as “one of the ordinary people”. During the conversation, when they found out that I was also a mother of two small children, I had the feeling that this reinforced my assumed existential hardship and insecurity. Therefore, participation and non-participation, on the formal labour market were neither essential nor completely opposite categories when it came to deciding whether or not a person belonged to the “ordinary” people. This ties in with previous similar observations of *relativity and subjectivity* of poverty i.e. employment stability is just one of the many indicators of relative poverty (Karajić 2002:291). Hence, in the perception of one’s “belonging to” the “ordinary” people several (presumed) factors play key roles, where “estimates” in the course of a conversation range from visual to character features of a person. This is based on the collective perception of pauperisation and hardship, the inferior position and victimisation of the majority – to put it briefly, on the omnipresent victimisation discourse about the “ordinary people” and different social groups of whom the unemployed are one.

### **ARE THE UNEMPLOYED HOMOGENEOUS POPULATION?**

In the mid-20th century Rudolf Bićanić, a social economist deconstructed one of the ubiquitous myths about the participants of the Peasants’ Revolt in the XVI century. He pointed out that “the serfs who were revolting were themselves undifferentiated slaves without rights. This vulgar and simplified depiction must be rejected and replaced by a deeper, more specific analysis” (Bićanić 1952:11–12). Bićanić proved that the population in question was indeed heterogeneous, having very different assets and circumstances, by stating:

“Even the XVI century the serfs were different among themselves. Some had a whole serf settlement with 12 acres of arable land and others had a half, a quarter or a one-eighth of a settlement. There

were tenants, subtenants and landless peasants. This phenomenon is significant in the research of serfs' participation in trade. The serfs were doing trade, too. Some of them were acquainted with the market and trading because they were transporting their master's goods, the others were doing trade on their master's behalf, and it was very well known that serfs were also trading on their own behalf." (ibid. 12)

The heterogeneity in rural communities was pointed out by ethnologist Jasna Čapo Žmegač who observed that there were "rich and poor families, ordinary peasants and those who had specific skills – craftsmen, tradesmen, musicians, healers, etc." (Čapo Žmegač 1998:275). In his master's thesis about fishery on the island of Cres, ethnologist Goran Pavel Šantek critically underlined that "Croatian ethnology had long treated Croatian peasants as and economically homogenous social group of poor people who were focused solely on the producing for their own needs and self-preservation" (Šantek 2000:2). In his thesis he attempted to take a deeper look at, challenge and redefine this concept by way of economic and anthropological interpretation, primarily in relation to a wider context of global economic trends (Šantek 2000).

In line with all of the above mentioned interpretations, and based on my own research, I also support the thesis about *heterogeneity* of the unemployed population. Other more recent science papers of social and humanistic provenance present findings that the unemployed in Croatia are neither a homogeneous social group nor the one that is always marginalised in the same way or with the same intensity. It has been confirmed in a qualitative study that there are significant differences among the unemployed population in Croatia, in respect of their level of poverty for example (c.f. Karajić 2002:291). Also, it was specified that

"taking into account that unemployment in Croatia is a structural and mass phenomenon, it is not a characteristic of isolated and marginalised groups alone but rather affects different social strata. This situation has an impact on the way in which the unemployed perceive themselves but also on how they are treated by their closer and wider social environment. The unemployed often do not view themselves as less worthy nor do they consider themselves isolated or stigmatised. On the other hand, it is very rarely that their social

environment blames the unemployed for the situation they are in.”<sup>45</sup>  
(Ofak et al. 2006: 21; c.f. Šverko et al. 2004)

Although this was not the first association connected with the unemployed or unemployment among my respondents, who tend to view themselves as more uniform, more equal and more “like themselves”, it was evident that among the unemployed encompassed by the research there were significant differences in social, financial, property and family status.

Also, there is a clash between the employed and the unemployed perception of unemployment and the unemployed. On the one side, there are persons with formal employment and set working hours within their job and on the other persons formally unemployed and/or active in the informal economy. For example, formally unemployed whom I interviewed and followed in daily situations do not fit in with the ingrained perception of the unemployed, which is largely held by those formally employed about them. “They have all the time in the world” is one of the basic ethic assessments about the unemployed. This is a stereotyped perception that was present in many structured narrations and interviews. As far as I could personally attest, it crops up even in narrations which do not explicitly show this attitude towards the unemployed. After all, the unemployed are “very busy” not only in terms of their involvement in different informal economy jobs, but also in terms of their “openness” to unexpected situations (e.g. an unexpected offer of a part-time job). This “openness” or “readiness” pertains to both men and women. It was women in particular who often changed the arranged time for the interview within this research, either to an earlier or

