

**Consultations With the Poor
National Synthesis Report (FINAL)
Bulgaria**

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Acknowledgement:

Members of the study team:

The Bulgarian Participatory Poverty Assessment Study was conducted by three teams headed by Iliia Iliev, Petya Kabakchieva and Yulian Konstantinov. Each team leader wrote the following site reports: Iliia Iliev - Etropole, Plovdiv, Razgrad and a special group of nurses; Petya Kabakchieva - Dimitrovgrad, Kalofer, Sofia (Krasna Poliana) and a special group of homeless; Yulian Konstantinov - Varna (Roma quarter), Kalaidzhi, Sredno Selo and a special group of Roma heroin users. This National Synthesis Report sums up the findings of the three team leaders. The final version is written by Petya Kabakchieva and Iliia Iliev; Petya Kabakchieva is responsible for the whole text.

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Standard paragraph (To be supplied)

1. Executive Summary (3-4 pages)

1.1. Main findings and patterns of results on four main themes

The national report is based on site surveys in three villages, three small towns and three cities, with due consideration for the ethnic profile of poverty - Turkish, Pomak (Muslim Bulgarian) and Roma groups were interviewed along with Bulgarian ones. Here are the main conclusions:

The major distinctive feature of well-being is stable employment, which means money, as well as security. The family is another important aspect, along with socializing and being in harmony with oneself. Power does not prove to be an indicator of well-being. Wealth and well-being are not identical, for the rich have money but don't have security, nor are they respected by the community. Ill-being, however, is identical with poverty: this is "our situation," according to the majority of respondents. The groups in society are generally classified as follows: rich, 1% to 5%, people who have usually made their fortune by dishonest means - politicians, shady dealers (respondents in the smaller towns identify a group of prospering people who are not "filthy rich" and have prospered thanks to hard work, cleverness and risk-taking); "normally living" people embodying the perception of a "normal life," who tend to be a normative rather than real group - the main indicator is employment and salaries for the main members of the family, being able to afford holidays and not to worry about one's future; next come the poor - the overwhelming majority, about 80%, "us": we can barely make ends meet, we haven't starved to death but each day is unpredictable because of job insecurity and lack of money. Finally, there are the "destitute," people "living in extreme poverty," who are excluded from the community - people who have no food and have to rummage in garbage cans, no shelter, and cannot cope by themselves - sick elderly people, large families. This group is relatively small. At the same time, there is an intermediate group of people who are poorer than the poor but are not really destitute and social outcasts: the Roma who, to judge from all sites, are 80% unemployed and live in abominable conditions. Arguably, however, the main feature of poverty in Bulgaria is the crisis caused by the loss of previous status associated with job and income security. With few exceptions - notably the Roma groups, some unemployed and homeless people - poverty in Bulgaria is not associated with hunger but, rather, with cutbacks in consumption and particularly with a crisis of prospects and a sense of going back in time, "going wild" (podivjavane). That is why poverty is blamed foremost on closure of enterprises and unemployment, the main impacts being associated with psychological and physical distress: "going wild," illness, anomie, rising crime, family rows, exclusion from the social security system (health care, education).

The main problem cited by all groups in all sites is unemployment again, followed by lack of money. Since this is a new and dominant problem, unemployment eclipses all other problems. The most affected by the unemployment groups are Roma, Pomaks, Bulgarian turks, especially in rural sites. Example: unemployment, which is typical of all Roma groups, is seen as a new problem ensuing from racial discrimination because before the Roma were actually forced to work, whereas now they cannot find work even when work is available; thus unemployment outweighs perennial problems such as

destitute neighbourhoods and a certain contempt on the part of the Bulgarian majority. The previous commodity shortages and absence of freedom of expression, of travel, and even the drastic forced name change of Muslim Bulgarians are, albeit mentioned by certain groups, dimmed by the memory of a measure of security in communist times that is no longer available. Nostalgia for the past definitely prevails, regardless of the interviewees' political allegiance. Women tend to prioritize psychological ("going wild") and physical (illness) distress because, first, female unemployment is higher (100% in part of the Roma groups) and, second, they have the occasionally grim duty of distributing the family budget. Fear of high crime levels is foremost a female problem, especially among elderly rural women, who are the main victims of burglary and assault. Consequently poverty, as well as the sense of a crisis of prospects, are an impact of the transition from a social system involving a measure of industrialization and guaranteeing a measure of social security (at the cost of limited opportunities for mobility and freedom of self-realization) to another system that is supposed to be market-based and to guarantee democratic rights, freedom of expression and development. The main problem is that this transition has not been effected - the previous system has been dismantled but there are no effective market mechanisms or a market environment. The absence of a market discredits the effected democracy - respondents cannot see the benefits of political freedom unless the latter is associated with economic freedom too.

At this stage, there is a crisis in the industrial system leading to closure of enterprises or to a drastic decline in their effectiveness and, hence, in jobs and wages. At this stage the effective coping-with-crisis strategies are return to subsistence economy in the countryside and involvement in the shadow economy in towns and cities. The report shows why the subsistence economy cannot evolve into market economy - there is a shortage of farm machines which are too expensive to buy or rent, labour is ineffective, production costs are high, and there are no market mediators. Thus people who were involved in some sort of industrial activity in the past have now been thrown back on primitive agriculture, at the mercy of the whims of Nature, cattle thieves and mediators speculating with the prices of their produce. This is predictably seen as a reversal, as "going wild." People have food, but no money and hope.

