


# The Art of Survival

*Intersectionality in Social Protection  
in Macedonia and Bosnia and Herzegovina*

Collection of Working Papers





*“You can’t  
live on  
[social assistance].  
You can just... survive.”*

Dragana, person with a disability, social assistance recipient

[Macedonia]

# THE ART OF SURVIVAL

Intersectionality in Social Protection  
in Macedonia and Bosnia and Herzegovina

- Collection of Working Papers -

**Title of publication:**  
The Art of Survival: Intersectionality in Social Protection  
in Macedonia and Bosnia and Herzegovina

**Editor:**  
Biljana Kotevska, LL.M, MA

**Publisher:**  
European Policy Institute – Skopje

**Year:**  
2016

**About the publisher:**  
D-r Malinka Ristevska – Jordanova

**Design and DTP:**  
Saša Pavlović

**Photo on cover:**  
Utemov Alexey

This publication is available only in electronic form.

CIP - Каталогизација во публикација  
Национална и универзитетска библиотека "Св. Климент Охридски", Скопје  
364:305(497.7+497.6)  
THE art of survival: Intersectionality in social protection in  
Macedonia and Bosnia and Herzegovina: collection of working papers /  
[editor Biljana Kotevska]. - Skopje: European policy institute  
(EPI), 2016. - 189 стр. : илустр. ; 30 см  
Фусноти кон текстот  
ISBN 978-608-4702-23-8  
а) Социјална заштита - Родови аспекти - Македонија - Босна б)  
Социјална политика - Дискриминација - Македонија - Босна  
COBISS.MK-ID 100701706



## DISCLAIMER

The RRPP promotes social science research in the Western Balkans (Albania, Bosnia and Herzegovina, Kosovo, Macedonia, Montenegro and Serbia). Social science research aids in the understanding of the specific reform needs of countries in the region and in identifying the long-term implications of policy choices. Researchers receive support through research grants, methodological and thematic trainings as well as opportunities for regional and international networking and mentoring. The RRPP is coordinated and operated by the Interfaculty Institute for Central and Eastern Europe (IICEE) at the University of Fribourg (Switzerland). The programme is fully funded by the Swiss Agency for Development and Cooperation (SDC), Federal Department of Foreign Affairs.

The views expressed in this publication are those of the authors and do not necessarily represent opinions of the SDC and the University of Fribourg.



## FOREWORD

A question of “What reality do you mean?” posed as a comment on one of the drafts for this project, best reflects the project focus and what this publication aims to illuminate. By implementing the project “(In)equality in social protection: Multi-level analysis of intersectionality in social assistance provision – A comparative study”, generously supported by RRPP, EPI and Analitika aimed to gather and present data on the multiple realities of inequalities of persons that are, or ought to be, users of the social protection system. Our ultimate goal was to uncover and “address institutional biases and to work toward social transformation”<sup>1</sup> in the field of social protection.

Since the work of Black feminists, and the seminal works of Patricia Hill Collins and Kimberlé Crenshaw in the 1980s, intersectionality became central in feminist theory and research. Furthermore, it has grown as an important issue for researching inequalities and disadvantages into other fields beyond feminist studies. Whether taken as a theory or as a method, intersectionality is indispensable for grasping the multiple realities of interaction, interrelation and dependencies of characteristics and forces of power and oppression.

At the beginning of this project we were aware that we were engaging in a topic which is under-researched in the Western Balkans region, and by using an approach which has been under-utilized. So, we hope that through this project, and especially this publication, we will further motivate researchers and inspire further research of intersectionality in social protection and in other areas of life. We also hope our work will inspire the building of strategic coalitions, in a way which will help avoid entering the “Oppression Olympics”.

We conducted this project at a time when persons receiving social assistance were dubbed abusers of State funds and scapegoated as “fake persons in need” by State authorities, including by the criminalisation of their actions. Without making an attempt to understand human behaviour, basic needs and coping strategies, the authorities turned not only to prescribing monetary fines, but also to imprisonment. The users of the social protection system were largely (ab)used and for populist aims. All social protection measures provided were heavily reported by the media; portraying politicians in power as saviours of the “unfortunate” and “poor” people. All of this time - the personal experiences, basic needs and coping strategies of the persons that are or ought to be users of the social protection system were nowhere to be found in existing literature, including government strategies and other policy documents. Yet, everyone seemed to have an opinion as to how laborious or “in need” or “suffering” they were. Whole policies are built around the activation of persons, whereas no one really asked whether the persons that are or ought to be users of the social protection system were actually passive, nor have they reported how they have established the need for activation.

1 Vivan M. May, *Pursuing Intersectionality - Unsettling Dominant Imaginaries* (New York: Routledge, 2015) 141.

This is where our motivation for the herein reported research lays. We can only hope to have been able to portray the diversity of the realities and the richness of experiences which the interviewees shared with us. We invite you to read the upcoming pages with an open mind and to be open to re-consider what you think you know about the inequalities, discrimination and exclusion of those that are, or ought to be, users of the social protection system, who suffer from this discrimination on a daily basis.

Finally, we do hope that these pages will provide new evidence and ideas to all those who advocate for changes in the social protection system. Even more we do hope that policy makers will be open to consider our recommendations.

Malinka Ristevska – Jordanova  
Director, European Policy Institute – Skopje



## ACKNOWLEDGMENTS

*This publication is an outcome of the research project “(In)equality in social protection: Multi-level analysis of intersectionality in social assistance provision – A comparative study”, which commenced in August 2014. The project was implemented by the European Policy Institute – Skopje, Macedonia (EPI) and Center for Social Research Analitika, Bosnia and Herzegovina (Analitika). The project was financially supported by the Regional Research Promotion Program (RRPP) – a program of the Swiss Agency for Development and Cooperation and the University of Fribourg - Switzerland.*

*The project’s lead researcher was Biljana Kotevska from EPI, and her counterpart in Analitika was Edin Hodžić. Simonida Kacarska and Elena Ancevska were part of the research team in Macedonia, and Mirna Jusić and Aida Malkić part of the research team in Bosnia and Herzegovina. Najra Isaković helped to conduct the interviews in Bosnia and Herzegovina. Elena was the wonder woman who arranged for and conducted all interviews in Macedonia. Both research teams are very thankful to all transcribers without whose support moving from collecting to analysing the data would not have been possible without seriously overstepping the project timeframe. We also thank Slave Uzunovski for his assistance with the field research in Macedonia.*

*We extend our deepest gratitude to our mentoring institution Queens’ University Belfast (QUB), United Kingdom, and especially to our principal mentor – Prof. Dagmar Schiek, for the attentive monitoring and guidance, and for her supportive insistence on high quality standards. We are very grateful for all of the insightful comments on the first drafts which we received from the School of Law, QUB, academic staff - Prof. Christopher McCrudden, Prof. Mohsen Al Attar, Dr. Natasa Mavronicola and Dr. Alex Schwartz, and to Prof. Dagmar Schiek for all comments on our work from the very beginning up to the second drafts. We are also thankful to the School of Law also for organizing all of the mentoring events with rich agendas and opening the doors of the University to us, and to Prof. Schiek for participating in our other project events. We would also like to thank Prof. Gabriele Winker of the Technical University Hamburg-Harburg and participants of the workshop “Intersektionale Mehrebenenanalyse in der (Forschungs-)Praxis”, organized by the research working group “Arbeit-Gender-Technik” at this University on 2-4 July, 2015, for their valuable feedback on a draft version of the country chapters. The responsibility for the work presented in this publication remains ours.*

*Aside from thanking RRPP for the financial support, which made conducting this research project possible, we would also like to thank the RRPP Local Coordination Unit – Foundation Open Society Macedonia for their support in administering the project, and thanks is especially extended to Aleksandra Dimova – Mancevska and Arta Jusufi. Administering the project would not have been possible without our own internal support, namely Vaska Ristevska from EPI and Dženana Hrlović and*

*Alma Hajrić from Analitika. Ylenia Rosso carefully proofread through all of the pages of the final draft of this collection. We are thankful to her for assisting us to express our thoughts more clearly in a language which is not our mother tongue.*

*Both research teams benefitted from the help of many individuals, institutions and organizations in both countries for identifying the interviewees. We are thankful to all of you.*

*An additional thank you from the project lead researcher is extended to all of the researchers for devoting extended hours to this project, for the intense, open and constant communication, and for not giving up in the face of stringent deadlines. Thank you also to the Directors of EPI – Malinka Ristevska – Jordanova, and Analitika – Edin Hodžić, for believing in the value of this research and for supporting the researchers in all possible ways.*

*Last and most of all, we extend our biggest gratitude and deepest respect to all our interviewees, for they have opened their homes and lives to us - complete strangers to them. We thank them for talking to us about their deepest, most personal and, at times, gravest life experiences. At the beginning of the interviews, many of them wondered why we cared about their everyday lives and experiences and how can talking about it help improve social protection in the two countries. This further anchored our belief in the value of this project, as it ultimately aims to improve policy making by insisting on the understanding, consideration and inclusion of needs experienced by those of our interviewees together with their multiple realities when sitting down to draft a law or policy proposal or to issue a document or process a case. We hope that with preparing this collection and the other project outputs, as well as with the advocacy and other efforts, which will extend beyond the duration of our project, we will manage to give something back in return for the wealth of data, experiences and knowledge which our interviewees have selflessly shared with us.*



## TABLE OF CONTENTS

|   |     |
|---|-----|
| INTRODUCTION .....  | 11  |
| I. STUDYING INTERSECTIONALITY IN SOCIAL PROTECTION:<br>ANALYTICAL AND METHODOLOGICAL FRAMEWORK .....  | 19  |
| II. INTERSECTING INEQUALITIES IN SOCIAL PROTECTION<br>IN MACEDONIA – RESULTS OF AN EMPIRICAL ENQUIRY .....  | 46  |
| III. INTERSECTING INEQUALITIES IN SOCIAL PROTECTION<br>IN BOSNIA AND HERZEGOVINA<br>– RESULTS OF AN EMPIRICAL ENQUIRY .....   | 97  |
| IV. CONCLUDING NOTES ON INTERSECTIONAL<br>INEQUALITIES IN THE FIELD OF SOCIAL PROTECTION IN MACE-<br>DONIA AND BOSNIA AND HERZEGOVINA<br>– COMPARATIVE OVERVIEW ..... | 142 |
| V. AFTERWORD: ON RESEARCHING INTERSECTIONALITY<br>IN SOCIAL PROTECTION .....  | 151 |

*“We take the child benefit and go to the market. We buy several liters of milk for her so that it can last for a month, and we buy baby diapers. And that’s it.”*

Raza, child benefits recipient

[Bosnia and Herzegovina]



# INTRODUCTION

by Biljana Kotevska

*“Anti-essentialism and intersectionality are checks on us; they help us make sure that we do not speak for those we cannot speak for or ask others to share our agenda while they patiently wait for their own. Pat Cain asks those of us who are heterosexual to notice that we are heterosexual and therefore privileged. One of our privileges is to not notice that we are heterosexual, to assume that laws, customs, and habits should be, while non-discriminatory, based on the norm of our heterosexual lives. [...] I think it is important to accept what I view as fact: That each of us has a limited view of the world, that we have a better chance of forming a vision of a post-patriarchal, post-racist society both by trusting in our own experiences and by seeking out voices that are drowned out by essentialism in all its forms.”<sup>1</sup>*

In this publication, we report the findings from the research project “(In)equality in social protection: Multi-level analysis of intersectionality in social assistance provision – A comparative study”. Our research studies social needs from an intersectional perspective, identifying and mapping out the dynamics and characteristics of the interplay and intersections of the categories of inequalities and power relations in two post-socialist and post-conflict countries – Macedonia and Bosnia and Herzegovina.<sup>2</sup> We took intersectionality to mean a system of “interactions between inequality-creating social structures, symbolic representations and identity constructions that are context-specific, topic-orientated and inextricably linked to social praxis”.<sup>3</sup> We adopted this understanding from the work of Gabriele Winker and Nina Degele, which has been a partial inspiration for our research. Namely, we wanted to put into practice their multi-level intersectional analysis model<sup>4</sup> and also to test it in a Southeast European context.<sup>5</sup>

Although this model is quite recent, studying intersectionality has been the focus of Black feminists for decades and, with other feminists picking up on it relatively quickly, intersectionality turned into “the most important theoretical contribution that women’s studies, in

1 Trina Grillo, “Anti-essentialism and Intersectionality: Tools to Dismantle the Master’s House” *Berkley Women’s Law Journal* Vol.10 No.1 (1995), 30.

2 We discuss the reasons behind the choice of countries later in the text – see section “Methodology and methods” in Chapter I.

3 Gabriele Winker and Nina Degele, “Intersectionality as multi-level analysis: Dealing with social inequality”, *European Journal of Women’s Studies* Vol.18 No.1 (2011), p.54

4 Ibid.

5 Along the way, we made adaptations and additions in order to respond to our research focus, objectives and questions. All errors stemming from the application, adaptations and additions remain ours.

conjunction with related fields, have made so far”<sup>1</sup>. It has grown so much that in their editorial of a special edition of the *Signs* journal, leading intersectionality scholars Cho, Crenshaw and McCall, , called for treating intersectionality as a field of study.<sup>2</sup>

The study of inequalities through the prism of intersectionality remains challenging. On the one hand, it opens possibilities for studying the multiple realities of exclusion, disadvantage, power relations and privileges beyond a single-axis and on multiple levels (the individual, the symbolic and the structural level). On the other hand, scholars have ventured into an in-depth critique of intersectionality as both a theory and a methodology, including on how it is put to practice by researchers.<sup>3</sup> Intersectionality has been described as “a joint nodal point” which offers a common ground for different theoretical approaches,<sup>4</sup> but also as a ‘buzzword’, as Kathy Davis called it, arguing that intersectionality caught the attention of academic audiences by bridging researchers and theoreticians and with its open-endedness.<sup>5</sup>

For long the feminist and anti-slavery movement has focused on the perils and consequences of laws and policies that essentialize people and identify or treat groups as homogenous (all women being marked by their sex and/or gender solely, young people solely by their age, ethnic minorities solely by their ethnicity), or at times make them invisible by not accounting even as little as their existence, by disregarding the complex workings of their characteristics and the power relations at play which have worked to create interlocking systems of disadvantage and inequality. Activists and scholars have used intersectionality in order to identify and put these multiple realities in the spotlight. The discussion on intersectionality in the following chapter will show the value and potential of using intersectionality, as well as how it has been gaining importance and recognition.

Despite its potential, intersectionality was long overlooked by policy makers in Europe. Today, efforts by policy-makers to address intersectionality can be identified at the European Union (EU) level, as well as at the national level in the individual Member States<sup>6</sup> and also in the USA and Canada. However, this remains a far from an all-encompassing State policy response or adopted practice. Within legislation and in legal practice there is still a noticeable side-lining of intersectionality, and as the next chapter will show this is usually the result of purely practical reasons. In addition, legal frameworks specifically addressing discrimination are also largely underdeveloped to explicitly address the multiple intersecting realities of inequalities, thus adding an argument in favour of the existence of what Cho et al call “law’s myopic conceptualization of discrimination”<sup>7</sup>. Some pose adopting teleological interpretation<sup>8</sup> of the law as an answer for bypassing legal loops, which again would raise an issue in countries with a predominant legal formalism (such as, for example, ex-socialist<sup>9</sup> countries).

1 Leslie McCall, “The Complexity of Intersectionality”, *Signs: Journal of Women in Culture and Society* Vol.30 No.3. (2005): 1771.

2 Sumi Cho, Kimberlé Williams Crenshaw, and Leslie McCall, “Towards a Field of Intersectionality Studies: Theory, Applications, and Praxis”, *Signs* Vol. 38 No. 4 (2013).

3 An up to date recent overview can be found in: Vivan M. May, *Pursuing Intersectionality, Unsettling Dominant Imaginaries* (New York: Routledge, 2015).

4 Nina Lykke, *Feminist Studies: A Guide to Intersectional Theory, Methodology and Writing* (New York: Routledge, 2010), 9.

5 Kathy Davis, “Intersectionality as buzzword: A sociology of science perspective on what makes a feminist theory successful”, *Feminist Theory* Vol.9 No.1 (2008): 70.

6 Anthias notes the adoption of the UK Equality Act as such a move. See: Floya Anthias, “Intersectional what? Social divisions, intersectionality and levels of analysis”, *Ethnicities* Vol.13 No.1 (2012): 3.

7 Sumi Cho, Kimberlé Williams Crenshaw, and Leslie McCall, “Towards a Field of Intersectionality Studies: Theory, Applications, and Praxis”, *Signs* Vol. 38 No. 4 (2013): 791.

8 Bypassing legal gaps on intersectionality with such an approach enables interpretation of the legal framework as if they include intersectionality. Such an approach has been suggested by, for example Dagmar Schiek and Susanne Burri, Silvia Walby, and Bob Hepple.

9 See, for example, Siniša Rodin and Barbara Halveková’s works.

The policy approach in many EU countries has also advanced to the point where provisions on multiple forms of discrimination are included in national equality laws, and some strategic government documents take into consideration several personal characteristics or statuses (also known as discrimination grounds, protected grounds or badges of differentiation).<sup>10</sup> This, however, raises concerns as to the capacity to address materialized inequalities beyond a single axis, thus failing to take into consideration the potential complexities of the characteristics themselves, alongside relevant contextual issues, the influence of power relations, and the interplay between them. What such an approach can ultimately result with is erasure of the lived experiences of the groups and individuals. This raises important and burning issues on the potential of laws and policies to address multiple inequalities, including inequalities at the intersections. This research project enquires into whether these policies result in disadvantages and inequalities being reconfirmed/perpetuated/reconstructed or whether they are instead alleviated/eliminated. We look into whether or not they mirror societal norms and values, and what is the symbolic depiction of characteristics and power relations. The aim is to highlight how the policy neglect of intersectional issues affects persons at the individual level, and what the practical manifestations of our subjects daily realities are. Our focus is in part demarcated by intersectionality and in part social protection.

Social protection and the welfare State have been in the focus of academia, policy makers, civil society organizations (CSOs) and activists for many years now. A true battle field of power and principles, needs and priorities – social protection has been studied from many perspectives - the policy makers, the international financial institutions, the CSOs, Human Rights lawyers and academics, developmental actors, security actors, and so on. Feminists have contributed to this debate greatly too. For the present research it is worth mentioning Misra and Akins's call from 1998 to “greater sensitivity in future research to the diversity of women's experience and to the importance of local conditions in determining the status and needs of individual women”<sup>11</sup>.

Few studies on social protection were done from a user's perspective in a South East European (SEE) context. They mostly focus on quantifying needs and are guided by questions which stem from the systems in place in an attempt to evaluate it, and with strong focus on compartmentalizing the users (being consulted because of being a woman, or being a minority, or being a person with a disability, etc). Such an approach has a limited potential to skew existing power relations, as the users are consulted only in an effort to slightly modify or comment on the system itself. A further limitation lays in not including accounts on the lived experiences of the users of the social protection systems, thus leaving the complex realities of their everyday lives largely out of the realm of the known. This is a major gap in the existing knowledge, which this study aims to fill.

Our interest on these issues was further enhanced by the lack of such research in the SEE region, and especially on the two countries in focus here – Bosnia and Herzegovina and Macedonia. In addition, there is a notable absence of intersectional research in the region and with a regional perspective, and no intersectional study on the area of social protection. There have been three intersectional researches conducted, two of which with a focus on Roma and on Muslim women - what Schiek and Lawson call a seismograph for the effectiveness of EU equality law.<sup>12</sup>

10 For a comparative perspective of addressing multiple discrimination in national equality laws in EU and beyond, see the Comparative Law Review - regular publication of the European Equality Law Network, at: <http://www.equalitylaw.eu/publications>

11 Joya Misra and Frances Akins, “the Welfare State and Women: Structure, Agency and Diversity” (1998) *Social Politics: International Studies in Gender, State and Society* Vol.5 (1998), 259.

12 Dagmar Schiek and Anna Lawson, “Introduction”, in Dagmar Schiek and Anna Lawson (eds), *European Union Non-discrimination Law and Intersectionality* (Surrey: Ashgate 2011 - ebook).

In her research, which focuses on research on race/ethnicity, gender and class in policies on Romani women in Europe (with a particular focus on Central and Eastern Europe), Kozce identifies a limited use of intersectionality: “despite a wealth of theoretical literature and convincing arguments from Romani women activists about the value of an intersectional approach, in research on Roma and Romani women and in policies addressing the situation of Romani women, intersectionality has been used only limitedly. Researchers and policymakers have looked at intersections of gender and race/ethnicity, of poverty or unemployment and gender, and of poverty or unemployment and ethnicity, but almost never at gender, race/ethnicity, and class together”.<sup>13</sup>

The latter research conducted in the framework of the project *Feminisms in Post-Socialist Muslim Contexts*, is an intersectional study focusing on SEE. Zilka Spahić - Šilajk et al employ intersectionality to shed light on the correlations and intersections of female, feminist and religious identity of women in a post-socialist context, focusing on Bosnia and Herzegovina (BiH) and Kosovo. In addition, and beyond the two countries in focus of our research, a 2009 project conducted by the Peace Institute in Slovenia resulted in, *inter alia*, a publication authored by Roman Kuhar presenting the results from the research on perceptions of intersectional discrimination with people from all walks of life in Slovenia.<sup>14</sup>

It is worth noting that a 2013 report on UN Resolution 1325 on Women, Peace and Security’s<sup>15</sup> translation into policy in the Western Balkans identifies the same correlations, and lack of recognizance of intersectionality in relation to policy making. The report notes the failure by policy makers to take intersectionality into consideration when devising national action plans in relation to this Resolution. The authors document the treatment of women and girls as a homogenous group in all countries under examination in this report, and the failure to take their age, sexual orientation, ethnicity and religion, into account.<sup>16</sup>

As can be seen from the brief overview above, there has been no intersectional analysis on social protection conducted in Macedonia and BiH and with a regional perspective. This is why we chose to venture into studying intersectionality in the field of social protection. We asked ourselves the research questions, which we will report next, and came to the answers presented in the subsequent text. We hope our findings will spark a transformative impetus in the area of social protection, one that will result in incorporating the identification and understanding of the multiple realities of persons that are or ought to be users of the social protection system.

## Research objectives and research questions

What we aimed to achieve through the project overall is, through the findings from an intersectional analysis in the field of social protection, to identify and put forward recommendations for addressing institutional biases in social protection, thus adding a transformative impetus in this area towards identifying, understanding and including the multiple realities of persons that are or ought to be users of the social protection system in social policy making.

13 Angela Kozce, *Missing Intersectionality Race/Ethnicity, Gender, and Class in Current Research and Policies on Romani Women in Europe* (Central European University, 2009).

14 Roman Kuhar, *At the Crossroads of Discrimination: Multiple and Intersectional Discrimination* (Peace Institute, 2009).

15 UN 1325 Resolution (2000) <http://daccess-dds-ny.un.org/doc/UNDOC/GEN/N00/720/18/PDF/N0072018.pdf?OpenElement>

16 Gorana Odanović and Sonja Stojanović Gajić (eds), *Women, Peace and Security in the Western Balkans* (Belgrade: Belgrade Center for Security Studies, 2013).

The main objective of the research presented in this volume is to study social protection from an intersectional perspective. By conducting a multi-level intersectional analysis, the research aims to evaluate how social protection policies in Macedonia and BiH address multiple inequalities of persons that are or ought to be users of the social protection system, what impact this has on the livelihood of these persons, and how this can be improved.

In order to achieve the overall research objective we split our objectives in the following way:

1. Identify categories of inequality (markers of difference) that influence needs and strategies for everyday coping of persons that are or ought to be users of the social protection system, by looking at their lived experiences, identity constructions and related symbolic representations and social structures;
2. Evaluate whether the social protection systems in place in the countries in focus capture and/or address the categories of inequality identified in the lived experiences of the persons that are or ought to be users of the social protection system, and through this we were further able to evaluate the potential of the systems to address inequalities and to follow with possible recommendations for improving this.
3. Compare the findings on the countries in focus of this research.

In order to reach these research objectives, we asked ourselves the following questions: How do social protection policies in Macedonia and Bosnia and Herzegovina address inequalities at the intersections of persons that are, or ought to be, users of the social protection system, what impact does this have on the livelihood of these persons, and how this can be improved? Specifically, we asked:

- Q1: When looking at self-reported everyday needs and coping strategies, what categories of inequalities can be identified as shaping lived experiences of persons that are or ought to be users of the social protection system, including their experiences with the symbolic and structural environment?
- Q2: Do the social protection systems in place in the two countries capture and/or address the categories of inequality of the persons that are or ought to be users of the social protection system, as identified in Q1? What does this tell us about the potential of the systems to tackle inequalities, and how this can be improved?
- Q3: What do standalone and comparative findings from the two countries tell us about addressing intersectionality through social protection?

In exploring the questions above, and when presenting the research findings in the upcoming chapters, one needs to bare in mind that the inequalities identified through our research are not exclusive. Rather they are a result of findings of the direct questions asked to reach the objectives outlined above by employing a combination of methods, which are elaborated on in the next chapter.



## Structure of the Collection

Although this volume could be labelled both a research report, or edited book, we decided to classify it as a “Collection of Working Papers” as we believe that the findings need further “brewing” and the researchers needed more time to “stay away from the data” (on the experiences of working on a research in intersectionality and as a research team, please see Chapter V). Thus, we consider each chapter of this volume to be a working paper, which will hopefully mature within the coming period with additional research, which we aim to turn into a larger, more indepth and final volume.

This Collection has five chapters, each written as a standalone Chapter. However we strongly recommend that Chapter I is read by anyone interested in this collection of papers. We consider it essential reading for without the knowledge it conveys, readers of following chapters will lack the necessary background information to fully comprehend the overall research. Chapter I gives an overview of the analytical and methodological framework for the research. It discusses existing literature on intersectionality, and positions our research within the framework such research provides.

Having chosen to conduct this analysis in the field of social protection, the second section discusses what social protection is, what its purpose is, and overall what the role of the Welfare State is. This is followed by a section containing an in depth examination as to why Macedonia and BiH were selected as case studies, which data we gathered, how we gathered it, how we analysed it, and finally, how we went about documenting our findings.

Chapters II and III present the findings on Macedonia and BiH. The two chapters follow the same structure. They first present the answer to our first research question, which is: What categories of inequality can be identified as shaping lived experiences of persons that are or ought to be users of the social protection system, including their experiences with the symbolic and structural environment, by analysing the self-reported everyday needs and coping strategies? These include a detailed presentation of the research findings on the individual, symbolic and structural level and close with a section on the findings on the multiple levels.

This is followed by an answer on the second research question: Do the social protection systems in place in the two countries capture and/or address the categories of inequality of the persons that are or ought to be users of the social protection system? What does this tell us about the potential of the systems to tackle inequalities, and how can this be improved? Both chapters close with a section on conclusions and (tentative) recommendations.

Chapter IV gives a comparative overview of the findings from the two countries. It presents the initial findings in relation to our third research question “What do standalone and comparative findings from the two countries tell us about addressing intersectionality through social protection?”

Finally, Chapter V reflects on the use of the multi-level intersectional analysis model as is proposed by Winker and Degele and the process of researching intersectionality and their way of conducting an intersectional analysis in the area of the overall social protection model. As researchers we hope, and as writers we envisage, that the notes in this Chapter will be useful for future research projects on intersectionality.



*“[Social services employees] showed up for one of their unannounced checks and saw me patching up an old pair of pants on the sewing machine. They discontinued my assistance immediately because apparently I was making additional money by sewing for other people. The sewing machine was for personal use only; I did not sew for other people.”*

Jadranka, person with a disability and recipient of permanent financial assistance

[Macedonia]



# STUDYING INTERSECTIONALITY IN SOCIAL PROTECTION: ANALYTICAL AND METHODOLOGICAL FRAMEWORK

*by Biljana Kotevska, Elena Anchevska, Simonida Kacarska, Edin Hodžić,  
Mirna Jusić, Aida Malkić*

## Content

|  |    |
|--|----|
| A. Theoretical framework .....                         | 19 |
| 1. On intersectionality .....                          | 19 |
| 2. On social protection .....                          | 27 |
| B. Methodology and methods .....                       | 31 |
| 1. Research objectives and research questions .....    | 31 |
| 2. Methods for collecting and analysing the data ..... | 32 |
| 3. Approach to writing .....                           | 39 |
| Bibliography .....                                     | 40 |

Designing and executing research in intersectionality is a challenging endeavour. There is an abundance of literature on intersectionality as a theory, a method, an approach to writing and in general as a phenomenon, and the debate on how to actually research intersectionality is very much alive and not settled. In addition, conducting intersectional research in a SEE context in general, and in the two countries in particular, carries particular specifications and poses particular challenges, as discussed below.

This chapter presents our approach to researching intersectionality in the field of social protection in two post-conflict and post-socialist countries - Macedonia and BiH. In our research, we adopt the interpretation of intersectionality as proposed by Winker and Degele, which is that it means a system of “interactions between inequality-creating social structures, symbolic

representations and identity constructions that are context-specific, topic-orientated and inextricably linked to social praxis”.<sup>1</sup> We understand social protection to be a key component of social policy which prevents, manages and overcomes situations which adversely affect people’s wellbeing, and “helps individuals to maintain their living standard when confronted by contingencies such as illness, maternity, disability or old age; market risks, such as unemployment; as well as economic crises or natural disasters”<sup>2</sup>. We have chosen Macedonia and BiH due to a common social protection system legacy tied to a post-conflict context that has a social fabric containing many nuances and potential inequality sources and a different course of development in the two countries in terms of power relations which shape the social policy in the two countries. This situation necessitates an intersectionality study.

Intersectionality offers the very much needed perspective for identifying and studying inequalities beyond a single-axis. For us it was also useful to bring to the fore the lived experiences of persons that are, or ought to be, users of the social protection system. The research findings presented in chapters II and III confirm that the very unique social inequalities which arise as a result of multiple categories working simultaneously and within a context of underlying and active power relations could not have been fully uncovered without using intersectionality as both a theory and a method.

In this chapter, we first present the analytical framework, by explaining the background on intersectionality. We then present a (limited) account of social protection theories and the role of the welfare state, as the selected field of inquiry, and places social assistance within this. As stated in the introduction, part of the motivation behind our research is to put into practice the intersectional multi-level analysis model developed by Winker and Degele, and to test it in a SEE context. Thus, aside from presenting the choice of research methods, this chapter also outlines this model.<sup>3</sup>

## A. Theoretical framework

This part presents the theoretical framework for the research. It first discusses intersectionality and then social protection. The section on social protection closes with a conclusion as to researching intersectionality in social protection, linking the two main fields in which our research is situated.

### 1. On intersectionality

The conceptual, theoretical and methodological research on intersectionality have been the subject of a large corpus of writing, making it impossible to address the whole body of work here. Therefore, this part discusses only those works on which we draw on to conduct our research, as well as related critique.

First the approach to intersectionality in literature and research praxis, including from a historical perspective is discussed. This is followed by a discussion on intersectionality from a legal and finally from a policy perspective. This discussion will show that intersectionality can already be considered a field of study, rather than solely a theory or a method for studying disadvantages, exclusions and power relations. It will then show that although the current treatment

1 Gabriele Winker and Nina Degele, “Intersectionality as multi-level analysis: Dealing with social inequality”, *European Journal of Women’s Studies* Vol. 18 No. 1 (2011), 54.

2 United Nations Research Institute for Social Development, *Combating Poverty and Inequality: Structural Change, Social Policy and Politics* (Geneva: UNRISD 2010), 135.

3 Our experience with the application of the model, as well as any lessons learned, are elaborated in Chapter V.

intersectional inequalities under law and in social policy has its deficiencies, through reconceptualization it can turn into a sufficient framework for addressing intersectionality in civil law countries. Finally, it will discuss how public policies can be reviewed in order to identify points for improvement towards addressing inequalities at the intersections.

Since the end of the XIX century, Black feminists discussed power, personhood and justice<sup>4</sup> through the lenses of what socio-legal scholar Kimberlé Crenshaw coined as “intersectionality” in 1989; indeed she is considered the mother of intersectionality<sup>5</sup>. According to Crenshaw, intersectionality describes the ways in which various forms of oppression (such as “race”, gender, or class) function simultaneously to create a unique form of exclusion, because the whole is greater than the sum of each of the distinct elements. Discussing primarily the position of Black women and their invisibility before the law, Crenshaw urges theorists to examine both gender and “race” and to demonstrate how they work together in shaping the multiple dimensions of Black women’s experiences.<sup>6</sup> Crenshaw developed a legal theory to make discriminated groups, like Black women, legally visible – a goal she has personally reported to have initially sought out to accomplish when opening the intersectionality debate.<sup>7</sup> Although not with same success as Crenshaw’s literature, intersectional thinking and analysis was part of Black feminist thought even before Crenshaw’s work, particularly in the form of the contestation of White middle-class femininity’s belief in unified women’s identity.<sup>8</sup>

One of the pioneers of intersectionality – Patricia Hill Collins, diagnoses conformist prioritising of disadvantages foci as the contradictions of oppression and/or errors in political judgment.<sup>9</sup> This critique persists till this day. However, as argued by Sirma Bilge, this should not be understood as a call for White feminists to stop working with intersectionality, but rather a call for all disciplinary feminists to “stop doing intersectionality in ways that undo it”<sup>10</sup>.

In her seminal work, Patricia Hill Collins talks about how ‘race’, class and gender operate as “interlocking systems”<sup>11</sup> of oppression. They form the axis of oppression of a more general matrix of domination, which for some persons might include other characteristics, such as sexual orientation, argues Collins.<sup>12</sup>

4 Vivian M. May, *Pursuing Intersectionality, Unsettling Dominant Imaginaries* (New York: Routledge, 2015), 7. See also authors mentioned by May in note no.6.

5 Helma Lutz, Maria Teresa Herrera Vivar and Linda Supik (eds), *Framing Intersectionality: Debates on a multi-faceted concept in gender studies* (Surrey: Ashgate, 2011), 1.

6 Kimberlé Crenshaw, “Demarginalizing the intersection of race and sex: A black feminist critique of antidiscrimination doctrine”, *The University of Chicago Legal Forum* (1989): 139-167.

7 Nira Yuval Davis, “Beyond the Recognition and Re-distribution Dichotomy: Intersectionality and Stratification”, in Helma Lutz, Maria Teresa Herrera Vivar and Linda Supik (eds) *Framing Intersectionality: Debates on a multi-faceted concept in gender studies* (Surrey: Ashgate, 2011), 157.

8 Kathy Davis notes the works of: Anthias and Davis 1981; hooks 1981; Carby 1982; B. Smith 1983; Moraga and Anzaldúa 1984; Ware 1992; Zinn and Dill 1994; Collins 1990. Source: Kathy Davis, Intersectionality as a Critical Methodology, in Lykke et al, *Writing academic texts differently*, note.1 Floya Anthias mentions the works of Combahee River Collective (1977/82) and hooks (1981), but also attributes Crenshaw and Patricia Hill Collins for their pioneer role. Source: Anthias, *Intersectional what?* 2012, p.5. Crenshaw (1989) refers to the work which Gloria T. Hall edited in 1982 “All the women are White, all the Blacks are men, but some of us are brave”. In an edited volume presenting discussions on the developments of intersectionality in Europe, Lutz et al mention as such early works the ones by Marxist feminists – Barrett (1982), Barrett and McIntosh (1992), and lesbian feminists – Radicalesbians (1970), Johnston (1973), Rich (1980). Source: Lutz et al, 2011, p.1-2

9 Patricia Hill Collins, “Towards a new vision”, *Race, Sex and Class Vol.1 No.1* (Fall 1993), 641.

10 Sirma Bilge, “Intersectionality Undone: Saving Intersectionality from Feminist Intersectionality Studies”, *Du Bois Review Vol.10 No.2* (2013): 411.

11 Patricia Hill Collins, *Black Feminist Thought: Knowledge, Consciousness and the Politics of Empowerment* (New York and London: Routledge, 1990), 3, passim.

12 Ibid.

Hancock refers to intersectionality as a normative and empirical paradigm,<sup>13</sup> whereas Kathy Davis as a 'buzzword'. Davis argues that intersectionality caught the attention of academic audiences by bridging researchers and theoreticians and owes its success to its open-endedness, which also makes it applicable for use in any context of inquiry.<sup>14</sup> Floya Anthias talks about "intersectional framework"; she sees intersectionality as a range of positions rather than a unitary framework.<sup>15</sup> Lykke et al referred to intersectionality as "a joint nodal point" which offers a common ground for different theoretical approaches.<sup>16</sup> Nina Lykke develops a genealogical 'family tree' of three clusters of analysis of intersection: explicit feminist theorising of intersectionality that explicitly use the concept 'intersectionality', such as Crenshaw's theory; implicit feminist theorising of intersectionality which concentrates on intersections, but without using the concept of 'intersectionality' as the main frame of interpretation; and feminist theorising of intersectionality under other names which focus on intersections while using concepts and frames other than 'intersectionality'.<sup>17</sup>

McCall opened a more detailed discussion on intersectionality as a methodology. She reports using intersectionality not only as a paradigm based in identity categories, but also "to encompass perspectives that completely reject the separability of analytical and identity categories".<sup>18</sup> In her discussion on intersectionality as a method, she distinguishes three clusters of intersectional analysis: anti-categorical, intra-categorical and inter-categorical. According to McCall, the aim of anti-categorical intersectional analysis is to deconstruct categories based on the view that social relations and subject formations are so 'irreducibly complex' that categorizations will necessarily warrant simplification. The second intra-categorical intersectional analysis attempts to analyse 'neglected points of intersection', related to single social groups located on boundaries between different categories in ways that have made their specific situation invisible. The focus is on the boundaries and meanings of categories themselves. The third inter-categorical, intersectional approach aims to analyse 'relationships of inequality among social groups and changing configurations of inequality among multiple and conflicting dimensions'. It places the focus on how different social categories such as gender, "race", class etc. affect certain social behaviour or distribution of resources.<sup>19</sup>

In their 2013 editorial to the *Signs* journal, Cho, Crenshaw and McCall distinguish between three different types of engagement or approaches to intersectionality:

- (1) using intersectionality in various academic and teaching projects;
- (2) investigating intersectionality itself as a theory and as a method;
- (3) emphasizing intersectionality's focus on praxis, stressing that it is far more than an academic project.

13 Ange-Marie Hancock, "Intersectionality as a Normative and Empirical Paradigm", *2 Politics & Gender* (2007).

14 Davis builds her argument on grounds of Murray S. Davis' 1970s theory about how ambiguity and incompleteness fosters success with social theories. Source: Kathy Davis, "Intersectionality as buzzword: A sociology of science perspective on what makes a feminist theory successful", *Feminist Theory Vol.9 No.1* (2008): 70.

15 Floya Anthias, "Intersectional what? Social divisions, intersectionality and levels of analysis", *Ethnicities Vol.13 No.1* (2012): 4.

16 Nina Lykke, *Feminist Studies: A Guide to Intersectional Theory, Methodology and Writing* (New York: Routledge, 2010), 9.

17 Ibid.

18 Leslie McCall, "The Complexity of Intersectionality", *Signs Vol.30 No.3* (2005): 1771.

19 Leslie McCall, "The Complexity of Intersectionality", *Signs Vol.30 No.3* (2005).

This argument is a heuristic device because, as the authors say themselves, the three divisions are actually fluid. The conclusion Cho, Crenshaw and McCall put forward is that we can already talk about intersectionality as a field of study.<sup>20</sup>

In this research, the concept of “categories of inequalities”<sup>21</sup> is used, as it draws inspiration from the works of Crenshaw, McCall and Yuval-Davis. From a socio-legal perspective, Crenshaw writes about “categories” of experience and analysis.<sup>22</sup> McCall refers to (analytical) “categories” while discussing three methodological approaches to studying social realities.<sup>23</sup> For Nira Yuval-Davis, these are categories of differentiation and social divisions,<sup>24</sup> whereas in the opinion of Kathy Davis these are categories of differences and power outcomes.<sup>25</sup> Winker and Degele, whose model for multi-level analysis has been adopted for this research, write about “categories of inequalities” and power relations, as inequality creating social structures.<sup>26</sup>

The law recognizes these categories as “discrimination grounds”<sup>27</sup>. However, legal and socio-legal scholars have highlighted the deficiencies in the existing interpretation and treatment of discrimination grounds for the purposes of addressing intersectional inequalities. Conaghan looks at the feminist project in law and argues that intersectionality has reached its potential and has nothing more to offer because it is rooted in the law which poses constraints for the scope and type of engagement which an intersectional approach requires.<sup>28</sup> Trina Grillo reminds her readers that one cannot dismantle “a master’s house with the master’s tools”, and finds that a traditional legal analysis renders the richness of identity and experiences which exist within a single person to “exist separately, suspended in time and space. This fragmenting of identity by legal analysis, a fragmenting entirely at odds with the concrete life of this woman, is the subject of the intersectionality critique.”<sup>29</sup>

In contrast to this, Schiek, Solanke and Fredman have moved the debate forward, calling for re-conceptualising discrimination grounds, and suggest ways this can be done. The conclusion that reconceptualization is possible is a common point in the works of these authors, whereas their proposals as to approaches on how this can be done differ.

While discussing addressing multiple inequalities in EU law<sup>30</sup>, Schiek proposes that, instead of discrimination grounds, the EU’s laws on equality should be organized around the nodes of ‘race’, gender and disability, with each node having its orbits which also overlap. She suggests this in order to address the changing litigation and advocacy strategies combined with the proliferation of discrimination grounds, but also to avoid a hierarchy, aiming instead for a heterarchical order and to open more space for treating intersectionality as the norm rather than the

20 Sumi Cho, Kimberlé Williams Crenshaw, and Leslie McCall, “Towards a Field of Intersectionality Studies: Theory, Applications, and Praxis”, *Signs* Vol. 38 No. 4 (2013): 785-786.

21 On occasions, these might together with power relations also form part of what we refer to as “potential sources of inequalities”.

22 Kimberlie Crenshaw, “Mapping the Margins: Margins: Intersectionality, Identity Politics, and Violence against Women of Color”, *Stanford Law Review* Vol.43 No.6 (1991), 1241-1299.

23 Leslie McCall, “The Complexity of Intersectionality”, *Signs* Vol.30 No.3 (2005): 1772-1773.

24 Nira Yuval-Davis, “Intersectionality and Feminist Politics”, *European Journal of Women’s Studies* Vol.13 No.3 (2006).

25 Kathy Davis, “Intersectionality as buzzword: A sociology of science perspective on what makes a feminist theory successful”, *Feminist Theory* Vol.9 No.1 (2008): 68.

26 Gabriele Winker and Nina Degele, “Intersectionality as multi-level analysis: Dealing with social inequality”, *European Journal of Women’s Studies* Vol.18 No.1 (2011): 52, 54.

27 Also known as protected grounds, protected characteristics, badges of differentiation, etc.

28 Joanne Conaghan, “Intersectionality and the Feminist Project in Law”, in Emily Grabham et al, *Intersectionality and Beyond: Law, Power and the Politics of Location* (Routledge 2009).

29 Trina Grillo, “Anti-essentialism and Intersectionality: Tools to Dismantle the Master’s House” *Berkley Women’s Law Journal* Vol.10 No.1 (1995), 17.

30 For another discussion on multiple inequalities under EU law, please see: Zarrehparvar and Osander, *Tackling Multiple Discrimination: Practices, policies and laws* (Brussels: European Commission, 2007).



exception.<sup>31</sup> In an EU commissioned study Schiek argued earlier, that the existing law can be interpreted in a way that makes room for treating inequalities at the intersections.<sup>32</sup>

Solanke also identifies a need for changing the legal approach to discrimination grounds. When listing discrimination grounds, Solanke recommends that intersectional discrimination is better addressed within written law by using non-exhaustive, and thus open-ended lists, rather than exhaustive / prescriptive lists<sup>33</sup>.

However, her main discussion is directed towards introducing “a limiting principle more aligned to social realities, such as stigma [as a way to problematize the] logic of immutability underlying grounds”<sup>34</sup> and believes it is not necessarily the categories (grounds) themselves which are the problem, but the logic underlying their creation.<sup>35</sup> Solanke proposes using stigma to this end because, in her view “if the totems were collapsed, categories removed, and grounds ‘put’ back together, one would be left with a messy collection of social stigmas”.<sup>36</sup>

In a recent presentation of draft-research findings for an upcoming intersectionality report, Sandra Fredman has argued that the existing grounds protected under EU law are capacious, meaning that they can be read and understood in a way which will allow enough scope and space to address intersectional inequalities. Highlighting CEDAW’s approach, whereby women are understood to include women of various ages and sexual orientations, Fredman suggests the same can be done under EU law to accommodate for addressing other inequalities at the intersections. Fredman concludes that there is a need for shifting the understanding of the grounds, as they stand.<sup>37</sup> In her previous work, and in line with Solanke, Fredman added having open-ended provisions of discrimination grounds as a better option for addressing intersectionality under law.<sup>38</sup>

This discussion then leads to a further discussion on which inequalities to address, and which power imbalances and relations. Cho et al refer to this as the “et cetera problem”, meaning the “number of categories and kinds of subjects (e.g., privileged or subordinate) stipulated or implied by an intersectional approach”<sup>39</sup>. From a social science perspective, some claim that studying the triad of gender, “race” and class exclusively only leads to narrow and constricted analysis,<sup>40</sup> while others claim that having the possibility of introducing an infinite number of categories may significantly complicate the research process with the potential of turning it into “research chaos”.<sup>41</sup> Leiphart and Lutz offer a middle-ground approach suggesting that categories beyond gender, “race” and class are to be added depending on the research field and interest.<sup>42</sup>

31 Dagmar Schiek “Organizing EU Equality Law Around the Nodes of ‘Race’, Gender and Disability” in Dagmar Schiek and Anna Lawson (eds) *European Union Non-Discrimination Law and Intersectionality - Investigating the Triangle of Racial, Gender and Disability Discrimination* (Ashgate 2011; ebook)

32 Dagmar Schiek, “Executive Summary”, in Susanne Burri and Dagmar Schiek, *Multiple Discrimination in EU Law Opportunities for legal responses to intersectional gender discrimination?* (European Commission 2009).

33 Iyiola Solanke “Putting Race and Gender Together: A New Approach To Intersectionality” *Modern Law Review* Vol. 72 No. 5 (2009), 736.

34 Ibid, 725-726.

35 Ibid, 737.

36 Ibid, 738.

37 Sandra Fredman (23.11.2015), “Presentation of the Draft Findings for the Intersectionality Report”, annual equality law seminar (European Commission, MPG, HEC and UniUtrecht, 2015; audio recording on file with author).

38 Sandra Fredman, “Positive rights and positive duties: Addressing intersectionality” in Dagmar Schiek and Victoria Chege (eds), *European Union Non-Discrimination Law: Comparative Perspectives on Multidimensional Equality Law*, (Routledge 2009).

39 Sumi Cho, Kimberlé Williams Crenshaw, and Leslie McCall, “Towards a Field of Intersectionality Studies: Theory, Applications, and Praxis”, *Signs* Vol. 38 No. 4 (2013): 787.

40 Kathy Davis, “Intersectionality as buzzword: A sociology of science perspective on what makes a feminist theory successful”, *Feminist Theory* Vol. 9 No. 1 (2008): 24.

41 Paul Scheibelhofer and Vince Marotta, “Introduction: Intersectionality: Legacies and Controversies”, *Journal of Intercultural Studies* (2012 – Special Virtual Issue - Intersectionality).

42 All as cited in: Kathy Davis, “Intersectionality as buzzword: A sociology of science perspective on what makes a feminist theory successful”, *Feminist Theory* Vol. 9 No. 1 (2008): 81.

From a legal or socio-legal perspective, considering hierarchies of grounds and potential dangers of the proliferation of grounds, Schiek argues against adding more grounds and for reorganizing the field by organizing discrimination grounds around nodes and in a heterarchical manner, to avoid creating hierarchies.<sup>43</sup> In her draft-findings presentation, Fredman also states that more grounds should not be invented nor should all inequalities be addressed individually and argues for a focus on an intersectionality in law on those inequalities, which are related to characteristics which should not be a cause of structurally originating power imbalances or detriments.<sup>44</sup>

Another issue related to addressing inequalities at the intersections under EU Law is the material scope of protection. The protection extends to different fields for gender, race and ethnicity, and for religion and other beliefs, sexual orientation, disability and age. Adopting an approach such as the ones suggested by both Schiek and Fredman will resolve the issue of having an uneven scope of protection.

A further issue is the one of comparators; when an intersectional discrimination claim is raised, who do you compare the potential victim of discrimination to? As is well known, not every form of discrimination requires the use of comparators, but even more so - rejecting comparators could be understood as a step towards substantive equality, thus not necessarily seen as a limitation on intersectionality, but rather quite the contrary.

The other limitation would be the opposite extreme, i.e. by application to all groups, leaving out any distinction compared to those 'most' subject to stereotypes. However, this argument could be understood as supporting the "hierarchy of discrimination grounds", and cannot be equally applied in the three different systems of prescription of discrimination grounds: open-ended, closed, and general.

The above debate shows that there is room for the project of intersectionality in law, and that more developments are to be expected. In parallel, scholars have widely discussed intersectionality from a policy perspective too. Whether and how an intersectional approach is applied in public policies and laws is of central importance for this research. It is also central to many scholarly discussions stimulated by Crenshaw's work, which look at how law and policies often fail to respond to inequalities; and how various forms of oppression function simultaneously to create a unique form of exclusion. As argued by Ferree, there is an underlying risk emanating from emphasizing some inequalities over others and neglecting the fact that inequalities are interrelated and co-constitutive, further marginalizing some perpetuating power dynamics in groups.<sup>45</sup> Applying an intersectional approach to inequalities may produce more inclusive and better quality policies.<sup>46</sup>

Verloo notes four political and policy approaches for dealing with inequalities:

1. Reactive approaches (exposing stigma and marginalization effects);

43 Dagmar Schiek "Organizing EU Equality Law Around the Nodes of 'Race', Gender and Disability" in Dagmar Schiek and Anna Lawson (eds) *European Union Non-Discrimination Law and Intersectionality - Investigating the Triangle of Racial, Gender and Disability Discrimination* (Ashgate 2011; ebook)

44 Sandra Fredman (23.11.2015), "Presentation of the Draft Findings for the Intersectionality Report", annual Equality Law Seminar (European Commission, MPG, HEC and UniUtrecht, 2015; audio recording on file with author).

45 Myra Marx Ferree, "Inequality, Intersectionality and the Politics of Discourse: Framing Feminist Alliances" in Emanuela Lombardo, Petra Meier and Mieke Verloo (eds) *The Discursive Politics of Gender Equality: Stretching, Bending and Policymaking* (Abingdon: Routledge, 2009): 86-104.

46 Emanuela Lombardo and Mieke Verloo, "Institutionalising Intersectionality in the European Union? Policy Developments and Contestations", *The International Feminist Journal of Politics* Vol. 11 No. 4 (2009).



2. Pragmatic approaches (considering possibilities for imputing intersectional politics within existing instruments);
3. Substantial approaches (calling for a structural change focus); and
4. Procedural approaches (centring on the inclusion of particular groups of political actors).<sup>47</sup>

Anthias focuses more specifically on social policies, highlighting the difficulty of actually including intersectionality, due to the difficult multiple issues that would arise. She identifies several problems: the difficulty in dealing with the complexity of identities which an intersectional approach uncovers; taking the private out in the public realm and subjecting it to intervention (for example, in relation to the position of women); the probability of public bodies engaging only reactively, rather than proactively, and even then failing to address where the inequalities come from.<sup>48</sup> However, as Anthias underlines, this does not mean that adopting an intersectionality approach to policy making is not possible, but that a more radical rethinking of forms of inequality and social relations on the one hand, and how to improve public provisions dealing with discrimination and disadvantages, on the other, are needed to achieve this.<sup>49</sup>

At the EU level, some researchers have focused on the various ways to introduce intersectionality in policy making,<sup>50</sup> whereas others have analysed institutional EU structures that could improve or limit intersectional policies.<sup>51</sup> As mentioned above, others have ventured into questioning the way discrimination grounds are approached, if at all, and from a perspective of increasing domestic or EU (?) law's potential to address intersectional inequalities.<sup>52</sup>

Lombardo and Agustin suggest quality criteria for assessing intersectionality in EU gender policies<sup>53</sup>, which include, inter alia, the explicit naming of categories and visibility. Inclusiveness, explicitness and visibility are considered quality criteria because "the mere naming of the problem... opens up possibilities for discussing the problem and finding solutions to it."<sup>54</sup> Secondly, within our research we looked at the relationship between categories in the documents and how articulated is the intersection between categories of inequalities. Articulation of intersectional relations is considered as a quality criterion because "providing accurate and elaborated accounts of the role of intersectional relations in the diagnosis and prognosis of a policy problem increases the chances that policies will address the concerns of subjects at the point of intersection between inequalities."<sup>55</sup>

47 Mieke Verloo, "Intersectional and Cross-Movement Politics and Policies: Reflections on Current Practices and Debates", *Signs: Journal of Women in Culture and Society* Vol.38 No.4 (2013): 894.

48 Floya Anthias, "Intersectional what? Social divisions, intersectionality and levels of analysis", *Ethnicities* Vol.13 No.1 (2012): 15.

49 Ibid, 15.

50 Mieke Verloo, "Intersectional and Cross-Movement Politics and Policies: Reflections on Current Practices and Debates", *Signs: Journal of Women in Culture and Society* Vol. 38 No. 4 (2013).

51 Andrea Krizsan, Hege Skjeie, and Judith Squires, "Institutionalizing Intersectionality: A Theoretical Framework" in Andrea Krizsan, Hege Skjeie, Judith Squires (eds) *Institutionalizing Intersectionality: The Changing Nature of European Equality Regimes* (New York: Palgrave, 2012): 1-32.

52 See: Dagmar Schiek "Organizing EU Equality Law Around the Nodes of 'Race', Gender and Disability" in Dagmar Schiek and Anna Lawson (eds) *European Union Non-Discrimination Law and Intersectionality - Investigating the Triangle of Racial, Gender and Disability Discrimination* (Ashgate 2011; ebook).

53 Emanuela Lombardo and Lise Rolandsen Agustin. "Framing Gender Intersections in the European Union: What Implications for the Quality of Intersectionality in Policies?" *Social Politics: International Studies in Gender, State & Society*, (2011). 488-512.

54 Ibid, 489.

55 Ibid.

To add to this, in order to assess the quality of intersectional policies in EU gender equality policies, Lombardo and Verloo discuss assessing the quality of intersectional gender equality policies on EU law, and include the following:

- a) how explicit and visible certain inequalities are, and the inclusiveness of various inequality categories in the policies;
- b) to what extent intersectionality is articulated in policy documents both in terms of referring to intersecting categories and how they are tackled, and whether it is in an additive or co-constitutive manner;
- c) whether a transformative approach to intersectionality is applied;
- d) how privileges are tackled, whether they are recognized and challenged; e) how certain policies are gendered;
- f) the structural level of power relations which produce inequalities; and
- g) whether the policy at stake avoids stigmatization of people and groups at different points of intersections.<sup>56</sup>

This subchapter closes with a brief introduction to the multi-level intersectional analysis model of Winker and Degele,<sup>57</sup> applied in the research reported herein. First though, it is worth noting that Floya Anthias proposes an approach to studying intersectionality that is similar to that of Winker and Degele. However she states that the focus should be switched from the “research subjects” to the processes and outcomes. For this reason she suggests a focus on “ ‘societal arenas of investigation’ for the types of foci that [Winker and Degele] refer to as different levels of analysis”.<sup>58</sup> We opted for the Winker and Degele’s approach exactly because it enables putting the lived experiences into the centre of the research, making what the interviewees referred to explicit and visible, thus aligning the approach with the research objectives we have set out, including presenting a “user’s perspective” on the social protection system.

