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RESILIENCE OF WOMEN AND THEIR HOUSEHOLDS IN TIMES OF CRISIS: AN ANALYSIS OF SOCIAL AND CULTURAL PRACTICES OF WOMEN IN SLOVENIA AND BOSNIA AND HERZEGOVINA

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ABSTRACT

This article focuses on the survival strategies of women and is based on ethnographic research among women in Slovenia and Bosnia and Herzegovina between 2016 and 2020. Results show that (1) socio-cultural and historical context plays a crucial role in the level of perceptions of crisis, (2) the first and strongest response to crisis appears as mobilization of economic resources within their households, (3) women rely heavily on social capital and informal networks, (4) cultural factors appear as crucial for successful informal networking and (5) resilience evolves as an amalgam of different configurations of economic, social and cultural capital.

Keywords: women, resilience, formal and informal practices, survival strategies, response to crisis

LA RESILIENZA DELLE DONNE E DELLE LORO FAMIGLIE IN TEMPO DI CRISI: UN'ANALISI DELLE PRATICHE SOCIALI E CULTURALI DELLE DONNE IN SLOVENIA E IN BOSNIA ED ERZEGOVINA

SINTESI

Basandosi sulle ricerche etnografiche condotte sul campo in Slovenia e in Bosnia ed Erzegovina tra il 2016 e il 2020 l'articolo è incentrato sulle strategie di sopravvivenza delle donne. Abbiamo ottenuto i seguenti risultati: (1) il contesto socio-culturale e storico svolge un ruolo chiave nella percezione della crisi; (2) nei contesti familiari esso rappresenta nella mobilitazione delle risorse economiche la prima e la più forte risposta alla crisi; (3) c'è un forte affidamento da parte delle donne riguardo al capitale sociale e alle reti informali; (4) per un efficace integrazione informale risultano fondamentali i fattori culturali; (5) la resilienza alla crisi si sviluppa come un amalgama composto da diverse configurazioni, dal capitale economico, a quello sociale e culturale.

Parole chiave: donne, resilienza, pratiche formali e informali, strategie di sopravvivenza, risposta alla crisi

INTRODUCTION

In contemporary anthropology, the concept of resilience appears as part of a discourse on disaster mitigation, and although the term has a variety of meanings, at its core we find a “[...] concern with the reasons some groups of people and social systems manage to avoid disasters altogether or recover and even thrive in the aftermath of disasters, while others seem to face continued struggles, difficulties, and even perish” (Barrios, 2016, 28). Resilience should therefore be understood as “the ability to survive and cope with a disaster with minimum impact and damage” (Cutter et al., 2008, 600), an ability which is key to stability and long term survival. Crisis, whether it starts as financial, social, environmental, or related to conflict, has the potential to become a disaster because of its deep and far-reaching impacts, which, if left unmanaged, soon engulf the whole of society. The development of resilience in this context is thus based on the idea of returning to a pre-crisis state, which is understood as stability.

On a macro level, societal resilience enables avoidance or reduction of loss, containment of the effects of disaster, and recovery with minimal social disruptions (Manyena, 2006; Tierney & Bruneau, 2007). Therefore, many institutions and state programs strive to develop resilient communities by integrating prevention, mitigation, vulnerability, and risk reduction capacities (Cutter et al. 2008). Individuals and organized groups, on the other hand, often start developing resilience not as a preventive strategy but rather as a result of crisis. When faced with risk and uncertainty, individuals tend not to base their decisions strictly on variances and expected values but rather on subjective evaluation of risk, which is based on the utility value of gains and losses within the contexts of their lives (Bernoulli, 1954). Often lacking knowledge and resources, the development of resilience becomes a challenge, and women appear to struggle more than men. Several authors (Ajibade, McBean & Bezner-Kerr, 2013) argue that since women and men experience socio-economic environments differently, they rely on different habits and skills and act differently in solving their problems. Traditionally, women are more connected to household contexts, which makes their social networks outside their households less extended, hindering the social mobility that could potentially be developed into resilience (Chelekis, in Thucker & Nelson, 2017). Also, households are often contexts of intergenerational cohabitation, which develop multiple intergenerational risks in times of crisis and expose women more. Studies also show gender experiences of crisis to be influenced by gender roles, class, and household structures, and women, particularly those from low-income settings, tend to be more exposed to crisis impact and recover more slowly than men (Cohen et al., 2002; Notter, MacTavish & Shamah, 2008; Ajibade et al., 2013). Women traditionally engage in gender-defined

jobs, which usually include dispersed and less well-paid activities, keeping them economically restrained, while at the same time, by being less involved in both public and private sectors of the economy, remaining less flexible and more economically and socially isolated, compared to men (Halilovich, 2014). In this respect, women’s resilience appears as a complex set of factors, including economic stability, social inclusion, psychological well-being, and environmental safety.

We base our analysis on Bourdieu’s (1986) idea of economic, cultural and social capital. In his conception *economic capital* represents a traditional forms of capital, for example money, property, and other financial resources that individuals and families possess, while *cultural capital* refers to assets such as education, knowledge, skills and other forms of cultural competences. Cultural capital includes *embodied cultural capital* (knowledge and skills acquired through personal experiences and education), *objectified cultural capital* (books, artworks, and other cultural artifacts reflecting individual’s cultural taste) and *institutionalized cultural capital* (qualifications and certifications like degrees and diplomas assuring social status). And lastly, *social capital* refers to durable social networks, connections and relationships individuals have, assuring them access to information, resources, and opportunities. All three forms of capital take variety of forms and are in a tight relationship enabling their acquisition, accumulation, transmission and conversion. However, to fully understand these processes a concept of symbolic capital must be added:

[Symbolic capital] is the form that one or another of these species (economic, social, cultural capital) takes when it is grasped through categories of perception that recognize its specific logic or, if you prefer, misrecognize the arbitrariness of its possession and accumulation. (Bourdieu & Wacquant, 1992, 119)

Considering all three forms of capital are of crucial importance in building a holistic analysis of resilience of women and their households. *Economic capital* is crucial, for it provides a material foundation for individuals to deflect or withstand the negative impacts of crisis and the possibility of establishing stability. Economic capital presents itself as a key element of resilience (Rose, 2007). For women, it offers the possibility to escape dependent and often abusive relationships and develop resilient life trajectories toward stability and independence. *Social capital* is also crucial part of the resilience. Several studies confirm the potential of social capital to moderate the negative impacts of crisis (Sampson, Morenoff & Earls, 1999; Aldrich, 2012; Sadri et al., 2018; Efendic, 2020). Research shows that the transfer of knowledge, information, goods, strength and density of social networks, trust, shared norms, and reciprocity play crucial roles in

survival in times of crisis. In particular, *bonding capital*, connectedness to family and neighbourhood, trust, and reciprocity are particularly important for women (MacGillivray, 2018). A study among Israeli women by Cohen et al. (2002) reported effective resilience to be based on interpersonal relations, the ability to share painful feelings, flexibility among family members, connectedness and family values, thus emphasizing the importance of social capital in building resilience. In addition to economic and social capital, *cultural capital* also plays a critical role in the development of women's resilience. According to numerous authors this form of capital emerges as inseparably tied to shared values and feelings of belonging which are crucial for well-being (cf. Ajibade et al., 2013; Barrios, 2016; Trdina, Podlogar Kunstelj & Pušnik, 2017). Cultural capital enables the application various forms of knowledge and information and is within context of transference for example through education crucial for the development of adaptive capacities (Roberts & Townsend, 2016).

Our study focuses on practices and perceptions in response to crisis among women from selected parts of Slovenia and Bosnia and Herzegovina (BiH). Our study is based on the research question (RQ) *How do women in Slovenia and BiH develop their coping strategies and resilience in times of crisis?* Our research is based on two initial assumptions: First, the global economic crisis starting in 2008 was strong enough to have a lasting impact on people's lives and, therefore, cannot be neglected in our research. This hypothesis has been tested in numerous papers, reports, policies, and intervention programs in both countries (DEP, 2009; CPU, 2012; SURS, 2015; Efendic et al., 2017). Our second assumption is that actions and practices that people adopt as adaptive responses to crisis over time evolve. They are refined, focused, and specialized, and if still present or observable after ten years, can be perceived as an essential part of resilience. Following this RQ and initial assumptions, we focus on four major areas of inquiry: mobilization of economic, social, and cultural capital, and perceptions as factors in resilience to crisis. Slovenia and BiH were selected because both countries share recent history as members of former Yugoslavia, show many cultural similarities, and are strongly socially and economically interconnected. At the same time, stark differences between Slovenia and BiH, resulting from recent historical events in the Balkans, different religious backgrounds, and economic development of both countries, present a critical context within which the issue of women's survival needs to be analysed.