In the towns and cities, survival is associated with involvement in some form of the shadow economy with a varying degree of legality. And this is only natural, considering the crisis of state-owned enterprises and the obstacles to medium-scale and small business: impossible terms of taking credits, lack of clear and distinct rules and laws, exorbitant taxes. Hence, an underdeveloped market environment again is the reason for the domination of this shadow economy.

Given the above-mentioned main survival strategies, the crisis in official institutions is predictable. The previous unconscious reliance on the State, be the latter repressive, has now given way to disillusionment with its various forms of social regulation precisely because they are not omnipotent and, in many cases, even voluntaristic - these are the most frequent complaints against mayors and welfare offices. Under the circumstances, the most effective form of regulation remains the informal one: the "connections" old-boy network" in cities and patronage in the countryside, both shored up by solid kinship networks. But it is important also to notice that NGOs in spite of some accusations in patron - client relationship, are seen by the most vulnerable groups (Roma, disabled, homeless) as a possible alternative for the defense of their rights.

Concerning gender roles, the situation is not optimistic, too. Women have been losing their previous more or less equal status and are subject to rising unemployment; paradoxically, that is precisely why they are working harder as active participants in the informal and/or subsistence economy. This involvement is not regulated and they are therefore vulnerable to all sorts of arbitrary action - from the family in the case of subsistence economy, and from other sources in that of the informal economy. Domestic violence is on the rise mostly in urban sites and concerns not only wife battering but also sons beating their mothers in order to take their pensions. The cases of dependent behaviour of husbands and children are increasing. The research team did not register a single case of a female mayor, but older women in small towns are the most influential opinion makers.

1.2. Conclusions

As a conclusion, one can say that in the present situation, there are all the liabilities of the previous regime and none of the assets of the present one: land has not been restituted yet but is no longer managed by cooperative farms, enterprises have not been privatized but no longer rely on the stable government quotas of the past, there are democratic elections but the people are thinking that they have no say in decision-making... Market economy is the buzzword but there are no real markets or market intermediaries - on the contrary, there is a reversal to rural economy, a reversal from a certain level of industrial development to deindustrialization and subsistence economy. There is abundant supply but no demand because of low incomes, Bulgaria has become a state committed to the rule of law but laws change constantly, *moutri* are not punished but legalized, police are afraid and there is widespread corruption.

This brings us to the main cause of the sense of impoverishment as a process rather than a real state: people feel lost, with no prospects for the future, because they all realize that what was will no longer be, that the large state-owned enterprises belong to the irreversible past, and so does full social security; at the same time, they have no vision of their future because the entire transition to market economy and democracy has proven a pie in the sky as far as they are concerned - in their immediate surroundings they can see neither any market economy nor any opportunities for democratic participation in decision-making. This is the price of the tortuously launched and even more tortuously unimplemented market economy.

At that, there is growing ambivalence in public attitudes: on the one hand, there is nostalgia for the past, for equality; on the other, a lot of the groups accept private business as an alternative, they have developed market consciousness, they are aware of their civil and social rights. Paradoxically, it seems that the assertion of new values has led to a change in attitudes rather than in reality. People, even pensioners, used market terms such as competition, profit rate, VAT, market, purchasing companies. Nor were they averse to the idea of establishing different types of associations, i.e. to the thesis that to get something you need to ask for it first. They were fluent in the new jargon but did not see a new reality. It seems that the situation cannot improve unless the so-called restructuring is ultimately completed, even if the cost might prove high. For there is nothing worse than the hybrid of bungled modernization in a dated environment.

What are the possible solutions, a part from the most important one - the final restructuring of the economy? First, enhancing the normative basis for stimulating the small and middle size business, including the family one - lowering down the taxes, preferential conditions for taking loans. This will be useful for legalizing a part of the shadow economy, because then it will contribute to revenues to local and state budgets. Also, the subsistence economy have to be institutionalized and at that point some governmental and non-governmental programs have to be launched.

2. Background

2.1 Basic data about Bulgaria

The Republic of Bulgaria lies in the eastern Balkans, in south-eastern Europe. Its area is 111 000 sq km and the number of population is 8 500 000. The main ethnic groups are Bulgarians - 85.5 % of the whole population, Turks - 9.5 %, Roma (Gypsies) - 3.7% and others (presented here data are from 1992 census, according to some other surveys the number of Roma is greater). The capital is Sofia - 1 200 000 estimated population. Other principal towns are Plovdiv, Varna, Burgas, Russe, Stara Zagora, Pleven. The local currency is lev, and from July 5-th 1 lev is equal to 1 DM.

After almost 500 years of Ottoman rule Bulgaria gained its independence in 1878, but declared itself an independent kingdom in 1908. Until 1944 the country was trying rapidly to modernize itself and in the sphere of education, military sector, bank sector, agriculture it had achieved success. But in 1944 it still had 70 % of population living in villages and the small owners dominated. In both the First and Second World Wars Bulgaria allied itself with Germany and it was a loser in the wars. In September 1944 Soviet troops occupied Bulgaria and the power was seized by a left wing alliance. In 1946 the monarchy was abolished; in 1947 a new Constitution, based on Soviet model was adopted, Bulgaria was designated a People's Republic, opposition parties were abolished with the exception of the leftist Agricultural Union and practically from this moment on Bulgaria became a communist country. During the communist rule all the political and civil rights were oppressed, the private ownership was abolished and the model was authoritative command economy. During that period the country overtook rapid industrialization and there was a great migration from rural sites to urban, so the deal of rural population diminished a lot. Officially there was no unemployment and some of the basic social rights were guaranteed. In the mid 80-ies the country entered in deep economic crisis, as the whole Soviet block and in 1989 the Communist regime was abolished, following the common pattern of changes in the whole Eastern and Central Europe.