Winker and Degele’s model relies on the work of McCall<sup>59</sup> and others thus enabling a look at the categories developed for intersectionality purposes from an (1) anti, (2) intra, and (3) inter point of view. The multi-level analysis approach aims to scrutinize inequalities and their causes at the structural, symbolic and individual levels. It was developed under the influence of Sandra Harding’s pivotal work in feminist epistemology including the structural, symbolic and individual aspects of social genders.<sup>60</sup> According to Harding, the identity level is concerned with socialization into gender and the appropriation/embodyment of gender roles. The symbolic level is concerned with conceptions of femaleness and maleness, which translate into appropriate practices for women and men. Finally, the structural level encompasses the gendered division of labour in society, with work performed by men and considered as a “man’s work” being more valued. In line with Pierre Bourdieu’s work on the theory of practice,

56 Emanuela Lombardo and Mieke Verloo, “Institutionalising Intersectionality in the European Union? Policy Developments and Contestations” *The International Feminist Journal of Politics* Vol. 11 No. 4 (2009).

57 Gabriele Winker and Nina Degele, “Intersectionality as multi-level analysis: Dealing with social inequality”, *European Journal of Women’s Studies* Vol.18 No.1 (2011).

58 Floya Anthias, “Intersectional what? Social divisions, intersectionality and levels of analysis”, *Ethnicities* Vol.13 No.1 (2012): 4.

59 Discussed above.

60 Sandra Harding, *The Science Question in Feminism* (New York: Cornell University Press, 1986), as cited in: Gabriele Winker and Nina Degele, “Intersectionality as multi-level analysis: Dealing with social inequality”, *European Journal of Women’s Studies* Vol.18 No.1 (2011).

in Winker and Degele's model the subject of analysis is social practices in which the three levels intertwine.

The following section presents a discussion social protection, as the chosen field of intersectional inquiry.

## 2. On social protection

We now move from intersectionality, to a brief account on social protection and the role of the welfare state. Our research's more limited engagement with this literature is a result of us taking social protection as a field where inequalities occur or where equality policies and laws apply. As Sandra Fredman notes, the margins are the place where the chance for occurrence of intersectionality increases significantly. Therefore, taking social protection as a field for investigating intersectionality seemed natural given that this research targets policy areas affected persons from the margins of society.

However, such a choice is not unproblematic. As Anthias asserts, social categories are subject to discursive practices, which means that they will change over space and time. Highlighting the example of social policy, she argues that the understanding of categories in it and "in auditing bodies of the State will depend upon political concerns and the identification of problems"<sup>61</sup>. This does not mean that a study of intersectionality in the area of social protection at a particular point in time is without value. Social policy reflects social inequalities between groups<sup>62</sup> and the power relations in society. Intersectionality can assist to identify the impact of specific policy choices on inequalities – do they work towards reconfirming, perpetuating, reconstructing alleviating, or eliminating inequalities, which lies in the focus of our research?

Feminists have long voiced a critique of the welfare state. The primary object of this critique was the neglect for women and gender ideologies, how welfare states impact women, as well as how are power and politics interpreted in the context of the social policies and the welfare state seen through the prism of gender.<sup>63</sup> Misra and Akins summarise these debates and take them further. They argue that future research should mind the local conditions and pay attention to the diversity of women, their statuses and the needs of each individual woman. "Because women are positioned differently in the overall structure of the welfare state and are afforded varying opportunities in pursuing interests as agents, policy necessarily affects women differently. Determining whether women's interests have been achieved has everything to do with how those interests are defined."<sup>64</sup>

Reducing inequality and combating poverty have been the goals, which have driven the development of the welfare state that embodies a set of social programs establishing individual's rights and entitlements when facing vulnerability, while conditioning these on certain characteristics, events or actions.<sup>65</sup> A UN commissioned study makes a case, inter alia, for social policy as a tool for combating inequalities and poverty. This study defines social protection as a key component of social policy, which aims to "protect people from the vagaries of the market and life's changing

61 Floya Anthias, "Intersectional what? Social divisions, intersectionality and levels of analysis", *Ethnicities Vol.13 No.1* (2012): 7.

62 Joya Misra and Frances Akins, "the Welfare State and Women: Structure, Agency and Diversity" (1998) *Social Politics: International Studies in Gender, State and Society Vol.5* (1998), 259.

63 Joya Misra and Frances Akins, "the Welfare State and Women: Structure, Agency and Diversity" (1998) *Social Politics: International Studies in Gender, State and Society Vol.5* (1998), 259

64 Ibid, 277.

65 Peter Saunders "Inequality and Poverty" in Francis G. Castet et al, *The Oxford Handbook of the Welfare State* (OUP 2010), 526, 527.

circumstances [as] one of [its] main objectives”<sup>66</sup>. It is “concerned with preventing, managing and overcoming situations that adversely affect people’s wellbeing. It helps individuals maintain their living standard when confronted by contingencies such as illness, maternity, disability or old age; market risks, such as unemployment; as well as economic crises or natural disasters”<sup>67</sup>. This is the social policy understanding which we adopted. Such a definition also explicitly states what the function of social protection should be, thus also sits well with us adopting the functional approach for devising the comparative grounds for this study.

The UN study makes a case for universal social protection – that which “covers the entire population with adequate benefits and is grounded in claimable entitlements.” Social protection “can contribute to human security, reduce poverty and inequality, and build social solidarity.”<sup>68</sup> After concluding that the neo-liberal state has failed to deliver a sustainable alternative in this context, the report calls for a stronger role for states and for them to take a key role in providing, financing, administering and regulating programmes and institutions, and discourages emphasis on informal welfare measures.<sup>69</sup>

The role of neo-liberalism, as well as other factors, have been broadly discussed by scholars which looked at social protection and the role of the welfare state in general, as well as by those which looked at the issue with a special focus on post-communist and post-socialist countries. When looking at the post-communist welfare state, Linda J. Cook finds communist legacies with strong path-dependency (but also innovation and path-dependency change), opposing forces towards radical liberalisation and Europeanization, as well as unprecedented influence of transnational actors in shaping post-communist welfare institutions. Finally, Cook finds this is all still in the process of change, as not many of the post-communist systems have settled yet, thus these systems still seem to be working as a mix of welfare policies within an uncertain future.<sup>70</sup> However, Cook’s findings have limited application to the two countries in focus here. She looks at CEE and the former-USSR, and finds the former to be taking a different path than the latter, however among the countries of CEE, out of the countries from the former Yugoslavia, she only considers Slovenia.

As noted in the Introduction, one of the results of the dissolution of Yugoslavia was a decline of the welfare state. Stambolieva and other scholars offers arguments to support this claim in a 2011 edited volume which concludes that the mixed (Bismarkian-universal) model of welfare system applied in Yugoslavia was a rather generous one “built upon the principles of solidarity and equality, aiming to alleviate unfavourable conditions resulting from a certain social risk as well as to enable social participation.”<sup>71</sup>

Although ambitious and generous, it was not until the last decade of the federal state’s existence that this system declined.<sup>72</sup> What followed after the dissolution of Yugoslavia was economic devastation that led to a decline of the welfare state.<sup>73</sup> Moreover, research findings suggest that a large portion of the social policies in the region were been shaped more by international actors,

66 United Nations Research Institute for Social Development, *Combating Poverty and Inequality: Structural Change, Social Policy and Politics* (Geneva: UNRISD 2010), 135.

67 Ibid.

68 Ibid.

69 Ibid, 139.

70 Linda J. Cook “Eastern Europe and Russia” in Francis G. Castel et al, *The Oxford Handbook of the Welfare State* (OUP 2010), 671

71 Marija Stambolieva, “The Post-Yugoslav Welfare States - from Legacies to Actor Shaped Transformations”, in Marija Stambolieva, ed., *Welfare states in transition* (Sofia: FES, 2011), 350.

72 Ibid.

73 Ibid, 356.

than by any government or minister.<sup>74</sup> All States strove to preserve the type of social services and assistance offered in the Yugoslav State, but not only did they lack resources, demand significantly increased as the number of unemployed persons grew.<sup>75</sup>

In this former Yugoslavia focused account, Marija Stambolieva discusses three main schools of welfare state development theories. These suggest three drivers for welfare state efforts: socio-economic (economic development and demographic tendencies), political/power resources (role of political parties, interest groups, public opinion and ideology), and institutional (focus on importance of existing structures and the path dependence of welfare state development).<sup>76</sup> She also notes theories related to these schools, including the path-dependency one mentioned by Cook above, which stresses the extent of institutional inertia and reluctance to change. Stambolieva acknowledges that it has been successfully used to explain post-communist welfare states' resistance to changes.<sup>77</sup> She also discusses the power resources theory, which seems to fit better with intersectionality because it sees the welfare state as a result of different types of actors' distributive conflict by resting upon the "influence of different social groups and classes over the shaping of the welfare state depending on their interests and power."<sup>78</sup>

The role of power, as well as the direct causal impact which can be established between the welfare state and (new) axis of conflict, have been discussed by Esping-Andersen.<sup>79</sup> He also addresses the position of women, and reflects on the position of black women in the USA and minorities in other countries under investigation. Esping-Andersen suggests that affirmative action works, but also that many companies adopt these for image-purpose only.<sup>80</sup> He also acknowledged the critique of erasing women from his theory by adopting a traditional breadwinner view on the family, which was in line with the power dynamic present in the household as discussed in welfare regimes, claiming that could be easily rectified with adjustments when applying the theory.<sup>81</sup>

Scholars looking at intersectionality have since referred to his work to develop comparative studies and to criticise the very grounds and presuppositions which are built in a social protection system, including the breadwinner model mentioned above. In her work on women with disabilities in Turkey and France, Ayse Idil Aybars uses Esping-Andersen work to position France as a conservative welfare model, and goes on to conclude that, when seen through gender lenses, France is an outlier, and is marked by an ethos of republican equality, citizenship and solidarity, extensive family-friendly policy approaches, and high female labour force participation. Aybars also carefully applies the Southern European welfare model to the case of Turkey, with the necessary caveats stemming from the quite different level of gender equality in Turkey. Drawing on the works of Aybars and Tsarouhas (2010) and Bugra and Keyder (2006), she notes that the Southern European welfare model is marked by "low levels of public social expenditure, inconsistency and insufficiency of social services, centrality of the family in welfare provision, and a strong male breadwinner model illustrated by low levels of female employment"<sup>82</sup>.

74 Stubbs et al.

75 Marija Stambolieva, "The Post-Yugoslav Welfare States - from Legacies to Actor Shaped Transformations", in Marija Stambolieva, ed., *Welfare states in transition* (Sofia: FES, 2011), 356.

76 Ibid, 346.

77 Ibid, 347.

78 Ibid, 346.

79 Costa Esping-Andersen, *Three Worlds of Welfare Capitalism* (Cambridge: Polity Press, 1990), 221.

80 Ibid, 223, 226.

81 Fraser and Olson, as discussed in Schiek 2007: [https://www.academia.edu/707593/The\\_European\\_social\\_model\\_and\\_the\\_Services\\_Directive](https://www.academia.edu/707593/The_European_social_model_and_the_Services_Directive)

82 Ayse Idil Aybars, "Women with Disability in Turkey and France", in Dagmar Schiek and Anna Lawson, eds., *European Union Non-discrimination Law and Intersectionality* (Ashgate 2011 - ebook).

Social protection aims to help “individuals to maintain their living standard when confronted by contingencies such as illness, maternity, disability or old age; market risks, such as unemployment; as well as economic crises or natural disasters”.<sup>83</sup> Social protection needs to be analysed by taking power relations into consideration and it needs to be analysed by considering categories of inequality which have been included in this protection and to map out those that have been left out, as well as the reasons why this is so.

This research adopts an understanding of social protection as a key component of social policy which prevents, manages and overcomes situations which adversely affect people’s wellbeing. Starting from the aims of the UN, our research too aims to “[help] individuals to maintain their living standard when confronted by contingencies such as illness, maternity, disability or old age; market risks, such as unemployment; as well as economic crises or natural disasters”.<sup>84</sup> In addition, in this research it is understood that social assistance means a form of social protection which, understood in its more narrow and, functionality definable scope, encompasses providing minimum income as a means to prevent poverty.<sup>85</sup>

Although the social policies within a welfare state can address various vulnerabilities in the life cycle, many of these act to address inequality of income, thus also a majority of the studies conducted to study inequality and the welfare state or social policies/social protection revolve around income.<sup>86</sup> However, as Saunders rightfully notes in his analysis of existing literature on studying inequality, social policy and social protection, that inequality, poverty and material deprivation, although related, are distinct issues.<sup>87</sup> Social protection can be provided in the form of social assistance, thus raising the question of the “need” or as Bahle et al would say, for who is deserving and who is non-deserving. This is a contentious political and normative issue ultimately raising the issue of solidarity and support for public welfare which, according to existing research, seems to decrease in an ethnically heterogeneity society.<sup>88</sup> In addition, scholars find that, in times of so-called ‘permanent austerity’, social assistance schemes are subjected to cutbacks much more than pensions or healthcare are, and their potential to activate people – a claimed desired outcome, is challenged, especially in times of the working poor.<sup>89</sup> Our research adds to this discussion by showing that more often it is not the activation of persons who are, or ought to be, users of the social protection system what is needed, as we will demonstrate in Chapters II, III and IV.

83 United Nations Research Institute for Social Development, *Combating Poverty and Inequality: Structural Change, Social Policy and Politics* (Geneva: UNRISD 2010), 135.

84 Ibid.

85 Thomas Bahle, Michaela Pfeifer and Claus Wendt, “Social Assistance” in Francis G. Castel et al, *The Oxford Handbook of the Welfare State* (OUP 2010), 448.

86 Peter Saunders “Inequality and Poverty” in Francis G. Castel et al, *The Oxford Handbook of the Welfare State* (OUP 2010), 526-529.

87 Ibid, 529, 538.

88 Thomas Bahle, Michaela Pfeifer and Claus Wendt, “Social Assistance” in Francis G. Castel et al, *The Oxford Handbook of the Welfare State* (OUP 2010), 448, 456.

89 Ibid, 461.



## B. Methodology and methods

The epistemological foundations of feminist studies (where intersectionality originated) are lived experiences or, as May puts it, engaging with the “knowers’ social location on an intimate or personal level and within wider, macropolitical frames”<sup>90</sup> whilst its ontology “accounts for multiplicity and complex subjectivity, reconceptualises agency, and attends to simultaneous privilege and oppression”<sup>91</sup>. These too were the foundations for our research design.

We<sup>92</sup> start this subsection by reiterating our research objectives and research questions. We then present a more detailed account on the multi-level analysis model by Winker and Degele and how we employed it. This is followed by a discussion on the methods we used for collecting and analysing the data. As part of this discussion, in the comparative method section, we briefly discuss the approach for the comparative overview, details of which are elaborated on in Chapter IV. The research closes with a section reporting our approach to writing which, amongst other notes, includes clarifications in relation to the terminology we have used in our research.

### 1. Research objectives and research questions

The main objective of our research is to study social protection from an intersectional perspective. By conducting a multi-level intersectional analysis, the research aims to evaluate how social protection policies in Macedonia and Bosnia and Herzegovina address multiple inequalities of persons that are or ought to be users of the social protection system, with a particular focus on the intersectional inequalities, what impact this has on the livelihood of these persons, and how this can be improved.

The overall research objective was split into the following specific objectives:

1. To identify categories of inequality (markers of difference) that influence needs and strategies for everyday coping of persons who are, or ought to be, users of the social protection system, by looking at their lived experiences, identity constructions and related symbolic representations and social structures.
2. To evaluate whether the social protection systems in place in the countries in focus capture and/or address the categories of inequality identified in the lived experiences of the persons who are, or ought to be, users of the social protection system, and through this to evaluate the potential of the systems to address inequalities, followed by possible recommendations for improving this.
3. To compare the findings on the two countries in focus of this research.

We turned these research objectives into research questions. The overall research aim that we want to address through our intersectional study of the social protection system is how do social protection policies in Macedonia and Bosnia and Herzegovina address inequalities at

<sup>90</sup> Vivan M. May, *Pursuing Intersectionality, Unsettling Dominant Imaginaries* (New York: Routledge, 2015), 34.

<sup>91</sup> *Ibid.*, 34.

<sup>92</sup> From this point onward, the writing mainly turns to “we”. The “we” in this case (and throughout this Chapter) includes the researchers who designed and conducted the data collection and analysis, and those who wrote up the research findings.

the intersections of persons that are or ought to be users of the social protection system, and how do they address intersectional inequalities in particular, what impact this has on the livelihood of these persons, and how this can be improved? Our operational research questions were:

- Q1: When looking at self-reported everyday needs and coping strategies, what categories of inequality can be identified as shaping lived experiences of persons who are, or ought to be, users of the social protection system, including their experiences within a symbolic and structural environment?
- Q2: Do the social protection systems in place in the two countries capture and/or address the categories of inequality of persons who are, or ought to be, users of the social protection system, as identified in Q1? What does this tell us about the potential of the systems to tackle inequalities, and how this can be improved?
- Q3: What do standalone and comparative findings from the two countries tell us about addressing intersectionality in the field of social protection?

Initially we set the focus of the research on the lived experiences of social assistance recipients, and on the type of assistance that we identified as most similar in both countries – permanent financial assistance. We found that this sole focus would have had two drawbacks. First, it would have prevented us from including in the study persons whose assistance has in recent years been discontinued due to administrative issues in spite of the still existing need of assistance (many such cases have been reported in both Bosnia and Herzegovina and in Macedonia in the last few years). Further, this would have also prevented us from including persons who need the assistance but who have not managed to acquire it due to various reasons. Most of these reasons would likely be legal, for example, owning a piece of land, or a house, or having a blood-relative – not necessarily living in the same household, that could provide support to them.

Thus, we have revised our main focus of attention from “permanent financial assistance recipients” to “persons who are, or ought to be, users of the social protection system” by which we mean persons with a social need and/or in social risk. This should not be read as denying an established notion that all persons are in some need, but as a focus on those where the need exists and the risk is materialised. Such a focus enabled us to also look at social services that go beyond financial social assistance. In addition, this assisted us to clarify the application of a function approach for the comparative overview, which would not have been possible by resorting to categories from positive law. This is discussed in greater detail in Chapter IV.

## 2. Methods for collecting and analysing the data

In this section, we report how we understand and apply the multi-level analysis model proposed by Winker and Degele. We then move to a detailed presentation of each of the methods for data collection and data analysis. Finally, we discuss the comparative approach and our approach to writing, which includes definitions of some the terms we use frequently in our study and which are important for reading the research findings overall. Figure 1.1 here presents the flow of the research process.



Figure 1.1: Research process



In order to answer our first research question, we employed the model for multi-level analysis of intersectionality proposed by Winker and Degele in their 2011 article “Intersectionality as multi-level analysis: Dealing with social inequality”<sup>93</sup>. This model includes using eight steps for analysing the data. Winker and Degele advise that the steps can be repeated as many times as needed, and that the order of the steps is not prescriptive. Steps 1-4 deal with single cases, whereas from Step 5 onwards the analysis moves beyond a single case.

Step 1 aims at describing identity constructions, identifying the discoverable categories of differentiation, including “otherness”. In conducting this step, we looked for intracategorical complexity as a form of intersectionality, and sought to identify neglected points of intersections<sup>94</sup> and the pillar elements of the interviewees’ identity construction.

Step 2 seeks to make “all norms, values and ideologies to which persons refer, explicit”<sup>95</sup>. By identifying symbolic representations, we captured the reality of the construction of identities, as they happen within a representation<sup>96</sup> rather than in isolation.

Micro level investigation in Steps 1 and 2 is linked with the macro and meso level investigation of social structures and institutions in Step 3. Identifying references to social structures, and how persons relate to these, is important in order to understand where people act and what they produce. For this step it is important to uncover any ties that persons make between the structures and categories of differentiation.

Denominating the interrelations of central categories on three levels is the aim of Step 4. The focus is on extracting those categories of differentiation that are most important to the inter-

93 Gabriele Winker and Nina Degele, *Intersectionality as multi-level analysis: Dealing with social inequality*, *European Journal of Women's Studies* Vol.18 No.1 (2011): 58.

94 Leslie McCall, “The Complexity of Intersectionality”, *Signs: Journal of Women in Culture and Society* Vol.30 No.3. (2005): 1774.

95 Gabriele Winker and Nina Degele, “Intersectionality as multi-level analysis: Dealing with social inequality”, *European Journal of Women's Studies* Vol.18 No.1 (2011): 59.

96 Hall (1996) as cited in Gabriele Winker and Nina Degele, “Intersectionality as multi-level analysis: Dealing with social inequality”, *European Journal of Women's Studies* Vol.18 No.1 (2011): 59.

viewees in the forming of their identity. As suggested by Winker and Degele, we looked into the occurrence of a category on the levels of representation and structure, aside from the individual one as an indicator of high identification importance. When doing this, we also aimed to identify and explain the dynamics between the levels, for example, embodiment or conflict.

By completing these four steps, we identified the interactions of identity constructions, symbolic representations and structures of a research subject, as well as those that have the most importance in relation to the research focus.

In Step 5, we moved from one case to comparing and clustering subject constructions to using Kelle and Kluge's approach (as suggested by Winker and Degele<sup>97</sup>) to building groups or types. This means that one should start from the research focus and generate the groups/types in such a way that they will have the greatest possible homogeneity inside a group and the greatest possible heterogeneity with the other groups.<sup>98</sup>

Step 6 and Step 7 build on the outcome of the investigation of the structural and symbolic levels up to this point. In Step 6, we supplemented the data on the structural level from the interviewees with additional data on the social structures and power relations including by identifying qualified criticism. For this step, we adapted our approach and parted with what was suggested in the model in order to be able to accommodate our research focus and address issues stemming from the background from our research team. We did this namely by involving persons who closely follow both equality and non-discrimination issues in the area of social protection in both countries. Due to this background, research teams made uncovering qualified criticism fairly easy but also created room for bias and putting aside the value and nuances of specific lived experiences. We addressed the latter by group work with other researchers (as explained below). In addition, to accommodate for our comparative approach, we went beyond what was needed for Step 6 and focused on exploring the structural level further on the issues which stood out as central for the construction of the groups/types in Step 5. We did this by going back to specific concerns raised by the interviewees themselves. For example, for the group "recognition of body capability" we looked into employment opportunities and reasonable accommodation in areas beyond employment, as these were the concerns largely raised by our interviewees. We supplemented and expanded on this data with what we refer to as "general issues on the structural level". These are issues raised by the interviewees that surpass the typology constructed on the individual level by employing Steps 1-5. This also assisted us in conducting the comparative overview and generating the policy recommendations, which we would have otherwise not been possible to achieve.

For Step 7 we consulted additional data in order to deepen the analysis of denominated representations, in order to extract the meaningful societal contexts that generate and sustain these norms and values.<sup>99</sup>

Step 8 is the final step; it seeks to elaborate on the interrelations between both categories of inequalities, levels and groups. During this step, Winker and Degele suggest that researchers should "look at the interrelations and different emphases of dimensions of inequality and power relations [...] with a view towards their modes of functioning on the three different levels. The goal is a generalization beyond the single case and type".<sup>100</sup>

97 Gabriele Winker and Nina Degele, "Intersectionality as multi-level analysis: Dealing with social inequality", *European Journal of Women's Studies* Vol.18 No.1 (2011): 60.

98 Ibid, 60.

99 Ibid, 61.

100 Ibid, 62.

In order to gather the data needed for steps 1-5, Winker and Degele suggest using any research method that constitutes social practices, including interviews, participatory observations, and group discussions.<sup>101</sup> Our choice was in-depth qualitative interviews, for reasons that are subsequently explained. Step 6 requires looking into data establishing the structural level, such as official government documents. We added this to the existing literature analysing these documents, which looks into the practice of their implementation because, due to our research focus, as well as time and resource constraints, we could not venture into investigating ourselves beyond what came out of our investigation of the individual level. Sources of additional data suggested for step 7 include “mass media, advertising, photographic and written documents”<sup>102</sup>. Amongst other literature, we used media articles and focus groups as the main sources to look into this data. We now move to explain which methods for data collection and analysis we used. We also report how we applied them and how this worked towards answering our research questions.

## Interviews

Interviews were a crucial part of the data gathering process for our analysis, as they fed information in all of the eight steps envisaged in the Winker-Degele model, thus also contributing to answering our first research question, which is further crucial for answering research questions two and three. Through the interviews, we gathered data on the individual level, including perceptions of self-representation, identity constructions and their dynamics, (self)constraints and existing obstacles, and intersection of identity perceptions vs. symbolic representation vs. structural representation.

We chose qualitative (in-depth) interviews as we are mainly interested in the interviewee’s point of view, what she or he sees as relevant and important, and as this enabled us to acquire as rich and as detailed answers as possible.<sup>103</sup> This type of interview is flexible and open-ended, tending to focus on people’s lived experiences rather than general beliefs and opinions, which is why it sits well with feminist research and responds to our research needs well. The relationship between the interviewer and the interviewee is a critical factor in determining the interview’s success or failure.<sup>104</sup> This is why highly skilled and sensitised researchers conducted the interviews in both countries.

As a tool for collecting this data, we developed three interview guides: one for social assistance recipients, one for former recipients, and one for non-recipients. However, all the interviews were conducted by starting with a single question, which asked interviewees to tell us about their ordinary (every) day. In some cases this was all that was needed to complete the whole interview, whereas in others other questions from the guide were put to use.

In order to capture the greatest possible diversity of interviewees, we used theoretical sampling to generate the sample for the interviewees. For the meaning of theoretical sampling we adopted Glaser and Strauss’s definition; meaning that we understood theoretical sampling to mean “the process of data collection for generating theory whereby the analyst jointly collects, codes, and analyses his [or her] data and decides what data to collect next and where to find them, in order to develop his [or her] theory as it emerges”<sup>105</sup>.

101 Ibid, 58.

102 Ibid, 61.

103 Alan Bryman, *Social Research Methods* (4<sup>th</sup> ed, OUP 2012), 470

104 Nigel King and Christine Horrock, *Interviews in Qualitative Research* (Sage 2010), 3

105 Barney Glaser and Anselm Strauss, *The discovery of grounded theory: Strategies for qualitative research* (New York: Aldine, 1967), 45. As cited in: Antony Briant, “The Grounded Theory Method” in Patricia Leavy (ed) *Oxford Handbook of Qualitative Research* (Oxford University Press, 2014), 131.

We completed 30 interviews in Bosnia and Herzegovina and 33 interviews in Macedonia.<sup>106</sup> Interviewees were identified through the assistance of key informants (civil society organizations, charity organizations) and organized the recruitment around purposeful snowball sampling,<sup>107</sup> meaning identifying the persons on grounds of referrals made by persons who share or know of others that might possess some of the characteristics of interest for the study, established with the theoretical sampling. Such an approach is particularly useful when the group is either not-known or not easily available.

All interviewees were asked for permission to record the interview and the interviewees' consent was obtained. In Bosnia and Herzegovina researchers were granted permission to record all interviews. In Macedonia, by the start of the wire-tapping affair (where there were serious suspicions raised of large-scale violation of people's privacy by state-organized and run eavesdropping on more than 20,000 people)<sup>108</sup> a third of the interviews were completed, up to which point all interviewees had agreed that the interviews could be recorded. Unfortunately, this affair complicated matters resulting in the Macedonian interviewees refusing to be recorded for the interview mentioning the affair as the reason thereof. We resorted instead to taking interview notes that were as detailed as possible in these cases. A verbatim transcript was produced for each recorded interview; these were used as sources of data and were analysed by the researchers through a thematic framework analysis. We adopted the understanding of framework analysis put forward by Jane Richie and Liz Spencer, meaning that "it is a systematic process of sifting, charting and sorting materials according to key issues and themes"<sup>109</sup>.

### Media analysis

Media analysis was used to study the media's representation of recipients of social protection and social assistance, and of social needs and risks. In our understanding, representation refers to the language used in the media in relation to social assistance beneficiaries' needs and risks.

According to Winker and Degele, the analysis of the media "will explain which societal contexts are meaningful for these norms and values and those that sustain them".<sup>110</sup> To collect this data, the electronic archives of major news outlets were searched and a sample of articles dealing with the issues under examination was generated. In the case of Macedonia, the Macedonian and Albanian languages are the main languages used by the media. Due to the language barriers for the researchers, we searched for articles from Alsat-M only, as it operates as a bi-lingual media outlet and has the largest Albanian-speaking audience. In the case of BiH, a commercial electronic database of media articles, originally published both in print and online was used. This database stores articles from media publishing in the languages of the three constitutive peoples – Bosnian, Croatian and Serbian.

The media texts studied were selected through purposive topic related sampling. We understand this to mean "selecting information-rich cases for in-depth study"<sup>111</sup> which matched the topics of relevance. In our case this means that the articles examined discussed social as-

106 Names of interviewees are double-coded, and are known to the researchers only. All records for each interview are kept under a code, and for writing purposes, each code was replaced to a pseudonym.

107 Biernacki and Waldorf, "Snowball Sampling", 10 *Sociological methods and research* 2 (1981): 141-163, 141.

108 Balkan Insight, "Macedonia PM Accused of Large-Scale Wire-Tapping" (09.02.2015), *Balkan Insight Website*, <<http://www.balkaninsight.com/en/article/eavesdropping-bombshell-explodes-in-macedonia>>. Last accessed: 17.11.2015.

109 Jane Richie and Liz Spencer, "Qualitative Data Analysis for Applied Policy Research" in Alan Bryman and Robert Burgess (eds) *Analysing Qualitative Data* (Taylor and Francis e-Library 2002) 177.

110 Gabriele Winker and Nina Degele, "Intersectionality as multi-level analysis: Dealing with social inequality", *European Journal of Women's Studies* Vol. 18 No. 1 (2011): 61.

111 Michael Quinn Patton. *Qualitative evaluation and research methods* (Beverly Hills: Sage, 1990), 182.

sistance recipients, needs and risks. They were analysed through qualitative content analysis, i.e. by using a set of procedures to make valid inferences from the text about a message, the sender of the message, the audience of the message, and so on.<sup>112</sup>

### Focus groups

In order to deepen our knowledge and understanding of the symbolic level, and to generate data on the views and perceptions of the general population on social assistance recipients and the social protection system, we used the ‘focus group’ method, which is a “form of qualitative interviewing that uses a researcher-led group discussion to generate data”.<sup>113</sup> We have chosen this method as it places importance on the “interaction among the group and the joint construction of meaning.”<sup>114</sup> It can also fit well into multi-method research, enabling us to “clarify, extend, qualify or contest findings on the same topic produced by other methods”.<sup>115</sup>

Taking into consideration the time and resources at our disposal, one focus group in Macedonia and two focus groups in Bosnia and Herzegovina were organized. The targeted number of participants was 9-12. The same criteria were employed as for the interviews, with the difference that none of the participants should be a social assistance recipient or have social assistance recipients in her or his household.

Initially, we planned a combination of spontaneous recruitment, with a research-driven process as a backup option.<sup>116</sup> However, we conducted only spontaneous recruitment, as it was successful by itself in recruiting sufficient numbers of suitable participants. Focus group meetings were recorded, and verbatim transcripts were produced. The data was analysed through a thematic framework analysis.<sup>117</sup>

### Existing literature, legal and policy documents

In addition to the interviews and in order to generate data on the structural level, we used legal and policy documents, including bylaws, which enabled us to see how social assistance recipients needs are identified and depicted by government institutions and programs, as well as what direct or indirect references to intersectionality are made, how and why.

For a deeper understanding of the structural level, as well as further understanding of the symbolic level, we also looked for data in existing literature/documents, primarily focusing on information as to the implementation of the laws and policies, as well as that which could further explain the power relations in place. To this end, we turned to other studies and to grey literature. By grey literature we mean literature “produced on all levels of governmental, academics, business and industry in print and electronic formats, but which is not controlled by commer-

112 Robert P. Weber, *Basic Content Analysis* (2<sup>nd</sup>, Newbury Park: Sage - University Paper Series, 1976).

113 Lisa M. Given (ed), *The Sage Encyclopedia of Qualitative Research Methods - Volumes 1 & 2* (Sage Publications 2008), 352

114 Alan Bryman, *Social Research Methods* (4<sup>th</sup> ed, OUP 2012), 502

115 Michal Bloor et al (eds), *Focus Groups in Social Research* (Sage publications 2001), 90

116 Ibid, 511

117 For a definition, please see section “Interviews” above, and reference to the work: Jane Richie and Liz Spencer, “Qualitative Data Analysis for Applied Policy Research” in Alan Bryman and Robert Burgess (eds) *Analysing Qualitative Data* (Taylor and Francis e-Library 2002) 177.



cial publishers<sup>118</sup> and produced by an entity whose primary activity is not publishing.<sup>119</sup> The analysis conducted by qualitative text analysis<sup>120</sup> and a very limited use of descriptive statistics.

### Additional notes on analysis

We followed the Winker and Degele model, elaborated above, to conduct the intersectionality analysis. We did not simply move mechanically from one stage to the next, as we viewed the process as an reiterative one. For example, reviewing interview transcripts as necessary, which decreased the danger of losing data in the process of analysis. This is also in line with what was suggested by the authors of the model themselves.

The analysis of the interviews was the most important, and the most challenging, part of the research. The two country teams first worked individually to provisionally code the transcripts, and then worked in groups in their respective country teams, discussing the coding, and adopting final coding for each interview. This enabled us to devote sufficient attention to each account of the lived experiences of our interviewees, to decrease bias and to ponder deeper on the richness of data provided by the interviewees. This approach gave us added value in that it utilised the interdisciplinary potential of the team. Both research teams comprised researchers with very diverse subject backgrounds (to name but a few: law, gender studies, EU integration, political science, psychology, and media).<sup>121</sup>

### Comparative approach

The comparative dimension of the research focused on answering the following question: “What do standalone and comparative findings from the two countries tell us about addressing intersectionality in the field of social protection?” To answer this question we started from the answers on questions 1 and 2 for both countries, and examined them through a comparative perspective. We set the goal for this approach to be to observe the intersectional inequalities in the two countries, and to try to explain how well these are covered in the country policies, as well as why and how their coverage can be improved. To facilitate the comparison, we adopted a functional approach<sup>122</sup> in defining the aim of social protection and social assistance. In order to avoid reiterations, the discussion on how we selected the case studies and the focus for the comparative overview is to be found in Chapter IV, whereas our experience in conducting this research as a comparative one is discussed in Chapter V.

118 Third International Conference on Grey Literature in 1997. Source: Schöpfel and Farace (2010). “Grey Literature” in Marcia Bates and Mary Niles Maack (eds), *Encyclopedia of Library and Information Sciences* (3<sup>rd</sup>, CRC Press, 2010) 2029-2039, as cited in Joachim Schöpfel, “Towards a Prague Definition of Grey Literature”, *Twelfth International Conference on Grey Literature: Transparency in Grey Literature* (Grey Tech Approaches to High Tech Issues, Prague, 6-7 December 2010).11-26. <[http://archivesic.ccsd.cnrs.fr/file/index/docid/581570/filename/GL\\_12\\_Schopfel\\_v5.2.pdf](http://archivesic.ccsd.cnrs.fr/file/index/docid/581570/filename/GL_12_Schopfel_v5.2.pdf)>. Last accessed: 17.11.2015.

119 Sixth International Conference on Grey Literature in 2004, as cited in: Ibid.

120 Ibid, 560-561.

121 More on this and other experiences from conducting the research are noted in Chapter V.

122 Michaels Ralf, “The Functional Method of Comparative Law” in Mathias Reimann and Reinhard Zimmermann, *Oxford Handbook of Comparative Law* (OUP, 2006).

### 3. Approach to writing

We must address the further issue regarding the impact of the researchers on the final product. The work of Nina Lykke et al “Writing Academic Text Differently”<sup>123</sup> and Vivian M. May “Pursuing intersectionality”<sup>124</sup> should sound alarm bells for any intersectionality researcher and writer, warning how can one fail in conducting intersectionality research even after the researcher has carefully collected and analysed the data. For them both, the writing-up process is as critical as any other part of the process. Nikol Alexander-Floyd who reports on the use of non-traditional writing genres by critical race theorists and by Black feminist critical race theorists,<sup>125</sup> reminds us that the style of writing and the genre of writing constitute a political statement in their own right.

For example, the genre adopted for this publication invites a critique of adherence to mainstream writing and compliance with the norms posed by the structural level. Nevertheless, adopting this genre was a conscious choice based in part on our overall project objective – to feed information to the structural level sufficient to stir a transformative impulse, leading to the inclusion of for including intersectionality analysis into social policy making.

However, beyond this, we have also sought to engage in what Lykke et al call “intersectional writing”, by which they mean writing “in the in-between spaces between monolithic identity categories such as gender, race, ethnicity, class, sexuality, and nationality.”<sup>126</sup> This is a very ambitious goal for any researcher, let alone for a research team with as diverse a composition as ours. We believe however, that despite these challenges, the intersectionality approach that we adopted in both our research and our writing, achieved the aims and objectives set out above because it addressed the overlaps of the needs of our subjects and the flaws in the laws and policies which should address those needs.

Before we close this chapter and move on to presenting our research findings, we would like to draw the readers’ attention to our understanding of the following terms, all of which are key to our study and are frequently used in it:

**Intersectionality:** a system of “interactions between inequality-creating social structures, symbolic representations and identity constructions that are context-specific, topic-orientated and inextricably linked to social praxis.”<sup>127</sup>

**Gender:** Includes the male-female binary and their normalization, including the ‘natural’ heterosexuality of gender and gender relations, i.e heteronormativity.<sup>128</sup>

**“Race”:** Social construct which is a result of the normalisation and ascription of ‘natural’ quality to existing power and domination relations, on grounds of alleged natural (genetic and body) differences, but is actually

123 Nina Lykke (ed), *Writing Academic Texts Differently: Intersectional Feminist Methodologies and the Playful Art of Writing* (Routledge, 2014; ebook).

124 Vivian M. May, *Pursuing Intersectionality, Unsettling Dominant Imaginaries* (New York: Routledge, 2015).

125 Ibid, 238.

126 Nina Lykke et al, “Editorial introduction” in Nina Lykke (ed), *Writing Academic Texts Differently: Intersectional Feminist Methodologies and the Playful Art of Writing* (Routledge, 2014; ebook).

127 Gabriele Winker and Nina Degele, “Intersectionality as multi-level analysis: Dealing with social inequality”, *European Journal of Women’s Studies* Vol.18 No.1 (2011), 54.

128 Adapted from: Gabriele Winker and Nina Degele “Intersectionality as multi-level analysis: Dealing with social inequality” *18 European Journal of Women Studies* 1 (2011), 55, 64

based on symbolism and is an outcome of the power relations existing in society.<sup>129</sup>

**Body:** Product of culture, resulting from perceptions and understanding rather than nature, and encompassing its potential for mechanical, genetic and other alterations, aiming for increasing ‘bodily capability’ for achieving ‘performativity’.<sup>130</sup>

**Class:** Class includes social origin, cultural resources acquired through education and profession, as well as resources stemming from social ties and contacts; it includes a process of ‘naturalisation’ of class, seen through the belief in mobility and possibility to move up the class ladder by personal improvement and optimisation.<sup>131</sup>

**Social protection:** A key component of social policy which prevents, manages and overcomes situations which adversely affect people’s wellbeing, and “helps individuals to maintain their living standard when confronted by contingencies such as illness, maternity, disability or old age; market risks, such as unemployment; as well as economic crises or natural disasters”.<sup>132</sup>

**Social assistance:** A form of social protection which, understood in its more narrow and, functionality definable scope, encompasses providing minimum income as a means to prevent poverty.<sup>133</sup>

**Coping strategies:** The strategies employed by our interviewees for managing their socioeconomic situation, secure fulfilment of basic needs, and eventually overcoming poverty.

## Bibliography

Alan Bryman and Robert Burgess (eds) *Analysing Qualitative Data* (Taylor and Francis e-Library 2002).

Alan Bryman, *Social Research Methods* (4<sup>th</sup> ed, OUP 2012).

Andrea Krizsan, Hege Skjeie, and Judith Squires, “Institutionalizing Intersectionality: A Theoretical Framework” in Andrea Krizsan, Hege Skjeie, Judith Squires (eds) *Institutionalizing Intersectionality: The Changing Nature of European Equality Regimes* (New York: Palgrave, 2012).

129 Ibid, 55.

130 Ibid, 55-56.

131 Ibid, 55.

132 United Nations Research Institute for Social Development, *Combating Poverty and Inequality: Structural Change, Social Policy and Politics* (Geneva: UNRISD 2010), 135.

133 Thomas Bahle, Michaela Pfeifer and Claus Wendt, “Social Assistance” in Francis G. Castel et al (eds.), *The Oxford Handbook of the Welfare State* (OUP 2010), 448.



Ange-Marie Hancock, "Intersectionality as a Normative and Empirical Paradigm", *2 Politics & Gender* (2007).

Antony Briant, "The Grounded Theory Method" in Patricia Leavy (ed) *Oxford Handbook of Qualitative Research* (Oxford University Press, 2014).

Ayse Idil Aybars, "Women with Disability in Turkey and France", in Dagmar Schiek and Anna Lawson, eds., *European Union Non-discrimination Law and Intersectionality* (Ashgate 2011 - ebook).

Balkan Insight, "Macedonia PM Accused of Large-Scale Wire-Tapping" (09.02.2015), *Balkan Insight Website*, <<http://www.balkaninsight.com/en/article/eavesdropping-bomb-shell-explodes-in-macedonia>>. Last accessed: 17.11.2015.

Barney Glaser and Anselm Strauss, *The discovery of grounded theory: Strategies for qualitative research* (New York: Aldine, 1967), 45. As cited in: Antony Briant, "The Grounded Theory Method" in Patricia Leavy (ed) *Oxford Handbook of Qualitative Research* (Oxford University Press, 2014).

Biernacki and Waldorf, "Snowball Sampling", *10 Sociological methods and research 2* (1981): 141-163.

Costa Esping-Andersen, *Three Worlds of Welfare Capitalism* (Cambridge: Polity Press, 1990).

Dagmar Schiek "Organizing EU Equality Law Around the Nodes of 'Race', Gender and Disability" in Dagmar Schiek and Anna Lawson (eds) *European Union Non-Discrimination Law and Intersectionality - Investigating the Triangle of Racial, Gender and Disability Discrimination* (Ashgate 2011; ebook)

Dagmar Schiek and Anna Lawson (eds) *European Union Non-Discrimination Law and Intersectionality - Investigating the Triangle of Racial, Gender and Disability Discrimination* (Ashgate 2011; ebook)

Dagmar Schiek and Victoria Chege (eds), *European Union Non-Discrimination Law: Comparative Perspectives on Multidimensional Equality Law*, (Routledge 2009).

Dagmar Schiek, "Executive Summary", in Susanne Burri and Dagmar Schiek, *Multiple Discrimination in EU Law Opportunities for legal responses to intersectional gender discrimination?* (European Commission 2009).

Emanuela Lombardo and Lise Rolandsen Agustin. "Framing Gender Intersections in the European Union: What Implications for the Quality of Intersectionality in Policies?" *Social Politics: International Studies in Gender, State & Society*, (2011). 488-512.

Emanuela Lombardo and Mieke Verloo, "Institutionalising Intersectionality in the European Union? Policy Developments and Contestations", *The International Feminist Journal of Politics Vol. 11 No. 4* (2009).

Emanuela Lombardo, Petra Meier and Mieke Verloo (eds) *The Discursive Politics of Gender Equality: Stretching, Bending and Policymaking* (Abingdon: Routledge, 2009).

Emily Grabham et al, *Intersectionality and Beyond: Law, Power and the Politics of Location* (Routledge 2009).

Floya Anthias, "Intersectional what? Social divisions, intersectionality and levels of analysis", *Ethnicities Vol.13 No.1* (2012).

Francis G. Castel et al, *The Oxford Handbook of the Welfare State* (OUP 2010).

Gabriele Winker and Nina Degele, "Intersectionality as multi-level analysis: Dealing with social inequality", *European Journal of Women's Studies* Vol.18 No.1 (2011).

Helma Lutz, Maria Teresa Herrera Vivar and Linda Supik (eds), *Framing Intersectionality: Debates on a multi-faceted concept in gender studies* (Surrey: Ashgate, 2011).

Iyiola Solanke "Putting Race and Gender Together: A New Approach To Intersectionality" *Modern Law Review* Vol.72 No.5 (2009).

Jane Richie and Liz Spencer, "Qualitative Data Analysis for Applied Policy Research" in Alan Bryman and Robert Burgess (eds) *Analysing Qualitative Data* (Taylor and Francis e-Library 2002).

Joanne Conaghan, "Intersectionality and the Feminist Project in Law", in Emily Grabham et al, *Intersectionality and Beyond: Law, Power and the Politics of Location* (Routledge 2009).

Joya Misra and Frances Akins, "the Welfare State and Women: Structure, Agency and Diversity", *Social Politics: International Studies in Gender, State and Society* Vol.5 (1998).

Kathy Davis, "Intersectionality as buzzword: A sociology of science perspective on what makes a feminist theory successful", *Feminist Theory* Vol.9 No.1 (2008).

Kimberlie Crenshaw, "Demarginalizing the intersection of race and sex: A black feminist critique of antidiscrimination doctrine", *The University of Chicago Legal Forum* (1989): 139-167.

Kimberlie Crenshaw, "Mapping the Margins: Margins: Intersectionality, Identity Politics, and Violence against Women of Color", *Stanford Law Review* Vol.43 No.6 (1991), 1241-1299.

Leslie McCall, "The Complexity of Intersectionality", *Signs* Vol.30 No.3 (2005).

Linda J. Cook "Eastern Europe and Russia" in Francis G. Castel et al, *The Oxford Handbook of the Welfare State* (OUP 2010).

Lisa M. Given (ed), *The Sage Encyclopedia of Qualitative Research Methods - Volumes 1 & 2* (Sage Publications 2008).

Marija Stambolieva, "The Post-Yugoslav Welfare States – from Legacies to Actor Shaped Transformations", in Marija Stambolieva, ed., *Welfare states in transition* (Sofia: FES, 2011).

Marija Stambolieva, ed., *Welfare states in transition* (Sofia: FES, 2011).

Michael Quinn Patton. *Qualitative evaluation and research methods* (Beverly Hills: Sage, 1990).

Michaels Ralf, "The Functional Method of Comparative Law" in Mathias Reimann and Reinhard Zimmermann, *Oxford Handbook of Comparative Law* (OUP, 2006).

Michal Bloor et al (eds), *Focus Groups in Social Research* (Sage publications 2001).

Mieke Verloo, "Intersectional and Cross-Movement Politics and Policies: Reflections on Current Practices and Debates", *Signs: Journal of Women in Culture and Society* Vol.38 No.4 (2013).

Myra Marx Ferree, "Inequality, Intersectionality and the Politics of Discourse: Framing Feminist Alliances" in Emanuela Lombardo, Petra Meier and Mieke Verloo (eds) *The Discursive Politics of Gender Equality: Stretching, Bending and Policymaking* (Abingdon: Routledge, 2009).

- Nigel King and Christine Horrock, *Interviews in Qualitative Research* (Sage 2010).
- Nina Lykke (ed), *Writing Academic Texts Differently: Intersectional Feminist Methodologies and the Playful Art of Writing* (Routledge, 2014; ebook).
- Nina Lykke et al, "Editorial introduction" in Nina Lykke (ed), *Writing Academic Texts Differently: Intersectional Feminist Methodologies and the Playful Art of Writing* (Routledge, 2014; ebook).
- Nina Lykke, *Feminist Studies: A Guide to Intersectional Theory, Methodology and Writing* (New York: Routledge, 2010).
- Nira Yuval Davis, "Beyond the Recognition and Re-distribution Dichotomy: Intersectionality and Stratification", in Helma Lutz, Maria Teresa Herrera Vivar and Linda Supik (eds) *Framing Intersectionality: Debates on a multi-faceted concept in gender studies* (Surrey: Ashgate, 2011).
- Nira Yuval-Davis, "Intersectionality and Feminist Politics", *European Journal of Women's Studies* Vol.13 No.3 (2006).
- Patricia Hill Collins, "Towards a new vision", *Race, Sex and Class Vol.1 No.1* (Fall 1993).
- Patricia Hill Collins, *Black Feminist Thought: Knowledge, Consciousness and the Politics of Empowerment* (New York and London: Routledge, 1990).
- Patricia Leavy (ed) *Oxford Handbook of Qualitative Research* (Oxford University Press, 2014).
- Paul Scheibelhofer and Vince Marotta, "Introduction: Intersectionality: Legacies and Controversies", *Journal of Intercultural Studies* (2012 – Special Virtual Issue - Intersectionality).
- Peter Saunders "Inequality and Poverty" in Francis G. Castel et al, *The Oxford Handbook of the Welfare State* (OUP 2010).
- Robert P. Weber, *Basic Content Analysis* (2<sup>nd</sup>, Newbury Park: Sage – University Paper Series, 1976).
- Sandra Fredman (23.11.2015), "Presentation of the Draft Findings for the Intersectionality Report", annual equality law seminar (European Commission, MPG, HEC and UniUtrecht, 2015; audio recording on file with author).
- Sandra Fredman, "Positive rights and positive duties: Addressing intersectionality" in Dagmar Schiek and Victoria Chege (eds), *European Union Non-Discrimination Law: Comparative Perspectives on Multidimensional Equality Law*, (Routledge 2009).
- Sandra Harding, *The Science Question in Feminism* (New York: Cornell University Press, 1986).
- Schöpfel and Farace (2010). "Grey Literature" in Marcia Bates and Mary Niles Maack (eds), *Encyclopedia of Library and Information Sciences* (3<sup>rd</sup>, CRC Press, 2010) 2029-2039, as cited in Joachim Schöpfel, "Towards a Prague Definition of Grey Literature", *Twelfth International Conference on Grey Literature: Transparency in Grey Literature* (Grey Tech Approaches to High Tech Issues, Prague, 6-7 December 2010).11-26. <[http://archivesic.ccsd.cnrs.fr/file/index/docid/581570/filename/GL\\_12\\_Schopfel\\_v5.2.pdf](http://archivesic.ccsd.cnrs.fr/file/index/docid/581570/filename/GL_12_Schopfel_v5.2.pdf)>. Last accessed: 17.11.2015.
- Sirma Bilge, "Intersectionality Undone: Saving Intersectionality from Feminist Intersectionality Studies", *Du Bois Review Vol.10 No.2* (2013).

Sumi Cho, Kimberlé Williams Crenshaw, and Leslie McCall, "Towards a Field of Intersectionality Studies: Theory, Applications, and Praxis", *Signs* Vol. 38 No. 4 (2013).

Thomas Bahle, Michaela Pfeifer and Claus Wendt, "Social Assistance" in Francis G. Castel et al, *The Oxford Handbook of the Welfare State* (OUP 2010).

Trina Grillo, "Anti-essentialism and Intersectionality: Tools to Dismantle the Master's House" *Berkley Women's Law Journal* Vol.10 No.1 (1995).

United Nations Research Institute for Social Development, *Combating Poverty and Inequality: Structural Change, Social Policy and Politics* (Geneva: UNRISD 2010).

Vivan M. May, *Pursuing Intersectionality, Unsettling Dominant Imaginaries* (New York: Routledge, 2015).

Zarrehparvar and Osander, *Tackling Multiple Discrimination: Practices, policies and laws* (Brussels: European Commission, 2007).

*“I pay the water bill for one month, then for the next month I skip that bill and pay for the electricity and so on, the bills just continue to pile up. Additionally, there are costs for the son that cannot be covered with the social assistance only.”*

Stojan, a single father of a disabled child, social assistance recipient

[Macedonia]



# INTERSECTING INEQUALITIES IN SOCIAL PROTECTION IN MACEDONIA – RESULTS OF AN EMPIRICAL ENQUIRY

*by Biljana Kotevska, Elena Anchevska, Simonida Kacarska*

## Content

|  |    |
|--|----|
| Introduction .....   | 46 |
| A. Individual level .....  | 50 |
| 1. Recognition of body capability .....                              | 51 |
| 2. Making one's own way through life .....                           | 54 |
| 3. Securing the future of the child/dependant .....                  | 57 |
| 4. Fighting for bare survival .....                                  | 60 |
| 5. Overcoming abusive relationships .....                            | 62 |
| 6. Relying on family support .....                                   | 63 |
| B. Symbolic level .....  | 65 |
| C. Structural level .....  | 68 |
| D. Intersectionality across levels and categories .....              | 74 |
| E. Addressing intersectional inequalities in social protection ..... | 79 |
| Conclusion .....   | 88 |
| Bibliography .....   | 91 |

In this chapter, we focus on social policy responses to multiple inequalities that intersect and materialise in the lived experiences of persons that are or ought to be users of the social protection system in Macedonia. We seek to identify categories of inequalities that shape the lived experiences of our research participants by analysing their self-reported everyday needs, coping strategies, and experiences with the social protection system and within the symbolic environment (prejudice, stereotypes, 'values'). In addition, we aim to uncover whether and how intersecting categories of inequalities are addressed in the national laws and policies in the field of social protection.



After gaining independence in 1991, Macedonia<sup>1</sup> embarked on a journey that instigated political, social and economic changes. This transformation of the socio-economic-political system resulted in high unemployment rates, lower living standards, and increased exposure to vulnerability of many of its citizens. The World Bank reports that almost one quarter of Macedonia's population lives in poverty<sup>2</sup> However, the numbers according to other sources are higher, reaching 30.9%. The percentage of unemployment in 2015 has been calculated to reach 25.5%.<sup>3</sup> Women earn 12.5% less for work of equal value, and the gap increases as the education level decreases; namely, it goes up to 28.4% for persons without formal education or with primary education. Women are paid 17.3% less than men for jobs of equal value, with the same levels of experience and education.<sup>4</sup> Despite this distressing number, very few studies engage the perspectives of persons living on the margins of society.