METHOD AND SAMPLE

We gathered data within two research projects with compatible methodological designs and samples and a series of follow-up field trips. The first project, entitled "Life Strategies and Survival Strategies of Households

and Individuals in South-East European Societies in Times of Crisis" (SSHISEE, 2016), funded by the Swiss National Science Foundation, focused on the identification and classification of survival strategies of individuals and households in Serbia, BiH, Croatia and Slovenia, emerging from the world economic crisis from 2008. Our mixed-method approach was based on a sample of adult questionnaire responses (n=1,000 per participating country), combined with 30 semi-structured follow-up individual interviews and 25 group interviews in each country. The data was gathered between 2014-2016. The second project, entitled "*INFORM – closing the gap between formal and informal institutions in the Balkans,*" was funded by the H2020 program of the European Commission. The INFORM Project focused on countries in the Western Balkans (Bosnia and Herzegovina, Montenegro, Serbia, Macedonia, Kosovo, Albania, Croatia, and Slovenia) and interaction and gaps between formal and informal institutions within the context of EU accession. A mixed-method approach was adopted, including a survey (n=1,000 per participating country), case studies, legal documents and media reports analysis, interviews, and ethnography. The data was gathered between 2016 and 2018 (INFORM, 2016).

For the purposes of our study, we selected gender-specific subsamples from individual and group interviews conducted in Slovenia and Bosnia and Herzegovina, as they were included in both projects. We based our approach and analysis on the results of Multiple Correspondence Analysis (MCA), which was applied within the project to develop a map of economic, social, and cultural capital and results regarding participants' employment, practices, and attitudes. Additionally, several follow-up interviews and short field trips were conducted to extend the range of our study to the crisis induced by the Covid-19 pandemic in 2020 (AFI, 2020).

We based our analysis on three methods: narratives from in-depth and ethnographic interviews, participant observation, and visual notes. In-depth interviews with 89 women were selected from over 200 cases in both countries. Our sample of 89 individuals was based on 105 interviews performed within both projects. During the follow-up phase in 2020, 20 interviews were conducted with a specific focus on crisis induced by the Covid-19 pandemic. Qualified researchers performed the interviews and lasted between 90 and 160 minutes each.

Participant observation was the second method in our study, and approximately 60 events and practices were followed using this method. These included food production (such as gardening and work in the fields, domestic slaughter of animals, production of wine and brandy), everyday work (work in the forest) and production of commodities (work in a bakery, greenhouse gardening), local places of high social activities (cafes and bars) and social events (celebrations within respondents' families or periodic local events). Over 1200 hours of

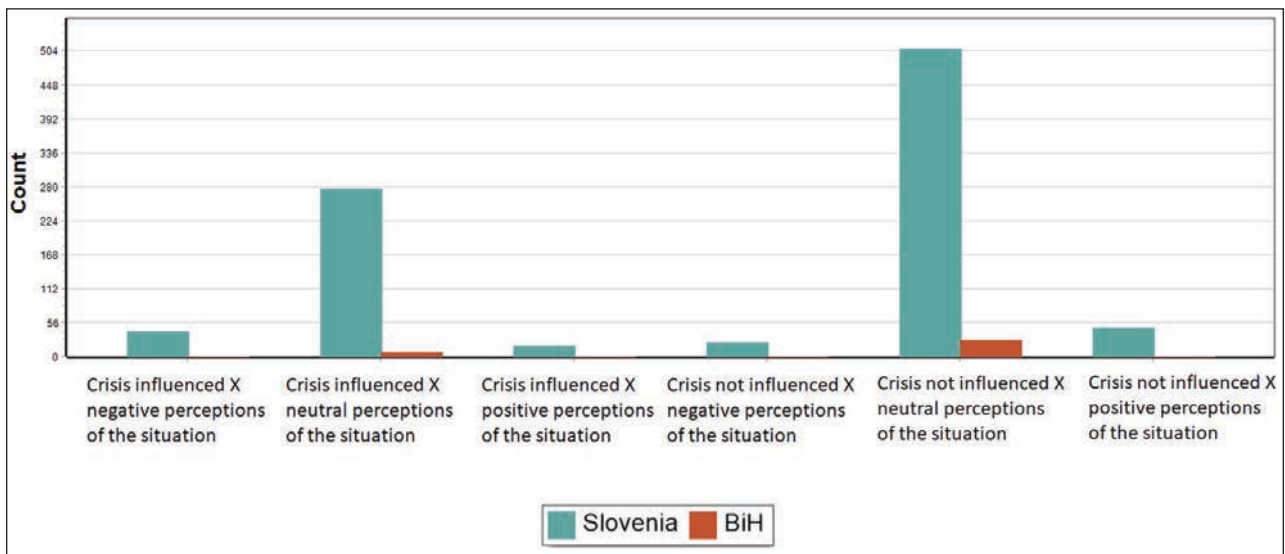


Chart 1: Perceptions of the influence of crisis (Source: Qualitative dataset merged from SSHISEE and INFORM, n=89).

participant observations were conducted in selected social settings at different times, and between 250 and 300 ethnographic interviews were performed during this phase.

We underpin our analysis and interpretations by combining approaches from Content analysis (Drisko & Maschi, 2016) and Grounded theory (Charmaz, 2006). Collected interviews were transcribed and coded using QDA Miner. Photographs were selected, linked to selected cases, and coded using a partially predesigned codebook including sections with templates of pre-developed codes and open codes. Codes within the closed sections were developed following project guidelines, research questions and our hypothesis, enabling a comparison of qualitative data with quantitative findings. Open codes were obtained during data collection or the initial coding process. Axial coding was adopted during the process of categorization of open and closed codes. Selective coding was adopted for illustration and association of interviews with visual notes. Most of the coding was performed by the authors, who participated in both data collection and interpretation.

PERCEPTUAL FACTORS OF RESILIENCE

Perceptual factors present a general psychosocial context of crisis and are the first to be analysed. Understanding these factors is crucial, as they are the basis of economic, social, and cultural practices that women adopt in response to crisis. Perceptual factors were extracted from gathered narratives, interviews, and participant observation. Altogether, 964 pieces of data (narratives and interview fragments, observed events, notes) were extracted based on the co-occurrence of the codes' *influence of crisis* and *perception of the situation*.

The results show two main patterns in response to the crisis: *rationalization* of the impact of crisis and *denial* (cf. Chart 1: Perceptions of the influence of crisis). These patterns are closely related to sociocultural idioms of causality influenced by recent historical events, particularly war in BiH. While Slovenian women perceived crisis in 2008 as a major life-changing event and their practices as undeniably related to economic recession, women from BiH perceived the crisis of 2008 as minor in comparison to the war of 1992–1995.

Chart 1 shows all gathered information axially coded with relationships to (1) the influence of crisis on all areas of life that were under study and (2) interviewees' perceptions of the results of this influence. Two immediate observations emerge from this chart, one specific for women from Slovenia and the other for women from BiH. Slovenian women recognize the crisis as real and perceive a ratio between areas impacted and not impacted by the crisis at approximately 1:2. The most significant impact of crisis they see is in decline in living standards, mostly through a decline in material and cultural consumption:

[...] we buy everything on sale or at discount prices. (#6, Slo, 2016)

We reduced everything. I even take used clothes if somebody offers. I take everything because it means I don't need to buy it. At this point, we [she and her household members] are either economizing or cancelling our consumption! (#46, Slo, 2016)

Perceptions of the impact of crisis are largely neutral or even positive, indicating that women managed to

either develop efficient rationalization strategies to cope with the crisis or simply got used to the new reality:

We changed a lot, but all is very simple – we consume less. (#46, Slo, 2016)

[...] why go to the restaurants, you can cook better, healthier, and cheaper at home. (#57, Slo, 2016)

You know what the best [coping] strategy is – get used to the crisis! (#41, Slo, 2016)

Negative perceptions among Slovenian women are mostly tied to those few areas of life where women did not manage to adapt. Here the crisis-induced reduction resulted in the deterioration of their living standard.