The transition period was difficult due to a lot of reasons, one of the most important being the nondeveloped civil society and lack of strategies for efficient changes. This allowed elites to start a long lasting battle for political and economic power and as a result of it the national resources were exhausted. If we cite David Stark it seems that the transition was from plan to clan economy and the process comprised privatization of national assets and nationalization of private losses. As a result of this during 1985-95 GNP per head decreased in real terms at an average annual rate of 2.2 %, and in 1995, according to estimates by the World Bank, Bulgaria's GNP, measured at average 1993-

95 prices, was \$ 11, 225 m., equivalent to \$1, 330 per head. As for the GDP, according to the World Bank, it declined, in real terms, by an average of 3% annually during 1985 - 95. Over the same period the population decreased at an average rate of 0.6% per year. Again, according to the World Bank, during 1985-95, the real GDP of the agricultural sector declined by an annual average of 1.3% and industrial GDP (industry provided 32.6 of GDP in 1996) declined, in real terms, in the same period, by an annual average of 4.9%. The annual rate of inflation averaged 106.1 in 1990-95. Consumer prices increased by 62.1% in 1995 and by 123% in 1996. The level of unemployment had been increasing, and at the end of 1996 it reached 12.5 %. Now it is about 14 %. The number of poor people in Bulgaria also has been increased, but according to different research methods it varies. National statistics for 1997 estimate the poor at approximately 69.5% of Bulgaria's population. At the end of 1996 and at the beginning of 1997 the financial system of the country was crushed down, there was enormous hyperinflation, provoking a serious economic and political crisis. The BSP (Bulgarian Socialist Party) Government was pushed out of power by mass protests and from May 1997 the country is governed by a Coalition of Democratic Forces, which identifies itself as christian-democratic oriented. From 1997 the country is operating under the conditions of currency board, equalizing the Bulgarian national currency to Deutsche Mark. This measure proved successful, the financial system was stabilised and the inflation was stopped. In 1995 Bulgaria made a formal application for membership of the European Union and European agreement entered into force.

Concerning social welfare, state provision is made for social benefits, including sickness and unemployment allowances, maternity leave payments and pensions. The retirement age is 60 years for men and 55 for women. State social insurance is directed by the Department of Public Insurance and the Directorate of Pensions. Of total government expenditure in 1995, 12 094m. leva (3.4%) was for health, and a further 91,320m. leva (25.3%) for social security and welfare.

Education is free and compulsory between the ages of 6 and 16 years. In 1995, according to UNESCO estimates, 1.7 % of the adult population were illiterate. Now a process of decentralization of social funds is going on, so the social welfare system is restructuring. The privatization process is still not completed, but 1999 marked a visible progress in completing the process. The problem is that this year is crucial from the point of view of liquidating the unefficient large state enterprises, so many people would be expelled from work. The returning the land to their ex owners started in 1990 and in 1999 could be said that this process will be finalized. Now 98 % of GDP in agriculture comes from the private sector, 65 % of GDP in industry - also.

As one could see the country is going through reforms 10 years and they are not still completed. This is one of the most important factors shaping mass attitudes. As a last remark, I want to state here that one of the most important problems of the diagnosis of the state economy and living standards concerns problems with data bases. There are different informational resources which are giving different data concerning evaluation of concrete areas - this is not only true for poverty estimation, but for the level of unemployment, number of different ethnic groups etc. This leaves the floor open for qualitative assessment studies, which can throw light to specific problems underestimated or even not seen by official statistics and other official information sources. In our opinion such qualitative assessments could be a challenge for the official

data, especially in this situation of transition when many of the processes are going under the official surface, beyond the formal rules - this means beyond the official figures.

2.2 Study purpose

This study is part of the World Bank-funded "Consultations With the Poor" study for the WDR 2000/01, and has the following main objectives:

identifying the poor group's perceptions of: well-being and ill-being, trends in changing perceptions of security, risk, vulnerability, opportunities, social exclusion, crime and conflict; priority problems and concerns; institutions; changes in gender relations.

2.3 Methodology and process

The methods used were those explicated in the Process Guide for PPA "Consultations With the Poor" in the ECA region, and they include:

Open-ended group discussions, in-depth interviews and life histories, matrix ranking and scoring, trend analysis, causal impact analysis (some of them visualized). The Bulgarian research teams are very grateful to Meerah Shah for her provocative and disciplinary, tolerant and insistent, detailed and insightful training - which was a challenge and an invaluable experience. Dr Anis Dani's one-day presence was also very helpful in specifying and clarifying the methodology applied in this region.

The matrices and other visuals were introduced during open-ended discussions as recommended by the Process Guide. They were used as a tool to enhance these discussions; that is why the study team decided not to use matrices prepared in advance. Consequently, the different groups created different matrices with different categories, and we preferred not to aggregate them across the groups.

Two types of scoring were used in the visuals - one scale from 1 to 100, where 100 is the highest mark; and another, from 1 to 6 - the traditional scale applied in Bulgarian schools. In the latter, 6 is the highest and 1 the lowest mark, but 1 is virtually absent in responses and "poor 2" is also rare. Thus problems were described as "moderately grave" to "extremely acute," in which 3 or 4 corresponded to the former, and 6 to the latter. The respondents tended to put the sign for percent, %, when using the scale from 1 to 100.

The focus groups included poor retired people, young people, single mothers, members of large families, disabled, unemployed. In two of the sites a group of rich people was included as a checking group, and the research teams also interviewed groups of "normal" working people in order to see whether the perception of poverty changes radically with the social status.