In these circumstances, declaratively, the social protection system was established to meet the evolving needs of its beneficiaries.<sup>5</sup> It includes measures, activities and policies designed to prevent and overcome basic social risks, to reduce poverty and social exclusion and to enhance the citizens' personal capacities to overcome social risk, poverty and social exclusion.<sup>6</sup>

There is a consensus that development of the social protection system has undergone three stages.<sup>7</sup> The first stage of development (1992-1996) is a continued extension of Yugoslavia's social protection system.<sup>8</sup> The second stage (1997-2002) was marked by Macedonia's adoption of the 1997 Social Protection Law and the membership of international financial institutions; which increasingly acted as social policy makers<sup>9</sup> The third stage resulted from the Ohrid Framework Agreement related reforms. The 1997 Law on Social Protection was amended in 2004 and introduced the decentralization of social protection. A new Law on Social Protection was adopted in 2009 and it is still in force. It reorganized the social protection system in terms of entitlements, funding and procedures for receiving the social assistance.<sup>10</sup>

Currently, the social protection system offers various services and benefits from the tax-financed social welfare system. The services and benefits are organized in four clusters: social

- 1 According to the last census conducted in 2002, the total ethnic population is composed of approximately 64 per cent of ethnic Macedonians, 25 per cent of ethnic Albanians, 4 per cent of ethnic Turks, 3 per cent of ethnic Roma, 2 per cent of ethnic Serbs, 1 per cent of ethnic Bosnians, 0.5 per cent of ethnic Vlachs and 1 per cent which fall under others. Mother tongue: about 67 per cent of the population speaks Macedonian, 25 per cent of the population speaks Albanian, 4 per cent Turkish, 2 per cent Roma, 1.5 per cent Serbian, 0.5 per cent Bosnian, 0.5 per cent Vlach and 1 per cent speak other language as a mother tongue;
  - Sex: 50.2 per cent of the population is male and 49.7 per cent of the population is female.
  - Age: about 20 per cent of the population is between zero to fourteen years of age, 70 per cent of the population is between fifteen and sixty four years of age and the rest 10 per cent are above sixty five years of age.
  - Religion: about 20 per cent of the population is Orthodox Christian, 33 per cent are Muslims, 0.5 per cent are Catholics, 0.1 per cent of the population is Protestant and 1.5 per cent belong to other religions; and
  - Sexual orientation: There is no data but according to the NGOs, 5 per cent of the population is homosexual.
 Summary of statistics taken from: Biljana Kotevska, *Country Report - Summary 2013, European Network of Legal Experts in Gender Equality and Non-discrimination*. <<http://www.equalitylaw.eu/component/edocman/2013-mk-summary-country-report-ln-final/Download>>. Last accessed on: 25.11.2015.
- 2 World Bank, "Poverty headcount ratio at national poverty lines (% of population)", *World Bank Website*, <<http://data.worldbank.org/indicator/SI.POV.NAHC/countries/MK?display=graph>>, Last accessed: 25.11.2015.
- 3 "State Statistical Office, Indicators," *State Statistical Office Website*, [http://www.stat.gov.mk/KlucniIndikator\\_i\\_en.aspx](http://www.stat.gov.mk/KlucniIndikator_i_en.aspx), Last accessed: 26.11.2015.
- 4 Source: Finance Think, *EdPlako Application*, <<http://www.edplako.mk/истражувања/>>
- 5 Ministry of Labour and Social Policy, *National Programme for Development of Social Protection (2011-2021)*, (Skopje, 2010).
- 6 Law on Social Protection, Official Gazette of the Republic of Macedonia, No. 79/09, 36/11, 51/11, 166/12, 15/13, 79/13, 164/13, 187/13, 44/14, 116/14, 180/14, 33/15, 72/15, 104/15, 150/2015, 173/2015, 192/2015; Constitutional Court decision: 07.04.2010.
- 7 Maja Gerovska Mitev, *Material Deprivation, Poverty and Social Exclusion in Macedonia* (Skopje: Friedrich Ebert Foundation, 2012).
- 8 Ibid.
- 9 Ibid.
- 10 Ministry of Labour and Social Policy, *National Programme for Development of Social Protection (2011-2021)*, (Skopje, 2010).

prevention, non-institutional protection, institutional protection and rights to financial assistance for social protection. Some examples of social prevention policies include education and counselling, development of self-assistance forms and volunteer work. Non-institutional protection includes rights to social service of social protection, home care and assistance to individuals and families, placement in a foster family, accommodation in a small group home and organised life support. Institutional protection includes the right to professional training and the right to accommodation in institutions for social care. Lastly, the group of rights to financial assistance for social protection includes various monetary assistance such as the right to social financial assistance, permanent financial assistance, assistance to a mother that gave birth to a fourth child, financial compensation for assistance and care.

Who are the users or ought to be users of the social protection system? According to the official state policies, these are persons in danger of falling into poverty or in poverty, and persons at risk of social exclusion. The following are identified as the primary groups at risk of social exclusion: persons that abuse drugs and their families, homeless children and their parents and survivors of domestic violence.<sup>11</sup>

Uzunov categorizes the following types of households as falling within the highest risk of poverty: “(i) households with numerous members of the family; (ii) households with no employed members; (iii) households where the head of the family has either no education or has a low level of education and skills; and (iv) households with elderly people without pensions or with pensioners with very low pensions.”<sup>12</sup> The composition of adult social protection recipients is provided in Table 2.1 below.

Table 2.1: Adult recipients of social welfare by registration status, 2014

| Category                               | Male | Female | Total |
|--|------|--------|-------|
| Socially excluded                      | 1355 | 989    | 2344  |
| Persons with visual impairment         | 1397 | 977    | 2374  |
| Persons with hearing impairment        | 1117 | 838    | 1955  |
| Persons with physical disabilities     | 6695 | 4986   | 11681 |
| Persons with intellectual disabilities | 2101 | 1653   | 3754  |
| Persons with combined disabilities     | 1588 | 1065   | 2653  |
| Financially unprotected                | 1651 | 1772   | 3423  |
| Older beneficiaries                    | 937  | 923    | 1860  |
| Other beneficiaries                    | 3673 | 3366   | 7039  |

Source: "Social and Health Protection", State Statistical Office Website. <<http://www.stat.gov.mk/OblastOpsto.aspx?id=3>>. Last accessed: 25.11.2015

11 Ministry of Labour and Social Policy, *National Strategy for Reduction of Poverty and Social Exclusion* (revised 2010-2013) (Skopje, March 2013), 3.

12 Vanco Uzunov, "Socio-economic transformation and the welfare system of the Republic of Macedonia in the period of transition", in *Welfare states in transition: 20 years after the Yugoslav welfare model*, eds. Marija Stambolieva & Stefan Dehnert (Sofia: Friedrich Ebert Foundation, 2011): 131.

For the purposes of this study, social protection is understood to mean a key component of social policy which prevents, manages and overcomes situations which adversely affect people's wellbeing, and "helps individuals to maintain their living standard when confronted by contingencies such as illness, maternity, disability or old age; market risks, such as unemployment; as well as economic crises or natural disasters".<sup>13</sup> In addition, social assistance is understood to mean a form of social protection which, seen in its more narrow and definably functional scope, encompasses providing minimum income as a means to prevent poverty.<sup>14</sup>

Our study is the first in the region to look at social protection from an intersectional lens, while drawing on the perspectives of users or ought to be users of the social protection system. Relying on Winker and Degele's model of multi-level intersectional analysis, we look at "interactions between inequality-creating social structures, symbolic representations and identity constructions that are context-specific, topic-orientated and inextricably linked to social praxis".<sup>15</sup> First, we delve into the complexities of everyday lives of persons that are or ought to be users of the social protection system to identify categories of inequality linked to their self-reported basic needs and the coping strategies they employ to overcome hardship. The starting premise is that different forms of exclusions and disadvantages produce specific inequalities that manifest differently in the lived experiences of the interviewees.

Firstly, we look at the ways in which combined rather than cumulative effects of these categories of inequality create specific realities and everyday practices in the lives of persons that are, or ought to be, users of the social protection system in Macedonia. Thirty-three persons that are or ought to be users of the social protection system were interviewed and provided us with insights into the realities they live. Our interviewees comprise a diverse group of persons with disabilities, carers of persons with disabilities, single parents, homeless person, LGBTIQ persons, and domestic violence survivors.

Secondly, through the narratives of our interviewees, we seek to gain insight in the norms, values and ideologies they embody, perpetuate or reject. Since these symbolic representations do not exist in a vacuum, we analysed media articles covering our topic of interest and we conducted a focus group discussion with non-users of the social protection system to reveal dominant norms, ideologies and representations that operate in the Macedonian society.

Thirdly, in order to understand how interviewees relate to social structures, the experiences and perspectives on the system of social protection by its users or ought to be users were evaluated against existing policy documents, and primarily social protection laws, policies and strategies.

Our findings suggest that intersecting categories of inequality produce a diverse set of self-reported needs and coping strategies. This will be demonstrated with the six groups discussed below. The narratives of our interviewees reveal overwhelming dissatisfaction with the social protection system because it fails to address their basic needs, but even more so – because of its punitive character. Further inquiry in the social protection system suggests that existing policy framework (at least declaratively) makes initial steps towards acknowledging intersecting inequalities of users or ought to be users of the social protection system. Nevertheless, further efforts are needed to assess and address existing vulnerabilities of persons situated at the intersection of various categories of inequalities.

13 United Nations Research Institute for Social Development, *Combating Poverty and Inequality: Structural Change, Social Policy and Politics* (Geneva: UNRISD, 2010), 135.

14 Thomas Bahle, Michaela Pfeifer and Claus Wendt, "Social Assistance" in Francis G. Castel et al (eds), *The Oxford Handbook of the Welfare State* (OUP 2010), 448

15 Gabriele Winker and Nina Degele, "Intersectionality as multi-level analysis: Dealing with social inequality", *European Journal of Women's Studies* Vol. 18 No. 1 (2011), 54.

This chapter is structured as follows: First, the findings on the individual, symbolic and structural level are presented. The fourth section portrays intersecting categories on all three levels among categories of inequality. The last section presents the findings of intersectional analysis of the existing laws and policies in the social protection field.

## A. Individual level

It is well known that inequalities are generated through interplay and intersection of personal characteristics and power relations. Their effects shape our interviewees' lived experiences and everyday realities. Furthermore, intersecting categories of inequality pre-determine their available coping strategies and hamper their ability to satisfy basic needs. The following section focuses on the interactions and dependencies of categories of inequality on individual level stemming from the data gathered from interviews with persons that are, or ought to be, users of the social protection system.

Using the model of Winker and Degele's multi-level analysis,<sup>16</sup> we analysed the data from the interviews following five steps. We first sought to understand interviewees' identity constructions by looking for markers of both belonging and "otherness" and identifying categories of differentiation that serve as "self-positioners". Secondly, we identified symbolic representations such as, norms, values and dominant ideologies that impact the livelihoods of our interviewees. Some of the symbolic representations, which serve as self-positioners, were overtly expressed by the interviewees, while others remain invisible in their expression, yet could clearly be identified to have had a role in shaping their worldview and experiences. Thirdly, we looked at how our interviewees relate to social structures in place such as, institutions, laws and policies. In the fourth step, we identified central categories of difference on all three levels – the individual, symbolic and structural level to uncover most important subject constructions for each interviewee.

Table 2.2: The types of relationships between the two dimensions of analysis (self-reported needs and developed coping strategies) in the case of Macedonia

| Groups                                     | Interviews [pseudonyms]  | Self-reported needs                              | Coping strategies   |
|--|--|--|---|
| Recognition of body capability             | Orhan, Bekim, Jadranka, Drita, Dragana, Petar, Fatmir                      | Being recognized as a valuable member of society | Active engagement in civil society and seeking (public) employment                                |
| Making one's own way though life           | Stojan, Marina, Stasha   | No financial or other support                    | Relying fully on oneself  |
| Securing the future of the child/dependant | Beti, Petra, Violeta, Stefan, Irena, Sasho, Blaga, Lutvija, Arta, Dushanka | Child/dependant                                  | Organizing one's whole life around the dependant  |
| Fighting for bare survival                 | Ramiz, Mersiha, Senad, Nenad, Stojna, Goran, Ana                           | Struggling to make ends meet                     | Multitude of coping strategies to provide for basic needs such as food for oneself and the family |
| Overcoming abusive relationships           | Marija, Pavlina  | Abusive relationship                             | Support from family/children to cope with abusive relationship                                    |
| Relying on family support                  | Fitim, Senada, Iva, Nina   | Perceived full incapacity to work                | Family support  |

16 Ibid, 58-61.

As suggested by Winker and Degele, we took note of the occurrence of categories on several levels as a marker of higher importance. Finally, once we identified the most important individual subject constructions, we clustered and compared them. The groups were constructed around social practices related to our dimensions of analysis, namely the interviewees' self-reported needs and coping strategies. The groups reflect biggest internal homogeneity and biggest external heterogeneity.

The six groups presented in Table 2.2. are the outcome of this analytical process. These groups are discussed in greater detail in the following sections. Each section explains who the interviewees included in the constructed group are, what are their self-reported everyday needs, and what coping strategies they have developed to meet their basic needs. To safely preserve their anonymity, all interviewees are referred to using pseudonyms.

### 1. Recognition of body capability

The first group is comprised of seven persons with acquired disabilities whose primary identified need is recognition of their body capability. For this group, the quest for such recognition manifests in their attempts to engage in the (formal) economy and materializes in a specific form of agency linked to their disability activism.

All interviewees in this group have acquired a disability,<sup>17</sup> resulting in their primary construction of the self via their disability. However, their disability experiences cannot be generalized, as each of them is unique and distinct. This diversity is reflected in their attitude towards the disability and the meanings attached to it, which are multifaceted and nuanced. For example, Orhan, a person with sight impairment portrays himself as *“equal to those that can see”*. In contrast, others have identified themselves with the mobility aid they use to the extent that the object becomes the personification of the individual. Dragana, for example, refers to herself and her peers as *“we, the wheelchairs”*.

Disability is the primary identity marker whereas “healthy” persons, equated with the able-bodied, constitute “the other”, or in the words of Petar: *“You’re an invalid, you’re not healthy”*. The “healthy vs. invalid” dichotomy feeds their struggle with the dominant norm about the abled body (a body fit to work) prevalent on the symbolic and structural level. For both the interviewees on individual level and, as we will later see the focus group participants on the symbolic level, “healthy” signifies better social standing. “Healthy” persons do not need social protection because “healthy” persons are able-bodied and are considered as capable of engaging in income-generating activities. In this sense, ability and disability are viewed in direct opposition.

The “healthy vs. invalid” binary is reconfirmed on a structural level, as the two main financial benefits are distributed to those that are able to work and to those that are not, namely social financial assistance recipients and permanent financial assistance recipients. All the persons in this group receive or used to receive permanent financial assistance. To receive permanent social assistance, a person must be “incapacitated to work” and have no income (or household income from all sources is lower than the amount of the permanent financial assistance- 3.677 MKD in 2015<sup>18</sup>). Thus, the main criteria to continue receiving social assistance is linked with

17 Half of the interviewees in this group acquired disabilities as adults, while for the rest the disability was acquired via accidents and/or illness as children.

18 Ministry of Labour and Social Policy, “Right to Permanent Financial Allowance”, *Ministry of Labour and Social Policy Website*, [http://www.mtsp.gov.mk/uslugi-ns\\_article-pravo-na-postojana-paricna-pomosh.nsp](http://www.mtsp.gov.mk/uslugi-ns_article-pravo-na-postojana-paricna-pomosh.nsp), Last accessed: 27.11.2015



an inability to work and having no or limited income. In fact, receiving financial means other than general social assistance is a ground for discontinuance of financial assistance.

However, there is an overarching consensus among our interviewees as to the insufficient amount of social assistance. For this reason, five out of seven interviewees (all of the women and two of the men) in this group actively seek work and/or are engaged in informal economic activities. Drita, an ethnic Albanian rural woman provides cleaning services in the nearby town. Jadranka, an ethnic Macedonian woman with a disability makes jewellery and sells it using social media; while Orhan plays music at weddings and other celebrations to make ends meet. Their coping strategies are predetermined by their gender, with women undertaking what are perceived as classic “female appropriate jobs” (pink-collar jobs), while men rely on tasks seen as “male appropriate jobs”.

Although assistance would be discontinued if they engage in formal economic work, the majority of the interviewees prefer this option rather than relying on the amount of social assistance funds provided by the state. The interviewees in this group reject the notion of social freeloaders, but acknowledge a need of assistance on grounds of disability. They insist that the State should provide the necessary accommodation for them in order to enable them to live under their full body capability. All of them face challenges navigating their daily lives in non-accessible environments in public spaces:

“In [home town] all the institutions are situated on the second floor, social services, employment agency, everything... with all the stairs, they are completely inaccessible... someone has to come down and help a person to reach social services.”

Only two persons in this group do not rely on informal economic activities. Petar is an ethnic Macedonian father and husband harbouring feelings of hopelessness in terms of improving his situation because of his perceived inability to engage in the labour market. Similarly, Bekim, one of the ethnic Albanian male interviewees with a disability, also perceives himself as incapable to work and relies heavily on the financial assistance provided by his brother. However, both men stated that the State should do more in terms of providing reasonable accommodation for them to be able to function autonomously as much as possible.

All interviewees recognize age as an important factor influencing their ability to improve their situation. Similarly, previous studies note that age-based discrimination is mostly predominant in employment and labour relations.<sup>19</sup> According to the Equal Opportunities Barometer Survey, almost 40% of respondents believe that age-based discrimination is very common in the country and it is perceived as a fifth ground of discrimination, after political affiliation, ethnic background, sexual orientation and disability.<sup>20</sup>

In their narratives, our interviewees reflected on the lack of jobs for “young people” let alone for older ones pointing to difficult economic circumstances in the country. Smaller towns and villages have been particularly affected by the lack of employment opportunities. As Dragana said:

“They don’t employ healthy people, let alone invalids... and even if they want to employ me, there are no jobs in [her hometown]”.

19 Bekim Kadriu and Bujar Ahmedi, “Age Discrimination in the Republic of Macedonia and the Approach of the Constitutional Court,” *Academic Journal of Interdisciplinary Studies*, (2015), 244.

20 Jasmina Mihailoska and Misha Popovic, *Equal Opportunities Barometer* (Skopje: Macedonian Center for International Cooperation, 2013), 11.



Significant gender differences are also at play in this group. In terms of their marital status, all of the women are presently single (one divorced, one separated, and one never married) and live alone or with members of their parental families. The four men are married and live with their wives and children. None of the women in this group have biological offspring. It has been previously noted that women with disabilities are largely perceived “to be asexual and unfit to live with a partner and be mothers.”<sup>21</sup> The possible source of this is viewing mothers as caring figures, which women with disabilities cannot be, and especially not in circumstances marked by lack of public services to assist them in undertaking such a role.<sup>22</sup> This can be additionally burdening for our female interviewees as, in the Macedonian context, motherhood is a valued social status. Furthermore, a woman is not perceived as “complete” if she hasn’t experienced the “bliss” of motherhood. Thus, womanhood is highly associated with motherhood, since it is considered to give meaning to women’s existence, a purpose in women’s lives.<sup>23</sup>

One of the women took over mothering responsibilities over her younger family members. Jadranka’s life story is framed by several tragic events: she survived a car accident in which she lost her partner and the ability to walk. Shortly after she lost her mother as well. While still struggling to navigate her daily life in a wheelchair, she took care of her niece (as her older sister left the child to her) since she was six months old. The caring work she performs constitutes a large part of her identity. Except for her, all the other interviewees have secured housing. Jadranka attempts to obtain social housing for her and her niece:

“I wish for my girl to be secure...during the time that we still have together until she gets married... I want for us to live our lives better”.

Without exception, the men in this group, see themselves as the breadwinners in their families. Their female spouses assume caretaking roles. The women are either self-sustaining, or also benefit from the help of another female family member, which signifies that caring work is predominantly carried out by women. In addition, the women in this group are less educated than the men. Only Jadranka has completed high school education, whereas the other women did not study further following elementary education. In comparison, Orhan has a university degree and the other three men have completed high school.

Explicit intersection of ethnicity, disability and place of residence is identified in the lived experience of Drita, a rural ethnic Albanian woman who faces numerous mobility obstacles. She observed that the able-bodied persons in her surrounding are reluctant to provide help because they perceive disability as shameful:

“I have had sixteen surgeries, and people stare if I wear something short in the summer. I don’t have scars but still it is visible I’ve had surgeries. I think it’s the mentality; people don’t mind their own business and stare. If you don’t want to help, the least you can do is not to stare”.

Drita experiences this association particularly in her village, noting a harsher stigmatization of disability in rural areas, which according to her is in sharp contrast to how persons with disabilities are treated in other countries. Similarly, Bekim also mentions better treatment of persons with disabilities abroad.

21 European Disability Forum, *2nd Manifesto on the Rights of Women and Girls with Disabilities in the European Union: A Toolkit for Activists and Policymakers* (Budapest: General Assembly of the European Disability Forum, 2011), 8.

22 Ružica Boškić et al, “Everyday Life of Disabled Persons in Slovenia”, *Revija za sociologiju* Vol.39, No.4 (2008), 251–265.

23 Ilkâ Thiessen, *Waiting for Macedonia: Identity in a Changing World* (Peterborough, Ont.: Broadview Press, 2007).

Religion plays a role for some of the interviewees. Fatmir, an Albanian Muslim man, believes the accident in which he acquired his disability as “God’s will”. In addition, his financial coping strategies are linked with belonging to this specific religious and ethnic group. He noted that the mosque as an institution, along with his community of friends and relatives, has been very helpful in collecting donations for him to be able to afford medical services and to make ends meet. This was particularly beneficial after the discontinuation of the social assistance, which he suffered on the grounds of receipt of remittances.

In terms of coping strategies, for three of the interviewees (one male and the two females), borrowing is a coping strategy that they rely on, whereas for one of the male interviewees, borrowing is a desired, yet unattainable coping strategy. Saving on food is a coping strategy employed by two of the female interviewees in this group, as Dragana illustrates:

“If you buy a loaf of bread you will make it last for two days. You’ll buy cans of tuna (the larger ones) only when there are discount sales on, so you can get three for the price of two. You’ll mix one can with onions, and eat half for breakfast and half for dinner.”

In the face of their personal struggles, all seven interviewees in this group play an active role in the civil society sector in Macedonia. The majority of them hold decision-making positions in their respective organizations. They move beyond their individual hardship to contribute towards overall positive societal change.

It is through their quest for gainful (formal) employment and their disability activism that they actively refute societally imposed notions of passivity and dependency linked with disability. In their everyday practices, they continuously challenge stereotypes about persons with disabilities as passive, helpless, unproductive members of the society through their activism and engagement in the labor market. They embrace an empowering stance and move away from the abovementioned stereotypes, but also a take stance against the neoliberal notion of productivity and what an able-body is.

## 2. Making one’s own way through life

For the three interviewees in this group, self-reliance is at the core of their self-identification. They perceive themselves as having responded with resilience to their challenging life trajectories and employ various coping strategies to make their own way through life. This group consists of a single father of a child with intellectual disability, a trans-gender sex worker, and a single mother of a three-year old.

Stojan is a single father and widower who cares for his child with disability. Aside from losing his wife, Stojan also lost his job in the transition period, due to the privatization-related processes. He is still formally unemployed. He lost his parents at a young age and has not been in touch with his brother in several years. As Stojan begins his story as follows:

“I come from a village, I live in a city, was raised in a miserably poor family. I paid for my education, I did everything by myself as a bachelor, bought an apartment, all alone, without the support of my parents (...) I never asked for help from anyone”.

Similarly Marina, a young single mother of a three-year old, has been rejected by her family because of her choice of partner and for deciding to keep the child. Her decision to leave her “irresponsible partner” left her homeless during pregnancy. Having nobody to turn to for

help, she sought shelter in a religious institution. Although she found a safe space to carry her pregnancy to term, she developed a chronic illness constraining her from undertaking jobs that require her to stand on her feet for long hours.

Stasha is a Roma transgender sex worker and a survivor of various forms of gender-based violence, ranging from domestic violence to street harassment. Her account highlights the disadvantaged situation Roma face in Macedonia, particularly in terms of poverty and limited access to education, employment, and housing. She was born and raised in the largest Roma settlement - Shuto Orizari - and substituted regular schooling for evening school in order to get more free time to engage in financially gainful activities. She reports to have resorted to sex work at the age of 15, as a result of her quest for a life away from poverty:

“I was young, I didn’t think it through, maybe I was also eager to taste hazelnut chocolate, and I tried hazelnut chocolate [in the bar] and I was very happy about it, and that I could drink original juice, to get a phone. I never had a phone before.”

Her family’s inability to understand the fluidity of her gender identity and sexual orientation coupled with disapproval of her line of work led to multiple instances of domestic violence. In addition, she experiences street harassment almost on daily basis. Stasha has also been subjected to structural violence perpetrated by the police and institutions:

“[The police] will find out what you do for living and they will harass you, sometimes they ask for sex and abuse you, and then they will tell you: it’s your fault, what were you doing there. So what if you report violence, if you don’t watch your own back, nobody will, not the police, not the social service”.

72.2 % of Roma women in Macedonia have experienced domestic violence.<sup>24</sup> LGBTIQ persons who provide sexual services face an even greater danger of violence and abuse.<sup>25</sup>

For both single parents, care work occupies much of their time leaving limited space for social life and personal development. Similar to the third group of interviewees, for these two single parents caring for their children is their primary concern. Unlike the majority of parents/guardians in the third group, these two interviewees carry an additional burden that stems from lone parenting, having to both care and provide for their children, while frequently lacking support networks.

The two single parents receive social assistance, whereas the transgender sex worker’s social assistance has been discontinued because she received a small honorarium on her bank account from doing work for a civil society organization. In terms of their class positioning, the similarities are further visible through the resolved housing issue, which brings much pride and alleviates a large portion of the worry of all three interviewees. Of the three, the single mother is in the most precarious position in terms of housing. She currently lives with her parents, but in the past occasional conflicts resulted in her relatives forcing her out of the household.

All three interviewees rely on the occasional provision of informal services. Stasha, the transgender person relies on sex work, hairdressing services and occasional work for a CSO. She managed to save for a small house by herself, through a work abroad she undertook some time ago. This house is her biggest pride, as she saved for it all by herself. Stojan, the single father

24 Ministry of Labour and Social Policy, *National Strategy on Prevention and Protection against Domestic Violence*, (Skopje, 2012), 7.

25 Kristefer Stojanovski, et al, “‘It Is One, Big Loneliness for Me’: The Influences of Politics and Society on Men Who Have Sex with Men and Transwomen in Macedonia” *Sexuality Research and Social Policy*, (2015).

provides sewing and taxi services and assistance to elderly persons from/to hospitals and other places when his child is at the day care centre. Afterwards, his time is completely occupied with caring for the child. All these obligations leave Stojan with no time for anything else. What some would label as “time poverty” has resulted in cutting family ties with his brother. He reports that his brother and his family stopped visiting him after he failed to return the visit on a number of occasions, saying that they simply cannot understand the time and resources that such a visit entails for him.

Marina, the single mother, actively seeks “any type of employment”, but is struggling to find one, as an artist with a postgraduate degree in a country with a high unemployment rate. In addition to her caretaking responsibilities that cause time constraints, it is her illness that prevents her from undertaking a job that includes long hours on her feet. Still, she is very resourceful in developing strategies for satisfying basic needs. For example, she doesn’t use public transport and walks everywhere to save money, buys discounted food, and provides clothes for her son from Facebook groups in which parents exchange baby clothing. Whereas she formerly often attended cultural events, following the birth of her child she now sees even the events with the cheapest tickets as being out of her reach:

“A few months ago, a band that I really like came to town, but I couldn’t afford to go. The price of the ticket and transport fare was too much for me”.

In this group, the body is a source of inequality for all interviewees, but in a very different way when compared to the first group, as well as within the group. Being completely consumed with caretaking over his child with a disability, Stojan almost embodies the disability himself, but he also highlights facing ageism on both a symbolic and structural level. Stojan believes elder people are not “employable”.

“I am almost sixty years old, nobody is employing [the elderly] anymore, everybody wants to hire 25-30 years-old people.”

Marina, on the other hand, has been subjected to appearance-based discrimination when seeking help from social services. She has been told that she “dresses too good to receive social assistance”. Yet, being highly educated, she is very informed about her rights; she navigates the system well and is very critical of it. This, in turn, frequently results in conflicting relations with social services employees. In addition, in terms of physical ill-being, she is the only person in this sample reporting that a simple cold can push her into serious deprivation because of costs of medicines, transport and an inability to work.

For Stasha, the transgender sex worker, her body alongside gender and age is central to her experiences. She feels excluded because of her appearance, and feels trapped in her body. She is convinced that hormonal therapy is no longer an option due to her age, which she mentions in the context of close family and their possible reaction to such a change should she decide to start the process now. Because of her appearance, persons working in the social service system and other state services have openly ridiculed her on several occasions.

Gender plays an important role in the case of Marina, the single mother who is very much gender-aware and critically voices her disapproval of the disadvantaged position of women in society. She has faced exclusion from the family due to her choice to become a single mother, and currently struggles with juggling between searching for a job, dealing with social-assistance related bureaucracy, being an active member of the society and taking care of her child.

Gender norms create a sense of low self-worth for Stojan, because he is struggling on a daily basis with having to do, as he says, “women’s work” by himself – a concept he repeated several times throughout the interview:

“*I clean around the house, I make breakfast, lunch and dinner for my son, I do all house chores a woman does*”.

One of the most complex and nuanced accounts of intersecting gender, ethnicity, body and class inequalities identified through our research was in Stasha’s lived experiences. Being a trans-gender Roma and living within a Roma community limited her opportunities for so-called ‘upward mobility’. She stated that the quality of education is low in her municipality and that dropping out of school is seen as acceptable. Furthermore, substituting regular primary education for an “evening school” was not only seen as “normal”, but also as a better option since it allowed persons to engage in financially gainful activities. Thus, she sees following such a life path as only one in the path of many. Having regretted dropping out from school, years after she returned from working abroad, she enrolled in further (vocational) education and completed a hairdressing course. This has both filled her with pride and enabled her to rely on a socially acceptable provision of services, as opposed to the previous engagement as a sex worker.

Embedded in their narratives, and common to the three employees, is a sense of pride in achieving everything by themselves through hard work, resourcefulness and self-sacrifice. Faced with disrupted family relations, their sense of self-worth is further amplified because they have developed mechanisms to deal with the difficult circumstances in their lives even in the absence of familial support. They demonstrate strength in the face of hardship, each of them in their own particular manner, carrying much pride in their small everyday victories. Their determination to improve their livelihoods and those of their families is remarkable, even though their everyday struggles differ depending on the variety of intersecting grounds, as is shown in the examples above.

### 3. Securing the future of the child/dependant

All persons in this group parent and/or care for children/dependants with intellectual or psychosocial disabilities. Having felt the complete failure of the social welfare system to assist them with child/dependant care, the primary concern of this group of interviewees is to secure the future of the child/dependant. This is intensified by the worry of the child’s/dependant’s fate after their death. This responsibility not only places the body at the centre as a source of inequality, acquired by association, but it also takes priority over the interviewees’ genders and ethnicities, rendering their own body capability irrelevant. They exhibit a similar type of otherness as the interviewees from group one, regardless of the fact they themselves are not persons with disabilities. They too reiterate the perception that people without a disability can never know how it is to be a person with a disability, which brings to the surface the notion that having a child with a disability “brings disability” to whole family. As one of our interviewees explained:

“*Nobody asks how you are, but I know how my soul hurts, both for me and for the child. Even if you talk to someone, people that have not been through this cannot understand, they’ll just hurt more for nothing. You have to be strong, and that’s it*”.

What distinguishes groups one and three is that persons from the former reject the notion that people with disability are “punished by God”, which is a dominant belief of members of the latter group. As Stefan, a father of two children with disabilities who embodies this notion, explains: “*If God punished [children with disabilities], we should not do it as well*”. Since disability in their belief systems is seen as God’s punishment, there is implied victimization, along with a



sense of helplessness in lieu of forces that are beyond their control.

The interviewees of this group are filled with feelings of isolation and self-sacrifice as well as with difficulties in accessing information and obtaining assistance and support from the institutions, ultimately resulting in significant levels of stress over the uncertain destinies of their children/dependants. Fear of the future is an overwhelming emotion for this group, since ensuring the children's wellbeing upon parent/guardians' death is a major source of concern. Their own emotional and physical wellbeing are subservient to the needs of their children. When describing herself Violeta stated: *"I am not a needy woman, I am fulfilled when my children are healthy, that's what makes me happy"*. Similarly, Petra explained: *"even if we have to eat, we don't; we save it for the children"*.

In the two-parent households, it is the women that assume the role of primary caregivers, while reporting occasional help from male spouses. The exception is Sasho - the retired father of a daughter with schizophrenia. He shares caring responsibilities over the daughter with his wife, who still works. He is also the primary caregiver of his ill mother. For the women in two-parent households who assume primary caring responsibilities involving intense family work and personal sacrifices, entering the labour market seems impossible due to the lack of services and support. Petra's account emphasises the inequality by association:

“*I want to work somewhere, but I can't. [The child] sleeps till 8 o'clock, I have to take him to school at 9 o'clock, and if I were employed, I would need to be at work at 7-8 o'clock. I simply can't*”.

The school Petra refers to in the excerpt above is a daily centre for children with intellectual disabilities run by a non-governmental organization with the support of the municipality. Unlike Petra and some of the other caregivers in this group that have access to this type of services, Blaga, the single mother living in a rural area, is deprived of this opportunity. For her, along with inaccessible facilities for care and socialization of her child, stigmatizing societal attitudes and lower acceptance of children with disabilities in her village raise concerns. This instigated her (unsuccessful) advocacy for the provision of additional services.

The lived experiences of the two Roma women in this group show that ethnicity seems to complicate things further for these caregivers. Previous studies have also identified gender, ethnicity and poverty of Roma women as intersecting axes creating specific vulnerabilities and potential for discrimination.<sup>26</sup> The two Roma women in group both face dire financial conditions and struggle to put food on the table, with Petra occasionally selling flowers on the market and cleaning houses, and Lutvija asking for food from large stores. At the same time, these two interviewees also have the responsibility of caring for 4 and 5 children, respectively.

The two single-parent households in this group are female-headed, but they both rely on pensions as a financial coping mechanism in addition to the social assistance they receive. In terms of their class positioning, the interviewees in this group who can rely on pensions usually perceive themselves as financially better off, since the pensions alleviate a considerable amount of stress associated with paying bills and making ends meet.

Residence in rural areas provides specific difficulties for the parents/caregivers associated with transportation costs and lack of appropriate childcare services, as reported by the three female interviewees in this group who live in villages. Arta takes her daughter from the village to a spe-

26 Amy J. Schulz and Leith Mullings, "Intersectionality and Health: An Introduction" in *Gender, Race, Class & Health: Intersectional Approaches*, Amy J. Schulz and Leith Mullings (eds) (San Francisco: Jossey-Bass, 2005).



cial school in the town every day by car and waits for three hours there until her classes are over:

“We bought the car just because of [daughter], so we don’t have to wait for taxi in case she has a seizure”.

She doesn’t go back home during those three hours to minimize distance in case of a seizure and to decrease transportation costs. Subsequently, she is not able to engage in a financially gainful work, which is why she relies on the social assistance they receive and the income from her husband’s occasional seasonal work. The other two interviewees rely on public transport.

The only two male interviewees in this group (Sasho, an ethnic Macedonian, and Stefan, an ethnic Serb) exhibit strong Yugo-nostalgic sentiments and a longing for the loss of social life resulting both from the transition and the occurrence of illness/disability in the family. Stefan mentions that at the time of Yugoslavia they regularly went to the theatre and cinema; now there is nothing to do:

“They can lie to someone else that we are now living better, but they cannot lie to us – adults. [...] We forgot what a theatre is, what a cinema is. All that we have now are TVs and we are all sucked into them TVs.”

They also feel deprived due to not being able to enjoy their former rich social life, by regularly eating out, or hosting and entertaining guests in their homes as they used to. “I know all of the things that I could do with my money back then” remembers Stefan. Or, as Sasho reminisces his daughter’s first birthday: “We had 70 guests in our house, singing, dancing for hours... Nowadays, nothing”. Irena, the young rural Macedonian woman who cares for her brother suffering from down syndrome also reports lacking a social life and personal time, even though she makes substantial efforts to include her brother in her group of friends and to increase others’ awareness and acceptance of persons with disabilities:

“[We] are taking him out on Friday. All my friends are like: sure, sure he should come as well. It’s not like I’m asking them if he should come, I am letting them know that he’s coming, and nobody objects to it.”

While the majority of women assume traditional gender roles of mothering and caring for their families, the strictest adherence to gendered division of labour is manifested by Violeta and Dushanka - Serbian and Macedonian, aged 63 and 73 respectively. Violeta believes that:

“A woman’s job is to iron, to clean/wash. [...] He [the husband] does not help around the house, no, no, no. That is a woman’s job. He helps only when guests come - cuts the cheese, brings the buns, or the drinks. And of course he helps with eating everything.”

Similarly, Dushanka explained that women’s tasks include “going to the market, cleaning, washing... men have other duties, like chopping wood”. Previous studies have also shown that older respondents tend to have a more traditional outlook on appropriate female and male roles and responsibilities in the household.<sup>27</sup>

27 Reactor - Research in action, *Finding the key to the glass door: demystifying the reasons the women’s low participation in the labour market* (Skopje, 2012), 18.

All the interviewees in this group report needing assistance in rearing their children and see a lack of services and late and insufficient social assistance as the main problems. Class, in terms of level of education, employment status (or status of a retired person) and social capital, plays an important role when assessing the positioning and accompanying underlying values. Persons with secondary and high(er) education seem to navigate the system better, and are either employed or retired, thus in a better financial situation, but also have better social capital. Although all interviewees were all openly critical of the State, it can easily be said that those in a more stable social and financial position were even more outspoken and critical of the state on their own behalf.

#### 4. Fighting for bare survival

Bare survival is central to the fourth group of interviewees. All of them live in dire financial conditions and make extraordinary efforts to literally survive through to the end of the month. Except for one, none of the interviewees receive social assistance benefits. In two cases social assistance has been discontinued, while the rest of the persons have never received it.

Out of all thirty-three persons that participated in this study in Macedonia, these interviewees live in the most precarious conditions. The glimpses in the realities of their lives show everyday struggle to secure livelihood for themselves and their families. They all report material deprivation, physical and emotional ill-being, and mistreatment by institutions. The majority of them have also experienced violence. Feelings of exclusion, rejection and loneliness are overwhelming in this group. In addition, their narratives suggest powerlessness manifested as disbelief in their own ability to improve their living conditions.

Their basic needs revolve primarily around food and housing, with food being the foremost concern. One meal per day is the norm, frequently provided by soup kitchens on weekdays or their extended families. Considering that soup kitchens are the main providers for their daily meals and they do not work on weekends, acquiring enough food to survive through Saturdays and Sundays frequently poses insurmountable challenges. All of the interviewees in this group report housing and shelter as a source of distress. While some live in deplorable conditions with houses that are falling apart, deprived of electricity, heat, and basic appliances, others are homeless.

The origins of their situations differ, as do their coping strategies. For two persons (both Roma and living in the largest Roma settlement in the country) it seems that living in poverty is just the way it has forever been. This has had a strong impact on their class position and ability to improve their situation, leaving both of them without completed elementary education. Previous surveys have demonstrated low levels of educational attainment among Roma, with approximately 17% of adult Roma being illiterate coupled with lower levels of compulsory enrolment in elementary school.<sup>28</sup> This significantly constrains their ability for so-called ‘upward mobility’.

In an effort to make ends meet and provide food for a family of eleven persons, Ramiz relies on waste collection as the main financial coping strategy, given that the amount of social assistance which he receives is insufficient to cover basic living costs for all of them. His primary belief is that it is the individual’s responsibility to provide for oneself – *“if we do not work, we will not eat; it’s as simple as that. [...] Today it rains, so we can’t go to work, so no food today”*. In doing this, he keeps some of his children from going to school in order to help with the work,

28 Christian Brüggemann, Roma education in comparative perspective. *Analysis of the UNDP/World Bank/EC Regional Roma Survey*, (Bratislava: UNDP, 2012), 22.

however says he is “no fool” and knows how important education is and that his children will need to complete formal education at some point in time.

Senad, the second youngest Roma father in this group, relies on remittances and sex work as coping strategies, hiding the latter strategy from his wife, as well as his bisexual orientation. Being young and “able-bodied”, yet unable to find (public)<sup>29</sup> employment, he justifies sex work as the only way he can provide for his family: *“I do it for them, for the children, they have to eat. I don’t take the money for myself.”*

Sexuality also comes into play for Mersiha, the lesbian Roma woman who is publicly open about her sexual orientation. Yet, her inability to find a suitable partner causes her significant distress. Living with her mother, she survives by providing occasional cleaning services.

In addition, it is noteworthy that all three female interviewees in this group state that it was exposure to violence that resulted in their lack of will to live and with depression. The ill and elderly widow was abused by her husband for decades. Following his death, she moved in with her son, and now lives in substandard conditions on a small pension. She relies on the soup kitchen for food. Feeling lonely and helpless, the only support she receives is from her daughters who occasionally provide her with food and medication. Access to medication for her is a major obstacle, as she is not able to provide prescribed therapy for herself. She manages by saving on medicines; she takes one pill per day instead of the prescribed three, in order to “have enough medication to make it through the month”.

On the other hand, two of the interviewees (Goran and Nenad, both male), describe themselves as drifters (with Nenad being also homeless) and both exhibit a strong sense of self-worth in having risen above their situation; both refuse to ask the system for assistance; as Goran explains:

“*I am not interested in social assistance. I don’t need that; they should give it to other people who need it more than I do.”*

Nenad, considers himself highly intelligent, yet unacknowledged and disrespected by people and institutions. For him, homelessness is the source of many injustices he claims he has suffered, such as appearance-based discrimination by institutions. Explaining the treatment he received by the social services in his hometown, he stated:

“*They reject me, they tell me you’re crazy, you come here dirty, you have a beard, you want to get us all sick”.*

‘Lookism’, in terms of dressing well and appearing well is seen as a sign of being better off. While Nenad reported mistreatment because of not looking well enough, Senad claimed that he had to justify to social services employees how he can afford to be well dressed, and still apply for social assistance. In his case, Senad’s sister who lives abroad sends remittances and clothes, which he occasionally sells so he can provide food on the table for his children.

Faith and religion are a strong component of the interviewees’ narratives in this very diverse group. All interviewees mention God, finding help, faith and comfort in religion. Disillusioned with humanity, faith in God is particularly strongly exhibited in the case of the two male drifters to the extent that they rely on God to help them through the day.

29 The state is the biggest employer in Macedonia and the state employment is still perceived as more stable and a preferred option for majority of the population. See: European Commission, Macedonia 2015 Report (10.11.2015) <[http://ec.europa.eu/enlargement/pdf/key\\_documents/2015/20151110\\_report\\_the\\_former\\_yugoslav\\_republic\\_of\\_macedonia.pdf](http://ec.europa.eu/enlargement/pdf/key_documents/2015/20151110_report_the_former_yugoslav_republic_of_macedonia.pdf)>. Last accessed: 28.11.2105, 48.

“Thank God I have perfected myself to a point where I don’t need food and water for days. Yoga, meditation and a strong faith in God. Jesus Christ will show his almighty, merciful hand and protect me”. [Nenad]

It is only in this group that religion stands out as unanimously important for all interviewees. Its most dominant presence is as a coping strategy. Previous studies have similarly shown a direct link between religiousness and poverty.<sup>30</sup>

Despite their diversity, the interviewees in this group are experiencing marginalization and invisibility. They also experience neglect by the State, including by not providing any assistance and protection whatsoever and in relation to any aspect of their daily lives. Their struggles revolve around securing the 3 basic substances: food, shelter and personal safety.

## 5. Overcoming abusive relationships

The two women in this group are struggling with overcoming abusive relationships. The combination of gender (including by embodiment of traditional gender roles), low level of education (these are the only two women with incomplete elementary education from among the ethnic Macedonian women), rural background and experiences of domestic violence has barred them from any opportunities for improvement of their personal situation and has trapped them in poverty.

Central to their lived experiences is the domestic violence they have survived, perpetrated by their intimate male alcohol-dependent partners. Both have been left to manage the consequences of these relationships without any support from State institutions.

Marija has left her abusive relationship after enduring years of severe battering of both her and her children leaving her with an officially estimated 90% "incapability to work". She has two teenage children, on which she relies for emotional support, and her family (primarily her father) for financial support. Although benefitting from State provided social housing, she is overburdened with worries of paying the bills.

Pavlina is formally married and lives with her husband, yet she explicitly states she does not feel married because her husband fully relies on her to cater to all of his needs. She manages acquiring some food by helping in the local soup kitchen and bringing home food from there. She formerly cleaned houses for work, however she now has injuries due to which she cannot do this type of work any longer. Her daughters have been very supportive of her, including by providing finances whenever possible, and by encouraging her to divorce, which she does not want to do as she sees divorce as shameful. In both cases the emotional support comes from the children.

The two women have been raised in rural areas and have not completed elementary education. They embody traditional gender roles assuming that it is the men’s responsibility to be the breadwinner, as illustrated in the words of Pavlina: “We know how it should be done, the man should work, he should bring money in the home”.

Bodily constraints prevent them from working and improving their situation, which seem to have resulted from the abusive relationships to which they have both been subjected to and the reasons for enduring in the relationship are, as mentioned above, related to the embodiment of gender norms and social stigma tied to the divorce. Their class - rural environment and lack of education, seem to have contributed further to fortifying the embodiment of these norms.

30 Tomas James Rees, “Is Personal Insecurity a Cause of Cross-National Differences in the Intensity of Religious Belief?” *Journal of Religion and Society* 11 (2009): 1-24.

For Marija, the single mother and social assistance recipient, the amount she receives (even though insufficient to cover basic costs of living) still provides a source of financial stability. This is not the case for Pavlina; she can only rely on the financial support of her daughters and meals provided in the soup kitchen. Lack of financial means and support network, along with upholding beliefs that divorces is shameful, contribute to her inability to leave her abusive husband and exposes her to further abuse.

The children's age is a factor which determines coping strategies for Pavlina since her married daughters provide occasional financial support. However, age is a cause for further distress for Marija as she can barely afford to educate her teenage children. The financial constraints worsen her already complicated family relations, as she also needs to deal (on daily basis) with her younger son's misunderstanding as to the origin of the dire financial situation in which they are in.

Although both women are ethnic Macedonians, so are their abusive partners, it seems that ethnicity is the only category of the four that did not come to the fore. Despite this, special attention needs to be drawn to previous research which found that the highest percentage of alcohol abuse to be among ethnic Macedonians. That research also suggested that such prevalence is expected, considering the ethnic representation of ethnic Macedonians in the overall population. However, the numbers clearly show that it is only among ethnic Macedonians that the percentages of representation among alcohol (ab)users are higher than the representation in the overall population.<sup>31</sup>

## 6. Relying on family support

Faced with an inability to work, these four interviewees fully rely on family support. They are beneficiaries of social assistance, yet the amount they receive is insufficient to grant them any degree of economic independence. In absence of support from the State, to escape impoverishment and deprivation, their reliance on family support is the primary (or even the only) attainable coping strategy.

This diverse group consists of three persons with a disability (two women and a young man) and a single mother. Nina is a married mother of two living in town near-by the capital. Senada is a divorced mother of two who was abandoned by her husband following an accident in which she acquired a disability. Iva is a single mother that has recently given birth to her first child, and Fitim is a young man with a disability living in a small town near the border.

For Nina, Senada and Fitim, their experiences with disability have shaped a large part of their identity. They primarily identify with their disability, as it tops other facets of identity. For the women in the group, however, it is not only disability, but also motherhood that shape their experiences. Having married young and acquired her disability soon after having her first child, Nina's experiences of disability and illness are deeply intertwined with those of motherhood. For Iva, the single mother, motherhood is the primary marker of her identity. It is also the cause that pushed her into being dependent on her parents, as the only way to cope with adverse economic conditions and looming poverty.

Senada is the only person in this group who relies on remittances, whereas the other three rely on financial support from their family – parents in the cases of Iva and Fitim, and spouse in the case of Nina. Save for Senada, who has completed primary education, the other three

31 Valentina Ivanoska, *The Impact of Alcohol on Fat Metabolism among Alcoholics [Влијанието на алкохолот врз метаболизмот на масти кај алкохоличарите]*, *Website of the University "Goce Delcev"*, <[http://eprints.ugd.edu.mk/10285/1/\\_ugd.edu.mk\\_private\\_UserFiles\\_katerina.hadzivasile\\_Desktop\\_magisterska.....pdf](http://eprints.ugd.edu.mk/10285/1/_ugd.edu.mk_private_UserFiles_katerina.hadzivasile_Desktop_magisterska.....pdf)>. Last accessed: 25.11.2015.



interviewees have high school degrees. Before giving birth, the single mother was employed. Nina, on the other hand, has (unsuccessfully) attempted to start her own shelter company. Nina's husband works two jobs to support the family:

“This is a very expensive disease. We would have been rich if it wasn't for this disease. I have to eat special food, nuts, vitamins, fresh juices...if you don't have the money to buy vitamins you won't be able to recover.”

The place of residence is a significant factor in their lives, yet in a very different manner. All of them live in smaller towns. For the persons with disabilities this means limited/non-existent mobility and accessibility infrastructure, whereas for Iva, the able-bodied single mother, it brought certain privileges in dealing with the social services. Describing her encounters with social service employees, she noted that:

“I might have had an advantage for knowing both of [social service employees], they were nice to me”.

For Nina, the ethnic Macedonian woman with a disability, keeping her status of social assistance recipient a secret is also related to the place of residence, along with the perception that receiving social assistance is shameful and those who receive it are freeloaders. For Fitim, the young Albanian man with a disability, living in a smaller town, facing high unemployment rates and youth migration affects his social life adversely, as many of his friends have migrated:

“The situation is very difficult at the moment, young people leave, and every day you hear about new persons leaving... there are no young people left here anymore...”

In terms of gender, all three women in this group are mothers and they all share concern for the future of their children. The two mothers with teenage children, Nina and Senada, particularly worry about children's employment. Senada, the divorced ethnic Albanian woman feels as if she is a burden to the family, fully dependent on their mercy:

“I don't pay any bills, I cannot pay for anything else, the social assistance barely covers some medicines... I live as a subtenant here, if my brother decides to kick me out of the house tomorrow, I will be left on the street. I have nothing”.

Her hope is that her children will provide for her. This is also related to the common expectation that children should care for aging parents. Her mobility is limited and dependent on support from other members of the family. Movement outside the household is also constrained because, as she explained, when she needs a helping hand men are not willing to assist her because “touching women that are not your own is shameful and not allowed”. An additional explanation for this attitude could be that she lives in a very small town that is largely inhabited by ethnic Albanians. As Dimova explains, Albanian women's bodies are perceived by Albanian men as carriers of culture and preservers of the heritage (as in the case of other ethnicities), with dire need for their sexuality to be controlled to protect the “purity” of the lineage.<sup>32</sup>

For Nina, the ethnic Macedonian woman with disability, gender roles are also important because she made a conscious effort during the interview to make it clear that she is a “good housewife and a mother” (capable of cleaning, cooking, and caring for the family) despite her

32 Rozita Dimova, *Ethno-baroque: Materiality, Aesthetics, and Conflict in Modern-day Macedonia* (New York: Berghahn Books, 2013), 88.



disability. For Iva, the single mother, it is the combination of a small child (16 months at the time of the interview), lack of childcare services and ageism are obstacles to job finding that put her in a position of relying on her family to provide housing and financial support (from her parents' pensions). The manner in which families care for their children in need reflects the widely accepted and repeated norm in our sample, and that is that *children's needs come first*.

Unlike the first group of persons with disabilities who actively strive towards full participation in society, the interviewees with disabilities in this group are less inclined to refute societal norms portraying persons with a disability as passive, unproductive members of society. However, that does not change the fact that the persons in this group are trapped in economic dependency on their families. They are unable to undertake gainful employment, yet the amount they receive is too small to cover for their basic expenses. For these persons, their respective families compensate what the State fails to provide.

## B. Symbolic level

On the symbolic level, we sought to find dominant hegemonic norms and values that explain the position of persons that are, or ought to be, users of the social protection system. In order to analyse the symbolic level, we have resorted to two sources of data – media articles and perceptions of the general population. For the first we used media articles, sampled and analysed as described in the subchapter “Methodology” in Chapter I. For the perceptions of the general population, in lack of existing data on the very specific symbolic representations raised by our interviewees, we resorted to generating data via a focus group of the general population, the details of which are also elaborated in the subchapter “Methodology” in Chapter I.

The most widely held belief among the users of social protection in our sample is “better something than nothing”. In sum, this encompasses an exculpation of the State's responsibility to provide protection, acknowledgement of the provision, and of its insufficiency. Thus, although there is shared agreement as to the insufficient amount of social assistance, the notion of “better something than nothing” was reproduced by almost all recipients of social assistance in our sample. Interviewees consider social assistance as something that the State gives them gratuitously, rather than something the State is Constitutionally obliged to provide. This notion of gratitude associated with receiving social assistance can be explained by expectations stemming from the previous system. During socialist times, the State took the role of a parent by establishing and catering to the needs of the citizens-children.<sup>33</sup> In this set of relations, the citizens “were presumed to be grateful recipients - like small children in a family - of the benefits their rulers decided upon them” a state which Verdery terms as “socialist paternalism”.<sup>34</sup>

Focus group participants expressed similar opinions in relation to the assistance being small and insufficient. The participants wonder how persons that are, or ought to be, users of the social protection system manage to survive, “while living in misery”, and “practicing the art of survival” lingered throughout the discussion. Similarly, “surviving” is how some of the interviewees describe their everyday lives.

However, according to the focus group participants, not everyone is equally entitled to social assistance benefits. The focus group discussion revealed a “hierarchy of entitlement”. Able-bodied, and particularly young persons should work instead of relying on State support. For the participants, persons with disabilities and ill persons are “entitled” to receiving social assistance

33 Katherine Verdery, *What Was Socialism, and What Comes Next?* (Princeton N.J.: Princeton University Press, 1996), 63.

34 Ibid.

as they are perceived as fully incapable to work and to provide for themselves, further reinforcing the widely accepted norm that the state should help the persons with disabilities:

“Only persons with natural handicap should receive social assistance, people who are born that way, or become that way later in life, people who cannot work to provide for themselves” (MK-FG-04).

Linked with the notion of entitlement is the frequently stated belief among the focus group participants, that receiving social assistance is shameful. According to them, many social assistance recipients conceal their reliance on social welfare because they are ashamed of it, as the following discussion illustrates:

“MK-FG-05: I don't know anyone who is proud to be a social case, I've never heard of it

*MK-FG-01: they are hiding it, they are ashamed.*

*Moderator: is it shameful to receive social assistance?*

*MK-FG-03: it is shameful.*

*MK-FG- 04: if you are healthy, it is shameful, you should not receive social assistance at all. There are justifications for which persons it is shameful and for which it is not.”*

On the individual level, many interviewees reject this notion by openly stating that they are not ashamed of receiving social assistance. Interviewees that keep their social assistance recipient status a secret claim they are ashamed from their children or from someone telling their children that they receive social assistance.