In contrast, women from BiH perceive the situation differently, and most deny any obvious impact of crisis on areas of their lives (cf. Chart 1). What they perceive as real crisis can be traced back to their experiences from the time of the civil war in BiH between 1992 and 1995. Women who survived that period witnessed the devastation of their country and the huge suffering of its people, and this profoundly impacted their perceptions. When compared to the war, the current crisis is nothing exceptional for Bosnian women:

The whole region of ours [BiH] is a region of crisis and it's been like this for the past 25 years, ever since that unfortunate war we had. (#53, BiH, 2016)

This situation is following us from 1992, the year that war broke out... we are totally stuck in this economic crap. (#69, BiH, 2016)

The contemporary situation is perceived as economically and socially tough, but undoubtedly better than the situation during the war. The narratives describe the prevalence of economic and social hardships and depict the day-to-day struggle for survival as common:

Well, we are fighting ... we've been fighting daily for the past eight or nine years... my mother is sick, so... we're fighting. My God, it's hard, but what can you do. Nothing's perfect, not even us! (#56, BiH, 2016)

While daily struggles appear to be normal in their perceptions, the presence of the crisis appears latent and often unclear, ranging in interpretation from denial to conspiracy:

There is no crisis, there never was any crisis. People made this up psychologically for themselves. If you are willing to work, there cannot be any crisis for you! (#51, BiH, 2016)

[...] today's crisis is not fictional but fabricated with the sole intent to incite nations [in BiH] to start fighting among themselves. (#49, BiH, 2016)

These results lead to our **first finding**: at the level of perceptions of the emerging crisis and possible consequences, two factors that differentiate the actions of women in two different environments are important: (1) a set of previous experiences and (2) the traditional position and expectations of women in both societies. The expectations of women are similar in both countries. However, women in Bosnia who survived the war and famine do not recognize the new crisis as greater or to the same degree of danger as they have already survived. Still, the situation feels cramped, and there is less of a tendency to spend hard-earned money. This perception is characteristic of women in both BiH and Slovenia. However, if we look at official indicators regarding the depth of the economic recession in these two countries, economic growth in Slovenia was around -8% while in BiH it was -3%. Relatively, the fall in Slovenia was higher, especially as the economic base of Slovenia is at a much higher level, all of which could affect the perceptions of women to some extent.

ECONOMIC FACTORS OF RESILIENCE

Economic status is one of the key elements of resilience (Cohen et al., 2002; Notter, MacTavish & Shamah, 2008; Ajibade et al., 2013). For our study, we adopted a relatively broad definition of economic factors: those factors that enable a material foundation for our research subjects to withstand the negative impacts of crisis and with the ability to establish stability (Rose, 2007; Notter, MacTavish & Shamah, 2008). Therefore, we focused on the economic factors that our participants mobilized to achieve resilience, ranging from diverse forms of income and work to mobilization assets.

The analysis of coded interviews and narratives shows that crisis negatively impacted the household economy. Unemployment, declining individual and household incomes, and stress resulted in reduced consumption and a struggle to maintain a living standard. This aspect of crisis forced women to adopt different practices and to mobilize various resources to develop a suitable mitigating strategy:

For Slovenian women, one of the most common responses to the crisis, apart from reduction in spending, is the emergence of self-provisioning. According to the narratives gathered, self-provisioning was already present before the crisis. However, for most women, it was a form of a traditional hobby or leisure activity and tied mostly to small-scale gardening. As the crisis intensified, many of our participants adopted some form of self-provisioning, mobilized

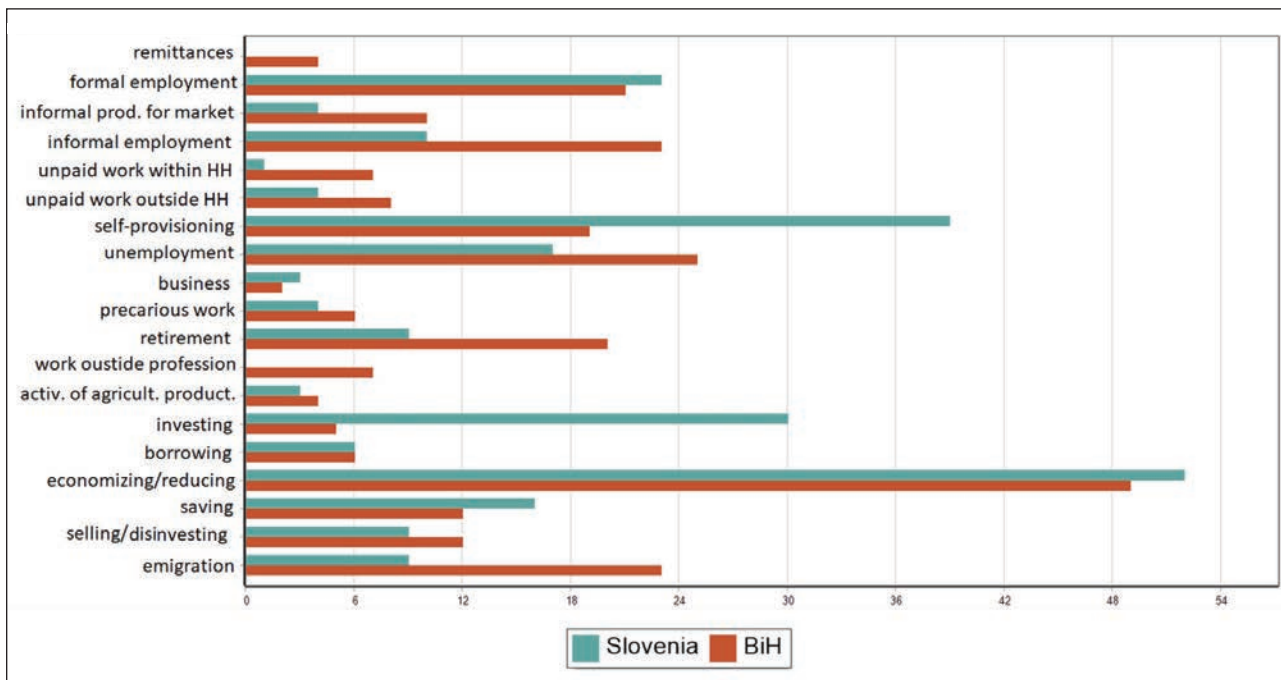


Chart 2: Economic factors of resilience (Source: Qualitative dataset merged from SSHISEE and INFORM, n=89).

previously unused resources, broadened the range of activities, and increased home-grown production. When asked to describe *self-provisioning*, these women listed different economic activities ranging from domestic production and preservation of food, drinks, bread, and brandy or wine, to repairing their own clothes, renovating their homes by themselves, and doing their own hair and nails. Since self-provisioning was already traditionally present in this milieu, furthering these economic activities seems to have happened relatively easily:

[...] *we make our bread, jams and other things... I also make some home remedies like traditional spruce buds. I do it every year, and other things to... you know, for minor illnesses.* (#6, Slo, 2016)

Complementary to a reduction in consumption and self-provisioning, women in Slovenia report an increase in the strategy of *saving* in terms of economizing and disinvesting in the sense of selling things that are perceived as unnecessary at the moment. Additionally, they also engage in targeted investing, mostly to boost the energy efficiency of houses, modernize agricultural production, to acquire assets needed for self-provisioning. However, these practices were still not fully sufficient, even in combination with formal employment, for exposure to debt remained, either in the form of bank loans or informal borrowing of money from friends and relatives.