The poor were identified in some of the cases on the basis of a list of welfare recipients supplied by the local Welfare Office and by asking the residents of a particular neighbourhood to identify the poorest people in their neighbourhood.

The fieldwork was carried out by the following timetable: all sites, from March 14 to April 25; every team spent at least six days on each site, often returning after the main fieldwork for a feedback. The research team is very grateful for the collaboration of municipality officials in Raion Jugen - Plovdiv, and municipality officials and the Mayor of Kalofer. Also to Kapka Panayotova, Director of the Centre for Independent Life, an NGO helping disabled people.

2.3 Selected Sites

The number of poor people in Bulgaria varies, according to different research methods. National statistics for 1997 estimate the poor at approximately 69.5% of Bulgaria's population. Qualitative research on self-evaluation of poverty level has also been done, but without any explication of the criteria used for the ranking. Various surveys on the poverty level in Bulgaria have identified the following distinctive features of poor groups:

There is a definite ethnic profile of poverty (Roma and Turkish ethnic minorities, Muslim Bulgarians - Pomaks); most of the poor people are with a low level of education, with many children. The poor also include single mothers and some of the retired people, a large part of the long-term unemployed and the disabled. (*Bulgaria: Poverty in a Situation of Transition*, UNDP and ILO, Sofia, 1998, pp. 33-43, 93-100). The differences concerning the number of poor rural and urban households are not essential; still, the poverty level is slightly higher in urban areas. The lowest level of poverty is recorded in the capital city of Sofia (data from October 1997, National Statistics, *ibid.* edition, p. 38-39).

Taking into account those characteristics of poverty in Bulgaria, the research team decided to choose three villages, three big cities and three relatively small towns, situated in different parts of the country and with different profiles. The following sites were included in the sample for the following reasons:

Villages:

1. Village of Razgrad, Municipality of Lom - a village in one of the poorest regions in Bulgaria, characterized by high unemployment; pop. 1,150, Bulgarians and a significant Roma community (one-third of the whole population); in the Danube plain (lowlands); main livelihood - subsistence economy.
2. Sredno Selo - a highland village with an ethnic Turkish majority and 80% unemployment, situated in Lovech District, the second poorest district in Bulgaria (according to World Bank-funded qualitative research carried out in 1995); main livelihood - subsistence economy.
3. Kalaidzhi - a highland village with a Muslim Bulgarian (Pomak) majority and 80% unemployment, situated in Lovech District; main livelihood - subsistence economy.

Small towns:

1. Etropole - a highland town with close links to nearby villages, pop. 15,400 - Bulgarians and 17% Roma; high level of unemployment, mining industry, which is downsizing, therefore subsistence economy has become prevalent at present.
2. Kalofer - a highland town, pop. 4,000, Bulgarians. The distinctive feature of Kalofer's economy is the enforced idleness of enterprises or the so-called temporary unemployment, i.e. lay-offs - a peculiar state in which people are formally in employment but, since their enterprises are idle, get just part of their pay or no pay at all. In other words, they do not have permanent wages; in some cases, they have been laid off for as long as nine months.
3. Dimitrovgrad - in the Thracian valley, the "first communist" town built by the

communist youth brigade movement in 1945, pop. 52,000, a large Roma quarter; the main livelihood is related to mining, building and chemical industries, which are now downsizing; the largest Sunday market in Southern Bulgaria.

Large towns

1. Sofia - Bulgaria's capital. The motive for including Sofia is that some qualitative surveys of poverty show that many poor people in the countryside tend to compare themselves with Sofia residents - both with rich people in Sofia and with Sofia beggars ("as poor as a Sofia beggar"). From Sofia's 24 boroughs (*rayoni*) one was studied - Krasna Poliana, the poorest borough with the largest Roma community in Sofia; pop. 62,000.
2. Plovdiv - Bulgaria's second largest city, with a mixed community - a large Roma quarter and an Armenian community. In Plovdiv, Raion Jugen was studied, pop. 78,000, including 20,000 pensioners and 20,000 welfare recipients below the poverty line.
3. Varna - a seaside town, the administrative centre of Varna District - the poorest district in Bulgaria, according to World Bank-funded qualitative research of poverty carried out in 1995. There the Roma quarter was studied - 80% male unemployment; 100% female unemployment; total dominance of the informal economy. A large number of heroin users.

Table 2.1: Number of Discussion Groups at the Study Sites

Site	Poor				Other (specify)				Total
	Men	women	youth	Subtotal				subtotal	
Rural sites Kalaidzhi	2	2	1	5	1 mixed	1 elderly-mixed	1 well to do	3	8
Razgrad	2	2	1	5	2 mixed (one Roma and one Bulgarian)	1 elderly - mixed		3	8
Sredno Selo	1	1	1	3	1 mixed	1 elderly mixed	1 herb gatherers	3	6
Urban sites Kalofer	2	2	1	5	mixed	elderly mixed	orphans	3	8
Etro-pole	2	3	1	6	mixed	elderly mixed	rich one	3	9
Dimitrovgrad	2	2	1	5	mixed	elderly mixed	students in a special school, orphans	3	8
Varna	2	2	1	5	mixed	elderly mixed	1	3	8
Plovdiv (Jugen)	3	3	1	7	mixed			1	8
Sofia (Krasna Poliana)	2	2	1	5	mixed	elderly mixed	disabled	3	8
TOTAL	69								

From 69 groups 18 are female, 19 male, 9 youth, 10 mixed, 8 elderly mixed, 8 special.