Closely related to the belief that receiving social assistance is shameful is the conviction (primarily held by the middle-aged men in the focus group) that it is the individual's responsibility to provide for oneself, stemming from the belief that you make your own luck and that being rich or poor is a choice:

“You choose whether you are rich or poor. If you're waiting for someone to offer you a job, and the employer doesn't even know that you exist, if you don't sell yourself on the labour market and offer quality, you're done. But if you don't, you move up the ladder” (MK-FG- 10)

This attitude is also primarily present among middle-aged male interviewees. Even interviewees that are struggling for bare existence have stated that whether you will have food to eat depends on whether you work. Able-bodied persons (especially if young and healthy), who receive social assistance and are perceived as refusing to work, are seen as social freeloaders. The notion of shame in receiving social assistance is not attached to persons who are ill and with a disability. In contrast to the male participants, female focus group participants were more inclined to demonstrate compassionate understanding towards adverse situations and hardships that might drive them to the need of receiving social protection.

Interviews with persons with disabilities have also shown that the prevailing societal perception portrays them as fully incapable to work and to provide, further proving that “[i]n a society

which idealizes the body, the physically disabled are marginalized.”<sup>35</sup> Among our interviewees, the response to this perception varies. One group fully rejects the socially imposed norm that portrays persons with a disability as “incapable” and demands for reasonable accommodation which will enable them to use their bodily potential (these are also the persons that take an active role in civil society). The other interviewees seemed to have embodied this norm and rely on their families and the State for help. This is also further reflected by the parents of children with disabilities, as they see the children as fully incapable to do anything by themselves and, in lack of State support, their main worry focuses on what will happen to their children after they die.

A dominant picture portrayed by the media is the difficult/vulnerable situation of recipients of social assistance. In the title of an article for additional assistance, the activity is explained as assistance to the most socially vulnerable families. Similarly, when writing in general about social assistance, the recipients are portrayed as the most vulnerable groups of citizens. Secondly, there is a prevailing attitude that the State does not do enough and the “better something than nothing” attitude is embraced both symbolically, and on a structural level – as can be seen from the statement of the Minister for Labour and Social Policy who says exactly this when talking about the assistance provided by the State, and the same is also repeated in statements by other persons working in the social services.<sup>36</sup> Third, when the State does do something – the words “granted” and “provide for” were often used. Finally, the attitude that the State should help the ones in need is also dominant.

Overall, representation of social assistance is largely linked to class and body, with persons that are worst off financially and persons with disabilities being the ones that deserve assistance. Persons that should not receive assistance are also those with an abled-body, which are never persons with a disability and are always young people.

In terms of gender, women are seen as the main bearers of household responsibilities.<sup>37</sup> More than half of the female population (54,7%) in the country is economically inactive, compared to one third of the male population (30,7 %).<sup>38</sup> Out of the total inactive population, 29% are women who declare themselves as homemakers,<sup>39</sup> performing unpaid household work. A previous study has shown that 74.7 % of female respondents view majority of household duties as their responsibility, in contrast to 67% of the men who see only a small part of the household duties as their responsibility, or not their responsibility at all.<sup>40</sup> Recent statistics show that it is exclusively women that leave the labour force to care for children and elderly.<sup>41</sup> Both interviewees and focus group participants express similar views on the role of women in the family. In addition, focus group participants perceive men as more prone to push the household into poverty because of alcoholism, drugs or gambling. Similar studies have pointed to the same representation of men among the general public.<sup>42</sup> Furthermore, there is an implied expectation of women to both financially support and perform household duties, particularly in cases of financial deprivation when women are more likely to take up any job to provide for the family.<sup>43</sup>

35 Susan Wendell “Toward a Feminist Theory of Disability” in Lennard J. Davis (ed) *The Disability Studies Reader* (New York: Routledge, 1997), 248.

36 Kanal5, “The Prilep Center for Social Assistance Currently Distributes Assistance to the Socially most-at-risk families [Во прилепскиот Центар за социјални работи во тек е распределба на помош за социјално најзагрозените семејства]”, *Kanal5 Website*, <[http://kanal5.com.mk/vesti\\_detail.asp?ID=28204](http://kanal5.com.mk/vesti_detail.asp?ID=28204)>, Last accessed: 11.09.2015.

37 Reactor - Research in action, *Finding the key to the glass door: demystifying the reasons the women’s low participation in the labour market* (Skopje, 2012), 15.

38 State Statistical Office, *Labour Force Survey 2014* (Skopje, 2015), 22.

39 Ibid, 87.

40 Reactor - Research in action, *Finding the key to the glass door: demystifying the reasons the women’s low participation in the labour market* (Skopje, 2012), 14.

41 State Statistical Office, *Labour Force Survey 2014* (Skopje, 2015).

42 Patti Petesch and Giorgia Demarchi, *Gender, Mobility and Middle Class in Europe and Central Asia: Insights from Qualitative Research* (World Bank, November 2015), 12.

43 Ibid, 2.

Ethnic identity, much like gender identity, was rarely explicitly referred to in the narratives of our interviewees. In the delineation from the “other”, ethnic belonging became more visible in their accounts. For example, several of our ethnic Macedonian interviewees expressed mild astonishment when they received assistance from ethnic Albanians: *“even though he was Albanian, he still helped me.”* This points to the existing ethnic distance between the two ethnic groups.<sup>44</sup> Some of the ethnic Macedonian interviewees living in rural areas expressed more stigmatizing attitudes towards Albanians, as demonstrated in the excerpt from the interview with the single rural mother of a child with intellectual disability and her refusal to allow her child to go to a facility with special care services situated in an area mostly inhabited by ethnic Albanians: *“Albanians harass the children a lot, even if I had 10 children, I wouldn’t send any of them there”.*

Similarly, persons living in smaller town in a homogenous ethnic environment express stereotypical beliefs, as illustrated by one of the ethnic Macedonian interviewees with a disability who felt the need to justify her friendship with Albanian person with disability by stating: *“My friend is an Albanian, but that’s not important, you know, disability does not distinguish between ethnicity or religion”.* Although referring to a different social context, our study confirms previous findings that in absence of personal experience, stereotypes inform interaction.<sup>45</sup>

The most open and direct display and verbalisation of stereotyping and prejudices registered in our research are either directed towards Roma or are related to them. When describing his problematic encounter with social service employees in his attempt to obtain social assistance, the homeless person in our sample explained that he received the following answer: *“You come here every day, constantly asking for something, like the Gypsies.”* Roma persons in our sample also express the largest level of internalized oppression: *“We, the Roma, are like that, we wait for other people to do something for us, we don’t do anything for ourselves.”*

The dominant norms, values and ideologies that inform our interviewees’ understanding of their social positionality largely point out the interplay of sexism, racism, bodysm, classism and other forms of exclusion present on the symbolic level. The next section discusses our interviewees’ relationship with the structural level, focusing on the laws and policies in place.

### C. Structural level

The list of characteristics and qualifications for the structural level, which we were able to compile from the data provided by interviewees who explained their needs and coping strategies vis-à-vis the system is overwhelming. The range of experiences described extends from being rejected by social services either for looking too good to receive social assistance or for looking too dirty to enter their offices, to not being able to take care of administrative issues because of physical or sensory inaccessibility of institutions. By discussing their experiences, in this section we look at how interviewees perceive the social protection system and contrast and compare their criticism to the existing legal and policy framework.

An opening note here is needed on the methodology applied for this section. Namely, the Winker and Degele model which we followed suggested that, when discussing the structural level, we are seeking to identify (un)qualified criticism.<sup>46</sup> As the lines below will show, the

44 Kire Sharlamanov and Aleksandar Jovanoski, “The Ethnic Relations in the Macedonian Society Measured Through the Concept of Affective Social Distance.” *American International Journal of Social Science* Vol.2, No. 3 (2013), 33.

45 Iyiola Solanke, “Putting Race and Gender Together: A New Approach To Intersectionality” *Modern Law Review* Vol.72 No.5 (2009), 723-749.

46 A comparison of the overall empirical findings vis-à-vis the national policy and legal framework follows in section E, below.

criticism voiced by our interviewees is overwhelmingly qualified and points to areas where through reforms are necessary, if the system is to grow into a proactive one, instead of remaining, as the lines below will show, barely reactive and largely punitive and discriminatory.

The social protection system in Macedonia offers services for risk prevention, institutional and non-institutional care. Recently, a trend of de-institutionalisation and pluralisation brought to the fore other non-residential forms and providers, including non-governmental organizations and private organizations.<sup>47</sup> Nevertheless, most of the services and benefits are provided by the state. Studies show that the social assistance provision is the most important function of the system since it secures persons to their sole source of income.<sup>48</sup> This finding is confirmed by many of our interviewees. However, in addition to being the sole source of income, the amount provided is insufficient, or as Marina says: *“You can barely survive on social assistance, let alone live a decent life.”*

Insufficient assistance is the most pertinent issue cutting across our typology. Like Marina, all interviewees in this sample express grievances on the small amount of social assistance:

“Fifty euros is nothing for today’s standard of living. What are you going to do with fifty euros? You can’t even pay the electricity bill, the water bill...” (Stojan)

For persons with disabilities and illness, the situation is further aggravated by the need of (often expensive) therapy. As Violeta, a mother of a child with intellectual disability explained:

“Until the age of 26, my son used to receive around 400 denars more than he receives today. Does he eat less now? Is his clothing less expensive? After he was diagnosed with epilepsy his medication became costlier, and God forbid he has a seizure, then it gets even worse and even more expensive.”

In addition to being insufficient, the provision of assistance is also frequently late. Petra also cares for a child with a similar disability, however, unlike Violeta who lives in a four-members household, Petra’s family budget is divided among eleven family members. Petra explained:

“We haven’t received social assistance in two / three months already. And when they finally decide to send money, it’s only for one month, not for three. It happens very often. Sometimes I find myself in a situation where I cannot buy medicines for my child.”

All of the interviewees share the same every day struggles regarding insufficient and late social assistance, irrespective of the grounds on which they receive it. Dragana, a woman with physical disability provided insight on her processes of waiting and deciding how to spend the social assistance money:

“What do I do when I get the money? Well, the question is first WHEN will it arrive? I am constantly online, checking my bank account, because it is frequently late. And when it finally arrives in my account, I immediately get upset. I have to pay bills, and I can’t... I have so many expenses I cannot cover...”

A deeper look into the structural level shows that this criticism is qualified. Namely, if we start from an average monthly value of the social assistance, which is around 50 EUR (depending

47 Vanco Uzunov, “Socio-economic transformation and the welfare system of the Republic of Macedonia in the period of transition”, in *Welfare states in transition: 20 years after the Yugoslav welfare model*, eds. Marija Stambolieva & Stefan Dehnert (Sofia: Friedrich Ebert Foundation, 2011), 128.

48 Ibid.



on the type of assistance), and then take into consideration that the average net salary in the country is 355 EUR,<sup>49</sup> and that the monthly consumer basket for a household of four members is 522 EUR,<sup>50</sup> it is clear that the amount is very small. Similarly, Kostova-Milevska and Kotevska show that the financial assistance provided:

[D]oes add a substantial amount to [the families in social risk/in social need] close to non-existent family budgets. However, it is not bringing them closer to a position of being able to pay for all monthly expenses, let alone to consider undertaking activities that will assist them in improving their position, such as increasing their employability or opportunities for employment.”<sup>51</sup>

The process of obtaining social protection is long and complex. Our interviewees consider administrative procedures as burdening and costly, or in the words of Dragana:

“First you need to pay a lot of money, on average you have to pay the amount of a monthly assistance beforehand just to get all the needed documents to apply for assistance”.

Considering that the monthly average amount of the assistance, as stated above, is around 50 EUR, and that the lowest administrative tax for the processing of one document is 0.9-euro cents, costly administration would in any case be a significant problem for our interviewees. Or, in Jadranka’s words: *“Too many documents for very little money”*.

Administrative procedures seem to be additionally burdening from an accessibility perspective for persons struggling with literacy or facing language barriers, and for persons with disabilities. A short excerpt of Jadranka’s narrative illustrates the hurdles our interviewees go through in the process of social assistance renewal:

“Why do I have to prove that I am disabled every single year? On top of it all, I have to bring my old and disabled father to prove that we don’t live together and that the amount of his disability pension is too small to cover costs. First I have to pay a taxi to pick up my father, and then pick me up and then go to social services centre. Then you have to ask the taxi driver to wait for you because it can take only five minutes for the job to be done and for you to sign. But before you get to that point of signing, it takes a whole month to gather all needed documents. And then social services employees will tell you, it’s ok, come in 10 days. You go in 10 days, and they tell you: your documents are not ready, come in two days...All of this costs so much money...”

The length of the procedures is also a cause of concern. Many of our interviewees describe the period of waiting as marked by discomfort and protracted feelings of being “stuck”, considering that persons sometimes have to wait prolonged periods of time<sup>52</sup> to get a decision on their requests for either awarding or discontinuing social assistance:

49 “State Statistical Office, Indicators,” *State Statistical Office Website*, [http://www.stat.gov.mk/KlucniIndikator\\_i\\_en.aspx](http://www.stat.gov.mk/KlucniIndikator_i_en.aspx), Last accessed: 26.11.2015.

50 “Consumers Basket: 160 Euros Missing in the Family Budget.” *Faktor*. <http://faktor.mk/2015/03/10/potroshuvacka-koshnitsa-vo-semejnot-budhet-dupka-od-160-evra/>, Last accessed: 25.11.2015.

51 Neda Milevska Kostova and Biljana Kotevska, “Equity vs Efficiency” in Predrag Bejaković and Meinardus (eds) *Possibilities to Lessen the Trade-Off in Social, Employment and Education Policy in South-East Europe* (Sofia: Friedrich Ebert Foundation Bulgaria, 2011), 111.

52 Interviewees report waiting for a decision between several months to three years. Recent media articles have revealed that complaints submitted by citizens for rejection or discontinuance of social assistance have not been processed for ten months on behalf of the Ministry for Labour and Social Policy.

“I cried so much when I finally received the social assistance, after waiting for so long. Those were tears of joy” (Jadranka).

Similar studies also describe that the process of obtaining social assistance is “extensive and difficult” due to the number of required documentation, the financial means necessary to compile the documentation, and other requirements such as not possessing a motor vehicle or not receiving alimony.<sup>53</sup>

Although the State claims to provide other support to persons receiving social assistance, such as covering electricity and water bills, and covering debts (bank loans and overdue bills), it is clear from the interviews and from media reports that actually persons continue to receive these bills which are not paid by the State. Our interviewees have received warrants and faced visits from bailiffs because of unpaid debts, although they have filed requests for the covering of their debts by the State. Aside from stress and burdensome administration, this also means additional costs for them:

“I had to deal with a bailiff, even though I submitted a request for the State to cover my debts. I had to pay 11 0000 denars to pay the electricity bill. I have no money, how can I pay?” (Dragana)

In terms of costs, transportation is an issue for many of our interviewees. The centres for social services are usually situated in the city centres. Persons living in remote and rural areas face bigger obstacles and higher expenses. The additional costs include travel tickets (for some of our interviewees from rural areas no public transport was available), a meal and, in the cases of dependants, finding someone to care for the dependant while the caregiver deals with the institutions. The situation is further aggravated in cases of lone parents and two-member households.

The system and many of its features are described as unjust. The overarching impression of both persons that are users, or ought to be users of the social protection system is that the system fails to protect persons most in need of social assistance. Stefan, an employed father of two children with disabilities explained:

“There are lots of people in worse situations than me, and still, they don’t receive assistance. It is unreal for you to pick garbage and not receive assistance, those people should also get help. I don’t know if anyone notices, or if they just don’t want see what’s happening on the ground...”

Similarly, the criteria for acquiring and extending social assistance, along with the manner in which procedures are conducted are also seen as unjust. In relation to the distribution of social housing, Petar adds: “People living on the street don’t get social housing. People that own houses, apartments and cars do.” This is in line with previous studies that point out the inability of the social protection system to reach those in greatest need.<sup>54</sup>

Women and men do not have equal access to the right of receiving social assistance benefits.<sup>55</sup> Gender disparity has been noted in the number of holders of social assistance benefits, with women being significantly less represented. Out of twenty women in our sample, none of

53 Ministry of Labour and Social Policy, *On the Road to EU, Contribution of the Civil Society to the Policy Creating of the Social Inclusion in the Republic of Macedonia* (Skopje, 2008).

54 Vanco Uzunov, “Socio-economic transformation and the welfare system of the Republic of Macedonia in the period of transition”, in *Welfare states in transition: 20 years after the Yugoslav welfare model*, eds. Marija Stambolieva & Stefan Dehnert (Sofia: Friedrich Ebert Foundation, 2011), 131.

55 Amalija Jovanović, Vesna Jovanova, Neda Maleska - Sačmaroska, Slobodanka Markovska, *Gender-budget analysis of social protection and active employment policies in the Republic of Macedonia* (Skopje: Ministry of Labour and Social Policy, 2010), 36.



them currently holds the right to social assistance benefits. This type of assistance was discontinued for the Roma transgender sex worker, and the lesbian Roma woman.

Reasons for discontinuing assistance are particularly frowned upon by our interviewees. Assistance was to be discontinued if they received *any* funds in their bank accounts and/or via wire-transfer (including from remittances)<sup>56</sup>, regardless of the fact that it cannot be expected that these persons could live on 50 EUR per month only.

This stringent policy has also raised the criticism of the system as punitive, invasive and that it stimulates inactivity and passiveness. The interviewees state that they feel trapped because engagement in any sort of income-generating activity will cost them their assistance:

“The moment you receive money in your bank account- you’re done, you loose the social assistance. It feels like there’s a rope tied around your neck, you want to live but they are holding you back, tightening the rope” (Dragana).

“Kafana as every other kafana – you are offered alcohol, drugs; you are scared, you have to take it. Then the violence you are subjected to [...] I said enough of this and went back to Shutka. I filled for social assistance. [...] I found out about an NGO, so I went there to work [for a small honoraria] in order to gain experience and to learn new things. [...] I got a letter that I need to go to the social services and that my assistance was discontinued because I was working. And, can you imagine, they punished me for two years, and in those two years we were left without money. My family was without money. So, my father started collecting ottles, and my mother with her old age started cleaning houses, imagine that. She has never engaged in such work and now she had to do it on her old age. But there was nothing else that we could do. [...] The deal is you do any work and you get no social assistance.” (Stasha)

Article 55 of the Law on Social Protection allows up to 5 working days of engagement in performing public works in one month for social assistance benefits recipients<sup>57</sup>. This measure is designed to stimulate activity among social assistance benefits recipients. However, such provision is not foreseen for permanent financial assistance recipients. Some of our interviewees with physical disabilities (and disability is one of the main grounds for receiving permanent financial assistance) feel additionally constrained because, as they noted, the fact that their potential to perform physical work is limited, that does not mean that they cannot engage in intellectual work and receive small amounts of payments for it. As Jadranka explained: “I am physically incapable to work, but I can write an article or a poem and get some money for it.” Similarly, the single mother recipient of permanent financial assistance noted: “the system makes me feel like I am a victim, as if I’m incapable to do anything, even though I’m active 24/7”.

A strict system of surveillance and control is in place:

“They [social services employees] showed up for one of their unannounced check ups and saw me patching up an old pair of pants on the sewing machine. They discontinued my assistance immediately because apparently I was making additional money by sewing for other people. The sewing machine was for personal use only, I didn’t sew for other people” (Jadranka).

56 In January 2016, it was announced that social protection bylaws are being re-examined. In particular, the provision on wire-transfer was cancelled. By the time of closing of this text this was still not published in Official Gazette.

57 Law on Social Protection, *Official Gazette of the Republic of Macedonia*, 79/09, 36/11, 51/11, 166/12, 15/13, 79/13, 164/13, 187/13, 44/14, 116/14, 180/14, 33/15, 72/15, 104/15, 150/15, 173/15, 192/15; Constitutional Court decision: 07.04.2010.

If persons receive additional funds, not only will their assistance be discontinued, but they would have to return all the funds transferred as social assistance. The retroactive application of this bylaw, which, although entered into force on January 01, 2015, is applied as being in force since the date of adoption in 2013; it additionally burdens the social assistance recipients. This legal change resulted in discontinuing the assistance of many, and further in the State requesting that they return the money that recipients have received for almost two years. In some cases, people have even faced criminal charges for filling a wrong statement on funds within the procedure for continuation of the procedure, though this has not been the case with any of our interviewees. Following calls from CSOs,<sup>58</sup> a draft-law, on “amnesty” for these cases was at the time of writing of this analysis put forward and adopted by Parliament. This legal uncertainty is further worsened by frequent changes of laws.<sup>59</sup>

The situation on the structural level is further complicated by claims of corruption (confirmed by international indexes of corruption) and arbitrariness in the procedures, as the quality of service depends on the persons providing it and on the social networks of the persons.

Another obstacle is the accessibility of the institutions. Constraining physical and sensory accessibility conditions largely prevent an independent execution of all private matters for persons with disabilities (dealing with institutions, banks, etc.). When Fatmir discussed the (in)accessibility of public institutions, he noted:

“I need to go to the Public Revenue Office, but I cannot get there, you see everyone running around, and you cannot, there are stairs in front of you, and it bothers you. It doesn't only bother you, it kills you on the inside”.

The lack of reasonable accommodation noted above was frequently raised as a form of discrimination of persons with disabilities in our research. However, what our interviewees have reported is that the system overall degrades persons with disabilities. For instance, varieties of terms are used to refer to disability in laws, policies, even in names of institutions and educational programs.<sup>60</sup> The list of characteristics as to what accounts for disability at the national level remains unrevised for many years. A medical approach to the understanding of disability seems to be prevailing, with some forms of disability escaping the radar at national level.

Additionally, interviewees also report appearance-based discrimination. The single mother from the second group of interviewees, and the Roma father sex worker from the fourth group have both been told by social services employees that they are dressed too well to receive assistance. The homeless person, on the other hand, has been called too dirty and accused of trying to get everyone sick. Ageism is also present. Some of the interviewees explicitly stated that elder persons are not capable to work. Almost all of the interviewees indirectly express this belief through the claim that “young people are not hired, so how do you expect the elderly to be?”

In summary, our interviewees report general dissatisfaction with the system. The provision of services is considered as of very low quality and the capacities of institutions and persons responsible for providing of social protection are deemed as questionable. The system does not reach the persons in greatest need of protection, as demonstrated in the narratives of our interviewees.

58 The build up to the legislative changes achieved by CSOs activities was officially not acknowledged by the parliamentary ruling majority. In fact, any causality leading from these activities to the legislative changes was denied.

59 Macedonian Young Lawyers Association, *USAID Human Rights Protection Project Bulletin No.3 and 4* [Билтен бр.3 и 4 на Проектот за заштита на Човековите права на УСАИД], (January 2016), <[http://www.myla.org.mk/images/pdf/bilten\\_br\\_3\\_4.pdf](http://www.myla.org.mk/images/pdf/bilten_br_3_4.pdf)>.

60 Biljana Kotevska, *Analysis of the harmonization of national equality and non-discrimination legislation* (upcoming - 2016; OSCE and CPAD).

#### D. Intersectionality across levels and categories

In this section, we look at how different categories of inequalities intersect on the three levels of inquiry (individual, structural, and symbolic level), and how they materialize in the experiences of our interviewees. It should be noted that the study does not claim to have identified all possible intersecting categories of inequality for all thirty-three interviewees on all three levels of inquiry and at their intersections. The interconnectedness of the categories is articulated by using particular examples of the lived experiences of at least one representative of each group.

For the first group in our study, the oppressive effects of intermingled gender, ethnicity, geography (place of residence) and disability inequalities are best illustrated in the example of Drita, the rural Albanian woman with a disability. First and foremost, the “general health condition” requirement present in many laws remains undefined and impersonalized.<sup>61</sup> In addition, no distinction is made between key and essential functions of a working position and marginal and irrelevant functions.<sup>62</sup> As a result, persons with disabilities face barriers to accessing certain jobs, particularly in the public sector. This stands out as particularly important as the State is the biggest employer.

Aside from two rounds of adds for employment of persons with disabilities in the public sector,<sup>63</sup> and a failed practice of operation of shelter companies,<sup>64</sup> all encompassing exclusion of persons with disabilities in the field of employment and beyond, seems to be present. This is an insurmountable obstacle for remaining in control over their own lives, but also for taking an active role in social life, as it prevents them from using their full potential to contribute to society via financially gainful activities as well as otherwise. It results in the overall exclusion and discrimination of persons with disabilities in the country in all fields.<sup>65</sup>

In addition, Drita’s opportunities to engage in the formal economy are largely pre-determined (and precluded) by her gender. Activity rates point to a sharp difference in labour force participation between women and men, with approximately half of the working age women being economically inactive.<sup>66</sup> Ethnic minority women are in a particularly precarious position in terms of employment. 67% of working age Roma women and 86% of ethnic Albanian women do not participate in the labour market.<sup>67</sup> Part of the explanation for this might be the level of education; among our interviewees, there was a significant higher level of education among ethnic Macedonians, compared to ethnic Albanian and ethnic Roma.

Rural women are also largely excluded from participation in economic life.<sup>68</sup> Employment opportunities for women with disabilities have been deemed as “unfavourable”.<sup>69</sup> The percentage of women employed in shelter companies and other professional rehabilitation associations, is

61 Ibid.

62 Zhaneta Poposka, *Employment of persons with disability in the Republic of Macedonia - Legal Analysis* [Вработување на лицата со хендикеп во Република Македонија - Правна анализа] (Polio Plus 2013), 28-29.

63 Biljana Kotevska, *Country Report on Measures to Combat Discrimination (Directives 2000/43/EC and 2000/78/EC) - Macedonia 2014*, European Network of Legal Experts in the Field of Gender Equality and Non-discrimination (unpublished, on file with authors).

64 Ibid.

65 PolioPlus and the OSCE - Mission to Skopje publish extensively on this.

66 State Statistical Office, *Labour Force Survey 2014* (Skopje, 2015).

67 Nikica Mojsoska-Blazevski, *Supporting strategies to recover from the crisis in South Eastern Europe : country assessment: the former Yugoslav Republic of Macedonia*, International Labour Organization, Decent Work Technical Support Team and Country Office for Central and Eastern Europe. (Budapest: ILO, 2011), 25.

68 Marija Risteska et al, *Perspectives of Women in Rural Areas* (Skopje: Center for Research and Policy Making, 2012).

69 As Association for Emancipation, Solidarity and Equality of women of the Republic of Macedonia (ESE) in cooperation with Akcija Zdruzenska, *Shadow Report on the Implementation of the Convention on the Elimination of all Forms of Discrimination against Women*, (Skopje, 2012), 11.

almost 50% lower than that of men.<sup>70</sup> This means that men with disabilities are twice as likely to be employed in shelter companies in comparison to women with disabilities.<sup>71</sup>

These findings suggest an intersection of gender with other categories of inequalities, such as disability and ethnicity, but also of class with disability. For Drita, all of these inequalities function simultaneously and create specific disadvantages demarking her position which in turn determine her basic needs and coping strategies. Drita resorted to providing cleaning services in the nearby city because she faced constraints to engage in the formal economy, due to threat of discontinuation of the social assistance, but was, at the same time, compelled to engage in financially gainful activities because the social assistance amount is insufficient and she needs to provide for herself and her elderly mother. Living in a rural area adds an additional burden, as transportation means are limited and transportation costs are substantial. In addition, both her singlehood and her disability are stigmatized and frowned upon in her village. As the other interviewee – an Albanian divorced mother with disabilities noted, when in need of help in public spaces men would ignore her because “women of other men are not to be touched”. This strong representation of possession and belonging stems from the underlying belief that Albanian women are considered as carriers of the Albanian lineage and the procreators of their nation, with their sexuality largely controlled by male members of the family.<sup>72</sup> Moreover, as a woman with a disability, she is deemed as both asexual and a passive member of society. As our findings and previous studies have shown, physical barriers and inaccessible institutions hamper her ability for full participation in society, even though it is considered as a form of discrimination under national law.<sup>73</sup> However, Drita actively refutes socially imposed expectations; norms that serve to constrain her agency, and overcomes physical inaccessibility by entering the public sphere (typically considered a male’s domain) both with her disability activism and her economic activities.

On the other hand, the Albanian divorced single mother with a disability, recipient of permanent financial assistance, with primary education living in a small town, resorted to the only coping strategy available to her – relying on her family for food and housing and on assistance from female family members for moving around the town and completing administrative issues.

The experiences of the persons in the second group, the two single parents and the transgender sex worker, can be marked by an overall lack of support. The system seems to pose a lot of obstacles in general, meaning that even a person with the greatest enthusiasm and willingness to improve one’s own condition cannot do much in this regard. The lived experiences of Stasha, the transgender sex worker, is an example of the intertwined effects of various inequality categories. She comes from a Roma ethnic background, one of the groups consistently referred to as most vulnerable. The very high unemployment rate, poverty, deplorable housing conditions, and low levels of education have been used to account for the disadvantages Roma persons face.<sup>74</sup> On top of the existing vulnerabilities, as a trans-gender person, Stasha faces trans-phobic and homophobic prejudices and discrimination.<sup>75</sup> As a sex worker she

70 Reaktor, *Employed persons with disabilities in professional rehabilitation associations* [Вработени инвалиди во организации за професионална рехабилитација], Reaktor Website, <[http://rodovreaktor.mk/subject/social\\_welfare/graphs/vrabeteni-invalidi-vo-organizacii-za-profesionalna-rehabilitaci-column/#.VsCO\\_oQj0wA](http://rodovreaktor.mk/subject/social_welfare/graphs/vrabeteni-invalidi-vo-organizacii-za-profesionalna-rehabilitaci-column/#.VsCO_oQj0wA)>. Last accessed: 25.11.2015.

71 State statistical office of the Republic of Macedonia, *Women and men in the Republic of Macedonia* (Skopje, 2015), 88.

72 Rozita Dimova, ““Modern” Masculinities: Ethnicity, Education, and Gender in Macedonia” *Nationalities Papers*, (2006): 308.

73 ESE Association for Emancipation, Solidarity and Equality of women of the Republic of Macedonia (ESE) in cooperation with Akcija Zdruzenska, *Shadow Report on the Implementation of the Convention on the Elimination of all Forms of Discrimination against Women*, (Skopje, 2012).

74 UNDP/WB/EC, *Regional Roma Survey* (2011).

75 Katerina Kolozova, Kalina Lecevska, Viktorija Borovska and Ana Blazeva, *Ethnically and gender inclusive grass-root LGBTI movements in Macedonia* (Skopje: Institute for Social Sciences and Humanities, 2013).

deals with the criminalization of her line of work and constant safety risks. She experiences violence on daily basis perpetrated by her family, institutions, clients, and random persons in her surroundings. Her sexual orientation and gender identity are not considered grounds for discrimination under the Law on Prevention and Protection against Discrimination. Therefore, she faces societal and legal stigmatization and disadvantage due to her ethnicity, gender identity and line of work. As a result, she is exposed to significant marginalization and invisibility and faces legal obstacles to seeking protection.

Marina's narrative, on the other hand, demonstrates the hurdles of unemployed lone parents. As a highly educated yet unemployed artist, Marina has identified the State as a potential employer. However, guided by her principles that contravene those propagated by the current government, as well as considering the fact that she neither holds any party membership nor has "the right connections for the job", acquiring such employment is not an option. Marina's case is also a clear example of how even knowing your rights and where to claim these does not guarantee success, as the system is designed to place one obstacle after the other. Although Marina has identified and matched the institutions that should assist her meet her child's and her needs, her gender, class and body work against her. Her education level suggests she should be in a better position to realize her rights than the other interviewees. Her class standing is marked not only by her education, but also her body. A clear example of how one person's privilege is another's disadvantage is Marina's experience in relation to her body. While in other life situations "good looks" have been shown to lead to better jobs, respect and overall progress in life,<sup>76</sup> for Marina it resulted in being rejected by social services because she looks "too good to receive social assistance".

Seeking other employment (for example one that would require working in shifts) is both not desirable and not possible due to the age of her child (two and half years of age at the time of interviewing) and lack of support from her parents in raring for the child. Considering the overall lack of childcare services in the country,<sup>77</sup> her parents remain the only option she can turn to. Additionally, as it has been previously noted, part-time and jobs with flexible hours are largely unavailable in Macedonia.<sup>78</sup> Adding to her frustration is her desire to work in the field in which she is educated in. However, facing no prospect for acquiring the desired employment in the near future, she turns to undertaking other small jobs to supplement the permanent financial assistance she is receiving. However, she is only entitled to receive this type of assistance until the child is three years old.<sup>79</sup> If she remains unemployed, she will be transferred to receive social financial assistance and loose part of the amount she used to receive.

The third group of parents/caregivers of children with disabilities report living in what can be termed "families with disabilities". Due to lack of services, understanding and sensibility of disability in general, including lack of appropriately educated staff, and inaccessibility due to geographical distribution, these parents are left on their own to care for their children, with no professional support on the part of the institutions. Previous studies point to the lack of appropriate services in the place of residence of persons with disabilities.<sup>80</sup> Even those that can and do take their children to day-care centres report lack of support and appropriate services.

76 Robert C. Post, "Prejudicial Appearances: The Logic of American Antidiscrimination Law", in Robert C. Post et al, *Prejudicial Appearances: The Logic of American Antidiscrimination Law* (Duke Univeristy Press, 2001).

77 European Roma Rights Center, *Macedonia: Country Profile 2011-2012* (Budapest, 2012).

78 World Bank, *Labour Market Inequalities in FYR Macedonia: New Evidence on Gender and Ethnicity* (June 2015).

79 Amalija Jovanović, Vesna Jovanova, Neda Maleska - Sačmaroska, Slobodanka Markovska, *Gender-budget analysis of social protection and active employment policies in the Republic of Macedonia* (Skopje: Ministry of Labour and Social Policy, 2010), 26.

80 Republic Center for the Support of Persons with Intellectual Disabilities-Poraka, *Rights of persons with intellectual disabilities in the Republic of Macedonia: Report on the implementation of the UN Convention on the rights of persons with disabilities* (Skopje, 2013), 6.



For the single rural single mothers of children with intellectual disabilities, the inaccessibility of daily centres due to transportation and inaccessibility reasons causes significant level of frustration. Women as primary caregivers are particularly affected because of the social expectation for them to care for children and the elderly and because their actual caring responsibilities constrain their ability to access the labour market. Lack of services, combined with almost non-existent part-time and flexible hours jobs, limit women's ability to move out of poverty.

The amount of assistance or no assistance awarded as one of the structural problems cumulates with lack of recognition by the system of persons that should receive assistance for various reasons. All cases seem to reflect the system well in terms of who gets to be awarded social protection, and who will not. This includes not minding the size of families, real value of family assets, and so on. This is coupled with the amount of social assistance that a family receives which seems to overlap with what families say is both late and insufficient.

For those that do not receive any support at all, it results in an overwhelming presence in faith in god and turning to religion. This was clearly visible and without exception present, even as a coping strategy, in the group marked by their fight for bare survival.

In the abusive relationship cases, the reaction from the State can be noted in granting housing to the divorced survivor of domestic violence and her two teenage children. However, due to non-reporting (tied to shame and dominant traditional gender norms), this came only after she suffered physical violence which resulted in her being officially evaluated by the competent state bodies as being 90% incapacitated for work. Persons that live with persons that abuse alcohol also seem to escape the State institution's radar. Non-reporting due to the same reasons as with the divorcee, leaves our interviewee who is married but feels like she is not married in a still-existing abusive relationship; where, aside from providing food by helping out at a soup kitchen, she also has to deal with debts created by the husband, and shame from his overall condition. She does not receive help from the State, but from her two daughters. Although, sometimes she is also very reluctant to tell them about her true reality, as they have been encouraging her to leave her father, which she does not want to do in order to avoid bringing shame upon her daughters.

The reliance on the family in the sixth group is a result of a complex mixture of a myriad conditions including seeing the State and system completely inept to assist them with their current situation. Two are persons with disabilities with whom the system does not engage in any way save for providing monetary social assistance, and one is a recently single mother who also does not receive any other support from the system save for monetary one. Some persons, having acquired a disability, and having been discarded by the system as incapable or unworthy, have fully relied on families and friends for managing their situations. This is also the case with the single parents that have not generated any social capital and/or do not have a pro-active approach towards managing their own lives, which in the end results in passiveness and full reliance on their families, as is the case with the divorcee and the single mother.

Class can be considered as a pre-determined category in focus of the research due to the choice of the research subjects. However, it is notable that class materializes very differently in the lives of the interviewees. Class came to the fore through the level of education, housing, (former) profession and (un)employment. These elements work to shape the basic needs and coping strategies of our interviewees, and act as markers of difference or categories of inequality.

The importance of education is stressed on both a symbolic and structural level. Namely, on a symbolic level, discussion about social assistance almost always revolves around a lack of skills and/or a need for training/education of the persons that receive social assistance, presuming that these are low. On structural level - the State is the largest employer in the country



and, if one turns to the criteria for levels of education for gaining employment in the public sector, the lowest education level accepted is primary education; however most jobs require either secondary or higher education. Jobs with a requisite no higher than primary education usually involve manual labour – rendering the opportunity futile for most of our interviewees with a disability. Furthermore, all Roma interviewees (female, male and transgender) had incomplete elementary education – the highest level of education reported within this ethnic group. All Albanian women had only reached elementary education, whereas most of the Macedonian women had high school, university and higher degrees. Three Macedonian women do not fall within this rule. One has completed elementary education and is 73 years old. The other two women with no completed elementary education are the same two women who make up the group “Overcoming abusive relationships”. This highlights to the specific precarious position of less educated (rural) women, with limited access to the labour market and their vulnerability to violence.

Social networks also seem to play an important role, with persons with larger social networks being in a better position than others. Persons that usually report having such networks are those that both have either secondary or high education, and those that are either working or are retired. These networks are also seen as an answer for getting any job done through the institutions, or for acquiring employment.

Some of the individuals are in a preferred position due to secured housing. Most of the persons that have such a resolved issue are those that have either done this during Yugoslavia, or those that have inherited the property from their parents (also acquired within the previous system). The only two exception to this are the single mother of two, a survivor of domestic violence, who has been provided with social housing, and the transgender Roma sex worker who, having worked abroad, saved enough to buy her own place.

An additional obstacle is faced by persons with disabilities, due to the lack of infrastructure and reasonable accommodation and in the working place for persons with disabilities, which worsens matters as one moves from the urban to the rural areas. Geography seems to play an important role in enhancing disadvantage as one moves away from the capital – Skopje, towards the other parts of the country. This was also highlighted by our interviewees on many occasions, i.e. services for persons with disabilities that are available to people in Skopje, but not to them.

A similar obstacle exists for parents of children with disabilities or caretakers of persons with disabilities. It seems that this relation trumps all others and, due to the lack of social services or other support from the system, families are confined to the home and left to manage this situation in the best way that they can, whilst being overwhelmed with worry about the faith of their dependants. This shows that the body has a large role to play. The body works as a source of inequality on its own and by intersecting with class, gender and ethnicity. The body was present as a crucial part of the identity of persons with acquired disability but seems to largely shape the basic needs and everyday coping strategies of parents and caretakers, as explained above.

Similarly, it was also present for the transgender sex worker – a clear case of penalty due to gender expression, as she has faced mocking and rejection by those working in the system because of her appearance, every time she approached the institutions. Lookism is also present as a norm which says that a person should not look too good or be dressed too well to receive social assistance (as in the cases of the Roma father sex worker from group four and the single mother from group two) or dressing too bad and looking dirty (as in the case of the homeless person from group four).

In general, all the participants in our study rarely reflected on their gender and ethnic identity as sources of inequality. Gender and ethnicity as categories of difference are internalized

to the point of invisibility in the accounts of our interviewees. Although ethnicity is rarely referred to on an individual level, finding on the symbolic level suggests that social practices are largely based on stereotypes and prejudice rather than on personal experience, as well to confirm that ethnic groups seem to be living alongside each other rather than with each other. It is through media images and widespread stereotypes and prejudice that persons form their opinions about themselves and others through an ethnic lens. This is largely a cause for surprise when someone from another ethnic group helps them with something, as well as the explanation for why they did not manage to complete a procedural step in a timely manner or without additional burdens.

Gender inequalities intersect with other characteristics and across levels, pointing to constrained possibilities of women to overcome the situation they are in, including satisfying basic needs. Thus they resort to coping strategies usually tied either to family assistance or very low paid engagements for the provision of services, such as cleaning houses. Stereotypes on the roles of women in the household still persist. Men are largely seen as breadwinners, and women as homemakers. Nevertheless, it has been noted both by our study participants and by previous studies<sup>81</sup> that men are perceived as more inclined to push the family into poverty, whereas “women take all steps necessary to provide for the family women are widely reported to be doing everything they can to pull their households out of poverty or to maintain their families in the middle class, while men voice deep frustration with their weak economic opportunities and the need for additional household members to contribute economically.”<sup>82</sup>

The financially poorest from among our interviewees, those fighting for bare survival, expressed suffering overt stigmatization and prejudices. Sexism and racism were most predominant in their narratives, compared to the other groups of interviewees, as was reliance to religion.

In summary, the intersectional analysis shows how characteristics and levels have worked to materialize into potential sources of inequalities. In most of the cases the characteristics and the power relations are at play the whole time, creating a direr situation in relation to inequality with every additional characteristic and with its occurrence on two or more levels. This confirms Patricia Hill Collins’ theory of existing matrix of domination.<sup>83</sup> This means they are an interwoven net of oppressions which on their face seem like many single categories, however work in ways which are, as Hankivsky explains, interdependent, complex and which reflect the intersecting systems of power relations.<sup>84</sup>

The following section moves beyond the scope of research placed thus far. It looks at how the social protection system, as it stands, addresses inequalities at the intersections.

## E. Addressing intersectional inequalities in social protection

Whether inequalities at the intersections are targeted in social protection, and how, was the main focus of our second research question<sup>85</sup> and is the subject of this subsection. The focus is on sections of the national legal and policy framework which have been highlighted by the findings from our empirical research as areas of importance for the users or ought to be users of the social

81 Reactor - Research in action, *Finding the key to the glass door: demystifying the reasons the women’s low participation in the labour market* (Skopje, 2012), 14.

82 Patti Petesch and Giorgia Demarchi, *Gender, Mobility and Middle Class in Europe and Central Asia: Insights from Qualitative Research*, (World Bank, November 2015), 12.

83 Patricia Hill Collins, *Black Feminist Thought* (Routledge, 2000).

84 Olena Hankivsky, “GMSH Summit 2013: Intersectionality” (video upload: 27.08.2013), *Gay Men’s Sexual Health Alliance* (GMSH) Vimeo Channel, <<https://vimeo.com/73232267>>, Last accessed: 24.11.2015

85 See section “Methodology”.

protection system, identified according to their basic needs and coping strategies. As we could see in the section above, interviewees in our sample reveal a wide spectrum of needs and coping strategies, determined by their experiences on an individual, symbolic and structural level.

For the interviewees in the first group who strive for recognition of their full body capability, possibilities for employment, accessibility and provision of reasonable accommodation stood out as their primary needs and were singled out as greatest concerns. For the second group, employment and provision of services came to the fore; as carers for children/dependants with intellectual and psychological disabilities, the third group of interviewees was also mostly concerned with provision of services. Fighting to secure bare survival on a daily basis, the fourth group of persons is largely affected by the need for moving out of poverty and social inclusion. The two women in the fifth group endure long-lasting effects of gender-based violence. The sixth, and final, group is in need of removal of obstacles for them to fully enjoy their personal autonomy, including employment and other opportunities for full participation in the society.

In a country with extremely high unemployment rates, employment opportunities are scarce. Nevertheless, the majority of interviewees, across categories of inequalities, perceive employment as a desirable coping strategy, and an approach to secure so-called ‘upward mobility’ and moving out of poverty.

Therefore, we have focused our inquiry on addressing inequalities at the intersections on the following areas in the field of social protection: (un)employment, disability, equality and non-discrimination, and gender-based violence. Although, as noted above, each group prioritised certain policy areas, concerns and needs do surpass our established groups, and for this reason policy areas may crosscut across groups. In addition, other areas, such as (un)employment is one of the most problematized by almost all groups. We analysed the relevant laws and strategic documents, focusing primarily on content of the documents and less on their implementation as our research background and research questions invited such an approach. The validity of this approach was further confirmed by the empirical findings, as obstacles noted/raised by our interviewees were of such nature that focusing on the content of the law seemed as the necessary first step.

Drawing on Lombardo and Agustin’s quality criteria for assessing intersectionality in EU gender policies<sup>86</sup>, we first sought to identify whether categories of inequalities are addressed in a policy document. To assess this, we looked at inclusiveness of a comprehensive list of inequalities, explicit naming of categories and visibility. Inclusiveness, explicitness and visibility are considered quality criteria because “the mere naming of the problem...opens up possibilities for discussing the problem and finding solutions to it.”<sup>87</sup> Second, we looked at the relationship between categories in the documents and how articulated is the intersection between categories of inequalities. Articulation of intersectional relations is considered as a quality criterion because “providing accurate and elaborated accounts of the role of intersectional relations in the diagnosis and prognosis of a policy problem increases the chances that policies will address the concerns of subjects at the point of intersection between inequalities.”<sup>88</sup> To add to this, Lombardo and Verloo suggest looking at whether the policy applies a transformative approach to intersectionality, how “gendered” policies are, as well as whether the policy at stake avoids stigmatization of people and groups at different points of intersections.<sup>89</sup>

86 Emanuela Lombardo and Lise Rolandsen Agustin. “Framing Gender Intersections in the European Union: What Implications for the Quality of Intersectionality in Policies?” *Social Politics: International Studies in Gender, State & Society*, (2011). 488-512..

87 Ibid, 489.

88 Ibid.

89 Emanuela Lombardo and Mieke Verloo, “Institutionalising Intersectionality in the European Union? Policy Developments and Contestations” *The International Feminist Journal of Politics* Vol. 11 No. 4 (2009).

Our analysis is driven by the need for a better understanding of the particular needs and experiences of differently situated users, or ought to be users, of the social protection system as essential for advancing policymaking. The findings suggest that a single-axis approach is dominant, meaning that categories of inequalities are almost exclusively treated separately. There is no explicit mentioning of intersectionality in any of the documents. Overall, policy documents are rarely intersectional in their approach. Albeit seldom, there are few instances where intersectional ideas have been put forward. What is clearly missing is an expression of relationships between categories of inequalities, or as Lombardo and Agustin label as “inarticulate intersectionality”.<sup>90</sup> The subsequent parts present each policy area of social protection as a field separately, in order to illustrate the manner in which intersectional inequalities are addressed in each of them. The conclusion merges the findings on all of the areas, combined with the findings from our empirical research, together, thus putting forward an argument on intersectionality in social protection.

### General Social Protection Issues

We focused on single categories of inequalities and on deficiencies in consideration towards mutually constitutive inequalities. Article 35 of the Constitution defines the role of the State in providing social protection and social security in accordance with the principle of social justice. This right is tied to the principle of equality established in Article 9, according to which citizens (sic.) enjoy equality in relation to the constitutionally prescribed freedoms and rights “regardless of sex, race, colour of skin, national and social origin, political and religious beliefs, property and social status”. The right to assistance of citizens “infirm or unfit for work” is further affirmed.<sup>91</sup>

Adding to this is the comprehensive equality and non-discrimination legislation - the Law on the Prevention of and Protection against Discrimination. This Law includes social protection as one of the fields of its application (Art.4) and it is applicable in both the public and private sector.<sup>92</sup>

The Law on Social Protection regulates the system and the organization of social protection, as well as the rights arising from social protection, their financing and realisation.<sup>93</sup> With the exception of several ‘hints’ of grasping intersectional inequalities which can be identified in the text of the law (such as the intersections of, for example, gender-class - in the recognition of specific vulnerabilities of women caring for multiple children families, or class-disability – in right to financial benefit of single parents caring for child with disabilities), measures and activities prescribed with this law are centred around single categories of inequalities (i.e individual protected grounds). The Law contains non-discrimination provisions (articles 20-22), including an open-ended list of protected grounds.<sup>94</sup> However, as Kotevska asserts in her recent study on the internal harmonization of the national equality and non-discrimination legislation, these provisions highlight the very problem with this law. Namely, the content of the provisions clearly shows that the law aims solely at non-discrimination, but not at equal-

90 Emanuela Lombardo and Lise Rolandsen Agustin. “Framing Gender Intersections in the European Union: What Implications for the Quality of Intersectionality in Policies?” *Social Politics: International Studies in Gender, State & Society*, (2011). 488-512.

91 Constitution of the Republic of Macedonia and its XXXII amendments, *Official Website of the Assembly of the Republic of Macedonia*. <<http://www.sobranie.mk/the-constitution-of-the-republic-of-macedonia.nsp>>. Last accessed: 25.11.2015.

92 Law on Prevention of and Protection against Discrimination, *Official Gazette of the Republic of Macedonia*, 50/10, 44/14, 150/15; Constitutional Court decision: 15.09.2010.

93 Law on Social Protection, *Official Gazette of the Republic of Macedonia*, 79/09, 36/11, 51/11, 166/12, 15/13, 79/13, 164/13, 187/13, 44/14, 116/14, 180/14, 33/15, 72/15, 104/15, 150/15, 173/15, 192/15; Constitutional Court decision: 07.04.2010. Art.1.

94 Ibid. Arts.20-22.

ity, which should be key for this field because, without it, designing and implementing any of the social protection measures can work towards impeding the principle of equality.<sup>95</sup> In addition, Kotevska notes the need for alignment of this law with the Law on Prevention and Protection against Discrimination (ADL), especially in terms of the list of protected grounds and the prohibited forms of discrimination (which includes “multiple discrimination”).<sup>96</sup> The last point is especially relevant as it also underscores the lack of outlawing of multiple discrimination in the Law on Social Protection, let alone of intersectional discrimination.

There is no discussion of inequalities at the intersections in the National Programme for Development of Social Protection (2011-2021). The Programme solely targets single inequality categories (for example, parents of children at risk, caregivers of elderly people, single parents, foster families, people with social problems and so forth).<sup>97</sup>

Another relevant policy in the field of social protection is the National Strategy for Reduction of Poverty and Social Exclusion (revised 2010-2020). The Strategy aims to improve quality of life, working conditions, human capital, and social conditions for all citizens, as well as “development of the mechanisms for social inclusion of the vulnerable categories of people in a local context”.<sup>98</sup> It focuses on the following areas: employment and strengthening of entrepreneurship; adapting the education to the labour market; social and child protection and building a new social model; promotion of health protection and long term care; transport, communications and housing; activation and strengthening the local authorities and support of vulnerable groups.

This is a social protection policy document which, in the national context, can be seen as one of the most advanced in capturing intersectional inequalities. Although it largely deals with single inequality categories, it also makes an attempt to address needs of “specific vulnerable groups”, under which it includes: Roma, minorities, unemployed people, persons with disabilities, elderly, children at risk, women, persons that use drugs and psychotropic substances, homeless persons, young persons, single parents, chronically ill people and people with malignant conditions and victims of human trafficking and prostitution.<sup>99</sup> Gender mainstreaming is introduced in order to alleviate poverty and social exclusion of women: women social assistance recipients, domestic violence and trafficking victims, long-term unemployed women, and single mothers. Furthermore, the Strategy addresses various intersection axes: class-age; class-gender, class-disability through measures to increase labour market access for youth, elderly, women, and persons with disability. Women from ethnic minority groups (Albanian and Turkish) are identified as being in need of higher participation in the economy, thus focusing on the intersection of class-ethnicity-gender. However, the Strategy perpetuates the stigmatization of a non-majority group, and particularly Albanian women, by proposing the emancipation through “handcrafts and manufacturing of traditional product that could be sold on the market”<sup>100</sup> disregarding the heterogeneity of this group of women and rendering them as incapable of undertaking non-female-appropriate jobs.

95 Biljana Kotevska, *Analysis of the harmonization of national equality and non-discrimination legislation* (upcoming – 2016; OSCE and CPAD).

96 This recommendation means alignment with the ADL as amended with the suggestions provided in this study, which include revision of the list of protected grounds (including sexual orientation and gender identity) and breaking the provision on “multiple discrimination” into a more detailed provision, defining, inter alia, intersectional discrimination. Source: Ibid.

97 Ministry of Labour and Social Policy, *National Programme for Development of Social Protection (2011-2021)*, (Skopje, 2010).

98 Ministry of Labour and Social Policy, *National Strategy for Reduction of Poverty and Social Exclusion (revised 2010-2013)* (Skopje, March 2013), 3.

99 Ibid.

100 Ibid, 87.



## Equality and non-discrimination

Out of the five areas under investigation, the equality and non-discrimination area is the most advanced in capturing inequalities at the intersections. Gender comes to the fore together with its intersections of ethnicity, age, body and class.

As mentioned above, article 9 of the Constitution of the Republic of Macedonia states that citizens have equal freedoms and rights “regardless of sex, race, colour of skin, national and social origin, political and religious beliefs, property and social status”. Article 54 provides that these rights can be restricted only in cases determined by the Constitution and “restrictions cannot discriminate on grounds of sex, race, colour of skin, language, religion, national or social origin, property or social status”.<sup>101</sup> Both articles list protected grounds, however both lists are closed and fail to include, inter alia, gender, age, sexual orientation, and disability. Following the Ohrid Framework Agreement, on grounds of ethnicity, several constitutional amendments were introduced to protect political, civil and social rights of minorities. However, this was done in a way which failed to explicitly integrate gender aspects.<sup>102</sup>

ADL contains an open-ended provision of protected grounds, while explicitly listing the following ones: “[s]ex, race, colour, gender, belonging to a marginalized group, ethnic origin, language, nationality, social background, religion or religious beliefs, other types of beliefs, education, political affiliation, personal or social status, mental and physical impediment, age, family or marital status, property status, health condition or any other basis anticipated by a law or ratified international agreement”.<sup>103</sup> Its Article 4, as noted above, provides for application of this law in the field of social protection. In addition, the law prescribes that it is applicable to both natural and legal persons, and in both the private and the public sector.

Among the outlawed forms of discrimination the law prescribes multiple discrimination and rightfully classifies it as a grave form of discrimination. It is defined as “discrimination inflicted on a certain person on multiple discriminatory grounds”.<sup>104</sup> This attempt can be interpreted as an intersectional consideration towards specific vulnerabilities of persons situated on different axes of intersections of inequalities. However, the intersectional dimensions and their dynamics are not clearly articulated. Moreover, as argued by Kotevska, the provision is void of much content. Being overly simplistic, it does not allow for it to be broken down to its sub-forms - additive, intersectional and multiple discrimination.<sup>105</sup>

An equality body was established for the implementation of this law - the Commission for Protection against Discrimination (CPAD) which started to operate in January 2011. The CPAD received 106 cases in 2014 (an increase compared to 2013, when it received 83 cases, as well as in comparison to the previous two years). Out of these, 18 cases were in the area of social security, which includes social protection.<sup>106</sup> In terms of the protected grounds, in

101 Constitution of the Republic of Macedonia and its XXXII amendments, *Official Website of the Assembly of the Republic of Macedonia*. <<http://www.sobranie.mk/the-constitution-of-the-republic-of-macedonia.nspx>>. Last accessed: 25.11.2015.

102 Dominika Stojanovska, *Gender Equality and Human Development in Macedonia during Transition (1991-2006)* (PhD thesis, University of Bologna, 2008), 52.

103 Law on Prevention of and Protection against Discrimination, *Official Gazette of the Republic of Macedonia*, 50/10, 44/14, 150/15; Constitutional Court decision: 15.09.2010, Art.3.