The economic response among women from BiH appears somewhat different. Self-provisioning in BiH is tra-

ditionally present, but there was no structural increase in these activities as a response to the crisis. From the data presented in Chart 2, we identified two main economic strategies among our participants. The first intensified their involvement in formal and informal businesses and agricultural production, thus making women economically more active. The second was grounded on existing labour market legislation and involved adopting the legal status of unemployed or retired persons, thus making them less economically active to gain some short-term benefits. Both strategies produced limited positive effects but were often combined with other activities, most commonly informal production for markets:

[...] *we are striving to make money, we're selling surplus of our products, and we also go to work if somebody calls us. We spend our money for things that we cannot produce ourselves.* (#73a, 2016)

[...] *my role is to make money, and when we don't have enough money, I go scavenging for metal, aluminium, copper.* (#73b, husband, 2016)

These results lead to our **second finding**: that the first and strongest response to crisis evolves around the mobilization of economic factors. Survival practices that can be understood as part of resilience are strongly rooted in attempts to modify, supplement, or upgrade different economic resources and activities. These actions can be seen as coping strategies. Since the economy presents one of the undisputed pillars of stability for our subjects,

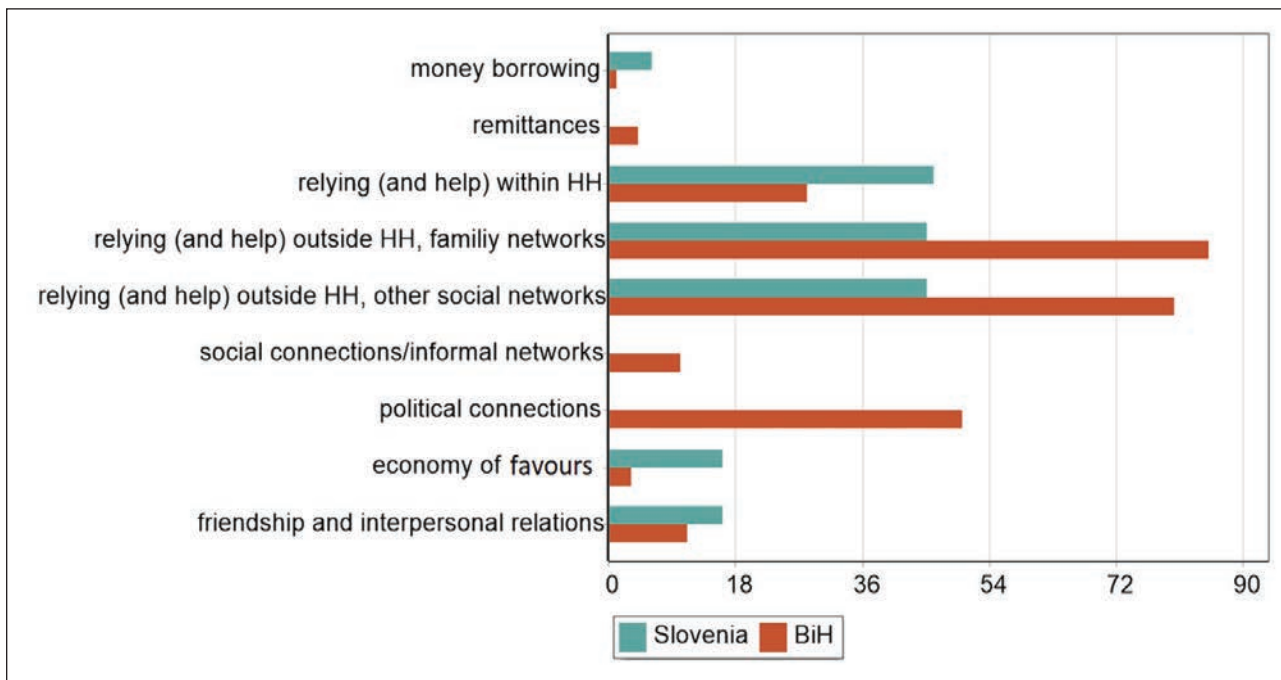


Chart 3: Social factors of resilience (Source: Qualitative dataset merged from SSHISEE and INFORM, n=89).

our second finding supports the claims of many other authors placing economic capital at the core of resilience both on a macro-societal level (Manyena, 2006; Tierney & Bruneau, 2007; Cutter et al., 2008) and the individual level (Rose, 2007). Differences in the nature and frequency of various practices of our subjects can be understood as induced by subjective evaluation of risk and feasibility within the contexts of their lives, as has been proposed by other authors (Ajibade et al., 2013). The fact that most of these practices are tied to the household has been noted by Chelekis (in Tucker & Nelson, 2017), who observes that because of the traditional position of women, the household represents their basic social context.

SOCIAL FACTORS OF RESILIENCE

Following the logic of Luthar, who in his review of resilience studies states that “resilience rests, fundamentally, on relationships” (2006, 780), we extracted social factors indicating social relationships as a response to crisis. Most of the social factors extracted from coded narratives and interviews were expressed as different forms of reliance:

While women from both countries show a relatively strong reliance on social networks, Slovenian women relied equally on members of their households, members of their extended family and on broader social networks. Reliance is mostly connected with the reorganization of household priorities and activities, which was induced by the previously mentioned economic response to

crisis. Reliance on household members in most cases includes mutual help in activities of self-provisioning, economizing activities (minor house and equipment repairs), and the re-assignment or reorganization of household tasks. Apart from redistribution of workload, women from Slovenia also report that reliance on family members had a mitigating effect on stress and positively impacted connectedness with other members of their families.

Slovenian women also relied on family members outside their households. In most cases, they based this reliance on either siblings or parents, which usually takes the form of *generalized reciprocity* (Sahlins, 2017). They usually rely on siblings for occasional financial support and on parents for help with taking care of children or for domestically produced items, mostly food:

I have a big family. You know, growing up on a farm... you're never scared or worried about starving. There's always something to eat. And now, I can always go back home to them [...] In Ljubljana where I live, I feel unsafe and stressed. What if I run out of money, what will we eat? What can you do? Nothing, go to Caritas or beg on the streets. I'm lucky enough to have my parents out in the country. (#10, Slo, 2016)

However, this reliance is mutual and governed by rules of *generalized reciprocity* which “[...] refers to transactions that are putatively altruistic, transactions on the line of assistance given and, if possible and

necessary, assistance returned” (Sahlins, 2017, 175). Our data shows that this mutual reliance increases the frequency and diversity of social connections and strengthens social ties.

Along with other available supportive social networks, women in Slovenia perceive their neighbours to be among their friends. Neighbours are regarded as a potential help in exceptional situations or as an emergency safety net:

[...] if something terrible was to happen – God forbid – like fire, flood or something, I’m sure, at least six people from the village would immediately be here. (#22, Slo, 2016)

You know what they say: your neighbour is your first relative! And in a way it is true. Who are you gonna turn to if something terrible happens? (#5, Slo, 2016)

Reliance on these networks is governed by rules of balanced reciprocity which refer to fair and direct exchange (Sahlins, 2017). Data gathered from participant observation shows that this reliance is characteristic of members of groups that cooperate in other areas, such as co-workers, who frequently exchange favours or spend free time together. Thus, exchange through balanced reciprocity among these women ensures not only direct transfer of goods and favours but also establishes feelings of safety, connectedness and integration. A typical example of balanced reciprocity among women in Slovenia can be observed within practices of an *economy of favours*. Ledeneva (1998) describes a socialist “economy of favours,” comprised of informal networks that serve people’s regular, periodic, life-cycle needs as well as scale up to serving the needs of others. From narratives on reciprocity and data gathered with participant observation, this economy of favours serves not so much as material support as it serves in maintaining and strengthening social connections and in mitigating individual feelings of stress and social isolation:

Of course, we return favours [...] we always pull together. In this respect [the question of returning favours] we are... there’s no dispute here. We are very connected in this respect. (#10, Slo, 2016)

Women in BiH also rely on family members outside their households and other informal networks, but less on members in their households. In contrast to women from Slovenia, their reliance on household members is somewhat lower, mainly because they perceive family members’ situations to be as tough as their own. Thus they rely instead on social connections outside their families. Like Slovenian women, their reliance on

family networks is focused on siblings or parents and is governed by generalized reciprocity. However, for women from BiH, it appears more robust, diverse, and generalized:

[...] I turn to them for whatever I need. I even turn to my grandfather. For anything. And of course, when they need something, anything, they turn to me. (#48, BiH, 2016)

Our results show that women usually rely on their parents for homegrown food and for help in taking care of children or household help. Occasionally they turn to other relatives for financial support, particularly in cases where they emigrated to more developed countries to improve their economic status:

I have a big family... my brothers and sisters, I can rely on them for anything... They also rely on me, even materially, but in most cases this reliance is psychological. (#75, BiH, 2016)

Reliance on other informal networks also appears stronger, more direct and more intensive than among women from Slovenia, resulting in stronger feelings of safety, connectedness and integration:

I strongly rely on them. Even more in current times. I’m not alone. I have friends and neighbours, and this means a lot to me. We do everything for each other, and we do it out of mutual love. (#57, BiH, 2016)

Surprisingly, in contrast to women from Slovenia, women from BiH show an additional strong reliance on political connections and informal networks, yet in most cases this reliance operates on a perceptual level. Our participants do not engage in politics beyond occasionally voting and thus don’t possess actual links to political power. However, they perceive political power as very important:

You have to be a member of a political party to get ahead. And it’s really sad. I’m old and not politically active, so it makes no difference for me. But for younger generations... (#63, BiH, 2016)

Politics is all about clans with shared interests and nothing with political parties, their names or programs. And it makes a difference for those people who are members. (#65, BiH, 2016)

Interviewer: Tell me, would you engage in politics to change the situation for yourself and your household? Why?