Additional groups studied: homeless - Sofia, nurses - Sofia, heroin users - Varna
Table 2.2: Number of individual and institutional case studies at the study sites

Site	Poor				Other (Specify)				Total
	men	women	youth	Subtotal				subtotal	
Rural sites									
Kalaidzhi	2	3	1	6					
Razgrad	3	2	1	6					
Sredno selo	3	1		4					
Urban sites									
Kalofer	2	3	1 male	6					6
Etro-pole	2	3	1 male	6					6
Dimitrovgrad	2	3	1 male	6					6
Varna	5	2	1 male	8					
Plovdiv (Jugen)	1	2	1female	4					4
Sofia (Krasna Poliana)	2	3	1 male	6					6
TOTAL									

Male 22; Female 22, Youths 8; TOTAL: 52

3. Perceptions of Poverty: Well-being Definitions and Trends

3.1. Well-being. Local terminology and definitions

The respondents offered a variety of definitions of well-being. Some of them ran across all the groups interviewed. Here are the most often used criteria for defining well being:

Money: The definition of money is a case in point. Money was analyzed mainly as a means of obtaining things one needs in order to be well off.

"If you have it [money], that doesn't necessarily mean that you'll be happy. But if you don't have it, that certainly means that you won't be happy" (middle-aged woman).

"Poverty is something opposite to normal life. Here everything is associated with money, employment and health. If you don't have any single one of those, you are poor. (...) Quarrels start in the family. Your wife starts complaining that you are no good, comparing you with those who have money. And she might leave you - why does she need somebody without money. And she'll be right. Why should she have children with such a man, and let them live in poverty" (young man).

During the discussions on what money is needed for, the respondents usually quoted items which they consider essential for a normal life and which cost "almost nothing" or "plainly nothing" some ten years ago - food, health services, education, heating, medicines. A common refrain was *"When I get my pension/wage now, and when I pay the electricity, water and phone bills, buy some bread and milk - and I've spent it all - doesn't go a long way."* *"Well-being means not being concerned about food, warmth or clothing"*.(young men, Dimitrovgrad) *"Let's not talk about clothes. We don't have any. We find clothes in dustbins. Just look at us, we're soaked"* (it had rained that night; homeless).

Contacts: Another major item needed in order to be well is the opportunity to meet other people. Money is needed for social contacts. *"Now I have no money to buy a cup of coffee"* (young woman).

Being among the other members of the community, feeling their love and respect, is a must for well-being.

"It is important what people think of you. At least, it is important for me. And it is nice to hear good things about us, for example during the [1994 football] World Cup Finals [when Bulgaria finished fourth]. Even old women here were glued to the TV set all day. You should have see what it was like here. We forgot all about poverty, anxieties, everything..." (middle-aged women, town).

"Well-being is when I have this here ugly guy by my side, see..." (young criminals).

Family bonds are the most important.

"Well, I like money and nice things, but it's not money that makes me happy. It's people that make you happy - my children, my husband, my sister, my father and my sister-in-law. To be well - this is to feel secure, loved and happy" (middle-aged women, town)

Children are the major source of joy and pride.

"No, that's not the way to discuss well-being. You have to draw a distinction between "dreams" and "to be well." It is one thing to have dreams and quite another what you want for tomorrow and the day after tomorrow. To feel all right tomorrow - this means to be called by Martin [the richest farmer in the village] and to be told that he needs me and the sons for one month, or for the whole summer; to give us some money in advance; us to buy things and go back home together with the boys and tell my wife. And dreams... they are for free. All right, they are for the children. Let the children be all right. Them to make a home, to have a family, that's it. But that's another story. (...) I have an old neighbour, Bulgarian, and he told me once that whenever he saw me with the boys in the street, he always said 'if only my boy were here ...' " (middle-aged Roma man, village).

"To have my friends and son not following in my footsteps - to hell with everything else. To bring up my son - I've got two of them aged four and six - I'd risk anything" (young criminals, town).

"I can't understand them people who don't want to have children. They aren't human for me" (woman, city).

Money is needed for the family - to support the family, to win its respect, to feel useful.

"To be well is when you have money, and you have a family and children. You need to have savings in order to be able to support your children till late on in life" (young man, city).

"Being well means not to worry about your children, to know that they have settled down; to have a house and livestock and not to wake up at night when the dog starts barking; to know that you can sell your output; to sit and chat with friends and neighbours. That's what a man wants" (village, middle-aged man).

"To be well means to see your grandchildren happy, well-dressed and to know that your children have settled down; to be able to give them food and money whenever they come to see you, and not to ask them for help and money for Kalaidzhi" (old woman, village).

Most of the respondents (except the youths) believe that it is their duty to support their children until their death and are ready to make any sacrifice for that.

The epitome of ill-being were the lonely old people abandoned by their next of kin, shivering under the blanket in winter because their children had not come to chop firewood for them. Nevertheless, most Bulgarian parents prefer their children to live in a bigger city or abroad, and are ready to take the risk of remaining alone because they believe that this is the better option for their children.

To be well, people also need security. Money is often analyzed as important because

it bring "security": "security - ultimately it all boils in money" (elderly). One of the most important dimensions of security (or the lack of it) is the ability to make plans for the future.

"To be well is to know what will happen to me tomorrow" (middle-aged man, village).

"Anything might be in store for you"; "What sort of security are you supposed to have when you never know if they'll cut off your power supply, if the skinheads will attack you, if you'll have supper for the children tonight." (Roma, mixed group)

To be able to make plans - or to have hope - you need money again. The poor have no control over their future.

"To be poor means to live from day to day" (homeless).

"You have no money, no hope" (Muslim Bulgarian woman).