104 Ibid.

105 Biljana Kotevska, *Analysis of the harmonization of national equality and non-discrimination legislation* (upcoming - 2016; OSCE and CPAD). On the sub-forms of multiple discrimination, see: Timo Makkonen, *Multiple, Compound and Intersectional Discrimination: Bringing the Experiences of the Most Marginalized to the Fore* (Institute For Human Rights, Åbo Akademi University 2002)

106 Commission for Protection Against Discrimination (Комисија за заштита од дискриминација) 2014 *Annual Report of the Commission for Protection Against Discrimination* (2015) [www.sobranie.mk/materialdetails.nspx?materialId=d93111d8-975d-471e-be2c-e07a2df372f3](http://www.sobranie.mk/materialdetails.nspx?materialId=d93111d8-975d-471e-be2c-e07a2df372f3).



its annual reports, the CPAD provides statistics on single grounds only, and, although it does give an overall number of cases where several grounds were raised by the applicants, it does not report which were these grounds.<sup>107</sup> The body does not produce statistics on how many of these cases were processed and/or were closed in 2014.<sup>108</sup> While the Ombudsperson (the other institution tasked with protection against discrimination in the public sector) has not acted upon a multiple discrimination case, 6% of the cases received by CPAD have been classified as potential cases of discrimination on multiple grounds. To date, the CPAD has either dismissed these cases on procedural grounds or has not establish discrimination.<sup>109</sup> Therefore, it remains to be seen how the CPAD will treat multiple discrimination grounds, what kind of sanctions will be attach to these, etc.<sup>110</sup>

The legal provisions themselves do not offer much space for hope. Namely, although declaratively the ADL does label multiple discrimination as a grave form of discrimination, this is not mirrored nor accommodated in the provisions on the procedures for protection and sanctions. So, although with an open-ended list of protected grounds, and with a provision on multiple discrimination, the prospects of legal protection against intersectional discrimination remain, at best, questionable.

The National Strategy on Equal Opportunities and Non-Discrimination on Grounds of Ethnicity, Age, Mental and Physical Disability for 2012-2015 focuses on four categories of inequalities: ethnicity, age, disability and gender<sup>111</sup> As a result of gender mainstreaming, gender is considered to be a horizontal issue and is treated in a hierarchical manner. 'Multiple discrimination' is specifically addressed with gender as one of the categories of inequalities in the following dyads: gender-ethnicity, gender-age, and gender-disability. There are instances where the intersectional approach is adopted in terms of defining specific measures, for example for women with a disability, rural women, Roma women, or ethnic minorities users of social protection. For instance, the need for establishing special programs to improve the status of social protection users belonging to non-majority groups, or integrating gender perspectives to overcome barriers in inclusion on the labour market of women with non-majority ethnic background. The Strategy is the most advanced document in terms of number of references to categories of inequalities, and to inequalities at the intersections. Nevertheless, two major draw backs to this include exclusion of sexual orientation from the strategy and lack of articulation of the relationships between categories of inequalities. In additionally flawed when seen through intersectional lenses because it has been both drafted and adopted in a process marked by violation of the participation principle. Namely, the drafting and adoption

107 These are the complete statistics in terms of applicants by protected grounds and by fields of protection. Per discrimination grounds: 26 on ethnicity, 13 on health status, 4 on belonging to a marginalised group, 15 on personal or social status, 13 on mental or physical disability, 8 on education, 7 on social origin, 10 on sex, 7 on religion or religious belief, 7 on political affiliation, 8 on age, 5 on family or marital status, 4 on gender, 3 on other beliefs, 6 on property status, and 14 under 'any other ground'. Per field: 42 in employment and labour relations, 22 in access to goods and services, 18 in social security, 11 in judiciary and administration, 7 in public information and media, 5 in education, science and sports, 5 in housing, 2 in culture, 2 in membership of trade unions or political associations, 6 in which no field was claimed by the applicant, and 4 in other fields as provided for under the law. Source: Commission for Protection Against Discrimination (Комисија за заштита од дискриминација) 2014 Annual Report of the Commission for Protection Against Discrimination (2015), *Website of the Assembly*, [www.sobranie.mk/materialdetails.nsp?materialId=d93111d8-975d-471e-be2c-e07a2df372f3](http://www.sobranie.mk/materialdetails.nsp?materialId=d93111d8-975d-471e-be2c-e07a2df372f3), Last accessed: 27.11.2015

108 Biljana Kotevska, *Country Report - Summary 2013 - European Network of Legal Experts in Gender Equality and Non-discrimination*. <<http://www.equalitylaw.eu/component/edocman/2013-mk-summary-country-report-ln-final/Download>>. Accessed on: 25.11.2015

109 Commission for Protection Against Discrimination (Комисија за заштита од дискриминација) 2014 Annual Report of the Commission for Protection Against Discrimination (2015), *Website of the Assembly*, [www.sobranie.mk/materialdetails.nsp?materialId=d93111d8-975d-471e-be2c-e07a2df372f3](http://www.sobranie.mk/materialdetails.nsp?materialId=d93111d8-975d-471e-be2c-e07a2df372f3), Last accessed: 27.11.2015

110 Biljana Kotevska, *Country Report on Measures to Combat Discrimination* (Directives 2000/43/EC and 2000/78/EC) - Macedonia 2014, European Network of Legal Experts in the Field of Gender Equality and Non-discrimination (unpublished, on file with authors).

111 Ministry of Labour and Social Policy, *National Strategy on Equal Opportunities and Non-Discrimination on Grounds of Ethnicity, Age, Mental and Physical Disability for 2012-2015* (Skopje, 2012).

process of this strategy happened away from the eyes of the public. In spite of the calls from many prominent NGOs, the drafting process remained closed for the public.<sup>112</sup>

The Law on Equal Opportunities between women and men adopted in 2006 and amended in 2012, provides grounds for gender mainstreaming and aims to correct the disadvantaged position of women, which is “a result of systematic discrimination or structural gender inequality resulting from historical and socio-cultural conditions”.<sup>113</sup> Its subject is focused on prescribing equal treatment between women and men, related general and special measures, as well as special rights and obligations for specific subjects, but also the role and competences of the Legal Representative on equal opportunities of women and men (Art.1.1). Its special affirmative, encouraging and program measures are directed towards achieving gender equality. The Law contains provisions against gender-based discrimination and enumerates other discrimination grounds treated as separated inequalities, attaching hierarchical primacy of gender as the most important category. The supervision of the implementation of this law remains questionable because, as Poposka et al note, the law does not prescribe a mechanism for monitoring of the implementation of positive action measures.<sup>114</sup>

In addition, Article 4 of this law prescribes prohibited forms of discrimination. However, it does not include multiple discrimination, as opposed to the ADL. It also does not include traditions and traditional practices resulting in discrimination which seems to stand out as especially important when discussing protection against intersectional discrimination.<sup>115</sup> There are other deficiencies of this law, however their addressing would surpass the focus of the present analysis.

The Gender Equality Strategy 2013-2020, like the national equality strategy (discussed above), has a dominant single-axis approach on gender as a category of inequality, although it defines women belonging to ethnic minorities, rural women and women with disability as particularly vulnerable, along with women in risk of social exclusion.<sup>116</sup>

## Employment

The Law on Labour Relations (Labour Law) aims to involve “employees in the working process, as well as to ensure an uninterrupted flow of that process, at the same time respecting the employees’ right to freedom of labour, dignity, and protection of the interests of employees in the labour relations.”<sup>117</sup> This Law contains a non-discrimination clause and lists protected grounds, as well as forms of discrimination. The forms do not include multiple discrimination.

The Labour Law also prescribes special protective measures for pregnant workers, elderly workers, workers younger than 18, and workers with a disability. This opens more space for considering possible intersections of class-gender, class-age and class-disability opens space.

The National Employment Strategy for 2015 mentions women’s lower participation rates in

112 Biljana Kotevska, “Commencement of a process of consultations on Draft- National Strategy on Equality and Non-discrimination”, *Equality Law Website*, <[http://www.equalitylaw.eu/index.php?option=com\\_edocman&task=document.viewdoc&id=2169&Itemid=295](http://www.equalitylaw.eu/index.php?option=com_edocman&task=document.viewdoc&id=2169&Itemid=295)>. Last accessed: 27.11.2015.

113 Law on Equal Opportunities between Women and Men, *Official Gazette of the Republic of Macedonia*, No. 6/2012.

114 Zhaneta Poposka et al., *Analysis of discriminatory practices in the field of employment and working relations* [Анализа на дискриминациските практики во областа на вработувањето и работните односи] (OSCE and MLSP, 2013), 47.

115 Biljana Kotevska, *Analysis of the harmonization of national equality and non-discrimination legislation* (upcoming - 2016; OSCE and CPAD).

116 Ministry of Labour and Social Policy, *Gender Equality Strategy 2013-2020*, (Skopje, 2013), 24.

117 Law on Labour Relations, *Official Gazette of the Republic of Macedonia*, No. 62/05, 106/08, 161/08, 114/09, 130/09, 50/10, 52/10, 124/10, 47/11, 11/12, 39/12, 13/13, 25/13, 170/13, 187/13, 113/14, 20/15, 33/15, 72/15, 129/15 Constitutional Court decisions: 21.12.2005; 22.12.2005; 29.03.2006; 10.05.2006; 24.01.2007; 04.04.2007; 06.06.2007; 13.05.2009; 13.01.2010; 14.04.2010; 22.09.2010; 28.05.2014.

the labour market. Women’s “lower levels of education, the traditional role of the woman in the family, and the lack of kindergartens”<sup>118</sup>, are described as the factors contributing to lower participation rates. It further states that the reasons mentioned above are more emphasized for ethnic minorities and in rural areas.<sup>119</sup>

The Operational Plan for Labour Market Services and Employment Measures 2015 includes set of measure aiming to improve unemployed persons’ employability and their active participation on the labour market.<sup>120</sup> Although this document primarily tackles class inequalities, it also envisions activities that capture inequalities at the intersections. The predominant intersection axis discussed is class-age. The measures mostly focus specifically on youth unemployment (persons up to 29 years-old), such as motivation trainings for young persons, preparation for employment and work, professional orientation and career advice, self-employment program, etc. There are measures targeting persons at risk of social exclusion, specifically naming unemployed Roma persons, as well as, social protection users, young persons in social risk, domestic violence survivors and persons with disabilities.<sup>121</sup>

Overall, in relation to the area of employment, it seems that there are initial steps towards introducing intersectionality in policy-making processes, as categories of inequalities are listed in co-relations. However, few intersections are explicitly named, and the relationships between inequalities are barely mentioned.

## Disability

In relation to disability, the two key documents include Law on Employment of Persons with Disabilities and the National Strategy On Achieving Equal Rights for the Persons with Disabilities. Disability policy documents primarily treat disability as a separate category. However, there is an attempt to address inequalities at the intersections in the National Strategy. This strategy puts disability forward in a hierarchical primacy compared to other categories of inequalities, however failing to elaborate further on the relationships between these categories. Such addressing of intersectionality can be seen as a recognition of the heterogeneity among persons with disabilities. Namely, it talks about people with disabilities from “different ethnic background as most vulnerable” to the effects of transition.<sup>122</sup> Moreover, it acknowledges that persons with disability face specific obstacles and “double discrimination”, including women and girls with disability, elderly persons with disability and persons with disability from ethnic minority background because they face a greater risk of exclusion and have lower participation rates in society when compared with other persons with disabilities.<sup>123</sup> Children and women with disability are singled out as most vulnerable to abuse and harassment.<sup>124</sup> Nevertheless, the intersecting categories of inequalities are captured solely as part of a broader, more general contextual statement, without referring to details and relations between categories. Furthermore, the proposed measures do not reflect the identified specific needs of persons at the point of intersection of inequalities.

118 Ministry of Labour and Social Policy, *National Employment Strategy for 2015* (Skopje, 2015)..

119 Ibid.

120 Ministry of Labour and Social Policy, *Operational Plan for Labour Market Services and Employment Measures 2015* (Skopje, 2010), 4.

121 Ibid.

122 Ministry of Labour and Social Policy, *National Strategy On Achieving Equal Rights for the Persons with Disabilities* (2010-2018), (Skopje, 2010), 2.

123 Ibid, 11-12.

124 Ibid, 26.

In relation to the wider legal framework, it is worth noting that Article 8 of the ADL prescribes the discrimination of persons with disabilities as a form of discrimination. It does the same in relation to lack of reasonable accommodation.<sup>125</sup>

The Law on Employment of Persons with Disabilities envisions measures for improving employment and working conditions of persons with disabilities.<sup>126</sup> No provisions in the Law treat or refer to intersectional categories of inequalities in an explicit manner.<sup>127</sup>

### Gender-based violence

The Macedonian legal and policy framework regulates gender-based violence (GBV) primarily through the prism and context of domestic violence.<sup>128</sup> Other forms of GBV are either disregarded or addressed under the Criminal Code, while failing to take into account the gendered aspect of violence.

The Law on Prevention and Protection against Domestic Violence focuses solely on gender as a category of inequality. It explicitly refers to women in two instances. First, gender-based violence is defined as violence against women because they are women, or because they are disproportionately affected.<sup>129</sup> However, the very next paragraph states that terminology used in the Law applies to both men and women,<sup>130</sup> announcing gender-neutral articulation in the text. Secondly, women are explicitly mentioned in the preventive measures directed towards promoting norms and values based on equality of women and men, and introducing gender equality and non-violent conflict resolution curricula on all educational levels. As part of its protective measures, the Law also foresees active labour market measures for domestic violence survivors<sup>131</sup>, as part of its protective measures. Although the Law makes an attempt to acknowledge the gendered nature of violence, it largely employs gender-neutral terminology while failing to account for other categories of inequalities, and their axis of intersection.

The National Strategy on Prevention and Protection against Domestic Violence identifies causes of domestic violence in unequal power relations and deeply engrained patriarchal values in Macedonian society, which puts women in a subordinate position. Women, children and elderly are singled out as the most vulnerable groups. Gender and age inequalities are treated as separate categories, although gender stands out as most important.

125 Law on Prevention of and Protection against Discrimination, *Official Gazette of the Republic of Macedonia*, 50/10, 44/14, 150/15; Constitutional Court decision: 15.09.2010..

126 Law on Employment of Persons with Disabilities, *Official Gazette of the Republic of Macedonia*, 44/00, 16/04, 62/05, 113/05, 29/2007, 88/08, 161/08, 99/09, 136/11, 129/15, 147/15.

127 A new law was in preparation at the of drafting if this study, and adoption of that law seems highly plausible, does no further discussion is included on this law, save for a reference to existing literature. See, for example: Zhaneta Poposka et al., *Analysis of discriminatory practices in the field of employment and working relations* [Анализа на дискриминациските практики во областа на вработувањето и работните односи] (OSCE and MLSP, 2013); Zhaneta Poposka et al., *Analysis of discriminatory practices in the field of employment and working relations* [Анализа на дискриминациските практики во областа на вработувањето и работните односи] (OSCE and MLSP, 2013); Biljana Kotevska, *Analysis of the harmonization of national equality and non-discrimination legislation* (upcoming – 2016; OSCE and CPAD).

128 The Law defines domestic violence as “maltreatment, insult, endangering security, bodily harm, sexual or other psychological, physical or economic violence that inflicts feelings of insecurity, or fear, including threats for such actions towards spouse, parents or children, or other persons in marital or extramarital relationship, or persons that have a child or have close personal relations, regardless if the perpetrator lives or has lived with the victim”.

129 Law on Prevention and Protection against Domestic Violence, *Official Gazette of the Republic of Macedonia*, 138/2014.

130 Ibid.

131 The term “victims” is used in the Law Prevention and Protection against Domestic Violence. While acknowledging the victim/survivor dichotomy in terminology (see Dunn, 2005), we avoid using the term “victim” as it signifies helplessness, powerlessness and passivity. Instead, we opt out for term survivor as it implies agency (see: Liz Kelly, *Surviving Sexual Violence* (Polity Press, 1988)).

Drawing on three national surveys on the prevalence of domestic violence,<sup>132</sup> violence against elderly persons,<sup>133</sup> and sexual exploitation of children,<sup>134</sup> the Strategy states that it includes strategic activities to address “specific problems of particularly vulnerable groups, including children, elderly persons, rural women and persons with disability”.<sup>135</sup> In this instance, although age and disability are treated as separate categories, an attempt towards the intersectional approach is made through the naming of rural women as a vulnerable group. Moreover, based on the national survey on the prevalence of domestic violence, women with 80% of women not participating in the labour market have been exposed to violence. Similarly, the lower the educational status, the bigger the risk of violence, as 80 % of women with elementary or no education reported abuse. Rural women are more likely to suffer violence, as well as women caring for multiple children. Roma women’s situation is described as “particularly worrying”, because 72,2% of Roma women in the Survey reported abuse by a partner or family member. In this manner, the Strategy includes several intersectional inequalities: gender-class, gender-ethnicity, gender-place of residence.

The Strategy aims at setting out a new framework to address domestic violence with emphasis on vulnerable categories, and especially “multiple vulnerabilities stemming from age (children and elderly), sex, disability and any other characteristics that generates multiple vulnerabilities in the Macedonian context”.<sup>136</sup> However, the relationship between these vulnerabilities is not articulated.

In the GBV policy documents, as in the other areas considered above, intersectional inequalities rarely occur. The focus is primarily on gender and intersection with other categories, but the relationship is never expressed.

## Conclusion

Our study is an intersectional analysis in the field of social protection in Macedonia, aiming to bring to the fore a users’ perspective on the social protection system, and to further illuminate the basic needs and coping strategies of persons that are or ought to be users of the social protection system. We sought to answer how social protection policies in Macedonia address multiple inequalities of persons that are or ought to be users of the social protection system, with a particular focus on the intersectional inequalities, what impact this has on the livelihood of these persons, and how this can be improved.

In order to answer these questions we employed a combination of qualitative methods: qualitative in-depth interviews, focus groups, media analysis, legal and policy analysis, review of existing literature. For identification of the inequalities at the intersections identified via the basic needs and coping strategies of the users or ought to be users of the social protection system, we applied Winker and Degele’s multi-level intersectional analysis model. This model offers a possibility for looking into the individual, symbolic and structural level, as well as at the intersections of these three levels.

132 Ljubinka Popovska, Vlado Rikalovski and Dr. Elizabeth Villagomez, *Report from the Study of the National Poll on Domestic violence*, UN, (Skopje, 2011).

133 Marijana Markovik et al, *Community survey of elder maltreatment: A report from the former Yugoslav Republic of Macedonia*. Institute of Social, Political and Juridical Research, at University Ss. Kiril and Metodij - Skopje with the support of WHO Office-Skopje, (Skopje, 2011).

134 Violeta Caceva and Stojanka Mirceva, *Forlorn and Scarred: A Situation Analysis of Child Sexual Abuse*, Institute of Social, Political and Juridical Research, at University Ss. Kiril and Metodij - Skopje with the support of UNICEF Office-Skopje (Skopje, 2009).

135 Ministry of Labour and Social Policy, *National Strategy on Prevention and Protection against Domestic Violence*, (Skopje, 2012), 5.

136 Ibid.



On the individual level, through the narratives of persons that are or ought to be users of the social protection, we identified categories of inequalities that shape their basic needs and coping strategies. Thirty-three interviewees from eight different cities shared their narratives of everyday struggles, impoverishment and deprivation, but also of resilience and determination. On the symbolic level, we sought to uncover dominant representations of users, specific symbolic issues raised by our interviewees, especially in terms of underlying norms and values that shape their standpoints. For this purpose, we analysed media articles and we conducted one focus group with the general population. On the structural level, we evaluated the experiences and relationship of our interviewees with existing institutions, laws and policies by employing legal and policy analysis.

We engaged with existing data and literature, especially in order to see whether the social protection systems in place captures and, further, addresses the categories of inequalities identified in the lived experiences of the persons that are, or ought to be, users of the social protection system. Through this we evaluated the potential of the system to address inequalities, followed by possible recommendations for improving this.

Our findings suggest that intersecting categories of inequalities produce a diverse set of self-reported needs and coping strategies. They also reveal an overwhelming dissatisfaction with the social protection system for its inadequacy to fulfil its aims and meet the needs of persons in social need and social risk.

Further inquiry in the social protection system suggests that current social protection policies are unable to address inequalities at the intersections. This is confirmed by our interviewees who reveal that in practice the system is unable to fulfil its primary function and reduce poverty and social risk.

Inequalities at the intersections remain largely not reflected in the legal and policy frameworks, thus remaining unaddressed by the system. There is a notable absence of an intersectional approach in the laws and policies of relevance for the field of social protection. Although few attempts which we could label as intersectional were noted, some of them were more additive rather than intersectional. In addition, articulation on the relationship between categories of inequalities is absent. The legal and policy framework seems to still operate a single-axis approach, meaning it largely focuses on single categories of inequalities.

### Main concerns and tentative recommendations

Instead of formulating the recommendations ourselves, we are presenting here a list of recommendations proposed by our interviewees themselves. Based on their actual needs, the interviewees in this study identified the following priorities for improving the social protection system:

- Increase the amount of social assistance benefits to allow for better quality of live for its recipients;
- Tie monthly social assistance amount to monthly consumer basket;
- Easier and cheaper procedures to obtain social protection status coupled with less restrictive requirements to maintain it;
- Improve physical and sensory accessibility for persons with disabilities and secure provision of reasonable accommodation;



- Allow conditions for formal economic activation of users of the social protection system and lift ban on engaging in any financially gainful activity for persons receiving permanent financial assistance;
- Improve employment measures for persons with disabilities;
- Take measures to identify persons in need of social protection and better target the policies and with it the assistance and the measures;
- Improve accessibility of transport in rural areas, provide free public transport for caretakers of persons with disabilities;
- Provide education incentives (scholarships for children from underprivileged families, encouraging life-long learning and vocational training for persons in social risk and social need);
- Encourage greater social acceptance of persons with disabilities, single mothers, domestic violence survivors, transgender persons, sex workers, homeless persons (reduce stigmatisation);
- Strengthen the capacities of social service employees to work with various groups of underprivileged persons through of sensitivity training;
- Provide additional services for single parents and caretakers of persons with disabilities; such as home care services, daily care centres on local level, extended day care services; and
- Provision of basic housing conditions, shelters for homeless persons, particularly in the winter season.

A detailed overview of recommendations is provided in the Policy Brief “What lies at the crossroads?”.<sup>137</sup> We are putting forward here just one recommendation from the research team itself: An open, participatory and transparent process of discussions about what kind of social protection Macedonia needs and how this can be best achieved must be opened on a national level. A political consensus must be reached for opening such a process, and the process itself must remain void of political abuse. In this process, the voices of the users or ought to be users of the social protection system must be heard and their lived experiences must be taken into account. In addition, we recommend conducting a study on possibilities for introducing intersectionality to policy making which would include lessons learned from other national process with well assessed potential for policy transplants’ success or failure.

## Bibliography

“Consumers Basket: 160 Euros Missing in the Family Budget.” Faktor. <http://faktor.mk/2015/03/10/potroshuvachka-koshnitsa-vo-semejnot-budhet-dupka-od-160-evra/>, Last accessed: 25.11.2015.

“State Statistical Office, Indicators,” *State Statistical Office Website*, [http://www.stat.gov.mk/KlucniIndikatori\\_en.aspx](http://www.stat.gov.mk/KlucniIndikatori_en.aspx), Last accessed: 26.11.2015.

“Social and Health Protection,” *State Statistical Office Website*. <<http://www.stat.gov.mk/OblastOpsto.aspx?id=3>>. Last accessed: 25.11.2015

Amalija Jovanović, Vesna Jovanova, Neda Maleska – Sačmaroska, Slobodanka Markovska, *Gender-budget analysis of social protection and active employment policies in the Republic of Macedonia* (Skopje: Ministry of Labour and Social Policy, 2010).

Amy J. Schulz and Leith Mullings, “Intersectionality and Health: An Introduction” in *Gender, Race, Class & Health: Intersectional Approaches*, Amy J. Schulz and Leith Mullings (eds) (San Francisco: Jossey-Bass, 2005).

Association for Emancipation, Solidarity and Equality of women of the Republic of Macedonia (ESE) in cooperation with Akcija Združenska, *Shadow Report on the Implementation of the Convention on the Elimination of all Forms of Discrimination against Women*, (Skopje, 2012).

Bekim Kadriu and Bujar Ahmedi, “Age Discrimination in the Republic of Macedonia and the Approach of the Constitutional Court,” *Academic Journal of Interdisciplinary Studies*, (2015).

Biljana Kotevska, “Commencement of a process of consultations on Draft- National Strategy on Equality and Non- discrimination,” *Equality Law Website*, <[http://www.equalitylaw.eu/index.php?option=com\\_edocman&task=document.viewdoc&id=2169&Itemid=295](http://www.equalitylaw.eu/index.php?option=com_edocman&task=document.viewdoc&id=2169&Itemid=295)>. Last accessed: 27.11.2015.

Biljana Kotevska, *Analysis of the harmonization of national equality and non-discrimination legislation* (upcoming – 2016; OSCE and CPAD).

Biljana Kotevska, *Country Report – Summary 2013 - European Network of Legal Experts in Gender Equality and Non-discrimination*. <<http://www.equalitylaw.eu/component/edocman/2013-mk-summary-country-report-ln-final/Download>>. Accessed on: 25.11.2015

Biljana Kotevska, *Country Report on Measures to Combat Discrimination (Directives 2000/43/EC and 2000/78/EC) – Macedonia 2014*, European Network of Legal Experts in the Field of Gender Equality and Non-discrimination (unpublished, on file with authors)

Christian Brüggemann, Roma education in comparative perspective. Analysis of the UNDP/World Bank/EC Regional Roma Survey, (Bratislava: UNDP, 2012).

Commission for Protection Against Discrimination (Комисија за заштита од дискриминација) 2014 Annual Report of the Commission for Protection Against Discrimination (2015), Website of the Assembly, [www.sobranie.mk/materialdetails.nsp?materialId=d93111d8-975d-471e-be2c-e07a2df372f3](http://www.sobranie.mk/materialdetails.nsp?materialId=d93111d8-975d-471e-be2c-e07a2df372f3), Last accessed: 27.11.2015.

Constitution of the Republic of Macedonia and its XXXII amendments, *Official Website of the Assembly of the Republic of Macedonia*. <<http://www.sobranie.mk/the-constitution-of-the-republic-of-macedonia.nsp>>. Last accessed: 25.11.2015.

Dimitar Nikoloski, "Labour Market Segmentation in the Republic of Macedonia." *Economics and Business*, no. No. 154 March (2011).

Dominika Stojanovska, *Gender Equality and Human Development in Macedonia during Transition (1991-2006)* (PhD thesis, University of Bologna, 2008).

Emanuela Lombardo and Lise Rolandsen Agustin. "Framing Gender Intersections in the European Union: What Implications for the Quality of Intersectionality in Policies?" *Social Politics: International Studies in Gender, State & Society*, (2011). 488-512.

Emanuela Lombardo and Mieke Verloo, "Institutionalising Intersectionality in the European Union? Policy Developments and Contestations" *The International Feminist Journal of Politics Vol. 11 No. 4* (2009).

European Commission, Macedonia 2015 Report (10.11.2015) <[http://ec.europa.eu/enlargement/pdf/key\\_documents/2015/20151110\\_report\\_the\\_former\\_yugoslav\\_republic\\_of\\_macedonia.pdf](http://ec.europa.eu/enlargement/pdf/key_documents/2015/20151110_report_the_former_yugoslav_republic_of_macedonia.pdf)>. Last accessed: 28.11.2015

European Disability Forum, *2nd Manifesto on the Rights of Women and Girls with Disabilities in the European Union: A Toolkit for Activists and Policymakers* (Budapest: General Assembly of the European Disability Forum, 2011).

European Roma Rights Center, *Macedonia: Country Profile 2011-2012* (Budapest, 2012).

Finance Think, EdPlako application: <http://www.edplako.mk/истражувања/>

Gabriele Winker and Nina Degele, "Intersectionality as multi-level analysis: Dealing with social inequality", *European Journal of Women's Studies* Vol.18 No.1 (2011): 54.

Ilk  Thiessen, *Waiting for Macedonia: Identity in a Changing World* (Peterborough, Ont.: Broadview Press, 2007).

Iyiola Solanke, "Putting Race and Gender Together: A New Approach To Intersectionality" *Modern Law Review* Vol.72 No.5 (2009), 723-749.

Jasmina Mihailoska and Misha Popovic, *Equal Opportunities Barometer* (Skopje: Macedonian Center for International Cooperation, 2013).

Kanal5, "The Prilep Center for Social Assistance Currently Distributes Assistance to the Socially most-at-risk families [Во прилепскиот Центар за социјални работи во тек е распределба на помош за социјално најзагрозените семејства]", *Kanal5 Website*, <[http://kanal5.com.mk/vesti\\_detail.asp?ID=28204](http://kanal5.com.mk/vesti_detail.asp?ID=28204)>, Last accessed: 11.09.2015.

Kantola, Johanna Kantola and Kev t Nousiainen. "Institutionalizing Intersectionality in Europe." *International Feminist Journal of Politics* 11, no. 4 (2009): 459-77.

Katerina Kolozova, Kalina Lecevska, Viktorija Borovska and Ana Blazeva, *Ethnically and gender inclusive grass-root LGBTI movements in Macedonia* (Skopje: Institute for Social Sciences and Humanities, 2013).

Katherine Verdery, *What Was Socialism, and What Comes Next?* (Princeton N.J.: Princeton University Press, 1996).

Kire Sharlamanov and Aleksandar Jovanoski, "The Ethnic Relations in the Macedonian Society Measured Through the Concept of Affective Social Distance." *American International Journal of Social Science* Vol.2, No. 3 (2013).

Kristefer Stojanovski, et al, ““It Is One, Big Loneliness for Me”: The Influences of Politics and Society on Men Who Have Sex with Men and Transwomen in Macedonia” *Sexuality Research and Social Policy*, (2015).

Law on Employment of Persons with Disabilities, *Official Gazette of the Republic of Macedonia*, 44/00, 16/04, 62/05, 113/05, 29/2007, 88/08, 161/08, 99/09, 136/11, 129/15, 147/15.

Law on Equal Opportunities between Women and Men, *Official Gazette of the Republic of Macedonia*, 6/2012.

Law on Labour Relations, *Official Gazette of the Republic of Macedonia*, No. 62/05, 106/08, 161/08, 114/09, 130/09, 50/10, 52/10, 124/10, 47/11, 11/12, 39/12, 13/13, 25/13, 170/13, 187/13, 113/14, 20/15, 33/15, 72/15, 129/15 Constitutional Court decisions: 21.12.2005; 22.12.2005; 29.03.2006; 10.05.2006; 24.01.2007; 04.04.2007; 06.06.2007; 13.05.2009; 13.01.2010; 14.04.2010; 22.09.2010; 28.05.2014.

Law on Prevention and Protection against Domestic Violence, *Official Gazette of the Republic of Macedonia*, 138/2014.

Law on Prevention of and Protection against Discrimination, *Official Gazette of the Republic of Macedonia*, 50/10, 44/14, 150/15; Constitutional Court decision: 15.09.2010.

Law on Social Protection, *Official Gazette of the Republic of Macedonia*, 79/09, 36/11, 51/11, 166/12, 15/13, 79/13, 164/13, 187/13, 44/14, 116/14, 180/14, 33/15, 72/15, 104/15, 150/15, 173/15, 192/15; Constitutional Court decision: 07.04.2010.

Liz Kelly, *Surviving Sexual Violence* (Polity Press, 1988).

Ljubinka Popovska, Vlado Rikalovski and Dr. Elizabeth Villagomez, *Report from the Study of the National Poll on Domestic violence*, UN, (Skopje, 2011).

Macedonian Young Lawyers Association, USAID Human Rights Protection Project Bulletin No.3 and 4 [Билтен бр.3 и 4 на Проектот за заштита на Човековите права на УСАИД], (January 2016), <[http://www.myla.org.mk/images/pdf/bilten\\_br\\_3\\_4.pdf](http://www.myla.org.mk/images/pdf/bilten_br_3_4.pdf)>.

Maja Gerovska Mitev, *Material Deprivation, Poverty and Social Exclusion in Macedonia* (Skopje: Friedrich Ebert Foundation, 2012).

Marija Risteska et al, *Perspectives of Women in Rural Areas* (Skopje: Center for Research and Policy Making, 2012).

Marijana Markovik et al, *Community survey of elder maltreatment: A report from the former Yugoslav Republic of Macedonia*. Institute of Social, Political and Juridical Research, at University Ss. Kiril and Metodij – Skopje with the support of WHO Office-Skopje, (Skopje, 2011).

Ministry of Labour and Social Policy, “Right to Permanent Financial Allowance”, *Ministry of Labour and Social Policy Website*, [http://www.mtsp.gov.mk/uslugi-ns\\_article-pravo-na-postojana-paricna-pomosh.nspx](http://www.mtsp.gov.mk/uslugi-ns_article-pravo-na-postojana-paricna-pomosh.nspx), Last accessed: 27.11.2015

Ministry of Labour and Social Policy, *Gender Equality Strategy 2013-2020*, (Skopje, 2013).

Ministry of Labour and Social Policy, *National Employment Strategy for 2015* (Skopje, 2015).

Ministry of Labour and Social Policy, *National Programme for Development of Social Protection (2011-2021)*, (Skopje, 2010).

Ministry of Labour and Social Policy, *National Strategy for Reduction of Poverty and Social Exclusion (revised 2010-2013)* (Skopje, March 2013).

Ministry of Labour and Social Policy, *National Strategy On Achieving Equal Rights for the Persons with Disabilities* (2010-2018), (Skopje, 2010).

Ministry of Labour and Social Policy, *National Strategy on Equal Opportunities and Non-Discrimination on Grounds of Ethnicity, Age, Mental and Physical Disability for 2012-2015*, (Skopje, 2012).

Ministry of Labour and Social Policy, *National Strategy on Prevention and Protection against Domestic Violence*, (Skopje, 2012).

Ministry of Labour and Social Policy, *On the Road to EU, Contribution of the Civil Society to the Policy Creating of the Social Inclusion in the Republic of Macedonia* (Skopje, 2008).

Ministry of Labour and Social Policy, *Operational Plan for Labour Market Services and Employment Measures 2015* (Skopje, 2010).

Neda Milevska Kostova and Biljana Kotevska, "Equity vs Efficiency" in Predrag Bejaković and Meinardus (eds) *Possibilities to Lessen the Trade-Off in Social, Employment and Education Policy in South-East Europe* (Sofia: Friedrich Ebert Foundation Bulgaria, 2011).

Nikica Mojsoska-Blazevski, *Supporting strategies to recover from the crisis in South Eastern Europe : country assessment: the former Yugoslav Republic of Macedonia*, International Labour Organization, Decent Work Technical Support Team and Country Office for Central and Eastern Europe. (Budapest: ILO, 2011).

Olena Hankivsky, "GMSH Summit 2013: Intersectionality" (video upload: 27.08.2013), *Gay Men's Sexual Health Alliance (GMSH) Vimeo Channel*, <<https://vimeo.com/73232267>>, Last accessed: 24.11.2015.

Patricia Hill Collins, *Black Feminist Thought* (Routledge, 2000).

Patti Petesch and Giorgia Demarchi, *Gender, Mobility and Middle Class in Europe and Central Asia: Insights from Qualitative Research*, (World Bank, November 2015).

PolioPlus – Movement Against Hendikep: < [www.polioplus.org.mk](http://www.polioplus.org.mk)>. Last accessed: 25.11.2015.

Reactor - Research in action, *Finding the key to the glass door: demystifying the reasons the women's low participation in the labour market* (Skopje, 2012).

Reaktor, *Employed persons with disabilities in professional rehabilitation associations* [Вработени инвалиди во организации за професионална рехабилитација], Reaktor Website, <[http://rodovreactor.mk/subject/social\\_welfare/graphs/vraboteni-invalidi-vo-organizacii-za-profesionalna-rehabilitaci-column/#.VsCO\\_oQj0wA](http://rodovreactor.mk/subject/social_welfare/graphs/vraboteni-invalidi-vo-organizacii-za-profesionalna-rehabilitaci-column/#.VsCO_oQj0wA)>. Last accessed: 25.11.2015.

Republic Center for the Support of Persons with Intellectual Disabilities-Poraka, *Rights of persons with intellectual disabilities in the Republic of Macedonia: Report on the implementation of the UN Convention on the rights of persons with disabilities* (Skopje, 2013).

Robert C. Post, "Prejudicial Appearances: The Logic of American Antidiscrimination Law", in Robert C. Post et al, *Prejudicial Appearances: The Logic of American Antidiscrimination Law* (Duke Univeristy Press, 2001).

Rozita Dimova, "'Modern' Masculinities: Ethnicity, Education, and Gender in Macedonia" *Nationalities Papers*, (2006).

Rozita Dimova, *Ethno-baroque: Materiality, Aesthetics, and Conflict in Modern-day Macedonia* (New York: Berghahn Books, 2013).

Ružica Boškić et al, “Everyday Life of Disabled Persons in Slovenia”, *Revija za sociologiju* Vol.39, No.4 (2008), 251–265.

State statistical office of the Republic of Macedonia, *Women and men in the Republic of Macedonia* (Skopje, 2015).

State Statistical Office, *Labour Force Survey 2014* (Skopje, 2015).

Susan Wendell “*Toward a Feminist Theory of Disability*” in Lennard J. Davis (ed) *The Disability Studies Reader* (New York: Routledge, 1997).

Thomas Bahle, Michaela Pfeifer and Claus Wendt, “Social Assistance” in Francis G. Castel et al (eds), *The Oxford Handbook of the Welfare State* (OUP 2010).

Timo Makkonen, *Multiple, Compound and Intersectional Discrimination: Bringing the Experiences of the Most Marginalized to the Fore* (Institute For Human Rights, Åbo Akademi University 2002)

Tomas James Rees, “Is Personal Insecurity a Cause of Cross-National Differences in the Intensity of Religious Belief?” *Journal of Religion and Society* 11 (2009): 1-24.

UNDP/WB/EC, Regional Roma Survey (2011).

United Nations Research Institute for Social Development, *Combating Poverty and Inequality: Structural Change, Social Policy and Politics* (Geneva: UNRISD, 2010).

Valentina Ivanoska, The Impact of Alcohol on Fat Metabolism among Alcoholics [Влијанието на алкохолот врз метаболизмот на масти кај алкохоличарите], *Website of the University “Goce Delcev”*, <[http://eprints.ugd.edu.mk/10285/1/\\_ugd.edu.mk\\_private\\_UserFiles\\_katerina.hadzivasile\\_Desktop\\_magisterska.....pdf](http://eprints.ugd.edu.mk/10285/1/_ugd.edu.mk_private_UserFiles_katerina.hadzivasile_Desktop_magisterska.....pdf)>. Last accessed: 25.11.2015

Vanco Uzunov, “Socio-economic transformation and the welfare system of the Republic of Macedonia in the period of transition”, in *Welfare states in transition: 20 years after the Yugoslav welfare model*, eds. Marija Stambolieva & Stefan Dehnert (Sofia: Friedrich Ebert Foundation, 2011).

Violeta Caceva and Stojanka Mirceva, *Forlorn and Scarred: A Situation Analysis of Child Sexual Abuse*, Institute of Social, Political and Juridical Research, at University Ss. Kiril and Metodij – Skopje with the support of UNICEF Office-Skopje (Skopje, 2009).

World Bank, “Poverty headcount ratio at national poverty lines (% of population)” <http://data.worldbank.org/indicator/SI.POV.NAHC/countries/MK?display=graph>, Last accessed: 25.11.2015

World Bank, *Labour Market Inequalities in FYR Macedonia: New Evidence on Gender and Ethnicity* (June 2015).

Zhaneta Poposka et al., *Analysis of discriminatory practices in the field of employment and working relations* [Анализа на дискриминациските практики во областа на вработувањето и работните односи] (OSCE and MLSP, 2013).

Zhaneta Poposka, *Employment of persons with disability in the Republic of Macedonia – Legal Analysis* [Вработување на лицата со хендикеп во Република Македонија – Правна анализа] (Polio Plus 2013).



*“If someone calls me,  
I go and clean so that  
I can afford more things  
for my child.  
I am really hardworking.  
The assistance is paid  
later in the month; it is  
difficult to wait that long.”*

Esma, social assistance recipient  
[Bosnia and Herzegovina]



# INTERSECTING INEQUALITIES IN SOCIAL PROTECTION IN BOSNIA AND HERZEGOVINA – RESULTS OF AN EMPIRICAL ENQUIRY

*by Aida Malkić and Tea Hadžiristić  
edited by Edin Hodžić and Mirna Jusić*

## Content

|   |     |
|---|-----|
| Introduction .....  | 97  |
| A. Individual level .....   | 99  |
| 1. Recognition of body capability .....   | 101 |
| 2. Securing the present needs of children .....                                 | 104 |
| 3. Full devotion to the needs of an ill spouse .....                            | 106 |
| 4. Securing medical treatment .....   | 108 |
| 5. Dependence on social assistance .....  | 109 |
| 6. Expecting the State to “pay the debt” .....                                  | 110 |
| 7. Relying on support from the community .....                                  | 112 |
| 8. Living a normal life .....   | 114 |
| B. Symbolic level .....   | 114 |
| C. Structural level .....   | 119 |
| D. Intersectionality across levels and categories .....                         | 128 |
| E. Addressing inequalities at the intersections through social protection ..... | 134 |
| Conclusion and Tentative Policy Implications .....                              | 135 |
| Bibliography .....  | 137 |

Bosnia and Herzegovina (BiH) faces a number of serious socio-economic challenges. According to the last available World Bank estimates for BiH, 17.9% of the population lived below the critical poverty line in the country in 2011.<sup>1</sup> The unemployment rate in BiH was

1 World Bank, “Poverty and Equity, Bosnia and Herzegovina,” 2016. <<http://povertydata.worldbank.org/poverty/country/BIH>>.

27.5% in 2014, among the highest in Europe.<sup>2</sup> The gender gap in employment is substantial, with women making up only 37.1% of those employed in 2014.<sup>3</sup> Youth unemployment (15-24) was the highest in Europe and recorded at a rate of 62.7% in 2014.<sup>4</sup> Educational attainment of the working population is low, with 10.1% having completed higher, 48.7% completing secondary education and 41.2% primary education or lower in 2014.<sup>5</sup>

Despite this poor socio-economic situation, the social protection system in BiH fails to meet the needs of the most disadvantaged.<sup>6</sup> While spending 4% of GDP on the social protection system – a comparatively high amount in relation to other countries in the wider region<sup>7</sup> – only 17% of that funding goes to the population who is the most in need. Estimates indicate that 72% of social benefits ‘leak’ to persons in far better socioeconomic positions, particularly due to the extraordinarily high level of war veteran benefits.<sup>8</sup> While a large number of people in BiH became unemployed in recent years as a result of deindustrialization, failed privatization measures, and other economic turbulence related to transition to a market economy and postwar reconstruction, social protection has become less effective in terms of responding to the needs of a growing number of social welfare beneficiaries.<sup>9</sup>

In order to further investigate and assess BiH’s social protection system, this research project takes an intersectional approach. The starting premise is that different forms of exclusion and oppression through the central analytical categories of gender, race, body and class produce specific inequalities that materialize differently in the lived experiences of individuals. The goal of an intersectional approach is to uncover the *particular* modes of exclusion, which exist at the intersections. Rather than merely multiplying oppressions, intersectionality allows us to see discrete oppressions that exist at the intersections of one or more of these categories. By analyzing the everyday needs and coping strategies<sup>10</sup> of our interviewees, we explored whether or not the identified sources of inequalities are perpetuated and reaffirmed, or alleviated and eliminated at the individual, symbolic, and structural levels and how these interact.<sup>11</sup> This allowed us to assess whether the social protection system in BiH is able to address the particular inequalities at the intersections identified by our research findings, and whether or not it does so in a meaningful way.

2 Agency for Statistics of Bosnia and Herzegovina, “Labour force Survey” [Anketa o radnoj snazi], Sarajevo: 2014. <[http://www.bhas.ba/ankete/LFS\\_2014\\_001\\_01\\_bh.pdf](http://www.bhas.ba/ankete/LFS_2014_001_01_bh.pdf)>. This unemployment rate pertains to persons of 18+, in line with International Labor Organization (ILO) methodology.

3 Ibid, p.26.

4 Ibid.

5 Ibid.

6 See Rights for All and Initiative and Civil Action, “Why are We not Equal in Rights to Social Protection? Analysis and Recommendations” (Sarajevo: November 2010); Maastricht Graduate School of Governance and IBHI, “Non-contributory Cash Benefits for Social Protection in BiH: What Works and What Does not (I)” (Sarajevo: June 2013); William Bartlett, “Gap Analysis in the Area of Social Protection and Inclusion Policies in Bosnia and Herzegovina [Analiza nedostataka u oblasti politika socijalne zaštite i inkluzije u BiH]” (Sarajevo: UNICEF, November 2013); OSCE, “The Right to Social Protection in Bosnia and Herzegovina: Concerns on Adequacy and Equality” (Sarajevo: 2012).

7 World Bank, “Social Transfers in Bosnia and Herzegovina: Moving Towards a More Sustainable and Better Targeted Safety Net [Socijalna davanja u BiH: Kreiranje održivog sistema socijalne zaštite zasnovanog na stvarnim potrebama],” 30 April 2009, p 10.

8 Initiative and Civil Action, “Why we are not equal in rights to social protection? Analysis and recommendations,” Sarajevo: November 2010, p.1.

9 In a bulletin published by the Agency for Statistics of Bosnia and Herzegovina, it was stated that there were 406 705 adult beneficiaries of social welfare in 2013, of which 201,919 were men and 204,786 were women. Also, there were 150,756 underage beneficiaries of social welfare, of which 78,341 were men and 72,415 women. Agency for Statistics of Bosnia and Herzegovina. “Social Welfare 2008-2013,” Sarajevo: 2014. <<http://www.bhas.ba/tematskibilteni/socijalna%20zastita%20bh.pdf>>

10 By coping strategies, we mean the strategies that our interviewees employ in order to manage their socioeconomic situation, assure basic needs, and eventually overcome their poverty.

11 Winker, Gabriele and Nina Degele, “Intersectionality as multi-level analysis: Dealing with social inequality,” *European Journal of Women’s Studies* Vol. 18. Issue 1 (2011).

In order to provide answers to the main research question laid out in the first chapter of this volume, we sought to identify perceived sources of inequality, associated self-identified needs, and strategies for everyday coping at the individual level.; i.e. the very *strategies of survival* of those relying on social assistance or facing social risk. Our analysis further focuses on our interviewees' positions and experiences within their symbolic and structural environment. At the symbolic level, the research aimed to identify interviewees' references to the symbolic representation of social protection in the current social and cultural context. At the structural level, we examined whether and how relevant institutions and policies in BiH identify and address potential sources of inequalities as highlighted by the interviewees' perspectives, and other symbolic representations (norms, values, ideologies) that they might construct and sustain. The final step was to examine the interaction of and dependencies between all of the relevant central categories (class, body, gender, and race) identified at the three levels (individual, symbolic, and structural).

Initially, the research focus was solely on the inequalities at the intersections of social protection recipients, specifically the ones receiving permanent financial assistance. We noted that in this case, such focus would have prevented us from including and hearing the perspective of persons who have lost the right to social assistance due to administrative problems, or were never able to realize it for different reasons, even though assistance was essential for their survival. We therefore eventually opted for a functional approach that allowed for a wider sample and heterogeneity in terms of the types of interviewees., We included persons receiving assistance, those in need of assistance but not receiving it, and those whose assistance has been discontinued for different reasons.

For the purpose of this research, qualitative methodology was employed following the model for multi-level analysis of intersectionality proposed by Winker and Degele.<sup>12</sup> We conducted 30 interviews with persons that are, or ought to be, beneficiaries of social assistance living in the entities of the Federation of Bosnia and Herzegovina (FBiH), Republika Srpska (RS) and the Brčko District. Two focus groups were conducted in Sarajevo with 16 persons that neither receive nor have been the recipients of social assistance (referred to as the "general population"). Moreover, content analysis of widely-read daily newspapers was conducted to obtain additional insights into the references and the position of social assistance recipients at the symbolic level. Policies, laws and other existing literature was also consulted and analyzed, details of which are outlined in Chapter I.

In subsequent sections, we present research findings on the individual, symbolic, and structural levels of inequality. These are followed by a discussion of intersectionality across levels and identified categories of inequality, as well as an evaluation of how the social protection system in BiH has tackled questions of intersectionality to date. The paper concludes with a discussion of recommendations for policies that would better respond to the inequalities identified through the research.

## A. Individual level

Using steps 1-5 of Winker and Degele's analytical framework, we gained insight into the self-identified needs and everyday coping strategies of subjects through in-depth interviews.<sup>13</sup> This also allowed us to learn how subjects relate to their experience and position within their symbolic and structural

12 See Chapter I for details.

13 For a detailed explanation of the methodology and concepts, see: Winker, Gabriele and Nina Degele, "Intersectionality as multi-level analysis: Dealing with social inequality," *European Journal of Women's Studies* Vol.18. Issue 1 (2011).

environment, and served as a basis to gain understanding of the interrelations, interactions, and dependencies of categories of inequalities (gender, race, class and body) on the individual level.

Beginning with the assumption that identity is constructed and determined through constant and dynamic relationships with ‘other(s)’, who serve as foils for self-definition, we identified the identity constructions expressed by our interviewees. This was done by searching for recognizable categories of differentiation, which individuals used to position themselves in relation to. To illustrate, when describing themselves, or when reporting their needs, responses tended to be shaped through the negation of ‘the other.’<sup>14</sup> In the case of persons with disabilities, their primary identification was that of belonging to a group of citizens with disabilities, with the able-bodied serving as the ‘other’, or the norm which one defined oneself in deviation from. Yet even within this category, identities and experiences differed based on the sources of disability. For example, in our sample we heard those with war-related disabilities labelled as ‘others’, described as enjoying a better status and being entitled to greater rights than persons with non-war related disabilities.<sup>15</sup>

Our second step was to identify the symbolic representations that individuals referred to and which have an impact on their social practices and coping strategies. These were individual beliefs about society-wide norms, values, and ideologies which shape the world they live in and alter their responses to their situation. For example, the notion that a people of a certain age (and women in particular) are undesirable in the work force was deeply embedded in the opinions of our interviewees. This can be attributed to predominant relations on the labour market, and had the effect of paralyzing their efforts to seek employment. There was also a predominant sense among interviewees that “it is better to have something than nothing” when it comes to the amount of social assistance, which may effectively prevent them from demanding a higher amount which would adequately satisfy their life’s necessities.

The third step was to uncover references to structures (including institutions of social protection) and their influence on the needs and coping strategies of our interviewees. Moreover, we identified categories of inequalities that are experienced on the structural level, including class, body, gender and ethnicity as central categories,<sup>16</sup> as well as power relations that produce these inequalities. Thus, it was important to examine how the system addressed individuals’ needs and whether or not the experience that the interviewees had influenced their positioning within the system. We identified a variety of experiences: whereas some interviewees had been rejected by social services and soup kitchens due to their perceived level of tidiness or of disability, others had been fully taken care of, such as an interviewee whose legal guardian was the local Centre for Social Work.

The fourth step consisted of identifying interrelations of central categories (body, class, gender and race) on the three levels in order to uncover so-called “subject constructions” – that is, the categories of differentiation of the highest importance to individual interviewees on all levels. This enables us to see how these categories influence the construction of a person’s identity. For example, Kenan is a divorced father of two with weak social ties, looking for a new place to live every few months. He believes his wife left him due to his inability to provide for the family. Since he is a long-term recipient of social assistance on the basis of disability, this support matters to him only because of health insurance. He subjugates all his other needs to securing medical treatment, which is the primary aim of his coping strategies.

14 Winker, Gabriele and Nina Degele, “Intersectionality as multi-level analysis: Dealing with social inequality,” *European Journal of Women’s Studies* Vol. 18. Issue 1 (2011), p. 58.

15 Such a distinction can be attributed to legal differences in disability status, as explained later in the section on the structural level of analysis.

16 The choice of these categories is explained in detail in Chapter 1.

According to Winker and Degele, after completing the first four steps, one should be able to observe the interactions of identity constructions, symbolic representations, and structures of a research subject. Once the most important subject constructions were identified for every interviewee, the next step was to cluster<sup>17</sup> and compare subject constructions, having in mind the need to achieve the greatest possible internal homogeneity and external heterogeneity, where interviewees within clusters resembled each other and where each cluster was clearly differentiated from the others. In our case, the individuals were grouped around social practices related to dimensions of analysis, which were self-reported needs of our interviewees and coping strategies they employ. For example, Marija is similar to Kenan, who is mentioned above: although in a different situation, she also privileges medical care over all other needs. Therefore, securing medical treatment becomes the category of differentiation that is of the highest importance to these two interviewees.

The types of relationships between these two dimensions of the analysis in the case of BiH are clustered into eight groups, presented in the table below, each with their own specificities and employing various types of coping strategies in relation to their self-reported needs.

In the following section, each of these groups is described in detail in terms of their lived experiences.

Table 3.1: Types of relationships between self-reported needs and developed coping strategies as dimensions of analysis

| Groups of Subject Constructions             | Interviewees [pseudonyms]   | Self-reported needs  | Coping strategies utilized  |
|---|---|--|---|
| Recognition of body capability              | Zijad, Armin  | Being recognized as a valuable member of society   | Active engagement in civil society and seeking employment                     |
| Securing the present needs of children      | Esmā, Fatima, Raza, Ajša, Dženana                                   | Children's needs   | Organizing one's whole life around children                                   |
| Full devotion to the needs of an ill spouse | Damir, Lejla  | Dependents' needs  | Organizing one's whole life around the dependent                              |
| Securing medical treatment                  | Marija, Kenan, Dragana  | Medical treatment  | Using multiple strategies to secure necessary medical treatment               |
| Dependence on social assistance             | Aleksandar, Janica, Željka  | Various needs (food, bills, medicines, etc.)   | Complete dependence on social assistance                                      |
| Expecting the state to "pay the debt"       | Ibrahim, Mehmed, Adnan, Mirza                                       | The recognition of status  | Using multiple strategies to demand recognition and assistance from the state |
| Relying on support from the community       | Safet, Azra, Zumra, Nura, Fikreta, Blanka, Jelka, Sabaheta, Dževada | Various needs (food, bills, medicines, etc.) they are not able to meet without the support | Relying on help from family and friends                                       |
| Living a normal life                        | Nusret, Živka   | Nothing specific or unachievable   | None, as assistance provides them with a "normal life".                       |

### 1. Recognition of body capability

The first group consisted of two persons striving to take a fully active role in society, who feel they have the body capability to do so. They are fully aware of their disability and raise issues about obstacles that they face on a daily basis, mainly due to inadequate access to facilities, leading to the body being a source of inequality. They are making all possible efforts, includ-

17 We used Kelle and Kluge's approach to clustering, as suggested by Winker and Degele (2011) and further explained in step 5, p. 60.



ing involvement in activities of civil society organizations (participating at trainings and education) and actively searching for employment.