Yes. Mostly to improve my financial status. (#70, BiH, 2016)

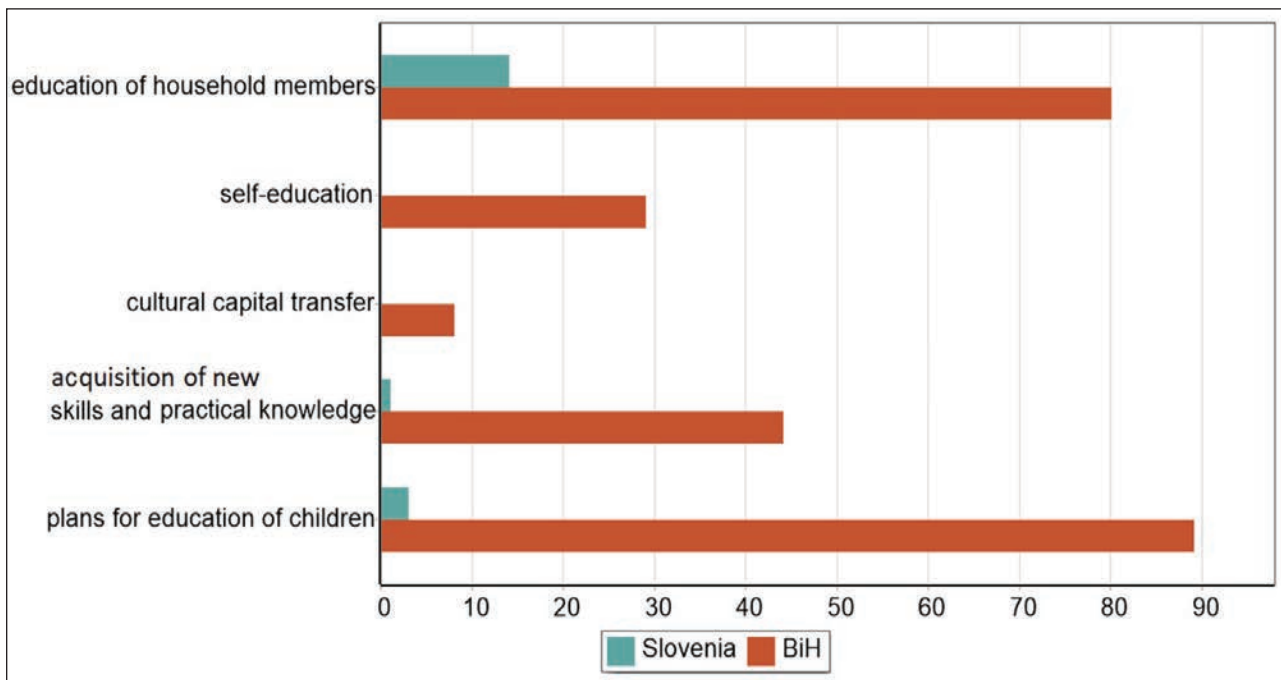


Chart 4: Cultural factors of resilience (Source: Qualitative dataset merged from SSHISEE and INFORM, n=89).

These results are the basis of our **third finding**: that women from the Western Balkans (WB) who participated in our study rely heavily on informal networks, including family members, cousins, friends, and godfathers. These networks are generally built on strong ties between members. This conclusion aligns with an INFORM (2017) quantitative survey from the region based on a sample of over 6,000 participants. According to the results of that study, 87% of respondents report their primary reliance on strong informal networks, with no difference between males and females. However, according to the report, these informal networks are still used less by women in comparison to men, as the average network size in WB sample for males is 15 members, while for women, it is 12 members. While these networks have a regular presence in the region and bring economic and other benefits to individuals, households, and entrepreneurs, Efendic and Ledeneva (2020) report that the economic costs of maintaining these networks are also substantial, both in terms of money and in terms of time invested to establish and maintain the networks. The benefits of these networks are expected to outweigh the related costs, but the net economic gains of reliance on these networks are less beneficial than one would assume at first glance. Since our results show that these networks act as a form of social capital, moderating the negative impact of crisis, they are in line with the findings of other authors (Sampson et al., 1999; Aldrich, 2012; Sadri et al., 2018; Efendic, 2020). In particular, for our participants, these networks enable the transfer of information and goods

and strengthen social ties, thus improving member connectedness and resilience of women, which was confirmed by Cohen et al. (2002) and MacGillivray (2018).

CULTURAL FACTORS OF RESILIENCE

Cultural factors affecting resilience have often been recognized as crucial, yet studies focusing on these issues are relatively scarce (Wright & Masten, 2005). Within these studies, information and the ability to communicate with members of attachment networks emerge as crucial in the application of information skills and knowledge in building resilience (Longstaff & Yang, 2008). The use of knowledge as a cultural artefact should therefore be regarded as one of the keys to survival: "Knowledge [...] is always man's primary guide in his relationship with the environment. [...]. Without knowledge and without strict adherence to knowledge, no culture could survive. This is, then, the backbone of culture from the beginning onwards" (Malinowski, 1960, 198).

Among cultural factors that can be linked to the survival strategies of our subjects, we focused our analysis on those relating to education, use of knowledge, and cultural capital (cf. Chart 4).

An immediately discernible finding is that women in BiH regard knowledge as significantly more important in dealing with crisis than women from Slovenia. However, this finding remains tied to the *perceptions* of importance; the perceived importance of the acquisition of knowledge among our research subjects was rarely, if

ever, translated into actual practice, activity, or skill that would improve their survival, such as enrolling in an educational program as a response to crisis.

Nevertheless, both groups of women perceive cultural factors as important, and these perceptions influence their behaviours. For Slovenian women, the education of household members, although important in strengthening resilience, remains unimportant compared to socio-economic factors, and is therefore only secondarily connected to the survival of the household. *Education of household members, plans for education of children, and acquisition of new skills and practical knowledge* thus appear with expectedly low frequency. Data from narratives and interviews show that among Slovenian women, cultural factors of resilience appear mostly linked to cultural consumption, usually as reading books and watching content that enables their household to be more efficient in self-provisioning.