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<sup>45</sup> It is important to notice that this empathy does not extend to all social groups. Some are excluded on the basis of ethnicity, historical circumstances or stereotyping. The problem of heterogeneity of the unemployed population is further complicated when we consider the Roma, who are in a much more unfavourable (starting) position in comparison with any other social group (e.g. the poor, the socially excluded). It is not only the case when considering the poverty rates (Ofak et al. 2006:23) because “Roma population often has an extreme form” (ibid. 24) but also because the Roma are “one (...) of the rare groups which are most often blamed for their own poverty” (ibid.). The Roma are continuously blamed for their difficult financial and social status, as the culprits for their own destiny. In the following part of my paper I shall also point to a similar feeling of animosity and lack of empathy towards unemployed “Bosnians” (Bosnian Croats, who immigrated to Croatia during and after the Homeland War).

later time, because on a morning in question they were offered to clean curtains or do the shopping for an elderly person whom they were looking after or they were called to do office cleaning earlier than was previously planned. Also, for many interviewees unexpected situations were not connected with work but had to do with organising things at home. More specifically, one of my interviewees, age 57, long-term unemployed was living with a partially bed-ridden husband who was five years her senior. I went to see her on several occasions in an attempt to do the interview. Their home life “arrangements” were frequently changed. On one occasion a neighbour, who had been evicted due to family feuds and legal disputes, stayed with them for several months. The neighbour was staying in their house with a minor son free of charge. They shared the costs of coffee, cigarettes and took turns in bringing home lunch from a soup kitchen. A few months later, after the single mother resolved her housing issue (later she readily repeated that she succeeded because she “had connections”) and was given the right to use one of the so-called social housing flats by the city council, my interviewee had lodgers in one of the two rooms who also lived there for some months. Soon after the lodgers (with two small children) found a bigger flat to rent in the neighbourhood, my interviewee took in a homeless man for whom the Missionaries of Charity (a religious order established by Mother Teresa) were looking for a year’s accommodation due to their reduced accommodation capacity. They offered a monthly cost reimbursement in the amount of 500 HRK.

In each of these informal “arrangements”, although the person in question was very caring, there was also economic motivation on the part of my interviewee given that new lodgers participated to the extent of their ability in overheads, groceries and/or cigarettes costs. For example, the homeless man could not participate financially in an adequate way. Although the Missionaries of Charity gave him 500 HRK a month, which he was supposed to give to his hosts, he often spent the money on beer and cigarettes in the streets during the day. This was also the main reason for the disputes in the household but it was significantly lessened in light of the fact that he regularly helped in cleaning bulky waste from the garden, feeding the animals (dogs and cats) in the garden, chopping wood and lighting the fire or giving assistance in moving the interviewee’s husband who was partially bed-ridden and who owned the house. These and similar types of exchange of services were very often mentioned by my respondents. Although it

does not seem so on the surface, these service and goods transactions were not entirely “free”. Namely, they took time and energy (for planning, socialising – having morning coffee together, providing assistance), which is one of the reasons why the unemployed population tends to be “very busy”. This segment, in the form of a lack of money, is often unavoidable and most relevant to the unemployed. It is one of the “survival strategies”:

“Write this down! You live from moment to moment. There is no plan, it is impossible to have a plan for the future. I also do not think about the past. I adapt to everything that happens to me the way I feel like that day.”

Apart from social activities, the unemployed organise their time to a large extent according to their routine daily and monthly administrative obligations, i.e. regular monthly registration at the Croatian Employment Service, procuring monthly public transport pass, which used to be free of charge until recently, going to a soup kitchen for lunch, monthly registration with their social worker at the Centre for Social Welfare, having medical check ups (due to damaged health in some segment) or taking care of administrative tasks with the CES – pertaining to child support, child allowance or receiving a one-off assistance from the Centre for Social Welfare – and going to the post office to check the payments made to a current account at the bank (the account is used for pension payments for their dependants, partially bed-ridden, household members) etc. Then there is *queuing*: queuing for the monthly public transport pass, queuing for lunch at the soup kitchen. Also, there are many daily “tasks” on the agenda that take place even during unavoidable administrative tasks: checking the local rubbish bins for plastic bottles for which a recycling fee is paid.

All this requires a lot of time, organisational skills and energy, contrary to the general perception that the unemployed, since they “do not work”, have all the time and energy they want during the day. An unemployed 59-year-old woman has been doing unregistered work for more than 10 years, as has her husband. She usually did the cleaning while her husband did repair work ranging from house repairs and security work to distributing parcels and advertising material. She told me that they managed to buy a laptop for their daughter a few years before, which at the time had cost as

much as her two monthly salaries plus a few months' unregistered work that she did at three jobs:

“We [referring to her close family namely, herself, her husband and two daughters] have to ‘get by’ all the time, but this ‘lifestyle’ is exhausting. We were never without any means. For example, we recently bought a laptop for our younger daughter now that she is finishing secondary school. And we are both unemployed! I know it is no small thing. It cost about 5000 kuna. We used a debit card for the current account into which pensions are paid and we ended up deep in the red. But we do not spend money on going out. For example, my husband is not one of those who constantly go out. He goes out from time to time with his friends, but not often. I can see how some of his mates go out every day and whinge about not having money. But, this is because my husband has always got ‘some arrangement’ going. He works a little where there is work, construction etc. But it is exhausting. Sometimes he does not get paid so one year he gave me a used car, good as new, for my birthday because this man owed him for working on his house so they found the way to settle the bill. I almost passed out from shock! I could not believe it! (...) And then we sold it and somehow got the money again.”<sup>46</sup>

## SURVIVAL DISCOURSE

In Croatia there are “objective”<sup>47</sup> parameters and poverty indicators (Škare 1999) which can “measure” the economic and existential

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<sup>46</sup> In one of her papers Sanja Crnković-Pozaić writes about “workers and entrepreneurs in the shadow”, “working unemployed” as she puts it in the title of her paper. Relying on the existing CES statistical sources, where she was working at the time, and focusing on the group of self-employed, the author underlines the dual position of the formally unemployed who are employed in informal economy. Those who are formally unemployed (registered with CES) she writes, do various jobs in informal economy (not only as self-employed) and are in fact “working unemployed” (Crnković-Pozaić 2002).

<sup>47</sup> Marinko Škare, Croatian social economist, wrote about poverty indicators setting and measuring by using a methodology to calculate poverty threshold level considers the methodology satisfactory and “objective”. Primarily because of its potential to define “the necessary consumption” which is needed for fulfilling basic human needs and is expressed in the nutritive value of different foods (Škare 1999:289). What the author considers a

circumstances of a person or a household by using uniform, internationally recognised classifications. This is how we know that

“a person or a family (...) is experiencing economic deprivation if their disposable income is lower than the officially determined poverty threshold, that is to say the threshold of consumption needed to fulfil basic human needs.” (Škare 1999:280; Malenica 2007:117)

Poverty threshold for Croatia was calculated for the first time in 1963 “based on the Household Budget Survey” (Škare 1999:283–284). By means of an adequate methodology this indicator was then used to deduce further data about the total amount of the money needed “by a family (...) in order to secure a good life”<sup>48</sup> (Škare 1999:286).

“If we take the national poverty threshold as a starting point, then there are 8.4% poor persons in Croatia” (Malenica 2007:117), that is to say “approximately one in 22 citizens is experiencing absolute and one in 10 relative poverty” (ibid.). Poverty threshold and internationally recognized measuring standards exist and are defined according to certain parameters. Still, the quantitative, numerical indicators and the attempts to “measure” and quantify one’s (adverse) economic circumstances, are not the only possible methods of observation.<sup>49</sup>

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flaw in this methodology (and rightfully so according to my observations) is insufficient consideration of non-monetary aspects, which relate to “work satisfaction, enjoying free time and other so far immeasurable factors” (ibid.).

<sup>48</sup> Based on these calculations it is possible to monitor the necessary income (in USD) which a family of four needed per year in order to fulfil its basic needs in the period between 1963 and 1995 (“poverty threshold and purchase power in USD”) (see Škare 1999:285). The same author points out interesting information, i.e. “the highest poverty level was recorded (...) in 1972 and “the expansive rising trend in poverty rate and the number of households in poverty at the end of 1978 remained stable through the end of 1988” (ibid. 287). “A sharp increase in poverty rate [from 1990 to 1995] was due to war and destruction as well as transition difficulties in the economy which Croatia experienced” (ibid. 287-288). According to the Croatian Bureau of Statistics (CBS), the official poverty threshold for Croatia is currently set at 20.000 HRK per year for a single person household and at 50,000 HRK for a household with two adults and two children. Source: *Croatia in Numbers*, Croatian Bureau of Statistics, 2010, p. 13.

<sup>49</sup> For example, by posing a question: “What does it mean to be poor in Croatia?” sociologist Zoran Malenica suggests that there is a need for further empirical research

New economic systems, new relations and needs as well as changes at the labour market and high registered unemployment rates began to emerge in Croatia in the 1990s. Against this backdrop, numerous unemployed faced with diminished and restructured formal labour market attempted to use various “survival strategies”, both actually and symbolically, in order to compensate for the absence of formal jobs and the lack of all “manifested” and “latent” job functions which they used to have. Hence, this refers to persons who used to be employed and had a direct life experience of past employment and for whom employment is not just a principle or a life goal. Which strategies did these formerly employed and now unemployed persons rely on to respond to changes in macro economic situation in order to improve, keep and/or redefine their economic, social and symbolic position in their (long-term) unemployment situation? In the “garden of metaphors” (Gerc 1998:87), which are present in conversation and media discourse, a question: *how do “our people” manage to survive?* is often heard. Namely, how do the unemployed shape their daily factual, family and “working” life? These (rhetorical) questions are the basis for the colloquial discourse on “survival”.