Bodily ability figures prominently in the case of these two interviewees. Armin, a user of a mobility aid (a wheelchair), shows significant willingness to make his physical disability the only obstacle in striving for his well-being. For Zijad, his disability is of a sensory variety and he shares this willingness to gain independence in terms of taking full care of himself without external or additional assistance. Despite these attitudes and the rejection of the notion that their disability is a fundamental part of their identity, their physical disabilities were the main sources of their inequality in a broader societal context.

Class as a source of inequality was tied to a highlighted sense of identity as workers and the ability to earn a salary. Both interviewees fought against the notion that their disability doomed them to poverty, showing efforts to rise up on the socioeconomic ladder. They both believed that obtaining adequate financial means would equip them with financial independence and decrease their reliance on the State.

In describing himself as a former entrepreneur before the car accident that resulted with an acquired disability, Zijad emphasised his identity as a worker. Since the accident, he felt that he had lost control over his life, and was now doing everything to regain autonomy. He was constantly looking for opportunities to minimize the effects of his bodily disability and ensure that this was his only obstacle in the search for a better life and well-being.

“*I am a very persistent man, I have fallen down and gotten up thousands of times. I don't like to beg, to ask – I run from that. Even though I have many friends and if I asked anyone of them, I probably wouldn't be blind now, but I did not want to, I could not allow myself to do that. (...) I would do a lot of things in life, regardless of being blind, I have so much energy to spend.*”

The other interviewee, Armin, managed to find work, and wanted to take full advantage of the social protection system in terms of access to social assistance and a pension, as well as other benefits that he is entitled to by law and status.

“*I prepare myself, download all relevant laws, write everything down if I cannot memorize it, and go to relevant institutions to demand my rights. Since I come prepared, nobody can deny me my rights!*”

Since being permanently employed would cause him to lose his pension, Armin is forced to perform work exclusively regulated by service contracts. This puts Armin in the liminal position of not being able to earn enough through work to make social assistance unnecessary, but not receiving enough from social assistance to make searching for work and other sources of income superfluous.

Unlike Armin who has other sources of income, Zijad receives only social assistance. He uses this income to pay for rent, bills and to take care of his wife, who has been diagnosed with epilepsy. Her specific medical needs, along with his own, further complicate his already poor socioeconomic position. However, his insecure housing situation makes meeting these needs on a monthly basis difficult. Moreover, he feels that the state has failed to provide him with a sustainable option, especially given his status as a blind person.

“*Social assistance is very important to me, at least until I resolve the housing issue. I asked the Centre for Social Work to assign me an apartment, at least for seven*”

*years running, but they did not – even though I know that there are a lot of apartments in the city, and some of those who got apartments did not even deserve it. I believe that we, blind persons, are the most vulnerable category in this city, nobody takes care of us, not even the mayor. We (the Association) have been asking the mayor for support, personally, for five years now!*

Even though he enjoys a better material status in comparison with Zijad, Armin still faces problems related to his rather small income, which poses an additional obstacle for him in taking full advantage of his capabilities. The low social assistance he receives is also determined by the source of his corporeal disability: as someone who has disability by birth (non-war related), he receives a smaller benefit than war veterans or civilian war victims. He feels that the amount he receives is not enough to meet all his needs, but that the higher amount civilian war victims receive might be sufficient.

Access to facilities and mobility posed additional burdens for our interviewees. Both men face physical obstacles preventing them from free movement. Armin's house is located in a locality away from the city centre. He has to use some form of transportation, and while reporting a generally positive experience with private transportation companies, he was once insulted by a public bus driver for having to help him enter the trolleybus. For this reason, he has chosen to use alternate private means of transportation, as he believes that public transportation is maladjusted to the needs of people with disabilities.

Zijad, when comparing his disability to that of his wife, declared that he has “the brains and she has the strength.” This statement could be interpreted through the intersectional prism of body and gender. Since his wife's illness came into being, he has had to take care of the household, which in some way appears to have reversed their household roles and compromised or altered his sense of being the main breadwinner for his family, or of the division of men's and women's household roles. After initially divorcing his wife, they remarried, ostensibly to escape being stigmatized by society, which points to a strong set of patriarchal values being acted upon. Yet it was also their interdependence which spurred the reunion. As for Armin, his role as the primary caregiver for his sister and her children fortifies his image of himself as the family provider, reasserting the dominant and active role in such a context.

Ethnic identity figures prominently in BiH through the constitutional and legal distinctions between the three dominant constituent peoples (Bosniaks, Croats, and Serbs), who are guaranteed the right to political representation and employment in public institutions in accordance with defined quotas. These ‘pure’ ethnic identities are defined in opposition to those who the State lists as official ‘Others’ – persons of mixed ethnicity, national minorities, and those who refuse to identify themselves by ethnic means. While Zijad refuses to declare his ethnic identity, Armin is aware of his mixed ethnic background and is quite open about it, regardless of his perception that an ethnically mixed identity is not favoured by broader society. He contrasts this disfavour with life in the former Yugoslavia, where mixed ethnicity was well accepted. He claims that he does not mind being called “a bastard” and does not care if he fits in suitable categories related to monolithic ethnic boxes, imposed by the rules of wider society:

“[I am] Bosnian and Herzegovinian or Other. I am from a mixed marriage. My parents never insisted, you can be whatever you want to be, it did not matter, because I was born in the previous system. Today, kids from mixed marriage are known as bastards in Sarajevo.

In conclusion, both interviewees expressed a strong desire for independence and adopted a number of strategies in order to overcome obstacles imposed by their disability and to remain

active in spite of it, such as being active in the civil society sector and engaging in work. Agency is something they emphasize, adding to it to the responsibility of the individual to start from the individual perspective and in return, influence the broader social context.

## 2. Securing the present needs of children

The second group of individuals, five women taking care of underage children, is primarily concerned with how to secure the needs of their children and use different coping strategies to that end. There is a complex interplay of body, gender, class, and to a lesser extent ethnicity in this group, as will be elaborated below. Their precarious socioeconomic position meant that class and its effects had a large impact on these interviewees, though in different ways. Most interviewees in this group stated that they and their partners faced exploitation and mistreatment by employers when occasionally being engaged for underpaid jobs.

There were clearly visible differences in terms of housing issues. Three face accommodation troubles and live in alternative accommodation. Specifically, Raza lives with her partner and two children in a ruined house whose owner lives abroad. This situation does not provide them with basic living conditions. As they were forced to illegally use electricity, the electricity company cut their wires. Now, they pay a neighbour to use electricity for their fridge. In order to provide basic living conditions to their children, they filed a request for alternative accommodation with the Centre for Social Work, but this was rejected on the grounds that the family could live with the partner's father. This, however, was not possible since the father had expelled the family from his house in the first place.

There are also differences in terms of the kind of care they could afford. Two persons in this group said they weren't able to provide necessary medical care for themselves or their children. Although families and their children often had some sort of health insurance, interviewees reported that it was rarely enough to cover all medical expenses, especially more expensive ones. Others reported that living in rural areas and having limited mobility all but curtailed them from accessing medical care. Even though all persons in the group receive child benefits, the received amounts cannot cover all of their children's needs, including nutrition, school materials, and other necessities.

There was a sense that women of a certain age (but also intersecting with educational level and disability) are unwelcome in the labour market. This narrative was deeply embedded in Esma's statements. As an unemployed Roma woman with a disability, her conviction that this was the case seemed to discourage her from seeking work. She acts as the legal guardian of her brother's daughter, and all of her activities are focused on providing a good life for her adopted daughter. One of the things she does in order to achieve this is clean the staircase of the building she lives in. When asked if she is looking for another job, Esma claims that no one would want to employ her due to her age and low level of formal education:

“I completed elementary school, who will hire me with elementary school? Who will? I have no school, I have nothing! They are not hiring people with faculty degrees, let alone me! ... I am doing all these medical exams to see what to do with this spine, I cannot work. Still, who will hire me with this age? I am 56, who will?!”

Age as an obstacle for women was also present in the case of Raza. The father of her partner had kicked the family out after Raza became pregnant – according to her, he had used her pregnancy as an excuse to do so, as he did not support their relationship from the beginning, given that she was older than her partner. The patriarchal belief that women in relationships ought to be younger than the man directly influenced her insecure housing situation.

The intersection between body and gender as a significant source of inequality was visible from Fatima's experience as a single mother of a child with a disability. While struggling with her own mental illness, she used all the means available to her in order to meet the basic needs of her and her son. According to Fatima, finding a job would be a life-changing event, even if this meant performing manual labour such as cleaning households. However, she is afraid of how employers may react if they were to find out about her illness. Moreover, she is afraid of losing her social assistance in the event of getting a job, which is a risk that she cannot afford. At the same time, she has faced discrimination on the basis of her appearance when seeking assistance in a soup kitchen:

“It was Ramadan. They gave us, ‘the social problems’, a card for the soup kitchen so that we can get food. ... when I was supposed to get the food package, [the woman in the soup kitchen] looked at me and said: “The package is not for you”, to which I replied: “How is the package not for me? If my social worker gave me the card for me and my disabled child, how is the package not for me?” That’s when she said: “You look good!” and refused to give me the package. She sent me to my social worker to bring verification that I am a single mother, that I am marginalized, and she added that I have my social worker and that she should feed me. I left without the package, crying.

The event points to several symbolic representations of those receiving social assistance both from Fatima and from the soup kitchen worker. On the one hand, Fatima identified herself as a ‘social problem’ while on the other, the worker’s perceived notions of what poverty looks like meant that she failed to recognize Fatima as a person in need of aid. This suggests a link between class and body and the way a poor socioeconomic position is perceived. Fatima’s story also demonstrates the drawbacks of the social protection system, whereby she is curtailed from looking for work by the fear of losing necessary social assistance funds, and thus remains caught in a position where she is barely able to provide a ‘normal’ life for her son.

In another example, Ajša, whose children were older than 18, had to decide whether or not to sue children in order to obtain the legal right to social assistance. The law states that persons older than 18 are expected to take care of their parents,<sup>18</sup> and the only way she could obtain assistance was if the court proved that her children, in fact, could not take care of her. This implements a significant bureaucratic hurdle for elderly people who are in need of assistance but have older children.

Although women are not expected to be the primary breadwinners of their family, single mothers who had to play the roles of both provider and caretaker clearly struggled with taking on both roles. Raza also expressed a feeling of ineptitude to fulfill the role of a woman caretaker.

“When my brothers come for a visit, they throw ten convertible marks at me, like I’m a tramp or a prostitute under the bridge.

This intersectional knot between class and gender suggests a clear dynamic of shame for not being able to support the family and having to ask for assistance, tied to a perception that the brothers, who are better off, take on a dominant providing role. Generally speaking, members of this group accepted traditionally predominant gender roles. Most of the five female interviewees shared the belief that men ought to be the breadwinners in the family and the ones seeking employment.

18 Or rather, that one cannot receive social assistance if they have family members with the financial means to care for them.

Ethnicity as a source of inequality was indirectly present in this group, as a category referred to by one of our interviewees. She seemed compelled in her account to overemphasize that her apartment is clean despite her financial situation. As she identifies herself as a Roma Muslim, it appears to be a marker of her resistance to the negative stereotypes associated with the Roma population and with the poor.

To sum up, the needs and coping strategies of women in this group focus on securing the needs of their dependent children, which posed a major obstacle to full-time employment. Further aggravating circumstances were the different educational and medical needs of the children, while women felt that they lacked adequate support from state institutions. Though in a similar position, they have had rather different experiences with class, body, and gender.

### 3. Full devotion to the needs of an ill spouse

The persons within this group are primarily concerned with the needs of their dependents – their ill spouses (one with schizophrenia, one in a coma) – and all their activities revolve around these health problems, which affect and essentially determine these persons' lives.

In this group, the body was a central source of inequality for persons by association with their spouses. In other words, since they are caregivers providing spouses with daily care, they are consequently limited in their ability to find employment and other means of financial support. Damir also has a set of disabilities himself, but to him these are of secondary importance in comparison to the disability of his wife, as he sees himself to be her main nurturer.

Damir is a war veteran with a disability living in a fairly large but rundown house, in which all of the five family members use only one room. Given that his house was about to be torn down by the State, a non-governmental organization helped to build a house for them and they are expecting to move in soon. However, issues arose when they were confronted with paying for the construction license, which they could not afford, but rather had to rely on charity.

Damir used to sell snacks at soccer games, but could not continue his work because he had to be at home all the time to take care of his wife. Her condition has required substantial adjustment in terms of everyday functioning of the family, leaving them with very few options to cope with the situation. Though her medication costs are covered, her constant need for care and Damir's own illness puts them in a disadvantaged economic position. Friends and family have reportedly abandoned Damir, his wife and children, which suggests social stigma related to mental illness, while job opportunities are limited. His inability to work due to constant caregiving duties is not recognized by the State – it is his wife who receives social assistance on the basis of her schizophrenia. This interviewee was deprived of his rights to use the soup kitchen because – he owns a vehicle, which is a criterion of elimination for using the soup kitchen by recipients of social assistance.

At one point, due to his inability to cope with the existing situation, Damir decided to withdraw his daughter from high school so that she could take care of the mother and the household. This is an example of the evident intersection of class and gender, with the female child being expected to forfeit her education in order to take on a 'female' nurturing role. Yet, being aware of the importance of education, especially for women, Damir tried to include her again in the schooling process:

“What I need the most is for her to complete education, believe me! I would love it most because she is a girl, to have a job, enough money for herself and to feed her own family tomorrow. See how poor we are!



The school has offered to let his daughter finish high school if she pays a certain subsidized amount, where the Centre of Social Work would pay for the difference. This request was, however, refused.

Patriarchal and heteronormative norms about male and female roles have also played a role in their lives. When his wife was hospitalized for three months, Damir asked the Centre for Social Work to help him take care of his children. The Centre offered to place the children in an institution for abandoned children. He refused this offer considering it inappropriate, as it would imply that he was not capable of taking care of his own children.

“*She was hospitalized for three months. They were very young - the one sleeping was only three months old. This one was 2, maybe. I could not take it anymore, children did not go to school, they called from the school. They [the Center for Social Work] came to “help” and suggested to take the kids to the home for abandoned children, and that is their help?! So, I started yelling “if you came to help, then help, if you don’t want to, get out of my house!” What kind of help is that, to take my kids away from me, that is not help! I can feed my children, I just need some help, at least while she is at hospital!*”

Damir’s own notions of himself as a man and father having to be capable of providing for his family, as well as his unwillingness to have that ability challenged, reaffirms the male breadwinner model. The Centre’s proposal also in a sense reconfirms the presumption that men cannot or should not act as primary caregivers, assuming that men are primarily involved in economic activities.

Lejla is an unemployed mother of three (the youngest one has diabetes) and caretaker of a husband who is in a coma. He is at home, where she nurtures him in a room fully furnished with medical equipment and necessities. Given that any absence from home may have a devastating effect on her husband, searching for a job is not an option for her.

She has a resolved housing status and identifies herself as someone that used to belong to a higher class, as her husband was a professor and famous construction engineer before falling into a coma. However, due to many additional expenses related to his illness, she was forced to start selling their house’s inventory and exchanging belongings for more useful items. In addition to this, to cope, she relies on assistance from family, friends, and the community, humanitarian actions/donations. To emotionally cope with loneliness and stress, she does gardening and decorating, and is in the process of writing a book on caring for a person in a coma.

Lejla is the head of the family and takes care of the household and the needs of all her family members. Yet her husband’s coma has forced her to subordinate everything to his needs, including the needs of children. She is particularly worried about this in terms of how her lack of attention to their children may affect their quality of life. Indeed, she can only afford the most basic things for them, and her children have had to give up all additional extra-curricular activities as they have become a luxury.

However, aside from everyday worries about fulfilling her children’s needs, Lejla’s biggest concern is what will happen with her husband after she reaches an age when she won’t have the bodily strength to take care of him, which is additionally emphasized by the fact that she does not feel protected by the state:

“*Bacteria will kill him one day, maybe when I give up, when I won’t be able to take care of him. I am not getting younger, and there is less and less time for free ac-*



*tivities. To tell you the truth, it's happened more than once that I fell asleep while eating. Not sure if you can understand, but there are so many sleepless nights, and even when I manage to get some sleep, it is not good and relaxed, not in pajamas or in bed. For four years now I am sleeping with one eye open, and it is normal to expect to have a nervous breakdown first if you don't sleep.*

For this cluster of interviewees, the intersection between body and gender figures prominently as a source of inequality. Moreover, the perceived failure of the State to provide support beyond social benefits or to support the caregivers of those who are ill leads to a difficult and precarious situation. There appears to be no recognition of the inability of such primary caregivers to seek fulltime employment, which is additionally burdened by gendered assumptions of roles of care and provision for the family.

#### 4. Securing medical treatment

The primary concern over health issues is what preoccupies members of the fourth group, who are using multiple coping strategies in order to gain access to necessary treatment or assistance. The body is thus a primary source of inequality for all of interviewees in this group, and the intersectional knot between body and class is the most common, given that the amount of benefits persons in this group receive are insufficient to cover basic medical treatment expenses, including access to medical institutions. Their inability to work, especially manual jobs, a generally low level of educational attainment, and an unresolved housing status (no permanent residence, ownership issues, and inadequate accommodation) additionally burdens their already difficult living conditions.

Even though all of the interviewees have severe health issues and face similar problems, Dragana's example is highlighted as particularly complex. Dragana is, in her words, "confined to her bed" due to Parkinson's disease and completely depends on her mother, who takes care both of her and her father, who is also ill with Parkinson's disease. The progression of the disease has left her without a job, so the only source of income she has is social assistance, which cannot cover even the most basic medications. The only viable option she perceives is to obtain a right to a pension, but as her treatment has been assessed as not completed, she has not been able to exercise this right. To overcome this obstacle, she would have to pay for twelve different medical reports that she cannot afford, while her limited mobility would mean that she would have to find someone to get her to the hospital so she could submit her reports in order to renew the pension request. Dragana doesn't have a well-developed family network, and says that after she got ill, her relatives, friends, and neighbours began avoiding her family:

“We are a small family, and those family members living here, they avoid me. When they see me, they start saying “we don't have any money,” as if I was asking for it. If you don't feel the need to help me as a member of my family, then it is not up to me to ask you for help, is it? ... While I was working in the firm, I had a lot of friends and colleagues. Now that I'm ill, there is nobody around.

This reference to a family network as a mechanism of support, which is in this case not there, appears to be in line with the conservative nature of the welfare system in BiH, where social support in many aspects – including care for the sick – depends on familial networks rather than being the responsibility of the State.

People within this group face difficult interactions with State structures, as administrative hurdles and a lack of public resources prevent them from receiving proper assistance and care.

In the case of Dragana, she resorted to asking for help from different institutions such as the centre for social work, the Ministry of Health and Social Protection in the RS, and even from the entity's President. However, aside from a one-time financial assistance grant in the amount of 500 KM, adequate assistance is lacking, even when asking for institutional accommodation:

“When I called Banja Luka, they told me “they [the social services] have to put you in accommodation because there is no one to take care of you.” But here [in East Sarajevo] they said: “we don't have that kind of accommodation and we cannot help you.” So, when I heard that there is an institution in Višegrad, I decided to send them a request, to which the director of the institution responded that I do not fit in their institution because it is for those with intellectual disabilities.

Gender paired with disability also figures prominently for some members of this group. Kenan is a divorced father of two, unable to work due to his illness. Social assistance is important to him only because of health insurance, and as it allows him to buy food, medicine, and cigarettes. He has no permanent residence and moves almost every month; he is currently living with his sister. In order to cope with the existing situation, he deprives himself of the food he is supposed to eat due to his condition and instead eats whatever he has. He cannot borrow any money because he knows that he won't be able to return it the next month given that he has to buy medicines on a regular basis. Sometimes he gets help from friends and family, but as he claims, it is always because they have a vested interest in helping him. The notion that everything revolves around money and that people will accept someone only if they have money or if there is an interest in helping them, even when they are family, is deeply embedded in his understanding of relationships between people. He also believes that being unable to fulfill his “traditional male role” of breadwinner and provider was the reason of separation from his wife and children:

“Simply, I couldn't work at all, then those social issues which, you know, you know what it's like when you have a family, two kids, they cannot live on air, there were some complications, divorce, problems, and that's it.

However, he still felt the need to take care of them and could not watch them “suffer as tenants” – so he gave them the accommodation, which was given to him by the Centre for Social Work. This has left him without a resolved housing situation.

The interviewees in this group, due to a lack of adequate medical care from the state, were forced to focus all of their energies on securing treatment, medications, and other forms of assistance. They were thus in many ways curtailed from seeking fulltime employment, and also found themselves lacking the ability to care for themselves in a sustainable way.

## 5. Dependence on social assistance

The basic needs of the interviewees from this group are related to overcoming various barriers that stand before them as persons with disabilities and/or having a member of the family with a disability. The obstacles they face in their personal and family lives have grown to the extent that individuals within this group are completely reliant on social assistance, and see no possibility for improvement due to the degree of disability and their incapacity to work. What is particularly pressing for this group is that they have no family and friends they can rely on. The only thing they can count on is the benefit they receive in relation to their status, which must be distributed across a broad range of needs (such as medications, food, bills).

Unlike many persons in the other groups, all the interviewees in this group have resolved their housing situation. However, living on social assistance becomes challenging in terms of setting aside money for utilities and other needs. Željka, for example, is an elderly woman with poor health conditions who lives alone. Due to her electricity debts in the amount of 200 KM, her main worry is whether or not she will be able to collect enough money to pay the bills. Given that social assistance is her only source of income (122 KM a month), more than 80 percent of the benefit she receives is spent on bills, leaving her with very little to live a decent life:

“I have to pay for the electricity, I have to. If the case was that I have to pay the rent as well, I would tie a rope around my neck and end my misery. ... There is no one I can ask for help, they just come and shut down the electricity, leave me without power, and then I have to go to them and beg to turn it on. And it goes in circles. [crying]... You are obliged to pay or they come and shut it off immediately. Then I get worried, go to the reception [of the electricity company], cry and beg them to turn the electricity back on.

Body, again, plays an important role in this group as a source of inequality, and is additionally accentuated by poverty. In the case of Željka, although she is in a poor health condition, she deprives herself of medications to pay for bills. Often, she uses only those medications she gets for free, and is therefore often ill and hospitalized.

Class, or a poor socio-economic situation intersected with body has also shaped the experience of Janica, an elderly woman with a disability, a mother of a son with a disability that she takes care of. Not living in the capital or close to a place where social services and other relevant institutions are situated, and not having the money to travel to the capital, Janica was not able to complain against an administrative decision on the degree of disability established for her, which has determined the amount of assistance that was awarded to her. She believes that a complaint would have got her higher funds in assistance. Nowadays, she manages to cope by exclusively relying on social assistance that her son receives and a minimal pension that she is entitled to. However, this income coupled with all of her savings is still not enough for them to cover even their basic needs. When in need, they have no one to turn to, given that their ties to the family and the community are broken. Here again, the family as a safety net backing in the absence of adequate State assistance is highlighted.

The interviewees in this group had no capacity to work, but also lacked any form of support from friends, family, or the community at large, which led to their total dependence on the social assistance system. This was aggravated further by disabilities and poor health conditions which were barely managed due to an inability to access proper healthcare. This group did not have any viable coping strategies as they constantly worried about securing the most basic needs for themselves and dependents.

## 6. Expecting the State to “pay the debt”

According to this group of interviewees, the State has to make efforts to help them overcome poverty due to their involvement in defending the country during the war, or because of their status as persons with war-related disabilities. They perceive that taking care of themselves is not their primary duty, considering what they did for the country during the war.

As for the category of class, most of our interviewees in this group have completed elementary schooling and are unemployed, waiting for the state to resolve their status. Adnan is the youngest and the one with the highest educational attainment in this group. He is also the only one who did not participate in the last war, but believes that the State should take care

of him because he was orphaned at a very young age and therefore did not have the same opportunities as other citizens. He has no other earnings or income, and the only assistance he receives is due to his disability. He finished high school and strongly believes that his lack of higher education influences the coping strategies he is able to employ:

“Unfortunately, I only finished high school because I didn’t have the conditions to engage in further education. I would love to, I am yearning for it, if only we had greater amounts for social assistance, then maybe I could progress and have a goal in my life, finish university, because education is very important in our country, where there are many illiterate people... I did not have the opportunity to, let’s say, upgrade and further educate myself and have a degree and find a job that suits me - not physical work because of my health status - so I wouldn’t have to receive assistance.

On a daily basis, Adnan wrestles with the belief that young men should not receive social assistance because they are able to work, which points to a commonly held notion that men, especially ones who are not in old age, ought to be independent. He believes that having a better education would make it easier for him to find a non-manual job – and thus is caught being unable to afford post-secondary education, but unable to do the manual labour which is available for those with lower education due to his disability.

The notion that the education is out of reach for people in poor socioeconomic positions is also visible in the case of Mirza. He is an unemployed father, a non-recipient of assistance, who joined the war as a minor and who feels he gets no support from the state he fought for. He is aware of the fact that primary schooling is mandatory, but due to his inability to pay for school supplies, will have to withdraw his son from school:

“Nobody in the institutions is good, from the mayor to the rest of them. I asked the mayor for help, said that my child needs school supplies and that as far as I’m concerned I will withdraw him from school, and he replied that I will get penalized for that. Great! The state should help me as a soldier to take care of my child and his education! ...My child went to school in sneakers, in the snow! Not anymore! Go ahead, penalize me!

Even though most of the interviewees in this group are individuals with disabilities, each of them referred to a perceived hierarchy of disability based on who is assumed to get more state benefits. Mirza, for instance, has five neuro-psychiatric diagnoses for mental illness and believes that individuals with physical disabilities are better positioned compared to ones with psychosocial disabilities. His inability to afford necessary healthcare is a common issue with other interviewees as well.

Visible disability also proved to cause prejudice and unequal treatment. Mehmed, a war veteran who was tortured in a camp and now suffers from PTSD and cancer, feels that the State has failed to repay its debt to him. It comes as no surprise that his anger is directed towards State institutions, particularly after having negative interactions, for example, with the employees of the centre for social work:

“There is this one [official], she is the worst of them all when it comes to my condition. She is the worst! When she sees me entering the door, it is not contagious (cursing), this is not contagious, she gets so upset she opens the windows, so I just get out!

When asked if anyone enjoys a privileged position, Mehmed claims that Roma people do due to their minority status and at the expense of other citizens of the town he lives in:

“Listen, when I see that half of the gypsy [sic] settlement has Mercedes cars and gold chains and rings which cost 500-600 KM, and they come to the centre for social work, yell at employees and they get the assistance first! That is not fair! I am an honest man, and that is really difficult to come across today because only a beggar is an honest man, the others, Roma are thieves! That hurts!

In alignment with Mehmed's statement, Mirza also perceives people coming from rural parts of BiH during and after the war and settling in Sarajevo as the “other”, and believes that they enjoy a better status than him, who was born in Sarajevo. This fact carries with it a certain symbolic status related to belonging to an urban (and thus higher) class:

“Those are not people, because they are people who never lived in the city, and they simply do not know how this city functioned, that [before the war] everyone had everything. So, you could've made some money in Sarajevo before. Today, ones who came from the villages feel much better here. ...And that really hurts, because that guy from the rural area accepts to work for one salary in three months, and he can survive with it because he grew potatoes he can sell. I cannot plant potatoes in a pot! ...I have nothing! Even though I was born “on pavement”, they will be the first ones to get the job, not us two are born here, in this city, who gave their youth and life for this city. Sometimes I wish I was on the other side, with Serbs, maybe it would be better for me!

For Ibrahim, an unemployed war soldier living in poverty, the fact that he did not manage to exercise the right to social assistance is something related to ethnicity as a source of inequality, even though he firmly believes he has the right to assistance due to his involvement in the war and his poor health condition:

“Wherever I go to ask for help, I get rejected. Something must be wrong, either my name or the colour of my skin.

This interviewee was, nonetheless, not explicit in identifying himself as belonging to a particular ethnic group.

Given that all of our interviewees in this group, aside from Adnan, participated in the war and share the opinion that the country has neglected them, their desirable coping strategy is leaving the country because they believe that other countries could provide them with better living conditions, even as social assistance recipients.

## 7. Relying on support from the community

Individuals within this group completely rely on neighbours, family, and their community in order to overcome poverty and satisfy basic needs. What makes this group different from those expressing exclusive dependence on social assistance is the support they actually receive in the community. In other words, they rely on sources of social capital to cope with everyday challenges.

Most of the interviewees in this group are elderly persons, and nearing old age, most of them face various health problems that prevent them from searching for sources of income other than social assistance. Women are predominant in this group, which comes as no surprise



given that elderly, poorly educated women have the greatest likelihood of being exposed to poverty. Their disability, age, class (having an extremely low monthly income), and gender all intersect as sources of inequality.

Fikreta is an elderly woman with a disability living alone in extreme poverty. In a completely ruined house without water and electricity, only one room is barely adapted for living; a neighbour lets her use his electricity and water from his well. Like many other women in this group, she is grateful for having social assistance, as it is “better to have something over nothing.” However, given the insufficient amount she receives, and given that her family ties are broken, the only way to cope with the existing situation is to rely on help from her neighbours:

“When I really don’t have anything to eat, neighbours help me, they give me as much as they can, just so that I can survive. Often, when I am searching to find anything to eat on the lawn in front of the house and my neighbour sees me doing that, he starts cursing and yelling why I hadn’t asked for help. I was ashamed. ... The neighbourhood knows me, so when they have something, they bring me some onions, potatoes and such, but I am grateful even if they give me a piece of bread.

Three female interviewees in this group expressed a strong identity as workers, and had been working long enough to receive a pension. However, since social insurance contributions have not been paid on regular basis, they were not able to earn their pension, but have gained a right to a “compensation” in the form of permanent social assistance. Those who worked and did claim their rights to pension are mainly those with a secondary school education.

Safet, an elderly man with a disability and the only male in the group, says that he used to live a much better life while owning a small restaurant before the war. After the war, he tried to restart the business as well as to engage himself in some other type of employment, but his health had deteriorated and prevented him from doing so. A strong working identity and the belief that one is only worth something if capable to work still defines his view of the situation he is in: he is devastated by the fact that he is a social assistance beneficiary and cannot bear the fact that he is not able to work. When comparing his situation to others, he believes that those living in Sarajevo are in a better position and receive larger amounts of benefits, and particularly those who are former soldiers. Also, he claims that Croats in his town are entitled to greater rights and can gain more occasional assistance and bigger amount of benefits than the Bosniaks, an ethnic group he declared himself as belonging to. He claims that this is due to the director of the centre for social work being a Croat; Safet, therefore views his ethnicity as a direct source of inequality.

The link between working and a greater sense of self and independence was seen in both men and women, but the daily survival faced by women in this group has resulted in a negation of the reigning expectations of women’s roles in a patriarchal setting. For example, Jelka is an elderly woman receiving social assistance that is insufficient for her to make ends meet, and therefore mostly relies on help from the community. To add to an already complex situation, she has to hide her income from an alcoholic husband. She stated that she was glad she did not conform to the gender role of bearing children as that would have worsened her situation.

The influence of patriarchal social norms is clearly visible in the case of Zumra, who at a younger age fully believed that a woman’s place was at home. However, she later developed a strong working identity, and as she states, even neglected her daughter in the process, which she regrets today. A similar set of norms is seen in Safet, who claims that his wife left him and took the children because he was not able to financially support them, thereby ‘failing’ in his role as the masculine provider for the household.



This group, consisting mostly of former workers who no longer have any capacity to work, is completely dependent on social assistance for securing basic needs. What sets them apart from other groups is the fact that they have support from their community and family members in achieving a decent standard of living, perhaps suggesting a greater acceptance of the needs of this group compared to the previous one.

### 8. Living a normal life

The two individuals placed in this group believe that there is no need to change anything regarding their status and that social assistance allows them to live ‘normally’ and gives them enough independence not to be reliant on other people. Even though both of them declared that the amounts of benefits they receive are small, in addition to certain part-time job engagements and agricultural activities, that amount is enough for them to function “normally” and fully integrate themselves in the community. In their understanding, leading a normal life means living like any other member of the society who is not a social assistance recipient and that their income satisfies their needs.

Regardless of their physical disabilities, they are both energetic and are fully engaged in their daily activities, be it their home or part-time engagements that provide them with additional sources of income. As Nusret, a Roma person with a disability, father of two children, states, “even though I am like this, an ‘invalid,’ I am not afraid of work, I love to earn money with my own hands rather than to beg because that would exceed all the limits.” Social assistance helps Nusret pay his bills and allows him to have no debts to other people, which lends him an independence he clearly values.

In comparison to many individuals in other groups who had small children, these interviewees have fully grown-up children, which might be another factor that makes a difference in terms of the position they find themselves in – their financial needs are much less than families with small children. Živka, a divorced woman with two older children, felt that assistance (disability benefits, in addition to a pension) helped her to be independent and not bother her children for money.

In terms of improving their situation, this group believes that they are already doing everything they can in regards to the scope of possibilities they have in their pursuit of a normal life. Živka lives in a rural area and produces her own food by stockbreeding, growing vegetables and picking wild berries, and borrows from others if she must. It appears that social assistance offers her the ability to be self-reliant, which runs counter to the preconception that recipients of social assistance are passive or overly dependent on others. Nonetheless, since Živka lives in a rural area, having her own car would help her perform her daily activities, but she cannot afford it.

In conclusion, social assistance provided this group with just enough means to be independent, since they saw that their possibilities of employment were limited. Instead, they relied on themselves and non-economic activities such as growing food in order to secure their basic needs. In this, they were aided by the fact that they had no dependents and, as such, no caregiving activities, as well as being in relatively good health.

### B. Symbolic level

A predominant reference to symbolic representation emerging from the interviews on how social assistance recipients believe and feel they are represented within social structures is that they are excluded from the community, followed by beliefs that they are exposed to un-

just treatment, degraded, and considered to be ‘parasites.’ Fatima, who we discussed above, referred to herself as ‘one of the social problems.’ Such representations were further examined by looking into media articles and through focus group discussions with representatives of the ‘general population’ who do not and have not received social assistance.

Contrary to some interviewees’ perceptions that they are considered to be ‘parasites,’ participants in the focus group discussions did not express any negative opinions of social assistance recipients. In fact, they expressed opinions that it has become “normal” to be dependent on social assistance due to the bad management of the State by political elites, hinting that the gap between the general population and those benefitting from social assistance funds was perceived as quite small. On the one hand, this suggested a feeling of solidarity with social welfare recipients due to the overall dire economic situation in the country. On the other hand, however, this perception may point to a lack of understanding of the extreme levels of poverty among beneficiaries. Discussions mostly revolved around structural issues that participants of focus groups recognized as obstacles to social assistance recipients. Indeed, a commonly expressed belief in the focus groups was that all citizens will likely be in need of social assistance very soon, given the poor socioeconomic situation in BiH.

The focus group discussants believed that receiving social assistance is the hardest for the recipients themselves, because of their status (e.g. disability or other reasons they receive assistance) and their exclusion from society. An example that was shared was that individuals with disabilities are perceived to be more comfortable when in the company of others “with the same status” because society has not recognized or adjusted to consider their needs. Some of the focus group participants pointed out that such differences are particularly noticeable with the younger population, where children hide that they are poor and that their parents are receiving social assistance to avoid being mocked by other children. There was a sense that Roma children and poor children are viewed pejoratively even compared to children placed in children’s homes.

Social assistance beneficiaries were perceived being primarily self-reliant, having to demand their rights and fight for a position in society. Moreover, a dominant opinion was that the general public is in general not interested in such issues and that it is getting harder to help others in need because of the increasingly poor financial status of the wider population. Interestingly, focus group participants stressed that it is more likely that ones who don’t have much will help those in need rather than ones who have more than enough. This corroborates the perception of solidarity among those that are in a similar socio-economic position, as well as the belief that the majority of citizens are not well-off.

However, there is a perception of differentiation among recipients within the same category of users, as some are seen to be able to get a lot more from their status than others within the same category. Several participants stressed that, for example, Roma people enjoy a special status because they belong to a minority group and that war veterans with disabilities enjoy greater benefits than other individuals with disabilities or others who receive social assistance – which coincides with the statements of social assistance recipients interviewed who compared their own status to others. In other words, ethnicity is in this situation presented as being beneficial as the Roma are thought to receive assistance due to their institutionally privileged position as a recognized national minority in the country. Class and socioeconomic differences also was taken into consideration in the case of persons seen to be earning political privileges codified in law due to their role in the war.

Participants’ opinions on whether or not beneficiaries of social assistance are doing everything in their power to get off of assistance differ. Some believe that users are trying to maintain the status of social assistance and would even reject a job offer if the salary is not as they expect it should be. Others, on the other hand, believe that users are looking for different

sources of funding for minimum subsistence. However, all believe social assistance should be terminated in the case of individuals who can work but refuse to accept a job if offered.

Widespread opinion among focus groups participants is that the State should be responsible for social assistance recipients and that it has enough money for social assistance, but that the existing resources are not allocated properly. This was followed by the assumption that public money is spent within the system without even reaching social assistance recipients. Participants consider the amount that social assistance recipients receive “degrading” and “below human dignity,” as they can barely cover basic supplies, let alone an entire consumer basket. Criteria for receiving social assistance were seen as very strict, as the dominant opinion was that someone must be in a rather “miserable position” to be receiving assistance. At the same time, there was a sense that many of those who are in need do not even try to exercise this right due to the complicated and costly procedures that are in place to receive assistance. In the opinion of the focus group, all socially disadvantaged persons should benefit from social protection, and there should therefore be no discrimination between types of users/categories.

However, participants were of the opinion that persons with disabilities and illness, the elderly, and children with special needs should be priority recipients. The elderly in particular were perceived as especially vulnerable because other users were seen as being abler to find additional sources of funding to meet their needs. This resounded with the beliefs of some of our younger interviewees, such as Adnan, who felt that they were judged by society because of the belief that young people ought to work.

The main culprit for the poor position of social assistance recipients was, in the view of focus groups participants, “the State”. Most appeared to agree that the State is insensitive when it comes to welfare recipients and that nobody in the State structures wants to take responsibility for the failures of the social protection system. An especially emphasized problem was a perceived unwillingness of employees in public institutions to inform persons in need about the rights they are entitled to, and that as a result, recipients do not take full advantage of the social system. This is further coupled with complicated administrative procedures and perceived fraud, which participants consider common and bidirectional, meaning that the absence of coordination and oversight within the system leaves room for both employees of different public institutions and recipients to abuse it in order to obtain social assistance. Such practice is seen to prevent those who really need social assistance from obtaining it.

The narrative of recipients’ needs and entitlement to rights on the one hand, and the unwillingness of the State to fulfill its social role on the other, is further confirmed in analyzed media articles in BiH. In general, when writing on social assistance and its recipients, the media writes about the issue being generally ignored by BiH authorities. As stated in the article titled “Will the State help its citizens?”<sup>19</sup>

*... the basic task the State has is to protect the minimum income of the citizen, which refers to nutrition, health, housing and education, and this is considered to be one’s political right and not mercy.*

The author compares BiH to other ex-Yugoslav countries (e.g. Croatia or Macedonia), concluding that the State has failed to protect its most socially disadvantaged citizens. Moreover, governing structures are represented as uninterested in improving the status of social assistance recipients.

19 Dizdarević, E., “Will the state help citizens? [Hoće li država pomoći i građanima?],” *Oslobođenje*, 2 December 2014:11.

On the other hand, the media report a general attitude that the State has no money and that any further steps towards the reform of the social protection system would have to include a thorough audit of existing lists of users and certain amendments to the law in order to redistribute funds. This is, for example, mentioned in an article published by the daily *Oslobođenje*,<sup>20</sup> which reports that custodial care and assistance for people over 65 years of age was terminated due to amendments to the relevant cantonal law on social protection (Sarajevo Canton).<sup>21</sup> The amount, it was explained, would be reallocated to other categories of social assistance recipients, suggesting that there was a lack of State financial capabilities to support both types of assistance. This narrative of fiscal consolidation is in contradiction with the focus group participants' perception that there is sufficient public money, but that it is being spent on State institutions, rather than on those needing assistance.

An example of the State's representation of social assistance recipients, as conveyed in one article, points to a different narrative. What can be concluded from statements given by a cantonal minister of social affairs<sup>22</sup> is that the government is directing its efforts to minimize possibilities for fraud in social assistance – mainly by reducing the amounts of assistance that the State gives out. The minister stated that such fraud is quite frequent. This reinforces a representation of social assistance recipients as 'parasites' seeking ways to exploit the State and thus diverts the focus from questioning the functionality of the system *per se*.

As stated in several articles, social assistance recipients deal with unjust treatment due to disability, other personal characteristic or status, or place of residence. Many articles mentioned that certain legal provisions were not implemented or were implemented only partially in certain cantons. The Sarajevo Canton is considered to offer the best treatment and services, which ultimately points to unequal treatment based on place of residence and urban vs. rural living situations.<sup>23</sup> For example, as pointed out in an article titled "Benefits for children are reducing while we are becoming a country of old people,"<sup>24</sup> not all cantons have regulated the area of protection of families with children equally, meaning that families in some cantons cannot receive child benefits.

In one article, the State is represented as not being sensitive to and cognizant of recipients' needs. Such negligence was seen to result in the exclusion of beneficiaries from social protection, particularly of persons with disabilities:

“It's a hard life, and I think that the system frequently does not recognize the needs of people with disabilities. Many of them do not have basic living conditions, job, income, required conditions to be able to get out of the room or the house - that is, the right to move and have a decent life.”<sup>25</sup>

20 Mališević, Jasmina, "Care and assistance by another person for those over 65 is eliminated [Ukida se dodatak za tuđu njegu i pomoć starijima od 65 godina]," *Oslobođenje* 4 May 2014: 15.

21 The reason lies in the decision of the Constitutional Court of Bosnia and Herzegovina, due to failure to enforce the decision of the Constitutional Court.

22 Huremović, S., "We achieved a miracle with the money we had [Postigli smo čudo sa novcem koji smo imali]," *Oslobođenje* 13 January 2014: 19; Bandić, M., "We do not owe the directorate 1.8 million KM [Nismo dužni direkciji 1,8 miliona KM]," *Oslobođenje* 28 January 2014: 12.

23 See: E. Duvnjak-Šalaka, "Child benefits keep decreasing as we become an elderly country [Naknade za djecu sve manje dok postajemo zemlja staraca]," *Dnevni avaz*, July 9, 2014, p. 10; S. Huremović, "We achieved a miracle with the money we had [Postigli smo čudo sa novcem koji smo imali]," *Oslobođenje*, January 13, 2012; V. Stevanović, "Tens of thousands of invalids could sue BiH? [Desetine hiljada invalida mogu tužiti BiH?]," *Dnevni avaz*, March 29, 2014, p. 7.

24 Duvnjak-Šalaka, E., "Child benefits keep decreasing as we become an elderly country [Naknade za djecu sve manje dok postajemo zemlja staraca]," *Dnevni avaz* 9 July 2014: 10.

25 Stevanović, V., "Tens of thousands of invalids could sue BiH? [Desetine hiljada invalida mogu tužiti BiH?]" *Dnevni avaz* 29 March 2014: 7.

In addition, as is evident from Vasić's observation that "to exercise the right to (child) benefit, which is miserable anyway, you have to be extremely poor, literally,"<sup>26</sup> the amount which social assistance recipients receive is seen as degrading because it cannot cater for the basic necessities, which is the same perception voiced by focus group participants.

An interesting point brought up in the focus group was that of the declining population in BiH, though no overt link was drawn between this, child benefits, and gender. Symbolic representations of the child benefit issue in the media also failed to mention the significance of these allowances for women.<sup>27</sup> Yet if we apply a gendered lens, there is an evident attempt on the part of the State to reward and encourage child birth by providing higher cash benefits for the 2<sup>nd</sup>, 3<sup>rd</sup>, and 4<sup>th</sup> child – as in RS in 2014.<sup>28</sup> Media and focus group participants echo concerns about the ageing population and the fall in birth rates. While the subtext is that the State attempts to encourage more women to have more children in this way, it is ironic that the amounts are so low, as focus group participants pointed out. At the same time, questions of childcare and support for mothers in the workforce remain unaddressed, though obviously important for women making reproductive choices. Focus group participants mentioned women, especially pregnant women, as groups particularly in need of assistance, but the issue of care work was not raised. In general, the discourse surrounding gender in this case seems to be rather marginal, which points to a general lack of knowledge about the role of gender as a determining factor in poverty.

While considerable social stigma surrounding mental illness was reported by our interviewees (Damir's wife's illness had caused their friends and family to abandon them, while Fatima would hide her mental illness from employers in fear of being fired), such stigma was not outwardly referred to by focus groups or the media.

Perhaps surprisingly, the general symbolic representation of those who receive social assistance was unlike that of 'parasites' on the State, but rather as people who legitimately require aid and for whom life is difficult. The sense that the State does not adequately distribute its resources, as well as the generally poor socioeconomic situation enforces the feeling of commonality between the general population and beneficiaries. As one focus group discussant pointed out, they too attended the focus group in order to receive a bit of remuneration:

“We also came here, even with the income we have, to get this 'coupon' for participation [in focus groups]. That's what our country is like! People have to manage, have to cope! Now I am not talking about those of us, who are not beneficiaries of social welfare, but as for them, they will do everything to make ends meet! Literally they cope and that's it.

It is likely that the idea that the State should provide a universal good for its citizens, leftover from the rather generous social welfare system in the former Yugoslavia, which was "built upon the principles of solidarity and equality"<sup>29</sup> is to thank for the charitable attitude of the general population towards social assistance beneficiaries. There is also a reigning sense that beneficiaries are far from passive dependents; rather, they are seen as industrious and willing to 'do everything to make ends meet'. Thus the idea that the State must help its most disadvantaged citizens is easily coupled with the more neoliberal sense that individuals must 'manage on their own' – these two values, which tend to sometimes clash, appear to exist in harmony.

26 Vasić, B., "Child benefits for more youngsters [Dječiji dodatak za više mališana]," *Nezavisne novine* 24 November 2014.

27 Duvnjak-Šalaka, E., "Child benefits keep decreasing as we become an elderly country [Naknade za djecu sve manje dok postajemo zemlja staraca]," *Dnevni avaz* 9 July 2014: 10.

28 Vasić, B., "Child benefits for more youngsters [Dječiji dodatak za više mališana]," *Nezavisne novine* 24 November 2014.

29 Stambolieva, Marija, *Welfare States in Transition: 20 Years after the Yugoslav Welfare Model*, eds. Marija Stambolieva and Stefan Dehnert, Sofia, Bulgaria: Friedrich Ebert Foundation, 2011, p. 12.

The notion that the social assistance system is rife with fraudsters is one put forward only by State officials themselves, which seems not to resonate with the general public.

To summarize, for the categories of inequalities perceived on a symbolic level, the representation of social assistance recipients is most associated with class and the body, which is supported by the notions that those who face the worst living conditions, the elderly, and individuals with disabilities are the ones who should exercise the right to social assistance. Gender was not directly present in the symbolic representation of social assistance, as can be discerned from the sample of relevant newspaper articles.

### C. Structural level

Our analysis of the structural level was aimed at considering whether and how official policies and institutions recognise and address sources of inequality, the related self-identified needs, and the strategies for the everyday coping of persons that are, or ought to be, users of the social protection system. In order to answer such questions and gain a deeper insight, issues raised by persons interviewed at the structural level were further analysed by looking at relevant laws and policies. General issues raised by interviewees regarding the structural level can be clustered around several themes/issues and paired with specific group clusters.

#### Differences in social welfare provision within the country

The most common opinion shared among our interviewees, but also outlined at the symbolic level, is that the system itself is unjust. Several issues were raised as part of this perception, such as that social assistance criteria are not well-defined, that the system is incapable of addressing the current socio-economic situation and that it opens up significant space for fraud and mismanagement of resources. In line with the notion that the system is unjust is the claim that it does not cater for different categories of recipients of social assistance. Another common criticism of the system is that social assistance funding is insufficient, that transfers are made late, and that there is a constant reduction of the amounts.

The basic principles of this type of assistance are established differently between entities in terms of criteria and amounts, and are further complicated within FBiH. According to relevant legislation, the amount of permanent social assistance varies from 10% to 20% of the net average salary in FBiH depending on cantonal regulations and is determined according to the number of family members and their monthly income.<sup>30</sup> Even though this obligation is stipulated by the Framework Law on Social Protection in FBiH, some cantons do not even provide such assistance on the grounds of a lack of resources. As such, these amounts do not serve the purpose of helping people in poverty or at risk of poverty to move above the poverty line. Rather, such low amounts still leave the individuals concerned well below the poverty level. If one takes into consideration that most of our interviewees receive permanent social assistance that amounts to c. 120 KM<sup>31</sup>, and when compared to basic necessities they must meet, such criticism is fair. Thus the amount they have at their disposal for every month is just a third of the amount of the defined monthly consumer basket in BiH (c. 800 KM)<sup>32</sup>.

30 William Bartlett, "Gap Analysis in the Area of Social Protection and Inclusion Policies in Bosnia and Herzegovina [Analiza nedostataka u oblasti politika socijalne zaštite i inkluzije u BiH]" (Sarajevo: UNICEF, November 2013).

31 Maastricht University Graduate School of Governance and IBHI, "Non-contributory Cash Benefits for Social Protection in BiH: What Works and What Does Not (I) [Budžetske novčane naknade za socijalnu zaštitu u BiH: Šta funkcioniše, a šta ne]" (Sarajevo: June 2013), p. 30.

32 "The average salary in BiH grew by 321KM in the past ten years, the consumer basket by 466KM [Prosječna plaća u



In Republika Srpska, social assistance includes permanent cash benefits and health insurance for the recipient and his/her family members. The amount is calculated in relation to the average pay in the entity in the previous year, and stands at 15% of pay for a single-member family (i.e. 163 KM per month), 20% for a family with two members, 24% for a family with three members, 27% for a family with four members, and 30% for family with five or more members. In Brčko District, permanent social assistance is set in the amount of 21% of the average monthly salary (c. 170 KM).<sup>33</sup> According to a UNICEF report by Custom Concept,<sup>34</sup> users receiving permanent social assistance in Brčko District can also access a wide range of other types of assistance, besides financial ones, such as health insurance provided by the social work centre, free daycare for preschool children, coverage of travel expenses and medical treatments. Generally, social assistance recipients in BiH are rarely able to exercise the abovementioned rights due to the fragmentation of responsibilities among entities, cantons, and municipalities, and the lack of budget funds. This results in different criteria being applied, widely varying amounts of assistance, and residence-based inequalities within the same category of users.

A 2009 World Bank analysis showed that the inadequate targeting of marginalized citizens and the presence of discrimination in the social security system based on status rather than needs resulted in a system that is “fiscally unsustainable, economically inefficient and socially unfair.”<sup>35</sup> The privileging of war-related beneficiaries who receive social assistance based on status rather than demonstrated need has made significantly less money available for means-based benefits such as non-war disabilities, child allowances and permanent financial assistance. As a result, non-war related social assistance recipients are inadequately covered by these benefits. Other studies suggest that adequate protection is lacking for the most vulnerable users and that the allocation of available resources is disproportionate. For example, according to an analysis by The Initiative for Better and Humane Inclusion (IBHI) and the University of Maastricht,<sup>36</sup> 54.3% of the total budget spent on social benefits in FBiH in 2011 was spent on war veterans’ benefits, and the rest on all other categories of beneficiaries put together (e.g. families with children, persons with disabilities, etc.). As a 2012 OSCE report adds, the monthly income figure that makes one eligible for social assistance funding is so low that “a large number of persons who are just above such income levels are not receiving any support, though their incomes cannot be considered adequate.”<sup>37</sup>

### Administrative hurdles and inappropriate treatment

Despite some individually good experiences with the social assistance system, most interviewees believed that social services are not user-friendly and supportive, a problem which was reconfirmed on the symbolic level. Focus group participants and several of our inter-

BiH za 10 godina povećana za 321, a potrošačka korpa za 466 KM],” *Klix.ba* 30 November 2014. <<http://www.klix.ba/vijesti/bih/prosjecna-placa-u-bih-za-10-godina-povecana-za-321-a-potrosacka-korpa-za-466-km/141128112>>.

33 Law on Social Protection of Brčko District [Zakon o socijalnoj zaštiti Brčko Distrikta], Official Gazette of Brčko District 1/00, Article 39.

34 Custom Concept, “Analysis of Social Welfare and Health Needs of Families and Children in the Federation of Bosnia and Herzegovina and Brčko District [Finalni izvještaj: Analiza potreba djece i porodica iz oblasti socijalne zaštite i zdravlja u Federaciji Bosne i Hercegovine i Brčko distriktu]” (Sarajevo: UNICEF, November 2013), p. 20.

35 World Bank, “Social Transfers in Bosnia and Herzegovina: Moving Towards a More Sustainable and Better Targeted Safety Net [Socijalna davanja u BiH: Kreiranje održivog sistema socijalne zaštite zasnovanog na stvarnim potrebama]” (Sarajevo: April 30, 2009), p. 6.

36 Maastricht University Graduate School of Governance and IBHI, “Fiscal Impact Analysis of the Working Drafts of the Law on the Foundations of Social Protection and the Law on Protection of Families with Children and the Implementation of a Proxy Means Test: Federation of Bosnia and Herzegovina [Analiza fiskalnih efekata radnih nacrti Zakona o osnovama socijalne zaštite i Zakona o zaštiti porodice s djecom i implementacije indirektnog imovinskog cenzusa: Federacija Bosne i Hercegovine]” (Sarajevo: 2014), p. 7.

37 OSCE, “The Right to Social Protection in Bosnia and Herzegovina: Concerns on Adequacy and Equality,” Sarajevo: 2012, p.17.

viewees share the opinion that employees in relevant institutions and organizations (centres for social work, municipal administrations) are inconsiderate towards beneficiaries and offer very little or no information to potential users on what their rights are and how to exercise them.<sup>38</sup> The refusal by the soup kitchen employee to give Fatima a food package based on her “good looks” is a stark example of the arbitrariness of deciding whether or not someone will receive assistance based on power that individuals working in public services are able to amass due to a lack of accountability mechanisms that could sanction such discriminatory behavior. That is, social assistance laws in BiH and each of the entities<sup>39</sup> envisage monetary fines in the case of misdeeds by institutions of social work, but it remains unclear to what extent they are enforced in practice.

Burdensome and costly administrative procedures, as well as a lack of physical access to the welfare administration in order to realize the right to social assistance are also seen as significant issues. This problem is additionally emphasized with those individuals living in rural areas and who thus have a minimal inflow of information, cannot afford to travel or have mobility issues, as well as those that cannot afford to pay for different tests of disability.<sup>40</sup> This is illustrated in the example of Ajša, who had to sue her own children in order to obtain social assistance, or Janica, who could not contest her level of social assistance because of her inability to get to the city to do so.