Women from BiH place a greater emphasis on cultural factors, particularly on education. For them, formal education, although important on a nominal level, cannot mitigate the negative aspects of crisis. Regarding knowledge that could be used as a tool of survival, the knowledge that enables mobilization of other forms of capital, in particular, economic and social capital through the informal sector, is perceived as of primary importance:

I think (persuasive) communication is essential. It's the key for everything! (#58, BiH, 2016)

Social connections are crucial [to survive]. If you want to survive you must gain knowledge of people, of business, sadly also of politics. That's killing all of us. (#62, BiH, 2016)

In this situation the best skill is to learn to be a crook, to form your own social networks and to enter political party. (#69, BiH, 2016)

[...] and it's all education, the knowledge of the language, knowledge of social groups and everything else [tied to informality]. It's all in vain if you don't have that knowledge. (#75, BiH, 2016)

Informal networking thus appears to be a part of their basic survival and problem-solving strategy. Indeed, Efendic et al. (2017) reports that individuals and households with more highly developed informal networks could cope better with the economic downturn in Southeast Europe during the 2008–2009 crisis. Commonly, this informal networking takes many forms and is usually not perceived as corruption or another form of illegal activity. It is, rather, perceived as a basic survival skill:

What works to solve a problem or get a job done? You need skills, money, good product, but you also need štele [social connections, networks]. Some sort of a friend or friend of a friend who can help you. For instance, if I have a friend who needs a job in our Hotel I will go to my gazda [boss] and will tell him I have a good friend, who's hard working, honest, reliable... Maybe he will give her a job straight away or call her when position is available. (#81, BiH, 2016)

In addition, informal networking appears just as important on an interpersonal level, for it represents a channel of interaction to which people are traditionally accustomed. Informal networking in the Balkans is one of the basic platforms of day-to-day interaction and problem-solving (Gordy & Efendic, 2019; Efendic & Ledeneva, 2020). However, while informal networking is relatively efficient on an interpersonal basis, the situation appears to be somewhat different in formal and semi-formal contexts. These contexts seek formal interaction and are therefore often confusing or even conflicting:

How informality works? I think it's everything that people do to help each other personally. Like traditionally, in old days, in the village, people helped each other to solve problems, like for survival... and this was good, and still is. But nowadays people do informal things that are totally unnecessary. (#83, BiH, 2016)

What do you mean? [interviewer]

In BiH, people act informally when they do not have to. For instance, old grannies go to the doctor and even before they tell him what their problem is, they give him something, money, chocolate, something... I know they want to get them [doctors] to help them, and I know it's tradition to be friendly and all, but these grannies are essentially poor and this gift giving is like a cultural reflex which is useless. Or for instance, people need confirmation of a document from a city office. They submit it and the office has 15 days to confirm it. People pay 20, 30 KM to the clerk, who's supposed to 'help them get the job done.' Why? It's useless, abuse of money and authority and tradition. I think people use informality the wrong way. And, it's not even corruption. Corruption is simple and obvious and bad. Informality is complicated, murky and... good, bad or both!

However, when considering stability or the further development of small business, all respondents agree that formalization is necessary. These procedures often present considerable challenges, particularly because

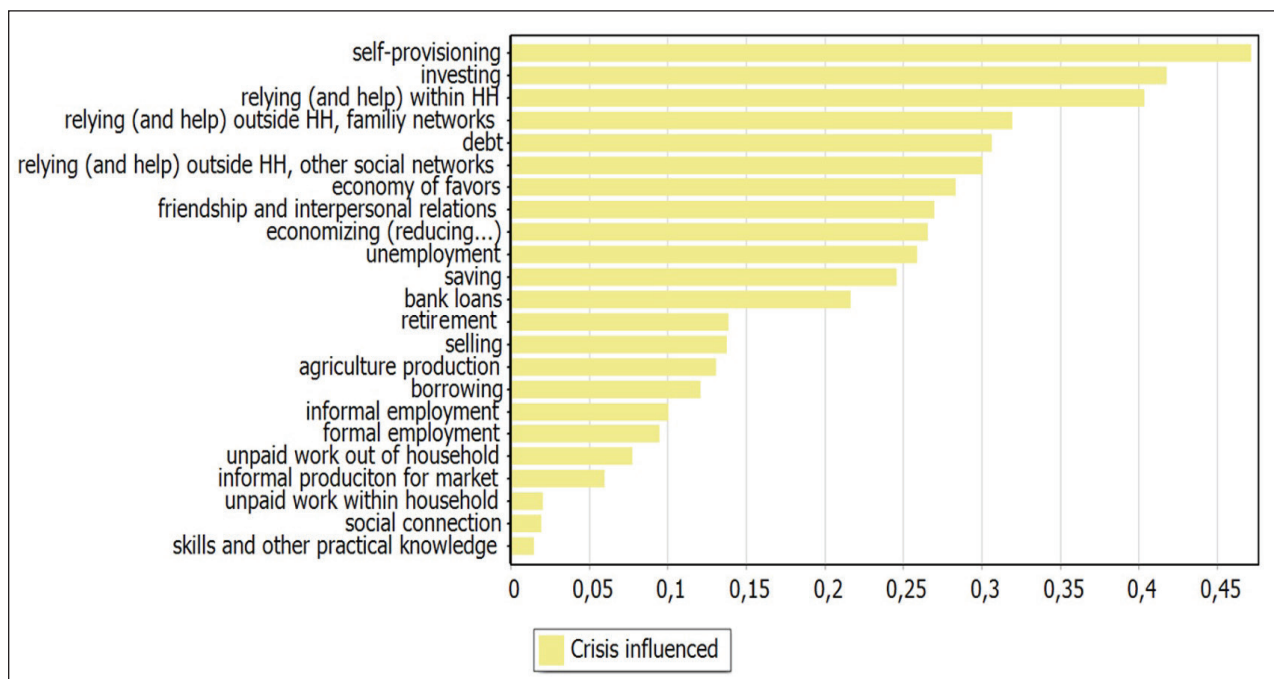


Chart 5: Proximity plot of crisis and emerged practices (Source: Qualitative dataset merged from SSHISEE and INFORM, n=89).

of limited financial resources, tough economic background, insufficient education, and informal network support:

In Bosnia women are silent rulers. I don't know how you see it [as a foreigner] or how it is in your country, but I'm telling you this as a woman. However, it is harder for women to do business compared to the men. For instance I had a business with my friend. We opened a hairdresser salon and it went great. After two years, we couldn't do it anymore, we divided our customers, closed the shop and went separate ways. (#83, BiH, 2016)

Why did you split? [interviewer]

I don't know... we had a small fight, nothing serious... but, it wouldn't work in the long run.

You said it is harder for women to do business than for men. Why? [interviewer]

I guess our social networks are different. Men go, sit down over a drink and do business. Women go, sit down over drink and talk... you know, chit-chat... Nothing comes out, no business. [...] men do business collectively and they don't take things personally. Women do business individually and take everything very personally...

These results support our **fourth finding**: that specific cultural factors appear as a key to resilience. These factors are largely tied to the knowledge and skills of informal networking, enabling people who possess them to mobilize their social networks and thus improve their economic situation. While our findings regarding the cruciality of cultural capital in building resilience are in line with those of other authors (Ajibade et al., 2013; Roberts & Townsend, 2016), they also expand on them. Our results show that apart from conventional knowledge and education, cultural capital relies on unconventional and informal knowledge and, even more important, presents a key element in accessing informal networks and thus enabling the mobilization of social capital for purposes of resilience.

MAPPING THE COMPOSITION OF RESILIENCE

To map the general composition of resilience among women in Slovenia and BiH, we analysed the co-occurrence of codes. A proximity plot (0 = no co-occurrence, 1 = complete co-occurrence) shows observed practices in relation to the category of all practices induced or promoted by crisis (Chart 5). The practices of *self-provisioning*, *investing* and *relying on help from members within the household* appear closest to the time of crisis, confirming these to be the most direct responses and thus the most focused elements of resilience. Most of the practices related to crisis in this way are centred around reliance on family