"I do everything at once now - some beans, some cucumbers, some onions; pigs and ducks, oats and chicken, goats and sheep. I never know what will fetch a fair price next year, so I do everything. Then I sell what I can and the rest I send to my folks [his daughter's family] in the city or I have it myself. This year we have had almost everything to eat. If the prices were fair, I would have rather sold it instead of having it myself - my son-in-law has a pot-belly as big as mine. We have eaten two pigs this year" (young pensioner, village).

"We can't afford making real plans, we don't know what will happen next. We have just hopes and dreams now, but we dream a lot" (Roma women).

Most of the groups listed **employment** among the things essential to well-being; even the pensioners insisted on including this criterion "because of the children." The respondents stressed that they meant a "real job," which means a "regular job"; "to know that you will have the same job and the same wages for at least three years, or even more, if you don't make a serious mistake" (Roma, village). Unemployment was one of the main features discussed in the "Problems and Priorities" section, and will therefore be analyzed at length in that section.

Some focus groups listed **food** and eating one's fill among the things needed to feel well. This criterion was identified specifically by some Roma groups and, to a lesser extent, by some elderly people in the big cities.

"Everybody is living on bread, beans and home-made preserves from the village. No vitamins at all, no meat, no wholesome food. Bread and some margarine - we can't afford butter. So we buy some bread, some margarine [a discussion on the qualities of different brands of margarine occurs at that point] and that's all" (Plovdiv, old women).

"The Gypsies are rich - they eat and drink" (city pensioners, with obvious envy).

"Before 10 November [1989] the majority of Gypsies used to live better than now, because the state then took better care of us and we felt more secure than we do now. We knew that come what may, we wouldn't starve to death" (middle-aged Roma man).

Other respondents made a point of insisting that they were not that poor.

"But we still have food. From time to time meat even, when we slaughter a sheep, a chicken; there are eggs. We aren't like the people in town - in Sofia - who rummage in garbage cans and line up for a bowl of soup. You can see them on TV. We aren't going to starve to death here, we have food" (Pomak man).

"We aren't destitute. Everybody has a house and enough to eat. Our cellars are stocked with home-made preserves and rakiya. I saw Africa on TV - now that's real poverty, when you starve to death" (small-town pensioners).

Some groups also discussed **social cohesion** ("to trust each other"; "to have more common understanding"). The issue of social cohesion was brought up either by some excluded groups (e.g. Roma) who blamed discrimination as a major cause of their ill-being; or by groups which felt responsible for the whole community (e.g. middle-aged village women).

Finally, some respondents declared that to be well, you need **good luck**.

"For a person to live well, to live in plenty, one must be born under a lucky star, have a birthmark. That's what my grandmother says. Unless you have such a birthmark, there's nothing you can do. I myself don't. Those who do don't live in this part of town, they live in Petko Napetov, where my grandmother does their housework. They have big houses, satellite TV, cars" (poor boy).

Ill-being was analyzed as the absence of any of the criteria listed above. Any single one of those criteria is not definitive of well-being, but the absence of any *is* enough to bring on ill-being.

3.2. Categories, criteria and proportion of households according to different groups

Most of the respondents discussed five to six basic groups, ranked by different criteria and sometimes divided into sub-groups. "Rich" people were usually on top. Next came those who were "well-off" or "living normally," discussed in comparison with the respondents' own group; then struggling, making ends meet, moderately well; next are the "poor," people who are "eking a living" or "normal people" (who, however, do not live a "normal" life); there is another category of the desperate, "destitute," living in "extreme poverty. The excluded ones were at the bottom of the scale.

1. The **rich** are usually analyzed in terms of money, wealth and power. Their number vary between 1 and 5 %.

They are called "fat cats" (*barovtsi*) "rolling in money" - young and older men; *paraliya* (pl. *paralii* - *having money*); *mangizliya* (pl. *mangizlii* - *having the roll*); *firmedzhiya* (pl. *firmedzhii*) (owner of a business and employer of several workers):

"We Kalaidzhi them '*gospodar*' [literally 'lords,' 'masters'] - this is a combination of '*gospoda*' [literally 'gentlemen,' the official way of addressing your equals or superiors since 1989] and '*drugari*' [literally 'comrades,' the official form of address before 1989]; so you have '*gospodari*.' They are the masters now, the former comrades who have become 'gentlemen,' the same persons..." (mixed group, small town).

"*You are rich if you can afford to buy what you want and still have money left. If you don't keep a record of the money you spend. If you can afford a Mercedes, an island, a yacht, frequent travel.*"

The most important criterion is money.

The "rich" were discussed in very negative terms by all respondents, who were particularly upset by their flaunting their wealth:

"*They have BMW and Mercedes cars, they go on holiday to the Canary Islands, they have blonde secretaries under 18*" (middle-aged men).

"*They are swindlers*" (old women). Some groups treated them with hate and contempt - "*mafiosi*," "*money-launderers*," "*killers*," "*criminals*."

"*It's all a game for them, there are no rules and no laws*" (mixed group).

This kind of wealth is contrasted with criteria approved by the community: respect and security.

"*He [the Hodzha] is respected by everyone, although he himself is not a rich person. But last summer when we had a rain-prayer [yamur-duvasi] he said, 'It will rain on Wednesday' - and it sure did!*" (old man, 78, village).

"*He has money in his pockets, but nobody knows if this money is his. He spends and borrows a lot, and sometimes mortgages his house - so this money does not really belong to him. That kind of wealth certainly isn't my cup of tea. They aren't really wealthy*" (young men).

This group of the "filthy rich" was occasionally contrasted (by urban rather than rural residents, and by younger rather than older respondents) with another group of "prospering" people. The main difference between those two groups was not in terms

of money, but in terms of the manner in which this money had been acquired and was being spent. The "prospering" people owed their prosperity to their own efforts and did not have the upstart arrogance of the *nouveaux riches*.