The concept of “survival strategies” is used in contemporary sociology and cultural anthropology literature (Italo 2004; Bridger and Pine 1998; Procoli 2004; Kideckel 2008), but can also be found in the official documents of large international financial organisations, like the World Bank, and their different financial funds (*coping strategies, survival activities*)<sup>50</sup> as well as in the daily colloquial usage.

The expression contains a vague term – “survival”. It is used without examination, especially in colloquial discourse, (similar to “ordinary”

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which would move away from relying on collective “impressionist insights” which are prevalent at the moment (Malenica 2007:118) for example, the one about the “Croatian society (...) being polarised into a small number of those who are rich and powerful – the elite and the huge majority of “the disenfranchised and the powerless...” (ibid. 232). I agree with Malenica but unlike him, I consider the “impressionist” insights, as Malenica calls them, potent research material, potential contents and material to be studied and not something to be overcome in research.

<sup>50</sup> Source: <http://lnweb90.worldbank.org/eca/eca.nsf/Sectors/ECSPE/2E4EDE543787A0C085256A940073F4E4?OpenDocument> (21/10/2011).

people which was discussed earlier), and refers to (self) perception, self (evaluation), subjective self (assessment) of the economic situation. The term “survival” implies some kind of economic and existential insufficiency. However, although it is not used as such it very often just a metaphor. In a nutshell, there is a wide range of financial and other circumstances in which a person can end up and still claim to be “surviving”<sup>51</sup>. In the conversational discourse it is used in offering pointed, rhetorical conclusions to emotionally charged discussions about daily political topics at home or in a café. It is most often used as an interpretation for one’s (own) poor financial circumstances that are taken to be a standard occurrence for (every) “ordinary” person in Croatia. At the same time, they represent an “anomaly” (it *should not be so*) and a “normality” (this is how *it normally is*). In addition, the motif of “survival” is often used in conversational discourse together with the implicit motif of “limits of endurance” with which “the myth on social bomb” is connected (Županov 1995:110). Sociologists review it critically and in a deconstructive manner as “a general prejudice” (ibid.) about the limits of collective endurance which “the ‘little man’ believes, thinking that ‘sliding into misery and poverty cannot last forever and that it must reach a boundary where a kind of ‘a big bang’ will take place” and bring about “a significant improvement in the position of the little man” (ibid.). In the research this view continuously crops up in the interviewees’ testimonies and they almost without exception conclude their testimonies by general formulations, valorisations and projections about the future, such as: “things will get better” or “these people’<sup>52</sup> may rebel one day”. This is by no means a firm conviction. It is at the same time an omnipresent buzzword, a rhetoric and “a narrative strategy”<sup>53</sup>. However, it often occurs

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<sup>51</sup> Scientific literature mentions the principle of vagueness and ambiguity here and there. It is in this sense (factual or metaphorical) that some authors use the term “survival”. When literature dealing with economic and social strategies within different contexts (e.g. Ott 2002) explicitly interprets informal economy as “a phenomenon necessary for survival” (Ott 2002:3), it is not entirely clear to which extent it occurs (if at all). Perhaps the author herself (unconsciously) succumbs to the narrative matrices of everyday discourse.

<sup>52</sup> This relates to “ordinary” people, who are perceived as victims.

<sup>53</sup> Respondents use it when the conversation takes a turn towards their personal circumstances, which especially affect them, and they try to detach or auto-censor themselves by trivialising their trouble, or deflating its extent in the form of a view (or rhetoric) about some probable future improvement.

as an instrument for *status quo* on different levels, inter alia for maintaining the dominant “*pessimistic perspective*” in values and in the narrations (Đordano 2001:130).

## CONCLUDING THOUGHTS

On the basis of a cultural analysis the paper points out several qualitative and discursive aspects of unemployment and informal economy in Croatia. It begins by discussing the unemployed as a heterogeneous population which continuously ensures its “survival” outside of the formal systems (which is at the same time a strong criticism of the formal systems). It looks at the ways in which the formally unemployed persons achieve their economic, symbolic and social integrity largely through informal social networks and informal economy. It points to the metaphors and ambiguity in integral elements of public discourse about the unemployed and unemployment (i.e. “ordinary people” and “survival strategies”). It analyses and uncovers various discursive, narrative and symbolic elements of unemployment and informal economy by way of which it becomes evident that “survival” and “ordinary people” are an omnipresent motif in narrations as well as a metaphor. As it was shown, on this level unemployment and informal economy prove to be a complex socio-cultural phenomena which require subtle critical thinking and positioning, primarily in line with the deeply rooted personal and collective attitudes and dominant perceptions of unemployment, the unemployed and the informal economy.

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