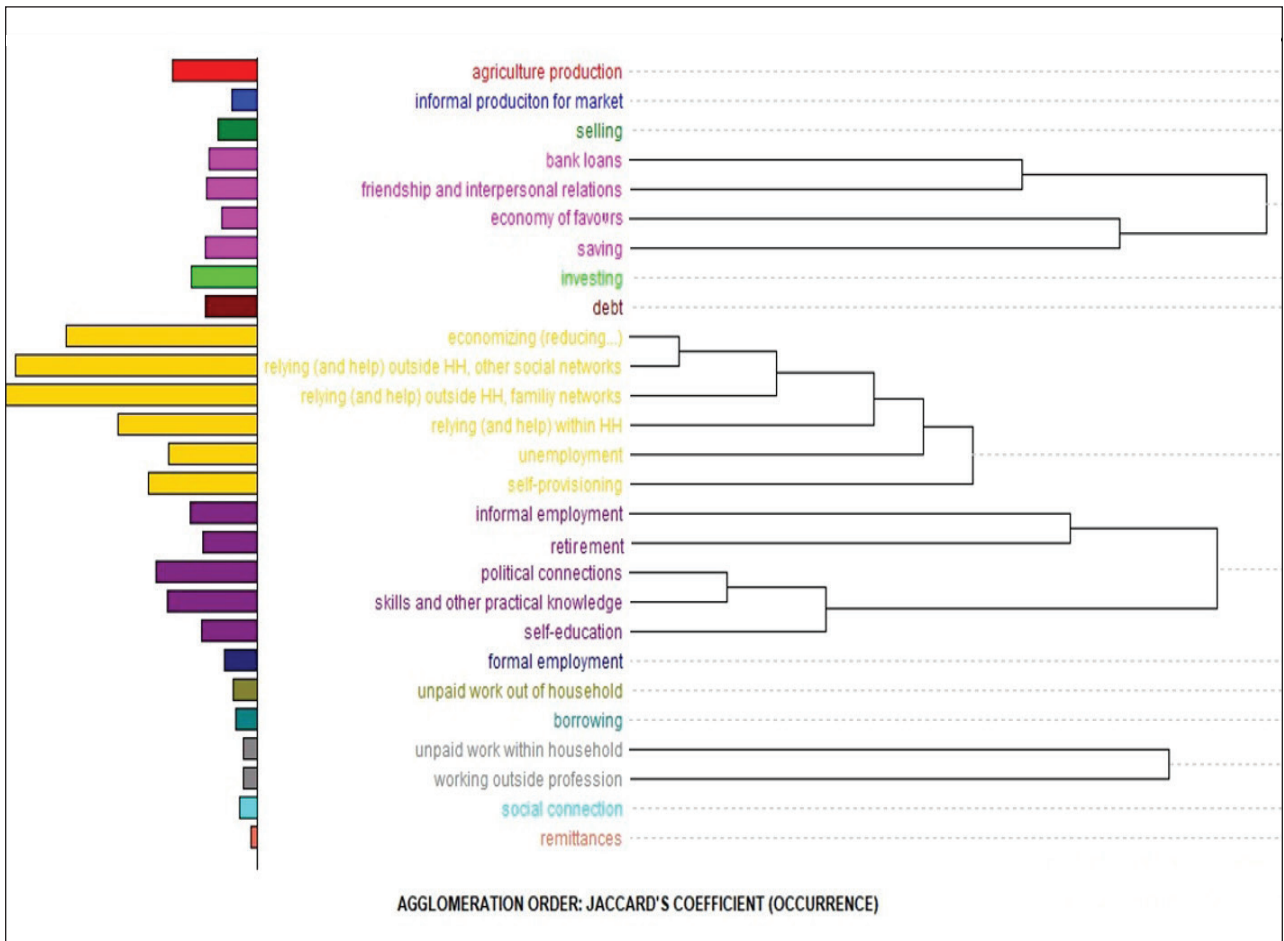


Chart 6: Cluster analysis of mitigating responses (Source: Qualitative dataset merged from SSHISEE and INFORM, n=89).

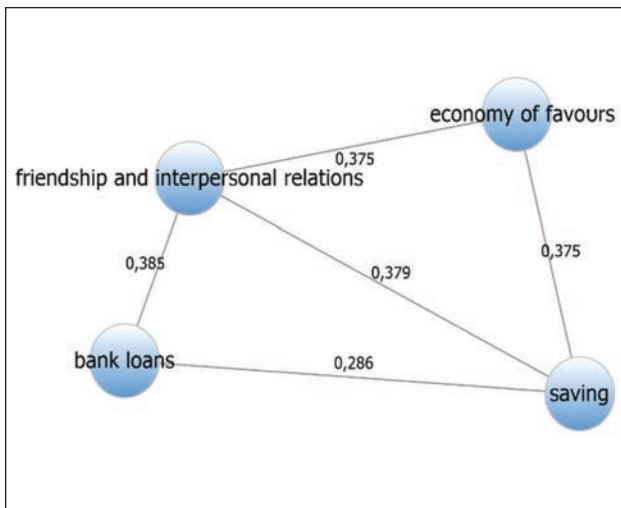


Chart 6.1: Map of type 1 resilience (Source: Authors' calculations based on qualitative dataset merged from SSHISEE and INFORM).

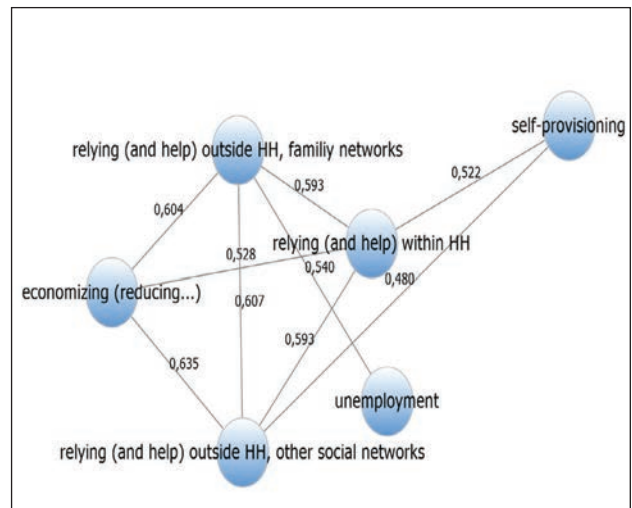


Chart 6.2: Map of type 2 resilience (Source: Authors' calculations based on qualitative dataset merged from SSHISEE and INFORM).

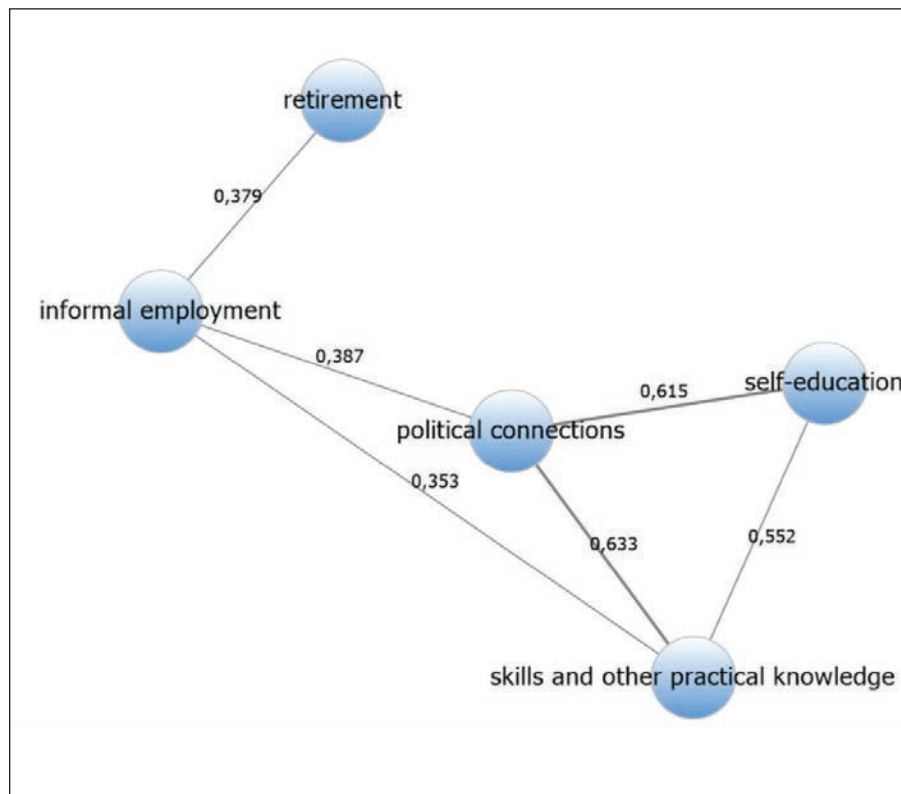


Chart 6.3: Map of type 3 resilience (Source: Authors' calculations based on qualitative dataset merged from SSHISEE and INFORM).

networks and other informal networks, the economy of favour, and friends, practices of reduction, and acquisition of debt, indicating that these practices are promoted by crisis. Somewhat less related to crisis are income from retirement, practices of selling (disinvesting), agricultural production, borrowing, and different forms of employment. The least related to crisis are *unpaid work within the household*, *social connections*, and *acquisition of new skills and other practical knowledge*.