They were usually characterized in terms of hard work and security: *"They have no day-to-day worries and they can think of their personal development"* ("duhovni interesi" - literally "spiritual interests"); *"They have savings and can save more money"*; *"They are not afraid of accidents because they can afford hospital treatment or they can buy a new car instead of the stolen one,"* and - as a group of women stated, *"they can have two children or more because they can offer them security.* The respondents had a rather good opinion of that group.

2. "Living normally," middle-class, doing well - 5% to 10%

This group was usually analyzed in terms of security and "normal" standards of living, depending on the respondents' ideas of a "normal" life. Thus the perceptions of the group in question varied greatly from one group to another.

Their monthly income ranged from 500,000 leva per family member (urban young men) to 120,000 leva for the whole family and *"haven't ever gone to bed on an empty stomach"* (village Roma).

For most respondents, people who have a "normal" standard of living have a well-paid regular job, their own flats or houses or land. They can afford saving money and making plans for the future - which, for most of the respondents, meant that they could save money for a flat/house for their children, did not have to worry about bringing up their children, could afford to buy clothes, to go on holiday... All things which the respondents could no longer afford.

"They can meet with friends and relatives, afford to have a cup of coffee with fellow workers or to buy them a glass of beer after work" (middle-aged men).

"They can afford to buy a train ticket and visit their relatives" (elderly).

"Well, I have a sister-in-law in a village near Svishtov where my wife was born, 200 kilometers away, and I have no idea how she is. We Kalaidzhi each other three times a year - at Christmas or New Year, on the children's birthday. And we speak in a rush because of the phone bill - how are you? Fine, we're doing well, still alive despite the illness - and that's all. We used to visit her each year before 1989, my wife's parents were also alive then and they used to give us some meat, some wine... This meat costs a lot more than the train ticket, but we can no longer afford it. While a normal family could visit their relatives and, in the final count, get more food than they would buy for the price of the train ticket" (man aged 60).

The families "living normally" were also described as relatively united - "they have no quarrels, they trust each other." Members of those families were also thought to be in better health (because they are not consumed by everyday worries). The respondents noted that a normal income was sufficient to afford "normal" monthly expenses such as electricity, central heating, water, taxes, food, clothing and social activities.

The discussion on people who "live normally" tended to concur with the discussion of "the normal life" in the past which, for most respondents, was no longer affordable.

3. Struggling, making ends meet, moderately well; "coping with difficulties"

Here were given different proportions - between 10% and 20%

All groups defined moderate well-being ("to be moderately well-off," *dolou-gore dobre*) as having two salaried employees in the family. Some respondents said that people who were "moderately well-off" "lived from salary to salary." They cannot afford to save money. They have a job and a monthly salary of up to 120,000. For the elderly this translates into two decent pensions (90,000 leva a month each). They can still afford to socialize and buy nice clothes for their children/grandchildren, but cannot "*guarantee their children a decent life.*" They have some sort of problem - someone is unemployed or ill, or the children living in the city have no flat.

"That's the way it always is - you take care of one thing but then something else pops up. You buy something and the problems with the heart begin"

Most of them are "struggling" to maintain their living standards and social status, and realize that that they cannot "keep up the fight" indefinitely.

We cannot afford anything new - a TV set, refrigerator, stove or washing machine. We use the old ones [bought in communist times] and pray to God that they won't break down. We cannot afford new clothes - see, I bought my shoes 15 years ago, for 14 leva. This simply can't last too long - our TV set will inevitably break down in the next couple of years and we'll have to make a choice: spend our children's share on a new TV set, or keep supporting them at school and give up television. But now we only want to help our children stand on their own two feet" (woman, town)

Respondents noted that a "lower than normal" income (i.e. lower than that of the group with "normal living standards") promptly "narrows your perspective." The first things to be sacrificed are those needed for "personal development" and "culture" - books, cinema, theatre, personal hobbies¹. Even most of the "normally living" families have to give up those things when they have their first child. The next thing to go is socializing in larger groups of friends or family. This sacrifice is far more painful for the respondents than the sacrifice of "culture." Social activities were also identified as one of the main criteria for happiness:

"What if I had a normal income? I would do what I used to do under Todor Zhivkov. I would buy a dozen of bottles of beer and two chickens, I would go with friends to the island², make a fire and roast the chicken... Yes, that's what normal people still do" (man aged 50, Plovdiv).

Still, "struggling" people continue to "struggle" by cutting back on "personal development" and with a "narrowed perspective."

4. Poor, doing poorly (*zle*), poverty

This group was the largest one - most of the focus groups identified as belonging to this category - about 80 %, in some cases, it was discussed as a sub-group of the "struggling" ones.

¹ In the Bulgarian context, those activities are usually carried out in a small family circle.

² A small island in the Maritsa River, a traditional spot for picnicking.

In the cities, one of the major differences between the "poor" and the "struggling" is that the former can no longer afford any social activities and have to make serious personal sacrifices (greater than those of the latter). Nevertheless, they can still afford some social activities for their children. The money left after the unavoidable food, heating, electricity, phone and tax expenses is spent on clothes and pocket money for the children (for cafés, discos and social activities - "parties," "get-togethers"). If the parents' siblings are childless, they also buy clothes and small presents for their nieces and nephews. Grandparents always provide food or money for their grandchildren.

My girl is very brave; she knows we are in dire straits and never complains that she's not as well-dressed as she would like to be. I sometimes pass by the schoolyard deliberately and watch the children there; I do this on my own and don't want my daughter to see me. I see how the other children are dressed so that my child won't look poorer than the others" (woman, Plovdiv).