### Different treatment of disability

The opinion that the system is unjust was mainly put forward by persons with disabilities who are familiar with their rights and the laws that influence and regulate their status. Thus, they pointed out that the State does not operate in line with good practices from other countries in terms of respecting their guaranteed rights and enabling them to exercise them in their full potential. In fact, even though BiH ratified the *United Nations Convention on the Rights of Persons with Disabilities* in 2010 and has developed strategies for the equalization of opportunities for persons with disabilities in both entities, official State reports point to significant challenges in meeting the international standards in this field.<sup>41</sup>

Moreover, the most common criticism of the system regarding persons with disabilities, evident both on the individual and the symbolic level, is that individuals with war-related disabilities enjoy better rights and are entitled to a larger amount of benefits than ones with non-war related disabilities. Our interviewees in the group “recognition of body capability,” who were persons with disabilities, believe that the State is not only not providing means to remove mobility obstacles, but has created a system of social protection with two parallel tracks for those with war-related and non-war related disabilities, despite the fact that they share the same needs.

Even a cursory look at legislation in this realm confirms that the abovementioned practice exists and is codified in legal provisions.<sup>42</sup> In FBiH, the only cash benefits and services that are

38 Federal Ministry of Labor and Social Policy [Ministarstvo rada i socijalne politike], “Strategy of Deinstitutionalization and Transformation of Social Protection Institutions in the Federation of Bosnia and Herzegovina (2014-2020) [Strategija deinstitucionalizacije i transformacije ustanova socijalne zaštite u Federaciji Bosne i Hercegovine (2014-2020)]” (Sarajevo: 2013), p. 17.

39 The Federation’s social protection law defines such fines in Article 98. The RS social protection law outlines accountability measures in Articles 142 and 145, while Brčko District’s law defines fines in Article 106.

40 See: Council of Ministers of Bosnia and Herzegovina, Directorate of Economic Planning, “Social Inclusion Strategy of Bosnia and Herzegovina [Strategija socijalnog uključivanja Bosne i Hercegovine],” June 2010.

41 Ministry of Human Rights and Refugees of BiH, [Ministarstvo za ljudska prava i izbjeglice BiH], “The initial report of Bosnia and Herzegovina on the implementation of the UN Convention on the Rights of Persons with Disabilities: under Article 35, paragraph 1 of the Convention on the Rights of Persons with Disabilities [Inicijalni izvještaj Bosne i Hercegovine o provođenju Konvencije Ujedinjenih nacija o pravima osoba sa invaliditetom: po članu 35., stavu 1. Konvencije o pravima osoba sa invaliditetom],” 2012, p. 15.

42 See more at: William Bartlett, “Gap Analysis in the Area of Social Protection and Inclusion Policies in Bosnia and Herze-

not means-tested are those available both for persons with non-war related disabilities and civilians that have acquired disabilities during the war, but the conditions for such assistance are rather strict and marked by inequities. Thus, persons with non-war related disabilities can exercise the right to social assistance only if they are assessed as persons with over 90% of physical disability. The amount they may receive ranges from 219 KM to 396 KM per month, depending on the canton. In contrast, civilians that have acquired disabilities during the war must only meet the requirement of having a 60% physical disability and are entitled to more substantial cash benefits.<sup>43</sup> War veterans with a disability receive at least 725 KM, and up to 1845 KM if their disability is assessed to be 100%.<sup>44</sup>

### Lack of long-term care services

In addition to disability benefits, persons in need of long-term care are entitled to the allowance for care and assistance by another person, but this is conditional. In Republika Srpska, only a person with a severe degree of disability is entitled to receive such an allowance, which amounts to 41 KM, but only if monthly income of a recipient is below 41 KM.<sup>45</sup> In FBiH, cantonal governments determine the rates for care and assistance by another person, according to the relevant law.<sup>46</sup> Amounts depend on the extent of disability but are different for different categories: they range between 137.2 KM and 274.40 KM for persons with a non-war related disability depending on the type of disability,<sup>47</sup> between 253.7 and 507.5 KM for civilian victims of war and higher amounts for war veterans.<sup>48</sup> In the Brčko District, these amounts span between 60 – 121 KM depending on the disability for non-war related disabilities, and are higher (amounting up to 900 KM) for war-related disabilities and war veterans.

Interviewees whose everyday activities are aimed at meeting the needs of a person with a disability or ill spouse have expressed that they have no support from the State whatsoever, besides small amounts they receive on the basis of the spouses' disabilities that are only sufficient to cover their bills. Considering that all of their time and activities revolve around the dependent, they have little possibility for employment, and therefore they have to rely on social assistance, humanitarian donations, and help from nongovernmental organizations in order to meet their family's needs. Recognition of caring for a dependent is lacking on the structural level in terms of other services which might ease the situation they are in. A strategy for the transformation of social assistance in the Federation proposed by the Ministry of Labour and Social Policy notes the lack of good quality and diverse services of care available in the country. In particular, the strategy emphasizes the need to enhance services such as home care, assistance in the employment of people with disabilities, personal care assistance

govina [Analiza nedostataka u oblasti politika socijalne zaštite i inkluzije u BiH] (Sarajevo: UNICEF, 2013); Maastricht University Graduate School of Governance and IBHI, "Fiscal Impact Analysis of the Working Drafts of the Law on the Foundations of Social Protection and the Law on Protection of Families with Children and the Implementation of a Proxy Means Test: Federation of Bosnia and Herzegovina [Analiza fiskalnih efekata radnih nacrti zakona o osnovama socijalne zaštite i zakona o zaštiti porodice s djecom i implementacije indirektnog imovinskog cenzusa: Federacija Bosne i Hercegovine]" (Sarajevo: 2014); OSCE, "The Right to Social Protection in Bosnia and Herzegovina: Concerns on Adequacy and Equality" (Sarajevo: 2012).

43 Bartlett, William, "Gap Analysis in the Area of Social Protection and Inclusion Policies in Bosnia and Herzegovina [Analiza nedostataka u oblasti politika socijalne zaštite i inkluzije u BiH]," UNICEF (Sarajevo: 2013), p. 25.

44 OSCE, "The Right to Social Protection in Bosnia and Herzegovina: Concerns on Adequacy and Equality," Sarajevo: 2012, p. 18.

45 Ibid, p. 13.

46 Law on Social Protection, Protection of Civilian War Victims and Families with Children in FBiH [Zakon o osnovama socijalne zaštite civilnih žrtava rata i zaštite obitelji sa djecom u FBiH], Official Gazette FBiH 36/99, 54/04, 42/06, 14/09, Articles 26 & 60.

47 Maastricht University Graduate School of Governance and IBHI, "Non-contributory Cash Benefits for Social Protection in BiH: What Works and What Does Not (I) [Budžetske novčane naknade za socijalnu zaštitu u BiH: Šta funkcioniše, a šta ne]" (Sarajevo: June 2013), p. 43, 47, & 50.

48 Ranges are not available, but an average is 640 KM per month.

services for those with the gravest disabilities, aiding the independent living of those with intellectual difficulties, and other forms of services which would enable social assistance beneficiaries to better integrate into the community.<sup>49</sup> These proposed enhancements not only entail recognition of the care required within the home, but also aim to increase the possibilities for full practicing of the autonomy by the beneficiaries and the persons with disabilities.

### Inadequate access to healthcare

Insufficient amounts and a lack of necessary social and health services are problems that those needing medical treatment also have to cope with. Interviewees from both entities have expressed that they face challenges when trying to obtain necessary medications or assistance in order to cope with their illness or disability. The assistance they receive can barely cover necessities and therefore they must use various coping strategies which mainly come down to saving money at the expense of their own health, which is already compromised by using only medications they can afford or that are free of charge. They find it absurd that the State has, as they say, decided to cover the cheapest medications while the expensive ones must be purchased by the recipient.

Many disadvantaged citizens indeed have no access to theoretically universal health care. Theoretically, FBiH law does ensure healthcare for social at risk groups such as children, women during pregnancy and maternity, the elderly over 65, the persons with disabilities, those with mental illnesses, returnees, displaced people, victims of domestic violence, materially insecure people and Roma people with no permanent home. However, it is up to the cantons themselves to set aside funds in their yearly budget and secure this right; in practice the right is often not fully implemented.<sup>50</sup> Of the 15% of persons in FBiH and 28% in the RS that were excluded from the healthcare system in 2009, the majority are those in already vulnerable groups.<sup>51</sup> Moreover, due to differences in quality and scope of health care within different cantons in the Federation, in RS, and in the Brčko District, inequalities persist based on users' place of residence as well.<sup>52</sup> In FBiH, some cantonal governments have failed to implement relevant laws in this realm, and there is an inadequate sanctioning mechanism at the FBiH level to address this issue.<sup>53</sup> The Federation also has a set of administrative hurdles to accessing healthcare, since becoming unemployed, one has 30-90 days to register with the employment bureau or risk losing their right to health insurance. Many miss the deadline (about 43%), leaving them and their families with no access to medical care. One should note that RS does not impose such a deadline, and the unemployed are entitled to health care.<sup>54</sup> Another obstacle is the fact that there is no systematic mechanism for informing citizens of their rights across institutions.<sup>55</sup>

49 Federal Ministry of Labor and Social Policy [Ministarstvo rada i socijalne politike], "Strategy of Deinstitutionalization and Transformation of Social Protection Institutions in the Federation of Bosnia and Herzegovina (2014-2020) [Strategija deinstitutionalizacije i transformacije ustanova socijalne zaštite u Federaciji Bosne i Hercegovine (2014-2020)]" (Sarajevo: November 2013).

50 Rights for All and Initiative and Civil Action, "Guide to Realizing Social Protection Rights [Vodič za ostvarivanje prava iz socijalne zaštite]" (Sarajevo: March 2011), p. 5-6.

51 Rights for All and Initiative and Civil Action, "Why are We Not Equal in Rights to Social Protection? Analysis and Recommendations" (Sarajevo: November 2010), p. 8-10.

52 Rights for All and Initiative and Civil Action, "Guide to Realizing Social Protection Rights [Vodič za ostvarivanje prava iz socijalne zaštite]" (Sarajevo: March 2011), p. 6.

53 Rights for All and Initiative and Civil Action, "Why are We Not Equal in Rights to Social Protection? Analysis and Recommendations" (Sarajevo: November 2010), p.11.

54 Ibid.

55 Ibid, p.31

### Problems with housing

Housing was identified as a substantial problem by many interviewees, such as Zijad and Raza. For others who were housed in state-provided accommodation, conditions were visibly bad. BiH lacks a legal or institutional framework for social housing policies, with piecemeal policies present at entity, cantonal, and municipal levels.<sup>56</sup> The majority of social housing policies are limited to Annex 6 of the Dayton Accords, providing returnees and displaced persons with reintegration funds and assistance<sup>57</sup> – 90% of social housing users were refugees and displaced persons in 2015.<sup>58</sup> Others address socially vulnerable groups and Roma populations, but tend to be on an *ad hoc* basis. Within the beneficiaries of social housing, almost 40% live under the poverty line,<sup>59</sup> suggesting that housing alone was not enough to alleviate extreme poverty. This was also stressed by some interviewees who, although had their housing issue resolved, struggled to get by.

### Inadequate and unequal support for families with children

At the individual level, interviewees usually voiced the opinion that the State does not provide adequate support to families with children, something that was also reiterated at focus group discussions and in media articles. One problem is the fact that there are thirteen separate systems of social protection and that different laws and by-laws regulating the protection of families with children<sup>60</sup> in FBiH, the RS, and Brčko District have set different criteria and amounts of benefits for the socially disadvantaged, which means that the support that families are entitled to varies depending on their place of residence. For example, while some cantons do not pay child benefits at all, for those that do pay them, amounts range between 12 and 33 KM a month. Benefits are means-tested on the basis of an income threshold set between 62 KM and 120 KM, depending on the canton.<sup>61</sup> There are further differences in terms of what type of assistance is provided between cantons (e.g. one-off benefits for newborns, counselling services for parents, etc.), depending on the laws and bylaws adopted.<sup>62</sup> As stated by all interviewees within the group of families with children, the child allowance they receive cannot cover the needs of a family. If one takes into consideration the low income threshold one must meet in order to exercise this right, it is clear that most of them are forced to find additional sources of funding and devise other coping strategies in order to meet basic needs.

A crucial aspect of this issue is childcare, as almost all interviewees who have children mentioned childcare as a primary obstacle to seeking fulltime employment, which mainly affected women as caretakers in the family. This is in line with the notion that the duty of care is one of the most pervasive causes of economic inequality between men and women, which feeds

56 Hilfswerk Austria International, "Study: Analysis of Existing Social Housing Models with Recommendations for Integrated Model of Sustainable Social Housing System in Bosnia and Herzegovina [Analiza postojećih modela socijalnog stanovanja sa preporukama za integralni model samoodrživog sistema socijalnog stanovanja u Bosni i Hercegovini]" (Sarajevo: 2015), p. 50.

57 Ibid, p.60.

58 Ibid, p.54.

59 Ibid, p.43.

60 For more, see the Law on principles of social protection, protection of civil victims of war, and protection of families with children in FBiH, the Law on social protection of Republika Srpska and Law on social protection of Brčko District.

61 William Bartlett, "Gap Analysis in the Area of Social Protection and Inclusion Policies in Bosnia and Herzegovina [Analiza nedostataka u oblasti politika socijalne zaštite i inkluzije u BiH]" (Sarajevo: UNICEF, November 2013), p. 31.

62 Jusić, Mirna, "Protection of families with children in the Federation of BiH – Analysis of the situation, key challenges, and reform priorities [Zaštita porodica sa djecom u Federaciji BiH – Analiza situacije, ključni izazovi i reformski prioriteti]," *Analitika Centre for Social Research*. Sarajevo: January 2015. Unpublished internal report. Cited with author's permission.



into continuing patterns of poverty that persist for women later in life.<sup>63</sup> In the RS, laws oblige social funds to cover part of the salaries of mothers of children with psychological or physical disabilities, which attempts to address these issues.<sup>64</sup> Public day care institutions for children, also envisaged by law, can be difficult to access and are in short supply, particularly in rural areas. The Federation and RS both legally prescribe partial or full payment of preschools for socially at-risk families, however these are most often implemented by municipal governments that often lack the financial resources for this purpose.<sup>65</sup>

### Obstacles to employment

Persons interviewed frequently identified employment as an ideal, yet often unattainable strategy to overcome poverty. Given that the social assistance they receive is not enough to cover even their basic necessities, interviewees whose disability does not prevent them to do so work occasionally in order to make ends meet. However, aside from other obstacles to employment,<sup>66</sup> relevant laws in this field stipulate that one cannot exceed a given monthly income in order to receive assistance<sup>67</sup>— if income increases, even insignificantly, social assistance is discontinued. As Armin's example shows, being reliant on social assistance and an inherited pension prevents him from looking for stable employment. In practice, this creates disincentives for people to search for regular employment, and increases the chance that they will work informally and without any job security. Thus, working as a way to pull their family out of poverty and potentially cease to be dependent on social assistance in the long run is not an option. In the short term, seeking permanent employment remains simply too costly and risky for social assistance recipients who rely on it for basic needs. Most interviewees who are willing and capable to work have to work informally and accept underpaid manual jobs to provide for their families.

While demotivating hurdles remain in place, proper employment policies tailored towards social assistance recipients (and different sub-groups, such as women, minorities, the low-skilled, families with children) that would encourage persons to work and allow them to obtain an income greater than their social benefits through work and motivate them to accept more stable and secure employment relationships are partial or not in place at all.<sup>68</sup> In other countries, such strategies usually combine a set of different measures, such as in-work benefits, active labour market policies, minimum wages, and access to free or subsidized care services.<sup>69</sup>

63 See, e.g. OECD, *Unpaid Care Work: The missing link in the analysis of gender gaps in labour outcomes*, 2014. <[http://www.oecd.org/dev/development-gender/Unpaid\\_care\\_work.pdf](http://www.oecd.org/dev/development-gender/Unpaid_care_work.pdf)>; Fondazione G. Brodolini, "Background note: Gender equality in caring responsibilities over the lifecycle," 2011. <[http://ec.europa.eu/justice/gender-equality/files/conference\\_sept\\_2011/background-paperiii-equality-in-caring\\_en.pdf](http://ec.europa.eu/justice/gender-equality/files/conference_sept_2011/background-paperiii-equality-in-caring_en.pdf)>.

64 Maastricht University Graduate School of Governance and IBHI, "Non-contributory Cash Benefits for Social Protection in BiH: What Works and What Does Not (I) [Budžetske novčane naknade za socijalnu zaštitu: Šta funkcioniše, a šta ne (I)]" (Sarajevo: June 2013), p. 75.

65 Jusić, Mirna, "Protection of families with children in the Federation of BiH - Analysis of the situation, key challenges, and reform priorities [Zaštita porodica sa djecom u Federaciji BiH - Analiza situacije, ključni izazovi i reformski prioriteti]," *Analitika Centre for Social Research*. Sarajevo: January 2015. Unpublished internal report. Cited with author's permission.

66 Other obstacles arising in relation to the categories of inequalities (class, body, gender and ethnicity) are additionally explained in the section D., Intersectionality across levels and categories, to show how power relations present in the labour market shaped the experiences of our interviewees.

67 The threshold for monthly income per family member in FBiH is determined by the cantonal legislation.

68 See more at: Initiative and Civil Action and Rights for All, "Implementation of the European Social Charter through legislation and practice in BiH," 2009, p. 23; Initiative and Civil Action and Zemlja djece, "Report: Are women in BiH protected from discrimination? We have laws, mechanisms, but no protection. Why? [Izveštaj: Da li su žene u BiH zaštićene od diskriminacije? Imamo zakone, mehanizme, ali ne i zaštitu. Zašto?]" 2014, p. 42.

69 In-work benefits, usually in the form of transfers or tax deductions, usually gradually reduce and then discontinue social assistance depending on one's income. Thus, they motivate persons who are unemployed and receiving social assistance and especially those that may only have access to low-paying jobs, to work. See, for example, Immervoll, Herwig, and Mark Pearson, *A Good Time for Making Work Pay? Taking Stock of In-Work Benefits and Related Measures across the OECD*, Paris: OECD 2009. <[http://www.oecd-ilibrary.org/social-issues-migration-health/a-good-time-for-making-work-pay-taking-stock-of-in-work-benefits-and-related-measures-across-the-oecd\\_225442803245](http://www.oecd-ilibrary.org/social-issues-migration-health/a-good-time-for-making-work-pay-taking-stock-of-in-work-benefits-and-related-measures-across-the-oecd_225442803245)>. See also Jusić, Mirna, and Amar Numanović, "Flexible Labour in Inflexible Environment: Reforms of Labour Market Insti-



### Lack of access to education

Given the dominant opinion that people with a higher education can find jobs more easily, which is also reflected in unemployment statistics, our interviewees expressed hopes that their children would be able to complete higher levels of education, while others were willing to continue their own education. Yet this option is often unattainable given the lack of resources to pursue education.

According to relevant laws in BiH, only primary education is compulsory<sup>70</sup>, while individuals decide on whether or not they would like to continue their secondary education. For persons receiving social assistance, such an option is often impossible given their socio-economic situation and the insufficient amount of assistance they receive. Although relevant legislation on secondary education stipulates that secondary education is free of charge, if persons have discontinued education, as is the case with Damir's daughter (who had to drop out from school in order to take care of the household) one would have to take an external examination and pay a certain fee that recipients may not be able to afford.

The case of Damir's daughter points to how easily one can be cut off from the schooling system at a very early age due to poverty, which also brings to fore the gendered dynamics involved in female children or adolescents forsaking their education in order to take on roles of care and housework. In later years, structures such as a lack of adequate childcare as well as patriarchal norms contribute to many women interrupting their continuing education or work histories, which lowers pensions and overall salaries.

For those who would continue their education in their adult life<sup>71</sup>, they perceive the State as unable to provide them with such opportunities, e.g. through adult education.<sup>72</sup> Continuing education programs for adults are rare, with only 1.6% of the working population enrolled in adult education,<sup>73</sup> while active labour market policies focused on education and vocational training programs are also underdeveloped.<sup>74</sup>

When access to education is paired with disabilities, the problem becomes even more complex. For Milan, one of our interviewees with an intellectual disability who completed only elementary school, enrolling in secondary education was not feasible. The reason for it is that the inclusion of students with disabilities in the educational system is not systematically resolved,<sup>75</sup> meaning that the State has failed to create the conditions for persons with disabilities to realise their right to education to their fullest potential.

tutions in Bosnia and Herzegovina in Comparative Perspective," *Analitika*, December 2015. <<http://www.analitika.ba/en/publications/fleksibilan-rad-u-nefleksibilnom-okruzenju-reforme-institucija-trzista-rada-u-bosni-i>>.

70 Secondary education of minimum three years is compulsory in three cantons of the Federation. However, this has not been fully implemented in practice. See: Federal Ministry of Education and Science, "Information on the possibility of introducing compulsory secondary education with a two-year term of the Federation [Informacija o mogućnosti uvođenja obaveznog srednjoškolskog obrazovanja sa dvogodišnjim trajanjem u Federaciji]," 2015.

71 Among the working population, 45% have no or only primary education (with women overrepresented), 48% has high school, and only 7% have postsecondary degrees. See: Bosnia and Herzegovina Council of Ministers, Directorate of Economic Planning, "Strategy for social inclusion BiH [Strategija socijalnog uključivanja Bosne i Hercegovine]," June 2010, p.64.

72 Initiative and Civil Action and Rights for All. "Implementation of the European Social Charter through legislation and practice in BiH," 2009, p. 23.

73 Council of Ministers of Bosnia and Herzegovina, Directorate of Economic Planning, "Social Inclusion Strategy of Bosnia and Herzegovina [Strategija socijalnog uključivanja Bosne i Hercegovine]" June 2010, p. 67.

74 Initiative and Civil Action and Rights for All, "Implementation of the European Social Charter through legislation and practice in BiH," 2009, p.34.

75 Foundation for Social Inclusion [Fondacija za socijalno uključivanje], "Priority problems in the sector of human rights of marginalized groups in Bosnia and Herzegovina [Prioritetni problemi u sektoru ljudskih prava marginalizovanih grupa u Bosni i Hercegovini]," 2015, p. 9.

For many parents, the number of extra costs surrounding education further complicates the possibility of their children attending school. Families with children who attend primary school in our group of interviewees have to deal with additional expenses for textbooks, clothes, food, and transport, particularly those living in rural areas. According to one report, “it has been estimated that 15% of children attending primary school in BiH live more than 3 km away from the school, and the parents tend to keep children at home, especially when no transport to the school has been provided.”<sup>76</sup> Poverty and fixed belonging to a certain social stratum are thus perpetuated because parents cannot afford to send their children to school: one of our interviewees expressed intent to withdraw his son from school if he does not get the help from the State because he cannot afford to buy proper boots for his son to go to school in the winter.

There are some attempts at the structural level to ease this position. The federal Law on the Protection of Families with Children<sup>77</sup> stipulates that children from poor families should be provided with one free meal at school, but since the responsibility to ensure these rights are at the cantonal level, this right is mostly neglected, and the justification provided is usually the lack of funds.<sup>78</sup>

### Weak services for the elderly

Difficulties that the elderly are faced with were outlined in a number of interviews. Reliance on neighbours for food and electricity, feeling alone and isolated from the wider community, no assistance in terms of care and support in the household – for example, cutting up wood for heating - and difficulties in terms of mobility and travel – for instance, when in need to reach the hospital - were only some of the problems stressed by interviewees.

BiH is the only country in the region that lacks a strategy on ageing, although it should have one as a member of the United Nations under the 2002 Madrid International Plan of Action on Ageing.<sup>79</sup> One of the main concerns of the Madrid Plan is the fact that older women significantly outnumber older men, which holds for BiH as well. The Madrid Plan urges the recognition of the gendered particularities of ageing as well as making the situation of older women a policy priority.<sup>80</sup>

The Ombudsman of BiH, in a report on the status of human rights among the elderly, pointed out that the elderly are most represented in poverty, due to amongst others, matters as a poor economic situation, effects of war and displacement.<sup>81</sup> A lack of regulations and strategies on aging was also stressed. The report points out the need to cover the cost of medicine and medical care for the elderly, including mental health, and the provision of home care. The Ombudsman also noted that lack of recognition or assistance to families caring for the elderly with illnesses, dementia, or other disabilities.<sup>82</sup>

76 Initiative and Civil Action and Rights for All. “Implementation of the European Social Charter through legislation and practice in BiH,” 2009, p. 47.

77 Law on Social Protection, Protection of Civilian War Victims and Families with Children in FBiH [Zakon o osnovama socijalne zaštite, zaštite civilnih žrtava rata i zaštite obitelji sa djecom u FBiH], Official Gazette FBiH 36/99, 54/04, 42/06, 14/09.

78 Rights for All and Initiative and Civil Action, “Why are We Not Equal in Rights to Social Protection? Analysis and Recommendations” (Sarajevo: November 2010).

79 Initiative and Civil Action and Rights for All, “Implementation of the European Social Charter through legislation and practice in BiH,” 2009, p. 53.

80 United Nations, “Political Declaration and Madrid International Plan of Action on Ageing,” New York: 2002, p.16.

81 The Institution of Human Rights Ombudsman/Ombudsmen of BiH, “Special Report on Human Rights Situation of Elderly Persons [Specijalni izvještaj o stanju ljudskih prava starih lica],” November 2010.

82 Initiative and Civil Action and Rights for All, “Implementation of the European Social Charter through legislation and practice in BiH,” 2009, p.43.

### Compounded difficulties in accessing social protection for ethnic minorities

Structural causes of inequality among ethnic groups persist, particularly when such groups are minorities. The Roma as an ethnic minority face not only stereotypes and exclusion, but also face the inability to exercise basic rights to education, employment, social assistance, housing or health care.<sup>83</sup>

Prejudice and structural inequality plays a circuitous role, which entrenches unequal socio-economic status. Some Roma associations' representatives claimed that their children were discriminated against in primary education – and that their own parents' low levels of education may contribute to high dropout rates.<sup>84</sup> The resulting low educational qualification, coupled with prejudiced or mistrustful employers and a bad economic situation, leads to high unemployment. While Roma citizens were entitled to healthcare, their exclusion from employment and education, the most common providers of access to health, also often leads to a lack of healthcare provision.<sup>85</sup>

### D. Intersectionality across levels and categories

In Chapter I, it was emphasized that the purpose of the intersectional approach is to “study power differentials in a co-constitutive instead of an additive manner, focusing on the inter-relatedness of categories and how they are mutually constructed.”<sup>86</sup> Rather than sum up the sources of inequalities that we identified through our research, we instead aim to concentrate on the ways in which our analytical categories feed into each other to create specific, intersectional oppressions. This implied being sceptical towards the idea of stable and fixed identities that could be ‘stacked’ on top of each other in order to multiply oppressions. As Lisa Bowleg points out, the additive approach to intersectionality causes the researcher to miss how “social power relations construct each other.”<sup>87</sup> For example, the lived experience of being a Roma woman with a disability is a particular one, which cannot be derived simply from considering what it means to be Roma, female, or person with a disability in isolation. Neither can one conceive of class - which is not gendered or racialized – or gender which is not classed. Each category as a source of inequality is embedded in others, yielding particular lived experiences, which cannot necessarily be foreseen.

We were careful not to reify categories and identities as fixed or stable, instead seeing them as “the *products* of historically entrenched, institutional systems of domination and violence”<sup>88</sup> which are in turn perpetuated by symbolic representations. Seeing identities as the complex results of structures and institutions aids us in the conceiving of identities as resting precisely on intersections, rather as a set of additions, which multiply oppression. More forcefully, Jasbir Puar argues that “intersectionality colludes with the disciplinary apparatus of the State ... in that ‘difference’ is encased within a structural container that simply wishes the messiness of identity into a formulaic grid.”<sup>89</sup> Indeed, in employing our research method we drew on inter-

83 Ibid, p.44.

84 Ibid, p.46.

85 Ibid, p.46.

86 Winker, Gabriele and Nina Degele. “Intersectionality as multi-level analysis: Dealing with social inequality.” *European Journal of Women’s Studies* Vol.18. Issue 1 (2011).

87 Bowleg, Lisa, “When Black + Woman + Lesbian ≠ Black Lesbian Woman,” *Intersectionality: A Foundations and Frontiers Reader*, ed. Patrick Grzanka. Boulder, CO: Westview Press 2014, p. 315.

88 Grzanka, Patrick, ed., *Intersectionality: A Foundations and Frontiers Reader*, Boulder, CO: Westview Press 2014, p. xv.

89 Puar, Jasbir, “From Intersections to Assemblages,” *Intersectionality: A Foundations and Frontiers Reader*, ed. Patrick Grzanka, Boulder, CO: Westview Press 2014, p. 337.

viewees' own self-identifications as well as social categories, attempting to remain cognisant of the 'messiness' of identity at the individual level.

This complexity makes intersectionality particularly difficult to present, since a mere listing of the analytic categories we identified, as sources of equality would resemble nothing more than an additive approach. Instead we will attempt to demonstrate how the categories of class, gender, ethnicity, and the body traverse and modify each other, as opposed to just add to each other. Gender, as we have seen, threads through nearly all of the other central analytic categories, playing a role at the level of social norms, education, work, and family, and crucially altering lived experiences at each turn – for both men and women. Class is ever-present, but contains many determining factors, such as education and ability, which may differ among members of the same socioeconomic stratum. Ethnicity became important only when it was marginalized or in the minority. The body, which is at points inextricable from gender, affected almost all power differentials we came in touch with. All of these analytic categories were experienced as sources of inequality by our interviewees, confirmed and contradicted by symbolic representations, especially through media, and most of all produced and perpetuated by social structures which affect health, education, employment, social work, childcare, and other institutional aspects.

The category of class is clearly pre-empted when taking into focus a group of research subjects in a poor socioeconomic position and/or on social assistance, but there also exists diversity within the group as well, such as the size of households, housing status, education, employment status, etc. All of our interviewees are positioned lower in the class system, and are caught in a cycle which makes it difficult for them to employ more efficient (often costly) coping strategies to overcome poverty, such as requalification or additional education. In the case of BiH, class seems to be heavily linked to and determined by education, a belief that is reiterated by both our research subjects and focus groups. The fact that class is mostly intertwined with educational level rather than, for example, familial wealth and land ownership, suggests a certain social and class mobility is at play in our context, one that may reflect BiH's history in the former socialist Yugoslavia.

Therefore, for our interviewees, education was considered a key means of overcoming poverty. This comes as no surprise given that the vast majority within our sample have only completed primary education, and frequently attribute their socio-economic status to their low educational attainment. On the other hand, those with a higher educational attainment in the group of persons interviewed also seem to be able to navigate the system better than those that have a lower level of education because they are more familiar with their rights and know how to demand them. Education was considered particularly important for women and girls, though barriers to education such as age and household duties were present in many of our interviewees' stories. The gaps in adult and continuing education, as well as subsidiary costs of schooling children were some of the main barriers presented by our interviewees.

For those recipients who are able and willing to work, seeking employment is their primary method of overcoming poverty and ceasing to be on social assistance. Yet as mentioned above, they face many obstacles in this, many of which are embedded in the structure of the social system itself. Taking a job is risky given that their social assistance will be discontinued if they enter into formal employment. Moreover, their perception that there is a low demand on the labour market for those with low educational attainment is reflected in the country's high unemployment rate, and often corroborated by the interviewees' own experiences of difficulty and rejection in the job search – something which increases with old age. Indeed, the highest

rates of unemployment are found among those with only a secondary school education.<sup>90</sup> Taken together, the intersections between their gender, education, age, and socioeconomic position make it difficult for them to find well-paid jobs, and they tend to work for wages that are only slightly higher than the assistance they receive.

In this sense, the position of women is especially difficult given that their status on the labour market is conditioned by the intersection between gender, age, education, and other factors, and can be perceived as a reflection of their actual social position, their social roles, and expectations.<sup>91</sup> Thus, it comes as no surprise that they face greater economic inequality, that women are the dominant receivers of social assistance,<sup>92</sup> and that the majority of our interviewees were women).

Gender is threaded through almost every one of the oppressions and inequalities we encountered, starting from the most basic norms of gendered social roles – the model of women as caregivers and domestic labourers and men as breadwinners. We can see this patriarchal norm playing out through numerous prisms – starting with schooling, where girls are more likely to be pulled out of school to perform caregiving tasks, higher education, where women are underrepresented at the highest levels, employment, which lacks adequate policies to make childbearing and childcare easier for women, to the division of ‘male’ and ‘female’ work (where female work is more often less paid), to the prevalence of older women who have no or small pensions and are unemployed, which leads to the *feminization of poverty*. Other institutional biases which affect women’s overrepresentation in poverty are “disparities in economic power-sharing, unequal distribution of unremunerated work between women and men, lack of technological and financial support for women’s entrepreneurship, unequal access to, and control over, capital, in particular land and credit and access to labour markets, as well as all harmful traditional and customary practices.”<sup>93</sup> Given that most or all of these disparities are present in the BiH society, we can infer that though not all of them were directly referred to by our interviewees, they structured the normative landscape in which the women we spoke to lived.

Patriarchal relations were also observed in individual family dynamics, as observed in particular in the dynamics of dominance (power relations between spouses) during the interviews and the binary relations between breadwinners (fathers, husbands) and those considered weaker and more vulnerable members of households. It is important to mention that even though several interviews were initially planned to be conducted with female members of the targeted family receiving social assistance, they ended up being interviews with their husbands or male members of the household.

With our interviewees, unemployment and work was observed in particularly gendered terms. The division between “male” and “female” jobs was seen on the individual, symbolic and structural levels, and repeated by both men and women. However, we saw these roles (especially traditionally masculine roles as defined by patriarchal norms) reversed or challenged in cases of extreme poverty. Men who failed to fulfill the role of the breadwinner and provider, or who had to additionally take on ‘feminine’ roles within the home, clearly struggled with this. We saw the case of Damir, where the centre for social work proposed putting his children in a home when he asked for help with childcare, which further bolsters the idea that single men cannot or should not be solely engaged in care work, while this role is naturalized for

90 Agency for Statistics of Bosnia and Herzegovina, “Women and Men in Bosnia and Herzegovina,” Sarajevo: 2013, p.32.

91 Bašić, S. and M. Miković, “Gender (In)equalities in the Labour Market in BiH: the Female Side of the Story [Rodne (ne) jednakosti na tržištu rada u BiH: ženska strana priče],” Sarajevo: 2012, p. 16.

92 Agency for Statistics of Bosnia and Herzegovina, “Social Welfare 2008-2013,” Sarajevo: 2014, p.29. <<http://www.bhas.ba/tematskibilteni/socijalna%20zastita%20bh.pdf>>

93 United Nations, “Political Declaration and Madrid International Plan of Action on Ageing,” New York: 2002, p.29.

women. Meanwhile, two women who live in deep poverty must do ‘male’ work (i.e. manual labour) in order to earn additional income. Yet women at all levels were saddled with the role of caretaking, which limited their ability and time to perform other types of work.

For men, the social expectation for them to be primary earners caused anxiety if they failed in this role or had to take on ‘female’ roles in the home. A crucial gendered dynamic here is the fact that much of the hardship our interviewees described had to do with the care – either needing care and lacking it, or being unable to work due to one’s obligations of care for children, the ill, or the elderly. Care work is an often neglected but crucial activity associated with a “set of activities or tasks related to helping people to meet daily personal needs and desires,”<sup>94</sup> usually those who are dependents, such as children, the ill, or the elderly. The fact that care and domestic labour is naturalized as ‘women’s work’ and very often underpaid is worsened by the fact that this work is generally unrecognized or under-recognized by the State. The role that such obligations play in so many of our interviewees’ experiences is overlooked by the social assistance system.

The notion of women’s role as ‘in the home’ and dealing primarily with care and domestic labour was reflected in the fact that women were less likely to have high levels of education and employment. To reflect on our research, 6 out of the 18 women we interviewed completed secondary school, 4 completed elementary school, 4 completed 4 years of elementary school and 3 of them have no education whatsoever. In the case of elderly women, their age and educational level intersected with disability to reduce their coping strategies to a minimum, and they tended to exclusively depend on social assistance.

Some women stated that their age and appearance (body) was an obstacle both to their employment and to receiving social assistance. Among some interviewees, there was a dominant perception (drawn on experience) that women of a certain age are not accepted on the labour market. According to a research on the perception of gender (in)equality in the labour market in BiH by the association “Women to women,” age is an extremely important variable in the process of seeking employment. As many as 73% of respondents reported that they had encountered job advertisements that laid out an “acceptable” age limit.<sup>95</sup> Such data supports the perception of many of our interviewees and is in line with their own experience. Being more likely excluded from the labour market, women are thus equally less likely to be able to rely on pensions, as seen above.

One of the reasons that older women are overrepresented in poverty is due to the particularities of women’s involvement in the labour market. On average, women are less involved in paid work, earn lower salaries, have ‘interrupted work histories’ often due to childbearing, childcare, and care of the elderly, and are thus less likely to have adequate savings and pensions for retirement.<sup>96</sup> Additionally, older women who live in rural areas are particularly vulnerable to poverty, “especially when their role is restricted to non-remunerated work for family upkeep and they are dependent on others for their support and survival.”<sup>97</sup>

The urban/rural divide was also a very important determining factor in people’s socio-economic situation and their ability to access rights, as was housing. For example, interviewees who had a resolved and stable housing situation (mostly through inheritance or donation)

94 Hanlon, Niall, “Masculinities, care and equality: identity and nurture in men’s lives,” Houndmills, Basingstoke, Hampshire; New York: Palgrave Macmillan 2012, p.30.

95 Bašić, S. and M. Miković, “Gender (In)equalities in the Labour Market in BiH: the Female Side of the Story [Rodne (ne) jednakosti na tržištu rada u BiH: ženska strana priče],” Sarajevo: 2012, p. 16.

96 United Nations, “Political Declaration and Madrid International Plan of Action on Ageing,” New York: 2002, p.22.

97 Ibid, p.24.



found their situation easier to bear, with far fewer regular expenses. Several interviewees mentioned that having the additional burden of rent would be completely unbearable. However, most interviewees live in rented apartments or rundown, almost uninhabitable houses. Those living in rural areas face a lack of services, difficulty accessing medical care, as well as a lack access to information. They are often not able to realize certain rights because they would have to travel to city centres to do so, as seen in the case of Janica, who could not challenge her level of assistance due to being unable to travel to the city to do so. This problem was also confirmed on the symbolic and structural levels.

Age, disability, and gender seem to be recognized as some of the most salient sources of inequality on individual and symbolic levels, especially when combined. For elderly people in our sample, searching for employment is hardly an option, and thus they have to rely on the social assistance and help from their community. Given that a poor health condition is associated with aging, there is a frequent intersection between class and physical and sensory disability. With the low monthly income from social assistance and difficult living conditions, they can barely afford basic medications, whereas more expensive ones are not likely to be on the “essential list”<sup>98</sup> covered by the health insurance and very expensive to purchase. It is not uncommon for them to resort to saving on medication and for those living in rural areas, access to health services is limited. These structural limitations further exacerbate the already poor condition they are in. Our focus group participants also recognized that the elderly are particularly vulnerable categories within social protection system at the symbolic level. However, they are not recognized as a vulnerable category in legislation and thus are neglected in terms of policies, plans, and programs directed solely at them.

Disability, old age, war-related, or non-war related, was one of the most significant sources of inequality. It was tempered by place of residence, which determined whether one could access different forms of medical care or schooling. Within disability itself, different statuses also meant differences in various political and institutional privileges, such as the difference in benefits that persons with war related disabilities enjoy as opposed to other persons with disabilities. Indeed, almost 75% of all social assistance goes to war veterans and their families, with the percentage slightly lower in the Federation than in RS.<sup>99</sup> The high social standing of former soldiers offers them assistance, which is based more on their status than on their needs (which are not necessarily higher than others, or other persons with disabilities). This difference in the social assistance hierarchy may be termed a sort of intra-categorical ‘class’ difference, or least a very significant difference in status. The decision to distribute funds to war veterans rather than others may serve important functions for political and social stability,<sup>100</sup> but also betrays the principle of a universal and equal access to social protection.

Thought it may have been expected that ethnicity would be a very present source of inequality given ethnic divisions in BiH society, we did not register a significant number of such references. This finding can possibly be explained by the fact that our interviewees live in ethnically homogeneous places where ethnicity as such is not an issue. In one case, a Bosniak living in a town where Croats form the majority sees himself as discriminated against because he believes he is receiving lower levels of support than Croat recipients. In another case, a Bosniak recipient believes that the Roma have it better because they receive more generous

98 Essential lists are different in relation to the place of residence and depend primarily on the budget of individual counties and regions. The recession in recent years has led to a further reduction of list of free medicines. See more at: Rights for All and Initiative and Civil Action, “Why are We Not Equal in Rights to Social Protection? Analysis and Recommendations” (Sarajevo: November 2010).

99 World Bank, “Social Transfers in Bosnia and Herzegovina: Moving Towards a More Sustainable and Better Targeted Safety Net [Socijalna davanja u BiH: Kreiranje održivog sistema socijalne zaštite zasnovanog na stvarnim potrebama]” (Sarajevo: April 30, 2009), p. 3.

100 Ibid, p. 40.

assistance based on their status as a national minority. This stance was also confirmed in focus group discussions, where some participants mentioned that national minorities such as Roma are entitled to more benefits than members of the “dominant” ethnic groups.

Data obtained through institutional analysis, however, do not support this position. The Roma are worse off in terms of socioeconomic status. Besides the societal stereotypes they must face, their status is additionally burdened by the inability to exercise basic rights to education, employment, social assistance or health care, leading to social exclusion. Out of those participants in our study who declared themselves as Roma, only Nusret completed high school education and claims that he and his family live a “normal,” decent life. However, the Roma women in our sample have only elementary or no education, and their only source of income is the social assistance they receive. With such low educational attainment, living in inadequate housing conditions, with social assistance as their only source of income, these women remain without possibilities to establish any kind of coping strategy which might enable them to overcome poverty.

Moreover, it should be added that some interviewees were unwilling to identify themselves as members of the Roma population. A reason for this hesitance could potentially be the unwillingness to declare themselves part of a group that is generally marginalized and discriminated against. They instead resorted to *assimilation*, that is, not to declare their ethnicity, to declare themselves as undecided, or choose an affiliation with one of the constituent peoples, in order to avoid “labeling.”<sup>101</sup> Such practices may also be perceived as a coping strategy of a sort, an attempt to escape negative prejudice, or as resistance to identification with divisive categories.

The role of ethnicity is also at play when the “other” ethnicity unexpectedly shows solidarity towards those in need, indicating the still pervasive division and assumption of animosity between different ethnic groups. A statement from Ibrahim, a Bosniak war participant who sees himself as patriot, aptly illustrates this dissonance:

“I went to Pale<sup>102</sup> several times with my friend to buy firewood, and every time they treated me like a king. Everything is normal up there! They treated me like their brother, better than I am treated here, I swear to God! I will say that in front of the whole world. They gave me extra wood, water, food, they helped me! Normal people, here I cannot earn for bread, but up there everything is normal!

Multiple grave lived experiences were noted at the intersection of age, class, and disability. Differences *within* analytical categories were very much visible as well. While some women conducted housework their whole lives, others were or had been engaged in financially gainful activities, or had no children. Class posed a constant struggle, but materialised differently depending on other crucial factors such as education, housing, employment status, and body capability. The body was, likewise, something which repeatedly cropped up as a source of oppression, as well as variations which we saw between those with disabilities, and variations in the status and situation of caregivers, due to status, place of living, etc. Race or ethnicity became salient when they crossed class or gender lines resulting in further hardship, making some groups marginalized within already marginalized groups. Yet these particular experiences which arise from intersecting inequalities are rarely addressed due of the lack of intersectional approach to policy.

101 Foundation for Social Inclusion [Fondacija za socijalno uključivanje], “Priority problems in the sector of human rights of marginalized groups in Bosnia and Herzegovina [Prioritetni problemi u sektoru ljudskih prava marginalizovanih grupa u Bosni i Hercegovini,]” 2015, p.11.

102 A town outside of Sarajevo, with a majority Serb population, and former administrative capital of Republika Srpska.

## E. Addressing inequalities at the intersections through social protection

One of the main conclusions of this research is that the individuals that are, or ought to be, social assistance recipients in BiH face intersecting and concurrent inequalities which indisputably exacerbate the poor situation they live in, creating obstacles in their strategies of everyday survival. As such, it became clear through our findings that neither the social protection system nor the relevant policies adequately address these multiple sources of inequality, which at the same time, perpetuates the problem.

The analysis on the individual level served as a basis to gain understanding of the interrelations, interactions, and dependencies of categories of inequalities (gender, race, class and body) on this level, as well as the self-reported structural problems and symbolic representations identified by interviewees.

Subjects who were clustered into eight different groups spoke of unfulfilled needs and their reliance on a variety of coping strategies to meet them. Each of these groups suffered from the intersections of two or more categories, which we identified in their stories, which determined their individual outcomes and coping strategies they used. These intersections were not directly addressed by the social protection system, leading to the deterioration of the living standards of social assistance beneficiaries.

For example, those with an overwhelming need for medical care faced not only bodily inequality, but situations which were modified by class and gender. Within this group, we observed a variety of coping strategies that these individuals employed in order to obtain treatment, such as saving on other basic living costs such as healthy food, relying only on medication, which was provided free of charge, and by rationing medication. These strategies were made necessary by the fact that policies on social protection, health, and disability in BiH fail to take intersecting inequalities into account.

On the symbolic level, some of the interviewees' perceptions that social assistance recipients are seen as parasitical or passive was not shared by focus groups or local media. Instead, the general population and media discourse was critical of the social protection system and the distribution of resources, believing that funds were not adequately targeted to the most disadvantaged. Focus group participants often noted that the belonging of social assistance beneficiaries to certain identity groups, such as persons with disabilities or the elderly, put them in a worse position compared to other groups. This suggests an implicit recognition of the multiple and intersecting sources of inequality, especially class and body, at play in some of the worst living conditions. There was also a sense that the State had failed to address this via its policies on social protection.

Based on the structural problems identified by our interviewees, extensive secondary research was done on these issues. On a country level, it was found that the two tier system of assistance based on status is perceived and experienced as unjust, that social assistance is very often insufficient for basic living needs, and that there were many variations in levels of assistance and access based on the entity, canton, or the urban vs. rural living setting. This unequal distribution of resources, along with in-country variations, perpetuates inequalities.

A lack of State policies addressing crucial sources of inequality additionally burdened recipients of social assistance. Among these is a lack of health services and access medication and a lack of streamlined healthcare rights – which also tends to vary based on place of residence. Additionally, there is a lack of adequate monetary support and other services for families with

children, a lack of accessible childcare, and of recognition of obligations of care towards ill or family members with disabilities, children, spouses, the elderly, or other dependents. There are no adequate policies for people with disabilities, and accessibility remains a major issue. The State also has no active labour market policies, leading to social assistance recipients being forced to work informally and with no job security, and inadequate incentives to find full-time employment. This coincides with issues in the field of education including a high dropout rate, high fees, a lack of integration of students with a disability, and a lack of adult and continuing education – which directly affects employment prospects. Finally, the system of social protection itself contains many administrative hurdles and is not user-friendly, which leads to beneficiaries often not being able to realize their rights.

It needs to be said that the current anti-discrimination legislation in BiH also does not contribute to addressing multiple inequalities that our respondents have been exposed to. The current Law on the Prohibition of Discrimination does not include a provision on the prohibition of multiple discrimination,<sup>103</sup> although such a provision is included in a package of amendments currently undergoing the parliamentary procedure. In addition, the social protection laws<sup>104</sup> in the three administrative units in BiH do not include proper and sufficiently elaborated anti-discrimination provisions and are not aligned even with the current version of the anti-discrimination law.

Each of the structural problems above are amplified by intersections of at least two analytical categories (class, ethnicity, body – age, disability, and gender), while it is clear that the intersections between inequalities are not properly addressed by existing policies. We found that these sources of inequality were very much interwoven with each other. For example, class, which rested on education, employment, and housing, was in all cases tempered by gender as well as body. These intersections produced not only difficult living situations but also hardships, which were not directly addressed by the authorities. Therefore, the need to take on an intersectional approach to policy-making was made clear.

### Conclusion and Tentative Policy Implications

This form of intersectional research, which takes into account the diverse set of forces and structures which act on individual experiences and subject constructions, can prove to be a valuable tool in envisaging the broader picture and conceiving of holistic policies which seek to address the overlaps of various inequalities. Indeed, an in-depth analysis of the institutional landscape in the realm of social protection in BiH and interviewees' perceptions of and interactions with the system of social protection points to a number of potential ways in which structural problems may be redressed by policies which take intersectionality into account.

In order to address inequalities at the intersections better and in a more comprehensive way, it is necessary to ensure that the laws at the entity and other levels address in detail the rights of users, the amount of assistance, and financing sources for these rights in order to eradicate or at least diminish current inequalities that social assistance beneficiaries continue to experience. Of course, advocating for this approach opens up many issues such as the determination of the threshold to be empirically based and aligned with real needs that persons have in order

103 Law on the Prohibition of Discrimination, *Official Gazette BiH* 59/09.

104 Law on Social Protection of Brčko District [Zakon o socijalnoj zaštiti Brčko Distrikta], *Official Gazette Brčko District BiH*, br. 1/0, Article 82; Law on principles of social protection, protection of civil victims of war, and protection of families with children in FBiH [Zakon o osnovama socijalne zaštite zaštite civilnih žrtava rata i zaštite obitelji sa djecom u FBiH], *Official Gazette FBiH*, no. 36/99, 54/04, 42/06, 14/09, Article 50; Law on Social Protection of Republika Srpska [Zakon o socijalnoj zaštiti Republike Srpske], *Official Gazette RS* no. 37/12, Article 3.

to adequately address the sources of inequality. Moreover, cash benefits are insufficient as a means of social protection, and a number of social services need to be introduced and guaranteed, such as home care and personal assistance for those with illnesses or disabilities (assisted living), accessible childcare, elderly care, long-term care, and different forms of counselling services.

Social policy should be combined with employment policy, to ensure that beneficiaries are able to exit poverty. Some international practices in this realm include professional training and guidance in job searches, which involves persons who are willing and capable to work in the active labor market policies. These measures enable such persons to earn an income substantially greater than the social assistance benefits they are receiving, which may increase their motivation to take on formal employment and reduce informal work for the fear of losing benefits. In this case, employment policy and relevant laws on social protection and on disability have to be tackled jointly, and in coordination between various authorities, in order to ensure the right working conditions that are adequately geared towards social assistance recipients, and especially persons with disabilities.

Educational policy should take into account not just the quality of education but concurrently other reasons why students may have poor achievement or drop out – food or housing insecurity, obligations at home, lack of mobility, disabilities, parents' lack of funding for necessities, etc.

Ensuring equal access to healthcare is vital, especially within the FBiH where considerable differences in the levels of access to healthcare have been reported.

Moreover, a number of interviewees, who are persons with disabilities and persons with health problems, have expressed needs that could be tackled by complementary and integrated local services (rehabilitation, subsidized transportation, medical care).

Obligations of care towards others, such as young children, persons with disabilities, elderly, or ill, were evidently some of the most pressing causes of underemployment and poverty that we identified. A host of policies must be applied to address these issues, beginning with recognition that caregiving may result in the inability to work full time, especially without adequate assistance from the State. Relevant authorities should increase its monetary assistance to those who are fulltime caregivers. Also, they should offer better services, such as accessible childcare or home medical care, cover the cost of all necessary medications, and take other steps to assist caregivers in being able to both care for their dependents and also become independent. Accessible childcare is also a precondition for working mothers or fathers who do the caregiving in their family, hence it should also be considered within employment policy.

When it comes to the modalities of financing social assistance, it is necessary to open a broader social dialogue on the reallocation of resources, which is currently limited and inadequately deployed. Any reform in the direction of the possible reallocation of funds intended for social assistance implies the inclusion of representatives of the key categories of social welfare beneficiaries, as well as representatives of employers and other interested parties.

In general, policies aimed at alleviating discrimination and oppression must look beyond single categories of identification and address both “multiple identities and within-group diversity.”<sup>105</sup> Therefore social protection policy, but also policies on health and disability, employment, education, and housing, must take questions of class, ethnicity, gender, and the

105 Hankivsky, Olena, and Renee Cormier. “Intersectionality and Public Policy: Some Lessons from Existing Models,” *Political Research Quarterly* Vol. 18, Issue 1 (2011), p.218.



body seriously if they are to be effective. In a similar vein, social protection laws in all three administrative units of BiH would also have to include elaborate provisions prescribing the prohibition of discrimination, including multiple discrimination.

Finally, relevant authorities in BiH could consider different measures such as monitoring intersectionality in the legal system, training members of the judiciary to identify intersectional discrimination, and allowing claims based on more than one category of discrimination.<sup>106</sup>

## Bibliography

The average salary in BiH grew by 321KM in the past ten years, the consumer basket by 466KM [Prosječna plaća u BiH za 10 godina povećana za 321, a potrošačka korpa za 466 KM].” *Klix.ba* 30 November 2014. <<http://www.klix.ba/vijesti/bih/prosjecna-placa-u-bih-za-10-godina-povecana-za-321-a-potrosacka-korpa-za-466-km/141128112>>.

Agency for Statistics of Bosnia and Herzegovina. “Labour force Survey [Anketa o radnoj snazi].” Sarajevo: 2014. <[http://www.bhas.ba/ankete/LFS\\_2014\\_001\\_01\\_bh.pdf](http://www.bhas.ba/ankete/LFS_2014_001_01_bh.pdf)>.

Agency for Statistics of Bosnia and Herzegovina. “Social Welfare 2008-2013.” Sarajevo: 2014. <<http://www.bhas.ba/tematskibilteni/socijalna%20zastita%20bh.pdf>>

Agency for Statistics of Bosnia and Herzegovina. “Women and Men in Bosnia and Herzegovina.” Sarajevo: 2013.

Bandić, M. “We do not owe the directorate 1.8 million KM [Nismo dužni direkciji 1,8 miliona KM].” *Oslobođenje* 28 January 2014: 12.

Bašić, S. and M. Miković. “Gender (in)equalities in the labour market in BiH: the female side of the story [Rodne (ne)jednakosti na tržištu rada u BiH: ženska strana priče].” Sarajevo: 2012.

Bartlett, William. “Gap Analysis in the Area of Social Protection and Inclusion Policies in Bosnia and Herzegovina [Analiza nedostataka u oblasti politika socijalne zaštite i inkluzije u BiH].” Sarajevo: UNICEF, November 2013. <<http://www.unicef.org/bih/ba/GAPanaliza.pdf>>.

Bowleg, Lisa. “When Black + Woman + Lesbian ≠ Black Lesbian Woman.” *Intersectionality: A Foundations and Frontiers Reader*, ed. Patrick Grzanka. Boulder, CO: Westview Press 2014.

Brah, Avtar, and Ann Phoenix, “Occupy Intersectionality,” *Intersectionality: A Foundations and Frontiers Reader*, ed. Patrick Grzanka. Boulder, CO: Westview Press 2014.

106 La Barbera, Maria Caterina, “Implementing the Intersectionality Approach through Public Policies and the Law,” *XI Congreso Asociación Española de Ciencia Política y de la Administración (AECPA)*, Sevilla: September 2013. Draft paper. Cited with author’s permission.



Council of Ministers of Bosnia and Herzegovina, Directorate of Economic Planning. "Social Inclusion Strategy of Bosnia and Herzegovina [Strategija socijalnog uključivanja Bosne i Hercegovine]." June 2010.