Based on these results, we conducted a cluster analysis which enabled us to map different patterns of resilience. From an agglomeration order of 14 clusters, 3 distinct patterns or maps of resilience emerge:

The first cluster (Chart 6, magenta group) represents a map of resilience that includes mobilization of savings, acquisition of bank loans, reliance on friends and personal relations and activities and perceptions that are focused on an economy of favours. Link analysis between nodes shows relatively weak but equally distributed connections, indicating an absence of any obvious dominance of practice or perception within this type of resilience (Chart 6.1). This type of resilience is based equally on reliance on *friendship and interpersonal relationships* with

approximately the same strength of relations to an economy of favours, mobilization of savings, and acquisition of bank loans. This finding could not be confirmed in its clear form directly in observed cases. However, it can be found as a pattern in many cases, indicating that women who tend to base their resilience on reliance on friendship and interpersonal relations also tend to perceive or even to engage in an economy of favours as a resilience strategy.

The second cluster (Chart 6, orange group) represents another distinct map of resilience. It is based on *economizing* and reducing, relying on help from the household and other family members, and on broader informal networks, social benefits (money for unemployment) and activities of self-provisioning. Link analysis shows economizing at the core of this map with strong connections to reliance on help from social networks outside households, and on family members outside the household (Chart 6.2). At the periphery of this map is reliance on household members, activities of self-provisioning, and reliance on unemployment benefits. This finding is confirmed by many narratives in which our respondents state that their first response to the crisis came in the form of a reduction in spending and

Table 1: Composition of types of resilience.

Type of resilience	Elements of economic capital	Elements of social capital	Elements of cultural capital
Type 1 – social capital based	Bank loans	Friendship and interpersonal relations	Economy of favours
Type 2 – economic capital based	Economizing, self-provisioning, unemployment	Reliance on help within and outside HH	Reliance on social networks
Type 3 – cultural capital based	Informal employment, retirement	Political connections	Skills and practical knowledge, self-education

almost at the same time, or shortly after, actual help or reliance on help from friends and neighbours, mostly from improved or newly adopted practices of self-provisioning.

The third cluster (Chart 6, violet group) represents a map of resilience based on benefits from retirement, informal employment activities, reliance on political connections and acquisition of skills, knowledge, and self-education (Chart 6.3). Link analysis shows the strongest associations between acquisition of skills and knowledge, self-education and reliance on political connections, thus placing these in the center of the map. At the periphery are activities including informal employment connected to both reliance on political connections and acquisition of new skills, and lastly, weak connections to benefits from retirement. These findings are illustrated in cases where research subjects acquire new skills and knowledge by engaging in self-education to be able to both mobilize potential political connections and to perform better in flexible and unstable informal employment.

The results from link analysis are the basis for our **final finding**: all types of resilience appear as 3 distinct configurations of economic, social, and cultural capital amalgamated into a single strategy of resilience. This finding is in line with the conclusions of authors showing how different forms of capital act as a basis for women’s resilience. Our study extends this notion by showing how these forms of capital function together as a mechanism of resilience. Based on our analysis, we conclude that type 1 resilience is based on the mobilization of social capital, type 2 on economic capital, and type 3 on cultural capital. At the same time, each type, while having an emphasis on a specific strategy, includes the other two types of capital:

Although at this stage it is not possible to completely confirm this statement, there are some indications of its solid groundedness. Further link analysis, in particular on a larger sample and

in different social and cultural contexts, would generate more data to either support or refute this statement. In addition, a bigger sample would enable the analysis of the impact of different social, cultural, and historic contexts on preferred types of resilience among women.

CONCLUSION

Our analysis of the ways in which women in Slovenia and BiH develop their resilience to crisis through their survival practices shows that:

1. Socio-cultural and historical context plays a crucial role on the level of perceptions of crisis and subsequently impact practices, survival strategies and resilience.
2. The first and strongest response to crisis revolves around the mobilization of economic factors within women’s households.
3. Women who participated in our study have relatively narrow social networks; however, they rely heavily on social capital and on informal networks, including family members, cousins, friends, and godfathers, and these networks include strong ties among members.
4. Cultural factors appear as a body of knowledge and skills on informal networking enabling women to mobilize social networks to improve their economic situation, and
5. Resilience evolves as a specific amalgam of different configurations of economic, social, and cultural capital.

This analysis presents an original contribution to the field in several ways. First, our study is based on original and previously unpublished empirical data, gathered in a region that is geographically, socio-culturally, and historically under-researched regarding issues specific to women’s survival. Second, our analysis is performed in an innovative manner. By combining perceptual factors with factors of

economic, social, and cultural capital, we analysed relatively complex practices and their place in micro, mezzo, and macro levels of social and cultural reality. Third, by using link analysis to extrapolate parts of models that can be regarded as both unified survival models and idiosyncratic cognitive schemes, we outlined core elements in different survival strategies driving different practices.

While providing new data and insights, this study also comes with several limitations. Firstly, there is a limitation in the method. Our approach is based on in-depth and ethnographic interviews, participant observations, and content analysis, which necessarily contain a component of subjectivity, both on the level of our respondents and us as researchers. Adding new methodological procedures, for instance, triangulation would undoubtedly improve the quality of our results. There is also a limitation in our sample. Our study is based on purposive sampling, a non-probability sampling method, recognized and accepted within anthropology, but known for being selective, subjective, and

judgmental. Therefore, our results and conclusions appear valid only within our sample and should be handled with caution when generalizing beyond its limits. Extending the sample and adopting different sampling techniques would improve the quality of our results, in particular the quality of generalization. Thirdly, economic, social, and cultural factors that were selected for our study are limited in their range and scope. The practices we observed and analysed encompass a small selection from all practices that can be observed in real-life scenarios, and the maps described could undoubtedly be furthered by including more diverse factors. Finally, types of resilience are based on the co-occurrence of codes – a proxy based on the assumption that pieces of data that occur together with a certain frequency and in distinct patterns during data collection also function together in actual life strategies. These maps should thus be regarded as a preliminary attempt to represent key elements of resilience along with their inner relationships, and not as a blueprint for building resilience.

ODPORNOST ŽENSK IN NJIHOVIH GOSPODINJSTEV V ČASU KRIZE: ANALIZA SOCIALNIH IN KULTURNIH PRAKS ŽENSK V SLOVENIJI IN BOSNI IN HERCEGOVINI

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POVZETEK

Ženske se v sodobnih kontekstih Slovenije in Bosne in Hercegovine soočajo s številnimi izzivi, med katere velikokrat sodijo visoka brezposelnost, pomanjkanje zaposlitvenih možnosti, neugodne delovne razmere, nizko plačilo in visok socialni pritisk, da hkrati opravljajo zakonske, materinske in gospodinjske funkcije. Ženske se spopadajo z neugodnimi socialnimi in ekonomskimi razmerami skozi serijo formalnih in neformalnih podjemov, ter na ta način oblikujejo odpornost zase in za svoja gospodinjstva. Pričujoča razprava izhaja iz etnografskega terenskega dela med ženskami v Sloveniji ter Bosni in Hercegovini, ki je bilo izvedeno v okviru projektov Scopes in H2020 med letoma 2014 in 2019, ter krajšo terensko follow-up fazo v času pandemije Covid 19 v letu 2020. Pristop temelji na seriji študij primerov in terenskim delom, ki vključuje metode opazovanja z udeležbo, pogloblje intervjuje in vizualne zapiske. Glavne ugotovitve raziskave kažejo na visoko iznajdljivost, družbeno angažiranost in vztrajnost žensk, kar so tudi ključni elementi v oblikovanju preživetvenih strategij in grajenju odpornosti med udeleženkami raziskave. Na podlagi teh rezultatov so v članku predstavljeni trije osnovni tipi odpornosti in sicer (1) tip, ki pretežno temelji na socialnem kapitalu, (2) tip, ki pretežno temelji na ekonomskem kapitalu ter (3) tip, ki pretežno temelji na kulturnem kapitalu. Kljub relativno uspešnim preživetvenim strategijam, pa ženske svoj položaj še vedno dojemajo kot neugoden, med glavnimi razlogi pa so pomanjkanje ekonomskih kapacitet, socialnih veščin, socialnih mrež, poguma, izobrazbe in zaupanja.

Ključne besede: ženske, odpornost, formalne in neformalne prakse, preživetvene strategije, odgovor na krizo

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