Custom Concept. "Analysis of Social Welfare and Health Needs of Families and Children in the Federation of Bosnia and Herzegovina and Brčko District [Finalni izvještaj: Analiza potreba djece i porodica iz oblasti socijalne zaštite i zdravlja u Federaciji Bosne i Hercegovine i Brčko distriktu]." Sarajevo: UNICEF, 2013. <[http://www.unicef.org/bih/ba/Izvjestaj\\_BH\\_web.pdf](http://www.unicef.org/bih/ba/Izvjestaj_BH_web.pdf)>.

Dizdarević, E. "Will the state help citizens? [Hoće li država pomoći i građanima?]." *Oslobođenje*, 2 December 2014: 11.

Duvnjak-Šalaka, E. "Child benefits keep decreasing as we become an elderly country [Naknade za djecu sve manje dok postajemo zemlja staraca]." *Dnevni avaz* 9 July 2014: 10.

Federal Ministry of Education and Science. "Information on the Possibility of Introducing Compulsory Secondary Education with a Two-year Term in the Federation [Informacija o mogućnosti uvođenja obaveznog srednjoškolskog obrazovanja sa dvogodišnjim trajanjem u Federaciji]." 2015.

Federal Ministry of Labor and Social Policy [Ministarstvo rada i socijalne politike]. "Strategy of Deinstitutionalization and Transformation of Social Protection Institutions in the Federation of Bosnia and Herzegovina (2014-2020) [Strategija deinstitutionalizacije i transformacije ustanova socijalne zaštite u Federaciji Bosne i Hercegovine (2014-2020)]." Sarajevo: 2013.

Foundation for Social Inclusion [Fondacija za socijalno uključivanje]. "Priority problems in the sector of human rights of marginalized groups in Bosnia and Herzegovina [Prioritetni problemi u sektoru ljudskih prava marginalizovanih grupa u Bosni i Hercegovini,]" 2015.

Fondazione G. Brodolini. "Background note: Gender equality in caring responsibilities over the lifecycle." 2011. <[http://ec.europa.eu/justice/gender-equality/files/conference\\_sept\\_2011/background-paperiii-equality-in-caring\\_en.pdf](http://ec.europa.eu/justice/gender-equality/files/conference_sept_2011/background-paperiii-equality-in-caring_en.pdf)>.

Grzanka, Patrick, ed. *Intersectionality: A Foundations and Frontiers Reader*. Boulder, CO: Westview Press 2014.

Hankivsky, Olena, and Renee Cormier. "Intersectionality and Public Policy: Some Lessons from Existing Models." *Political Research Quarterly* Vol.18. Issue 1 (2011).

Hanlon, Niall. "Masculinities, care and equality: identity and nurture in men's lives." Houndmills, Basingstoke, Hampshire; New York: *Palgrave Macmillan* 2012.

Hilfswerk Austria International. "Study: analysis of existing social housing models with recommendations for integrated model of sustainable social housing system in Bosnia and Herzegovina [Analiza postojećih modela socijalnog stanovanja sa preporukama za integralni model samoodrživog sistema socijalnog stanovanja u Bosni i Hercegovini]." Sarajevo: 2015.

Huremović, S. "We achieved a miracle with the money we had [Postigli smo čudo sa novcem koji smo imali]." *Oslobođenje* 13 January 2014: 19.

Immervoll, Herwig, and Mark Pearson. *A Good Time for Making Work Pay? Taking Stock of In-Work Benefits and Related Measures across the OECD*. Paris: OECD 2009. <[http://www.oecd-ilibrary.org/social-issues-migration-health/a-good-time-for-making-work-pay-taking-stock-of-in-work-benefits-and-related-measures-across-the-oecd\\_225442803245](http://www.oecd-ilibrary.org/social-issues-migration-health/a-good-time-for-making-work-pay-taking-stock-of-in-work-benefits-and-related-measures-across-the-oecd_225442803245)>.

Initiative and Civil Action *and* Zemlja djece. “Report: Are women in BiH protected from discrimination? We have laws, mechanisms, but no protection. Why? [Izvještaj: Da li su žene u BiH zaštićene od diskriminacije? Imamo zakone, mehanizme, ali ne i zaštitu. Zašto?].” 2014.

Rights for All and Initiative and Civil Action. “Guide to Realizing Social Protection Rights [Vodič za ostvarivanje prava iz socijalne zaštite].” Sarajevo: March 2011. <[http://www.rightsforall.ba/publikacije-bs/docs-bs/vodic\\_socijalna\\_zastita.pdf](http://www.rightsforall.ba/publikacije-bs/docs-bs/vodic_socijalna_zastita.pdf)>.

Rights for All and Initiative and Civil Action. “Why are We Not Equal in Rights to Social Protection? Analysis and Recommendations.” Sarajevo: November 2010.

Initiative and Civil Action *and* Rights for All. “Implementation of the European Social Charter through legislation and practice in BiH.” 2009.

Jusić, Mirna, and Amar Numanović. “Flexible Labour in Inflexible Environment: Reforms of Labour Market Institutions in Bosnia and Herzegovina in Comparative Perspective.” *Analitika*. December 2015. <<http://www.analitika.ba/en/publications/fleksibilan-rad-u-ne-fleksibilnom-okruzenju-reforme-institucija-trzista-rada-u-bosni-i>>.

Jusić, Mirna. “Protection of families with children in the Federation of BiH – Analysis of the situation, key challenges, and reform priorities [Zaštita porodica sa djecom u Federaciji BiH – Analiza situacije, ključni izazovi i reformski prioriteti].” *Analitika Centre for Social Research*. Sarajevo: January 2015. Unpublished internal report. Cited with author’s permission.

La Barbera, Maria Caterina. “Implementing the Intersectionality Approach through Public Policies and the Law.” *XI Congreso Asociación Española de Ciencia Política y de la Administración (AECPA)*. Sevilla: September 2013. Draft paper. Cited with author’s permission.

Law on the Prohibition of Discrimination, Official Gazette BIH 59/09.

Law on Social Protection of Brčko District [Zakon o socijalnoj zaštiti Brčko Distrikta]. *Official Gazette Brčko District BIH*, no. 1/00.

Law on principles of social protection, protection of civil victims of war, and protection of families with children in FBiH [Zakon o osnovama socijalne zaštite, zaštite civilnih žrtava rata i zaštite obitelji sa djecom u FBiH]. *Official Gazette FBiH*, no. 36/99, 54/04, 42/06, 14/09.

Law on Social Protection of Republika Srpska [Zakon o socijalnoj zaštiti Republike Srpske]. *Official Gazette RS*, no. 37/12.

Maastricht University Graduate School of Governance and IBHI. “Non-contributory Cash Benefits for Social Protection in BiH: What Works and What Does Not (I) [Budžetske novčane naknade za socijalnu zaštitu u BiH: Šta funkcioniše, a šta ne].” Sarajevo: June 2013. <[http://www.ibhi.ba/Documents/Publikacije/2013/IBHI\\_Budžetske\\_novcane\\_naknade\\_u\\_BiH.pdf](http://www.ibhi.ba/Documents/Publikacije/2013/IBHI_Budžetske_novcane_naknade_u_BiH.pdf)>.

Maastricht University Graduate School of Governance and IBHI. “Fiscal Impact Analysis of the Working Drafts of the Law on the Foundations of Social Protection and the Law on Protection of Families with Children and the Implementation of a Proxy Means Test: Federation of Bosnia and Herzegovina [Analiza fiskalnih efekata radnih nacрта zakona o osnovama socijalne zaštite i zakona o zaštiti porodice s djecom i implementacije indirektnog imovinskog cenzusa: Federacija Bosne i Hercegovine].” Sarajevo: 2014.

Mališević, Jasmina. “Care and assistance by another person for those over 65 is eliminated [Ukida se dodatak za tuđu njegu i pomoć starijima od 65 godina].” *Oslobođenje* 4 May 2014: 15.

Ministry of Human Rights and Refugees of BiH [Ministarstvo za ljudska prava i izbjeglice BiH]. “The initial report of Bosnia and Herzegovina on the implementation of the UN Convention on the Rights of Persons with Disabilities: under Article 35, paragraph 1 of the Convention on the Rights of Persons with Disabilities [Inicijalni izvještaj Bosne i Hercegovine o provođenju Konvencije Ujedinjenih nacija o pravima osoba sa invaliditetom: po članu 35., stavu 1. Konvencije o pravima osoba sa invaliditetom].” 2012.

OECD. “Unpaid Care Work: The missing link in the analysis of gender gaps in labour outcomes.” 2014. <[http://www.oecd.org/dev/development-gender/Unpaid\\_care\\_work.pdf](http://www.oecd.org/dev/development-gender/Unpaid_care_work.pdf)>.

Institution of Human Rights Ombudsman/Ombudsmen of BiH. “Special Report on Human Rights Situation of Elderly Persons [Specijalni izvještaj o stanju ljudskih prava starih lica].” November 2010.

OSCE. “The Right to Social Protection in Bosnia and Herzegovina: Concerns on Adequacy and Equality.” Sarajevo: 2012.

Puar, Jasbir. “From Intersections to Assemblages.” *Intersectionality: A Foundations and Frontiers Reader*, ed. Patrick Grzanka. Boulder, CO: Westview Press 2014.

Stambolieva, Marija. *Welfare States in Transition: 20 Years after the Yugoslav Welfare Model*. Eds. Marija Stambolieva and Stefan Dehnert. Sofia, Bulgaria: Friedrich Ebert Foundation, 2011.

Stevanović, V. “Tens of thousands of invalids could sue BiH? [Desetine hiljada invalida mogu tužiti BiH?].” *Dnevni avaz* 29 March 2014: 7.

United Nations. “Political Declaration and Madrid International Plan of Action on Ageing.” New York: 2002.

Vasić, B. “Child benefits for more youngsters [Dječiji dodatak za više mališana].” *Nezavisne novine* 24 November 2014.

Winker, Gabriele and Nina Degele. “Intersectionality as multi-level analysis: Dealing with social inequality.” *European Journal of Women’s Studies* Vol.18. Issue 1 (2011).

World Bank. “Poverty and Equity, Bosnia and Herzegovina.” 2016. <<http://povertydata.worldbank.org/poverty/country/BIH>>.

World Bank. “Social Transfers in Bosnia and Herzegovina: Moving Towards a More Sustainable and Better Targeted Safety Net [Socijalna davanja u BiH: Kreiranje održivog sistema socijalne zaštite zasnovanog na stvarnim potrebama].” Sarajevo: 30 April, 2009. <<http://sit-eresources.worldbank.org/INTBOSNIAHERZ/Resources/SPN2009bos.pdf>>.

*“You cannot do anything with that amount! What can you do with 170 KM a month? You cannot survive with that amount, not even for a month!”*

Kenan, social assistance recipient  
[Bosnia and Herzegovina]

*“The average monthly basket is 30.000 denars... so, I am asking what will you eat with 3.200-3.300 denars a month if the monthly basket is 30.000? This is shameful, degrading and terrible.”*

Dragana, person with a physical disability  
and social assistance recipient

[Macedonia]



# CONCLUDING NOTES ON INTERSECTIONAL INEQUALITIES IN THE FIELD OF SOCIAL PROTECTION IN MACEDONIA AND BOSNIA AND HERZEGOVINA - COMPARATIVE OVERVIEW

by Biljana Kotevska

## Content

|  |     |
|--|-----|
| A. Comparative overview approach .....   | 143 |
| B. Addressing intersectional inequalities in Macedonia<br>and Bosnia and Herzegovina ..... | 147 |

The previous two chapters presented the findings in relation to the first two research questions. The first question asked what categories of inequalities can be identified as shaping the lived experiences of persons who are, or ought to be, users of the social protection system, including their experiences within the symbolic and structural environment, if looking at self-reported everyday needs and coping strategies. The second question addresses whether the social protection systems in place in the two countries capture and/or address the categories of inequality of persons that are or ought to be users of the social protection system, as identified in the first question, and what does this tell us about the potential of the systems to tackle inequalities, and how this can be improved.

This chapter presents the initial findings in relation to the third research question, which asks what do comparative findings from the two countries tell us about addressing inequalities at the intersections in the field of social protection? In order to facilitate such a comparison, we adopted a functional approach<sup>1</sup> to defining the aim of social protection and social assistance, and to selecting the potential interviewees. This functional approach is discussed next, including the demarked *tertium comparationis*. This is followed by a presentation of the com-

1 Michaels Ralf, "The Functional Method of Comparative Law" in Mathias Reimann and Reinhard Zimmermann, *Oxford Handbook of Comparative Law* (OUP, 2006).

parative overview of the two countries, and closes with a summary section.

### A. Comparative overview approach

The comparative dimension of the research focused on answering the following question: What do standalone and comparative findings from the two countries tell us about addressing intersectionality in the field of social protection?

In order to facilitate the comparison, we adopted a functional approach to defining the aim of social protection and social assistance, and to selecting the potential interviewees. Defining the functional approach itself is difficult. There is no one functional approach and the understanding is driven by the discipline which it is applied to.<sup>2</sup>

What is being compared here is the function of the law in a specific field and what issue it is aiming to address or problem to solve. We were interested in the social protection as a field of inquiry, and we looked at social protection laws and policies vis-à-vis the lived experiences of the persons who are, or ought to be, users of the social protection system. We identified that the main function of the social protection system is to bring and keep people out from social risk and social need. This should not be read as denying an established notion that all persons have *some* need(s), but as a focus on those people where these existing needs and the risks have materialised.

We chose to conduct the research in Macedonia and Bosnia and Herzegovina.<sup>3</sup> These two post-socialist, post-conflict countries used to be part of the same State (the Socialist Federative Republic of Yugoslavia (hereafter ‘Yugoslavia’)). As discussed in Chapter I, Yugoslavia held a mixed welfare state model with a well-developed system of social protection. The social welfare system during the Yugoslav period was influenced by a Bismarckian system and could be denoted as close to a continental<sup>4</sup>, conservative model. The State had a strong role in regulating and granting social protection, and workers and their families were granted security through social insurance. Parts of the system, including health care and education, were universally available to the broader population. However, many important services – such as child and elderly care – were underdeveloped and depended predominantly on the provision of the family, especially women.

The collapse of the economy and the rise of nationalism in the early 1990s was followed by a wave of federal units seceding from Yugoslavia. With the exception of Macedonia, the independence of all other republics emerged with bloodshed, with the war in Bosnia and Herzegovina resulting in the gravest loss of human life in Europe since World War II, leaving a legacy of genocide and war crimes in its wake. This war ended with the Dayton Peace Agreement in 1995, putting a complicated, and much criticised, institutional design in place, which included ethnic power-sharing combined with international supervision, both of which remain in place to this day. Although seceding peacefully from Yugoslavia, Macedonia also descended into ethnic conflict, which ended with the Ohrid Framework Agreement

2 Ibid.

3 About the problematic of selecting countries or “nation States” as cases for study in intersectionality research, please see Chapter V.

4 For more, see the typology of social welfare states developed by Gøsta Esping-Andersen, *Three Worlds of Welfare Capitalism* (Princeton, NJ: Princeton University Press, 1990). Esping-Andersen makes the distinction between the continental/corporatist model (e.g. Germany, Austria) that is centered around social protection of the labour force through social security and the male bread-winner model, the liberal model (e.g. Great Britain, Ireland), where social welfare is means-tested and targeted towards poverty reduction, and a more universalistic Social Democratic model as present in Scandinavian countries, with more gender equality in social welfare and focus on dominant focus on services based on need, without an emphasis on the development of true beneficiaries. education and a perceived need to shift towards a ne



in 2001, installing a power-sharing system and an array of ethnicity-based affirmative measures. This period was marked by a decline of the economy, a rise in unemployment, and increased social risk, but also a declining social state. All of this resulted in a substantial increase in the number of persons living in poverty or at risk of poverty, thus also to higher levels of materialisation of needs.

Meanwhile, membership of, or at least a close association with, the European Union (EU) became the aim for all countries from the so-called Western Balkans. Macedonia was the first from among these countries to sign a Stabilisation and Association Agreement (SAA) in 2001, gaining candidacy status in 2005. A recommendation by the European Commission to start membership negotiations in 2008, was not, however, supported by the Council and Macedonia remains outside the EU. Bosnia and Herzegovina signed a SAA in 2008, which was ratified in 2011 but due to its failure to fulfil the conditions, the SAA has still not entered into force.

With EU accession largely stalled in both countries, the only carrot towards reforms in the past few years was visa-free travel. A condition for placing individual countries on the white Schengen list of States where there were no cross border travel restrictions was the adoption of a comprehensive anti-discrimination law – a step that both Macedonia and Bosnia and Herzegovina took in 2010.<sup>5</sup> However, these laws did not themselves introduce the principle of equality and non-discrimination into the national legislation of these states, as it was already contained in their constitutions and in other laws.

The post-Yugoslav period in the two countries was marked by a transition from State funding to private capital, high unemployment and high rates of poverty.<sup>6</sup> Although initially bringing higher levels of legal protection of rights and freedoms, (especially civil and political), both countries have a track record of violations of the State's obligations to respect, protect and fulfil human rights.<sup>7</sup> Until several years ago, this was mostly the case with economic and social rights, however, nowadays this is also the case in relation to civil and political rights. The last note is especially important as it includes the freedom of the press, which, in the context of intersectionality, is of the utmost importance in the shaping of the symbolic level. The rise, if not the complete dominance, of Government control over media and freedom of the press has been noted in both countries, and seems to be increasing with each passing year.<sup>8</sup> However, these similarities in context did not dictate a similar developmental path for the social protection systems in the two countries.

The social protection system in Macedonia has been evolving gradually since independence in what Maja Gerovska Mitev notes as, three phases of development. As Gerovska Mitev notes, The first phase - from independence in 1991 until 1996 - is largely a continuation of the social protection system existing in times of Yugoslavia. The end of this phase is marked by the adoption of the new social protection law as well as entrance and increase of impact of international financial institutions as policy makers in the social sphere in the country. This, she continues, is followed by the third phase – resulting from the Ohrid Framework Agreement related reforms. Phases two and three are, in her view, marked with strong conditionality from international financial institutions which practically left the country without an alternative option to the one put forward by these institutions, and which, as Gerovska Mitev notes, were neither fitting the local context, needs nor priorities. Furthermore, as a result of this, she argues that “If the ‘global tide is turning’ back to universal social provision (Deacon, 2005), the case of Macedonia surely does not prove that”<sup>9</sup>

5 For more on this process and its implications for Human Rights in general see: Simonida Kacarska, “Losing the Rights along the Way: The EU-Western Balkans Visa Liberalisation”, *16 European Politics and Society* 3 (2015), 363-378.

6 See introductions to Chapters II and III.

7 See UN and CoE Human Rights bodies reports on the two countries.

8 See ICCPR committee findings on both countries, as well as Reporters without borders annual ratings and evaluations. Also, see European Commission reports on the annual progress in the two countries.

9 Maja Gerovska Mitev, Material Deprivation, *Poverty and Social Exclusion in Macedonia* (Skopje: Friedrich Ebert Foundation, 2012).

The social protection system at present offers services for risk prevention, institutional and non-institutional care, which are provided mainly by the state, although, as Uzunov notes, the recent trend of de-institutionalisation and pluralization brought other non-residential forms to the fore and other providers, including non-governmental organisations and private organizations.<sup>10</sup> Out of these Uzunov (2011) finds social assistance allowance provision to be the most important function of the system as it secures persons with their sole source of income. This is also what Kostova-Milevska and Kotevska note in their account on equity versus efficiency in this area – namely, that the financial assistance provided

“[D]oes add a substantial amount to [the families in social risk/in social need] close to non-existent family budgets. However, it is not bringing them closer to a position of being able to pay for all monthly expenses, let alone to consider undertaking activities that will assist them in improving their position, such as increasing their employability or opportunities for employment.”<sup>11</sup>

Uzunov raises the problem of targeting of the social protection. The social protection fails to reach those in greatest need, as can be seen by the fact that 80% of the unemployed population does not receive any social assistance.<sup>12</sup> Uzunov further notes that the unemployed are by far the most vulnerable category in the country in need of social assistance. By employing a double method for comparing relative and subjective poverty, he states that the following households hold the highest risk of poverty: “(i) households with numerous members of the family; (ii) households without employed members; (iii) households where the head of the family has either no education or has low level of education and skills; and (iv) households with elderly people without pensions or with pensioners with very low pensions.”<sup>13</sup> In a more recent public presentation, Branimir Jovanović also raised the issue of targeting of social protection, among other points where reforms in the social protection system are needed.<sup>14</sup>

Gerovska Mitev identifies a list of factors contributing to poverty and social exclusion which should be taken into account when developing a more concrete social policy measures and instruments targeting. She includes the following:

living in region with low GDP per capita (Northeast region), belonging to less represented ethnic community (Roma), living on social assistance, lack of basic education (households where household head is without primary or completed primary education), lack of employment (household head unemployed) as well as household size and structure (couples and household with children are more affected with poverty, while household without children and elderly households are more affected with material deprivation).<sup>15</sup>

The official State policies define the following as the primary groups in risk of social exclu-

10 Vanco Uzunov, “Socio-economic transformation and the welfare system of the Republic of Macedonia in the period of transition”, in *Welfare states in transition: 20 years after the Yugoslav welfare model*, eds. Marija Stambolieva & Stefan Dehnert (Sofia: Friedrich Ebert Foundation, 2011), 128.

11 Neda Milevska Kostova and Biljana Kotevska, “Equity vs Efficiency” in Predrag Bejaković and Meinardus (eds) *Possibilities to Lessen the Trade-Off in Social, Employment and Education Policy in South-East Europe* (Sofia: Friedrich Ebert Foundation Bulgaria, 2011), 111.

12 Vanco Uzunov, “Socio-economic transformation and the welfare system of the Republic of Macedonia in the period of transition”, in *Welfare states in transition: 20 years after the Yugoslav welfare model*, eds. Marija Stambolieva & Stefan Dehnert (Sofia: Friedrich Ebert Foundation, 2011), 131.

13 Ibid.

14 Branimir Jovanović, Presentation at panel “Through Social Justice to a Better Living” [Преку социјална правда до подобра живеачка], *A1On Online Media Outlet YouTube Chanel*, <<https://youtu.be/QACM9w5ObsE?t=3m58s>>. Last accessed: 18.02.2016. Speech reference at: 3min and 58sec.

15 Maja Gerovska Mitev, *Material Deprivation, Poverty and Social Exclusion in Macedonia* (Skopje: Friedrich Ebert Foundation, 2012), 8, 9.

sion: persons that abuse drugs and their families, homeless children and their parents, and domestic violence survivors.<sup>16</sup> Gerovska Mitev argues that, although Macedonia is not an exception from the SEE trend of shaping social policies in accordance with the “advice” and conditionality put forward by international financial institutions, it is special in that it was left without an opt out option, and even more so as all of the expert and technical support came from these institutions.<sup>17</sup> Therefore, the context is somewhat different compared to Bosnia and Herzegovina (BiH), as will be further discussed next.

With the Bosnian independence, after the dissolution of Yugoslavia, the system started to incrementally deteriorate. After the 1992-1995 war, the social welfare system suffered serious reconstruction leading to a dysfunctional model, which failed to respond to the needs of a growing number of social welfare beneficiaries. While a large population became unemployed as a result of deindustrialization, failed privatization and other economic turbulences, social protection became less universal. At the same time, high benefits were geared towards a large population of war veterans, while benefits for other groups came to depend on strict means-testing. In effect, the workers remained the only part of population protected within the system, even though job loss unemployment benefits are far from generous and do not grant sufficient income security.

The current system is marked by a number of deficiencies in both BiH entities (Federation of BiH and Republika Srpska) and the Brčko District. Specifically, the following stand out as key challenges within the current social protection system(s) in BiH: inadequate policy of targeting and insufficient funding, inadequate coordination and exchange of information, insufficient capacity of social work centers, and lack of patterns on informing users or ought to be users of their rights. Finally, the complicated legislation is an additional component that perpetuates the poor state of the social protection system in the State. Specifically, different laws are in force in both entities and the district, whereas competences in each entity are divided between entities and local levels (cantons and municipalities in FBiH). Given the complexity of the legal system in the field of social protection and budget deficits for social assistance, it is not surprising that there is a mismatch between legal obligations and actual allocations, resulting in rigorous eligibility tests and little coverage in terms of assistance and services. Additionally, an excessive portion of benefits of social assistance is given to veteran categories in comparison to other persons in need<sup>18</sup> (families with children, persons with non-war related disabilities, etc.) resulting in an unequal treatment for different categories within the system.

Reforms of the social protection system are mostly donor-driven and with minimal involvement and strategy on the part of the authorities. However, these interventions are still more impacted by the civil society sector, NGOs and the citizens, than they are in Macedonia. Furthermore, existing literature suggests that the post-war context has also brought the veteran’s claims, which distort the social protection system in BiH.<sup>19</sup>

Many studies<sup>20</sup> have demonstrated that the reforms in BiH efforts did not bring the expected results. As informed observers of the process emphasize, this is partly due to “the finite nature of the project-based intervention, limited mandates of NGOs operating in the country and

16 Ministry of Labour and Social Policy, *National Strategy for Reduction of Poverty and Social Exclusion* (revised 2010-2013) (Skopje, March 2013). In addition, for more on this please see Chapter II.

17 Maja Gerovska Mitev, “Macedonia” in Bob Deacon and Paul Stubbs (eds) *Social policy and international interventions in South East Europe* (Cheltenham: Edward Elgar, 2007).

18 Please see Chapter III, section C, for details.

19 Bob Deacon, Noémi Lendvai and Paul Stubbs, “Conclusions”, in Bob Deacon and Paul Stubbs (eds) *Social policy and international interventions in South East Europe* (Cheltenham: Edward Elgar, 2007), 232.

20 See, for example: Maglajlić, Reima Ana and Ešref Kenan Rašidagić, „Socio-Economic Transformation in Bosnia and Herzegovina”, *Welfare States in Transition 20 Years after the Yugoslav Welfare Model*, eds. Marija Stambolieva and Stefan Dehnert., Sofia, Bulgaria: Friedrich Ebert Foundation, 2011.

the failure to adequately engage relevant stakeholders.”<sup>21</sup> Moreover, gradual reforms in this area are influenced by a discourse of poverty reduction and a perceived need to shift towards a needs-based system, usually justified by the fact that the current system enables one to receive compensation based upon the acquired status, and not on actual needs, which also involves fragmented funding, uneven and often inadequate provision of services, inadequate resources and unequal access to assistance.<sup>22</sup>

In recent years, social protection has been on the government agenda in the context of austerity measures and rationalization of public spending, but a serious discussion on what sort of social welfare model BiH needs has yet to take place. Such a discussion seems more relevant than ever, especially as future reforms are targeted at tightening eligibility rules for social assistance based on need, without an emphasis on the development of important social services or other means of securing decent lives for a number of categories of current and future beneficiaries. The need for the same debate has been identified in the case of Macedonia as well by both our research, as well as by previous research.<sup>23</sup>

Compared to the social protection system in Macedonia, which has been largely influenced by international financial institutions, the BiH system is more resistant of such changes, largely due to an overwhelming presence of the sense of war-related entitlement. These are points of interest for our analysis as they denote either categories of inequalities or power relations, which have not only tailored the system, but which also shape the symbolic representation of the social protection and of the persons who are, or ought to be, users of the social protection system.

Although the presentation of the findings from two countries differs, both country teams followed the same approach to collecting and analysing data. We generated findings on addressing intersectional inequalities for the two countries which can be compared. The initial findings from this comparison are presented in the next section.

## B. Addressing intersectional inequalities in Macedonia and Bosnia and Herzegovina

The intersectional analysis in the two countries started with an analysis of the individual level. In the case of Macedonia, the research identified the following as main markers of identification and basic needs for each group: Recognition of body capability, making one's own way through life, securing the future of a child/dependant, fighting for bare survival, overcoming abusive relationships, and relying on family support. The interviewees reported various basic needs, from food and medicine, to accessibility and need for more responsive and non-discriminatory public services. Thus, the coping strategies varied as well – from eating in soup kitchens and borrowing, to adjusting vehicles to fit a wheelchair and waiting for long hours in front of a school to take a child with a disability back home to a remote rural area.<sup>24</sup>

In the case of BiH, the following are the main markers of identification and basic needs for each group of interviewees: Recognition of body capability, securing the present needs of children, full

21 Ibid, 34.

22 Initiative and Civil Action, “Why we are not equal in rights to social protection? Analysis and recommendations,” November 2010; Maastricht Graduate School of Governance and IBHI, “Non-contributory Cash Benefits for Social Protection in BiH,” June 2013; UNICEF, “Analiza: Nedostatak u oblasti politika socijalne zaštite i inkluzije BiH,” November 2013; OSCE, “The Right to Social Protection in Bosnia and Herzegovina” 2012.

23 For example, see: Branimir Jovanović, Presentation at panel “Through Social Justice to a Better Living” [Преку социјална правда до подобра живеачка], A1 On Line Media Outlet YouTube Chanel, <<https://youtu.be/QACM-9w5ObsE?t=3m58s>>. Last accessed: 18.02.2016. Speech reference at: 3min and 58sec.

24 Please see Chapter II for details.

devotion to the needs of an ill spouse, securing medical treatment, dependence on social assistance, expecting the State to “pay the debt”, relying on support from the community, and living a normal life. As in the case of BiH, the basic needs varied from food and mobility assistance, to accessibility and need for more responsive and non-discriminatory public services, thus interviewees in BiH also resorted to a multitude of coping strategies. These went from borrowing and growing one’s own food, up to preventing girls to go to school so that they can take over carrying responsibilities.<sup>25</sup>

The investigation of the symbolic level showed that there is an overwhelming agreement of the general public that the social assistance provided is too little, that persons that cannot work should receive social assistance and so on.

Both country findings also confirmed that the systems in both countries are viewed as corrupt, unjust, and that it fails to provide for those that need assistance the most.

What was found in both countries was a failure to identify and address inequalities that lie at the intersections. State policies will provide assistance to persons with disabilities. However, as one moves away from the capitals, it seems that the accessibility decreases. Thus, living in a rural area poses additional obstacles for these persons. In addition, in the case of BiH, there is a staggering difference in the amounts of funds provided by social assistance among the three entities. Additional difference highlighted in the case of BiH is in relation to persons who acquired disability during the war and as war veterans and civilians, and all others.

What is usually termed as “families with disabilities” - families with members with a disability, gains an extended meaning in the two countries. In absence of support from the State (for care, accessibility, satisfying of needs which arise in relation to the disability), the families reorganise their whole lives and functioning around the disability. The State does only as little as to provide monthly assistance, which has overwhelmingly been reported as being very small and insufficient.

In addition, women are expected to take the role of caregiver. This is to such an extent as cases were identified where a parent signed off his / her daughter from school so that she can care for her ill mother. However, this was not always the case. Male interviewees who lived in urban areas and had a higher degree of education also assumed caregiver roles. However, these were also male persons who were either retired or close to retirement, or widowers.

In both countries there has been a lamenting sentiment nostalgically recalling “Yugoslav times”. However, what was even stronger was the criticism towards the State, and how little it does to assist persons who are, or ought to be, users of the social protection system.

In both countries persons report burdening, lengthy and complex procedures for acquiring and keeping the social assistance funds. In addition, we also identified persons who are either homeless or who have no income whatsoever, but who do not receive social assistance or whose assistance has been discontinued.

Neither special services, nor care is extended to persons with disabilities. Children, especially female children seem to be off the State’s radar. No care is taken over their position, the conditions in which they mature, no effort is made to assist parents in their child-rearing activities. Moreover, in some of the cases parents or caretakers went to incredible lengths to protect and bring up their children; yet, not only are they not assisted by the State, but they face additional obstacles. For example, one of the most striking cases of this kind was the Roma aunt in Macedonia who, regardless of her disability, poverty in the family and the many mouths to feed, took over caring for her niece.

25 Please see Chapter III for details.

However, not only was she not assisted by the State to do this, but she faced a lengthy and burdensome procedure when she filed for guardianship of her niece; the State even came close to threatening to take the child away from her. She asks why she is not awarded any assistance when she puts all her children through school. For her, unlike for persons from other ethnic or class background, educating children is an additional burden, which takes enormous effort to carry. Unlike her, for example, a father and head of eleven household members took all his children away from school so that they can all work on garbage collection in order to earn enough money for food.

The lived experiences can be added one after another, and each carries its own weight. However, all of them point in the same direction – intersecting inequalities stemming from gender, class, body and race create a web of obstacles for persons that are or ought to be users of the social protection system. These inequalities are neither identified, nor addressed in the public policies in either of the two countries.

A predominant single axis approach was identified. In Macedonia there seems to be a stronger equality and non-discrimination legal and policy framework. Its comprehensive equality law includes a provision on multiple discrimination, declaring it an outlawed grave form of discrimination. This is not the case in BiH where, although the draft-law contained such a provision, it was later taken out from the text and the law was adopted without outlawing multiple discrimination. It is worth noting that the BiH PARliament is currently considering a drafting an amendment to this law, which suggests including multiple discrimination. The provision on the discrimination grounds in Macedonia includes many grounds than the BiH provision. Macedonia also has a national equality strategy that goes beyond a single axis. However, even this most advanced policy document fails to spell out the relationships between the intersecting categories and the power relations. Also in the drafting process the Macedonian legislation failed to recognise the participation principle, thus making the value of this document for intersectionality purposes questionable.

In both countries the social protection laws fail to outlaw intersectional discrimination but also multiple discrimination – in more general terms. As stated by Malkić et al in Chapter III, the provisions in the social protection laws in the three administrative units of BiH do not include proper and sufficiently elaborated anti-discrimination provisions, and are not aligned even with the current version of the anti-discrimination law. This is also the case in Macedonia. Kotevska et al have also argued in Chapter II that the social protection law is not harmonized with the anti-discrimination law.

Both chapters contain (tentative) recommendations, which either refer to more general social protection issues, or to specific ones. The main common recommendations found in both studies stems from several specific findings and recommendations for much deeper reforms of the social protection systems in the two countries. The joint recommendation for both countries is that a study needs to be conducted on possibilities for introducing intersectionality to policy making which would include lessons learned from other national process with well assessed potential for policy transplants' success or failure.



*“If it wasn’t for the people, I wouldn’t have anything to wear! When I go to the center of the city, I feel so embarrassed. I don’t remember the last time that I ate meat. Only when it is holiday and people give a piece to me.”*

Jelka, social assistance recipient  
[Bosnia and Herzegovina]



# AFTERWORD: ON RESEARCHING INTERSECTIONALITY IN SOCIAL PROTECTION

by *Biljana Kotevska, Elena Anchevska, Simonida Kacarska, Edin Hodžić,  
Mirna Jusić, Aida Malkić*

## Content

|   |     |
|---|-----|
| A. Choice of area of investigation .....          | 152 |
| B. Choice of focus on research participants ..... | 154 |
| C. Choice of methods .....                        | 155 |
| D. Team composition and Timeframe .....           | 157 |
| Closing notes .....                               | 158 |

Chapter I of this volume positioned the research in existing literature, and presented the methodology and methods employed to conduct the intersectionality analysis in social protection in Macedonia (Chapter II), Bosnia and Herzegovina (Chapter III), and both in comparison to each other (Chapter IV). What this chapter, intended as an afterword purports to do is present the overall experience from conducting this research which could potentially be of use to other researchers studying intersectionality.

Throughout the course of this research, notes have been made on research choices that facilitated conducting the research, those that made it more difficult, and those that made it impossible. How was the theoretical positioning affecting our research results? How did the choice of specific methods affect the course and outcome of the research? What can be reported on the Winker and Degele's multi-level analysis model from employing it in practice, and did choosing this model turn to our advantage or disadvantage, and in what ways? Can any of this serve as "lessons learned" for other researchers, and if so, what would these lessons be?

This chapter first turns to our choice of area of investigation – social protection (section A). It then discusses the choice of research participants (section B), and our choice of research methods (section C), followed by other issues which we felt were important and had an impact on the research overall (section D).

## A. Choice of area of investigation

Social protection carries with it the hallmarks of, what Anthias notes as, “political concerns and identified problems”<sup>1</sup>. In Chapter I, we highlighted that this does not strip a study on intersectionality in the area of social protection from its value and does not make it impossible. Politics connote power and shape policies. Thus, as social policy reflects social inequalities between groups<sup>2</sup> and with this the power relations in society, politics can serve as litmus for how these play out with characteristics, what shapes as potential sources of inequalities as an outcome of it, and about the multiple realities in which these persist. Political concerns and identified problems are both reflected in policy choices. Which choices were made, why, how were they implemented and what was the outcome, can tell us whether they work towards reconfirming, perpetuating, reconstructing, alleviating or eliminating inequalities. Moreover, it can also inform the (social) policy making process with identification of the persons or social practices it should target. In summary, because the fact that political concerns are reflected in social policies necessitates such a study of interactions, interrelations and dependencies of categories and power relations is needed.

The difficulty of actually including intersectionality in social policies, in legal frameworks, and in the policy-making methodologies and standards themselves, is another issue. As Anthias notes, there are multiple difficult issues that arise, including difficulty in dealing with the complexity of identities which an intersectional approach uncovers; with taking the private out in the public realm and subjecting it to intervention (for example, in relation to the position of women); with the probability of public bodies maintaining their reactions only as responsive instead of proactive, and even then failing to address where the inequalities come from.<sup>3</sup>

What has been proposed thus far in terms of political and policy approaches for dealing with the interference of inequalities has been summarised by Verloo and includes four approaches: (1) reactive approaches (exposing stigma and marginalization effects), (2) pragmatic approaches (considering possibilities for imputing intersectional politics within existing instruments), (3) substantial approaches (calling for a structural change focus), and (4) procedural approaches (centring the inclusion of particular groups of political actors).<sup>4</sup>

All of these approaches work towards a specific goal and, save for the pragmatic approach vis-à-vis the substantial approach, they are not mutually exclusive. One could consider how to turn a combination of these into a single policy-making mechanism can serve as a good starting point for, what Anthias determines as improving the public provision to deal with discrimination and disadvantages.<sup>5</sup> As the methodology behind some of these (the reactive and procedural approach) is not unknown in public policies theory and to policy makers, it can be expected that there would be some infrastructure on the ground to support the initial implementation. What a combination of these approaches would require would be a great deal of resources, which is why a rejection by policy makers can be expected. And what would be the even more difficult part would be rethinking the understanding of “forms of inequality and social relations”<sup>6</sup>.

1 Floya Anthias, “Intersectional what? Social divisions, intersectionality and levels of analysis”, *Ethnicities Vol.13 No.1* (2012): 7.

2 Ibid.

3 Ibid,15.

4 Mieke Verloo, “Intersectional and Cross-Movement Politics and Policies: Reflections on Current Practices and Debates”, *Signs: Journal of Women in Culture and Society Vol.38 No.4* (2013): 894.

5 Floya Anthias, “Intersectional what? Social divisions, intersectionality and levels of analysis”, *Ethnicities Vol.13 No.1* (2012): 15.

6 Ibid.

All of this means that adopting an intersectionality approach in policies and institution's responses is possible. So, I would side with Anthias on the argument for a need of a more radical rethinking of forms of inequality and social relations on the one hand, and of improving public provision to deal with discrimination and disadvantages on the other.<sup>7</sup>

In Chapter I, we reported why we chose social protection as an area for investigation. Our motivation was natural given the gravity of the situation in both countries under investigation – Macedonia and BiH. Galloping poverty rates, unemployment, and state apparatus and public policies failing to rise up to the tasks and responsibilities bestowed in them under the new post-independence constitutions – being a social/welfare state – a continuation of the role from the previous federation - Yugoslavia.

Independence also brought about a free market, which replaced the planned economy in Yugoslavia. Neoliberalism brought the norm of success and individualism. Collective thinking or caring for others can nowadays be taken as a sign of “communist” attitude or thinking which is taken to mean a horrific past which suffocated the potential of the “nation” to prosper by holding the “capable” down and giving to the “lazy”.

Capitalism gave States an additional excuse to not protect people and to turn the blame on them for falling into a need of social assistance or in social risk. In such a context, anything “social” or any reliance on the state is taken as a legacy from the old system – Yugoslavia, and not needing the support of the State and “self-reliance” as a marker for success and capability. In a context of weak transitional economies, which fail to create or to hold jobs, leaving people without the safety nets that the previous State has created, or with smaller nets through which some of them fell (as in both Macedonia and BiH) resulted in the highest unemployment and poverty rates in Europe. Moreover, State identity politics, first in Yugoslavia and then in the new independent states, imposed what Spahic-Shiljak succinctly terms as “tacit acceptance of the monolithic and static identities”<sup>8</sup>. Thus, looking at intersectionality in the context of social protection seemed most needed and only logical for us to research.

Who are the persons that are or ought to be users of the social protection system? What are their basic needs? How do they cope on a daily basis? The answer was not to be found in existing literature. Their experiences and opinions and recommendations on what the state can do to address these needs were nowhere to be found. When reading and reflecting on this in the cases of Macedonia and BiH, they seemed to exist to serve the State to tick a box of offering social protection and for election purposes, rather than the other way around. With the potential that intersectionality promised to offer for uncovering and studying inequality it seemed like the most logical choice of approach to uncover and make the many realities of persons that are or ought to be users of the social protection system visible. Following this, one can move on to another difficult task - work on developing policy proposals that can address the situation in the two countries on the ground.

## B. Choice of focus on research participants

In this research, we had two larger groups of research participants: Persons that are, or ought to be, users of the social protection system (in-depth interviews) and members of the “general population” (focus groups). The third smaller group of research participants were the researchers themselves.

7 Ibid.

8 Zilka Spahic - Siljak, ed., *Contesting Female, Feminist and Muslim Identities - Post-socialist Contexts of Bosnia and Herzegovina and Kosovo* (Sarajevo: CIPS, 2012), 23.

The first group were at the centre of our study, as it was their basic needs and everyday coping strategies that we wanted to explore through an intersectionality study. The second group consisted of persons that were neither receiving nor have ever received social assistance and neither did anyone form their household and who therefore couldn't be considered as are, or ought to be, users of the social protection system. The experience with recruiting the focus group participants and the course of the focus group did not bring findings that differed from what is already reported in the general literature on focus groups<sup>9</sup>. This is why this section does not discuss this part of the research experiences further.

For the first group, initially we set the focus solely on social assistance recipients - those receiving permanent monetary assistance, as the most similar type of assistance provided by the two countries (in terms of the aims of the assistance and criteria for beneficiaries to qualify for it). However, this prevented us from including persons whose assistance has recently been discontinued due to administrative issues (for reasons such as late reporting or not providing a required document) in spite of the still existing need of it (occurring in both BiH and in Macedonia in the last few years). It also prevented us from including persons that do have a need of assistance or live in social risk, but who have not managed to acquire it due to various reasons which have its roots in the laws (for example, owning a piece of land, or a house, or having a blood-relative – not necessarily living in the same household, that could provide support to them).

We then turned to adopting a functional approach,<sup>10</sup> and identified providing assistance to persons in social need/in social risk and bringing and keeping people out of poverty as the main function. Thus, we have revised social assistance recipients into persons that are, or ought to be, users of the social protection system, as the main focus of our research. This step also helped us to devise a stronger base for the comparative section of the research.

Another impact of the change of the initial choice of research participants was the vast presence of the “body” in the research. Namely, the permanent monetary assistance in BiH is tied exclusively to disability, and in Macedonia primarily to disability, but also to single parenthood. Thus, disability inevitably came to the fore. Once we removed this focus and included also persons whose assistance was discontinued and those that do not nor have ever received social assistance, in spite of the existing need, other characteristics and power relations also became more clearly apparent.

However, in devising groups or types in Step 5, as per the Winker and Degele model, persons from the later stage of research fell into groups with persons from an earlier stage of the research. This can be understood as a marker that the social assistance awarded to the first group and the discontinuation (or lack of it) with the second group does not play, or only plays a marginal role in shaping the beneficiaries' basic needs. Strategies for everyday coping seen through the prism of addressing the sources of inequalities which stand before and are experienced by them, and the characteristics identified in Step 4 - denominating the interrelations of central categories on three levels - remain unaffected by the social policy.

The most staggering experience for the research team was that the interviewees were reporting that no one (from the social services) has come to ask them anything for years, no questions were asked about how they are, how they cope and if they need anything and if so what. So, what we anticipated as a potential risk at the beginning was that people would not want to, or would not feel comfortable to discuss their private lives with us. Luckily, this turned out to be completely different and the interviewees were more than willing to share their experiences.<sup>11</sup>

9 Michal Bloor et al, eds., *Focus Groups in Social Research* (Sage publications, 2001).

10 Michaels Ralf, “The Functional Method of Comparative Law” in Mathias Reimann and Reinhard Zimmermann, *Oxford Handbook of Comparative Law* (OUP, 2006).

11 This was not the case with one interview in Macedonia; a participant that has already (regularly) participated in researches.

This also eased (though not alleviated) our worries as to the ethics of conducting this research. When this research project was approved, we had little hope of being able, through advocacy efforts, to contribute anything substantial to the interviewees' lives by having a very deep look into their lives through the interviews<sup>12</sup>. This is because the context in both countries left us with little room to hope for evidence-based policy making. Knowing, however, that we managed to give something back lessened these worries.

What this finding also highlighted was that these people have been neglected by the institutions. It seems the State sees its role as fulfilled once the social assistance funds are transferred to the recipients, whereas for the former recipients and non-recipients – for the states, they seem to not exist on the map at all.

### C. Choice of methods

In order to conduct a study on intersectionality in social protection, we chose to employ qualitative methodology and to put to practice the multi-level analysis model offered by Winker and Degele<sup>13</sup>. Aside from wanting to test the Winker and Degele model, which by itself favours qualitative methodology, part of our motivation for choosing qualitative methodology lies along the lines reported in an intersectionality study conducted in a SEE region (and in BiH as one of the countries in focus), "Contesting Female, Feminist and Muslim Identities – Post-socialist Contexts of Bosnia and Herzegovina and Kosovo" which already alerted to the caveats of conducting a quantitative study in a SEE context.<sup>14</sup>

As the name of the Winker and Degele model suggests, it is a model for analysing the data, and does not aim to direct researchers on what should be used as methods for collecting the data. However, Winker and Degele do suggest possible methods and/or sources for this as well. For Steps 1-5, they suggest using any research method that constitutes social practices, and illustratively number interviews, participatory observations, or group discussions.<sup>15</sup> Our choice was in-depth qualitative interviews due to the reasons set out in Chapter I. Step 6 requires looking into data from and on a structural level, so we chose official government documents as a suggested source. To this we added existing literature that looks into specific aspects of the implementation of the legal and policy framework, which arose as important from the analysis of the individual level. Due to research focus and time and resources limitations, we could not venture into this ourselves. Suggested sources of data for Step 7 include "mass media, advertising, photographic and written documents"<sup>16</sup>. We turned to collecting media articles and, wherever possible, other existing literature, and analysed them through qualitative analysis. Critical discourse analysis was our preferred choice, however, again, time and resources limitations determined our choice in the end (see Chapter I).

In addition to what was suggested under the model, we used focus groups to collect data for Step 7 on the symbolic representations. What we aimed to inform ourselves about the views of the general population on specific symbolic representations that were raised by the inter-

12 Mary Margaret Fonow and Judith A. Cook (eds), *Beyond methodology: Feminist scholarship as lived research* (Indiana University Press, 1991).

13 Gabriele Winker and Nina Degele, "Intersectionality as multi-level analysis: Dealing with social inequality", *European Journal of Women's Studies* Vol. 18 No. 1 (2011): 58.

14 Zilka Spahić - Siljak (ed), *Contesting Female, Feminist and Muslim Identities - Post-socialist Contexts of Bosnia and Herzegovina and Kosovo* (Sarajevo: CIPS, 2012), 23.

15 Gabriele Winker and Nina Degele, "Intersectionality as multi-level analysis: Dealing with social inequality", *European Journal of Women's Studies* Vol. 18 No. 1 (2011): 58.

16 Ibid, 61.



viewees. For example, if interviewees with a disability felt the need to denounce the symbolic representation of their body capability as fully inept to perform, we probed the focus group participants about their views and opinions on persons with disabilities in such a context and in relation to their body. Or, if a single mother strives to show she can make it on her own as long as the State does not place additional obstacles for her and her child, we tried to understand this from point of view of what the focus group think about single parents, their needs and capabilities, and more specifically the gender aspect of it. Deepening the analysis of the symbolic level from other existing data on the specific aspects in which we were interested in was more often than not impossible due to the very specific information, which we were after (for example, freedom of movement of women from the ethnic minorities in rural areas).

It is also worth noting that Winker and Degele mention that their model offers guidance for researchers on conducting an intersectional analysis of “empirical materials”<sup>17</sup>. However, although the model largely relies on data that will be gathered through empirical work primarily for Steps 1-5, it actually suggests steps that go beyond this, by venturing into data that goes outside of the realm of the empirical. Notably, in Step 6 it is suggested to supplement the structural data with more information that would help the researchers distinguish between what they name as “qualified criticism”, a term we adopted in our research as well, and a focus from which we strayed in our research. Winker and Degele report that the focus is to be placed on those facets of power relations that the interviewees themselves have identified or to which they implicitly refer.<sup>18</sup>

Although this guidance is fairly straightforward, our experience from the conducting of this research goes on to show that what data will fall in the focus of this research, in the sense of what parts of the structural power relations the researchers need to familiarize themselves with, will largely depend on the composition of the research team analysing the data. In our case, both country research teams had one person with a primarily legal background and extensive insight into implementation issues. This had its implications on dealing with qualified criticism, as these researchers could easily identify “qualified criticism” even before reaching Step 6. This meant that Step 6 could be seen as largely marginal and already indirectly dealt with conducting the analysis of the previous five steps. However, it also meant that we had to deal with a potential source of bias for the analysis in the previous five steps preceding this one, as these researchers could “undermine” or not give due account to the persons’ experiences on grounds of unqualified criticism without venturing into a deeper analysis of their lived experience. How we dealt with this potential danger, aside from acknowledging it, was through group work on the analysis (see Chapter I). In this way, other researchers from the team could counter any disregard for these lived experiences and the complexity of the personal environments.

To go back to our experience with Step 6: We focused on exploring further the structural level on the issues which stood out as central for the construction of the groups/types in Step 5. We did this by going back to specific concerns raised by the interviewees themselves. For example, for the group “recognition of body capability” we looked into employment opportunities and reasonable accommodation in areas beyond employment, as these were the concerns largely raised by our interviewees. We supplemented and expanded on this data with what we refer to as “general issues on the structural level”. These are issues raised by the interviewees, which surpass the typology constructed on the individual level by employing Steps 1-5. Aside from the fact that we found this to be useful to really understand and depict the structural level, in our case this was also needed due to our research objectives and research questions which could have been achieved only in part by following the Winker and Degele model and

17 Ibid, 58.

18 Ibid.

required that, once the findings from the multi-level intersectional analysis are generated, these are further considered through the prism of laws and policies. This opens room for generating policy recommendations.

Winker and Degele advise that the eight steps of the model can be repeated as many times as needed, and that the order of the steps is not prescriptive. But, there seems to be a prescription implied in what one needs to do in Steps 1-5 and what follows in Steps 6-8. The latter seemed impossible to conduct without completing the former. It was possible and desirable, of course, to go back and forth when working on Steps 1-5. For example, an interviewee's reference to representation can help to understand the otherness, which might not have been initially included in the analysis of Step 1.

In addition, our research has a comparative component.<sup>19</sup> We did go down the “methodological nationalism” way and stuck to countries as natural bordered units for comparison purposes. Should this have been a different type of study, a transnational research would have been not only an option but also a more desirable option.<sup>20</sup> However, our research objectives and questions decided the matter for us. In line with this, we did not apply the Winker and Degele model in a way that could be comparative, but used it separately in the two countries to generate results which were later to be used to compose two research questions and answers and compare them. It was clear, though, that an application of the Winker and Degele model would be quite challenging should it be applied across countries. If nothing, such a study would require even more time than the one needed for our project, which is part of the discussion in the upcoming subsection.

#### D. Team composition and Timeframe

The research team's composition and timeframe for conducting a research on intersectionality are essential planning points, which should not be undermined. The members of a research team in any research employing methods that constitute social practice<sup>21</sup> are not just researchers, but also participants. The contact with the interviewees and the focus group participants leaves an impression on the researchers as it does on the interviewees and the focus group participants.

Moreover, the researchers themselves represent a specific set of power relations, which inevitably affect the research.<sup>22</sup> For example, a later reflection on the successes and failures of our field work brought us to think as to whether we would have got different results if another researcher conducted a specific interview. For example, would an Albanian young person with a disability living in an urban area in Macedonia (largely affected by emigration due to dire social and economic conditions) discuss other issues or report other needs and strategies for everyday coping if he wasn't interviewed by a Macedonian female interviewer of more or less the same age living in the country's capital? Was this why ethnicity did not come to the fore? Or was this proof that, when moved from the realm of the politics and into the social, ethnic identity features as significantly less important than, for example, class or body? In order to understand this, an understanding of identity politics and post-conflict societies stands out as quite helpful, as does having a person on the team that would facilitate access to the knowl-

19 See Chapter IV.

20 As advised by, for example, Brah and Phoenix. See: Avtar Brah and Ann Phoenix, “Ain't I A Woman? Revisiting Intersectionality” (2004) 5 *Journal of International Women's Studies* 75.

21 Ibid, 58.

22 Fish and Rothchild, as in Berger et al.

edge and deepen the understanding of the issue. At least, this was our experience from this research – namely, that the wider the background of the team of researchers, the wider and deeper the analysis and the lesser the bias.

Time planning is another issue which might not be important to those conducting an intersectionality research which is not supported within the frame of a funding program, and is thus less pressed by set deadlines. However, for the others, it is quite important. Time frame needs to include both time to spend with the research, and time to spend away from the research. Both are equally important. This is because Intersectionality not only challenges you as a researcher, but also as a person. It makes you face your own lived experiences, your most cherished life accomplishments vis-à-vis held privileges, and sheds more light on your own life developments qualified as failures. Each researcher needs to have time to reflect on these elements, to get away from them, and to move onwards.

### Closing notes

This afterword is written with the aim of assisting future researchers designing their intersectionality projects. When we were writing the project application and later developing the methodology for the research presented in this publication, we could not find sources which could tell us how other researchers put the Winker and Degele model into practice, although we did find evidence of its use. Thus, the aim of this afterword is to speak to other researchers, explaining why and how we made the research choices which shaped our research.

Although it is possible to conduct an intersectional analysis as a sole researcher through the model that we employed, our experience shows that working with a team is better, indeed, it is the best option. It helps to have access to vast fields of knowledge and experience, but also helps to counter bias.

To conclude - conducting a research on intersectionality in social protection is possible. The Winker and Degele model does exactly what it promises to do. Transforming the results into policy recommendations is possible as well, however, it is very unlikely that these recommendations can be very detailed, and go beyond recommending what we have in the previous chapter - a study on the possibilities for introducing intersectionality into policy making which would include lessons learned from other national processes with well assessed potentials for policy transplants' success or failure.

*“The State should not  
be here to finish you  
off, but to create  
conditions for you to  
exist and thrive.”*

Stefan, father of a child with disability

[Macedonia]