Parents "make sacrifices" for their children's sake; fathers stop socializing and sometimes quit smoking. Female get-togethers are less expensive ("us mothers of young children go out for walks and chat together"). Some women said that they were cutting back on food (they were "underfed") in order to save money for their children's clothes and partying. Most respondents were more worried about keeping their children's status among their peers than about providing them better food or education.

Female respondents claimed that those groups had health problems because of their "everyday worries."

"People are worried sick; each day I worry about the next; and even the slightest obstacle could spell disaster. Say, my salary is one week late. Ten years ago I would have laugh at that, I wouldn't have even noticed - who cared, we used to keep our money in the drawer and there was always something left by the end of the month. While now they will cut off your electricity supply or your phone if you are late with the bills. And I start worrying a week in advance, wondering whom I could borrow from if I don't have the money to pay the bills on time. So I've started having headaches, taking pills for my heart" (woman, Plovdiv).

"There are so many thieves now, they will break in your house when you are out shopping, or assault you in the street. I'm afraid to go out. I stay at home all day, as lonely as the dawn, and my health's failing because of my sedentary lifestyle"

In the villages, "personal sacrifices" are a distinctive feature of this group. The "poor" cannot afford Kalaidzhi for the winter, but can still help their children and grandchildren.

In the small towns:

"They go to work, then they come back and stay at home under a pile of blankets, shivering with cold. They don't go out, they are ashamed to meet other people - if they run into a friend and are invited for a drink, they must refuse. So they'd rather not go out at all" (mixed group, Etropole).

Respondents drew a sharp distinction between poor Bulgarians and poor Roma.

According to Bulgarian respondents, the main difference was that poor Roma had not given up their social activities; the Roma respondents tended to agree with that.

5. "Desperate," "destitute," "extreme poverty"; "poverty-stricken," "as poor as a church mouse," "living in misery." A very large range of proportions mentioned - from 5 % to 30%.

Extreme poverty includes various sub-categories: welfare recipients, single mothers, unemployed, young families, Roma. The criteria actually depend on the respective group.

For some respondents the major difference between the "poor" and the "destitute" was that the former could, even with extreme personal "sacrifices," afford to keep their children on a par with their peers. People who can do this "still have some hope"; those who can no longer afford it become "desperate," "destitute" (middle-aged unemployed men). The "desperate," "destitute" cannot afford the same clothes for their children as the above-mentioned groups. They are in poor physical and mental health - "depressed," "prone to suicide," "driven by despair."

The parents are still respected by their neighbours.

"There was a man in our apartment building. A silent, shy fellow, always very neatly dressed. They found him dead in his apartment. The doctor said that he had become so feeble that he died of a common cold; they found just a piece of stale bread in his flat. It's a pity we never spoke with him. He had dignity, that fellow" (man, city).

According to the respondents, children from such families are often either rejected by their peers or "fall into bad ways." Those families will break up more easily than any others.

6. Fallen out:

At the end of the scale are "**izpadnalite**," literally "*those who have fallen out.*" - 1% to 5%.

This group also includes a variety of sub-groups, whose common feature is that they have lost the respect of the other members of the community and are excluded by the latter. In some interpretations, those people comprise a separate community.

Some of them rummage in garbage cans.

"There are people rummaging in garbage cans in town, we can see them; but there are also others who stay at home and we don't know what's on their mind. There have recently been such people in the countryside too - when they can't find anything in the towns and are starving, they start looking for relatives. So they spend four or five days in the house of one relative, then another one will feed them for another couple of days. But there are few of them here. Finally, they will find some old distant relative who will take them in, and they will tend to his garden and look after him. Of course, they have problems with this relative's children - sometimes the children are afraid that he will leave some land or the house to the newcomer." (women, Plovdiv)

Some of the poorest respondents in Plovdiv mentioned certain sub-divisions in that

group:

Those who eat food found in garbage cans and those who collect things for sale; those who rummage in garbage cans in their own neighbourhood and those who go to a different neighbourhood where nobody knows them. The former are the rejected among the rejected.

Male pensioners were inclined to accept collecting waste paper and scrap for sale. Female pensioners and all younger groups considered this utterly unacceptable. The lowest level is reserved for those who eat food found in garbage cans.

"Once I was walking near the market-place and saw a schoolboy leave a bun near a garbage container. A thin and very clean boy, he was obviously a poor eater. His mother must have given him the bun for breakfast. So I looked at that bun, a clean piece of bread, I looked around - somebody will see me, and so I left it where it was. I passed by a couple of hours later and the bun was not there any more - somebody must have taken it" (man, hard-core unemployed, Plovdiv).

Some young respondents associated the "fallen out" with drug addiction: *"If you're a drug addict, you're scum."*

The orphans identify themselves with the lowest of all categories: *"We're at the bottom - us, we have nothing."*

Some of the respondents differentiated specific groups.

Elderly

Some groups tended to classify the elderly and pensioners as a separate group.

Some pensioners identified four sub-groups - mostly urban and mostly rural residents; those who were still able to work and were in good health, and those who were ill and unable to work. They claimed that most elderly people who were still able to work preferred to move to their native village and send their children food or, at least, not to be a burden for their children.

As they got older and their health failed, they would move back to the town "for the last couple of years of their life," because it was easier for an ill person to live in the town - the hospital was closer, there was running water and a toilet in the flat (rather than at some distance in the garden). According to some groups, there is a sub-group within the last sub-group.

"Sometimes there are people... in towns... who will fall so low that - if you'll excuse me... they can't go to the toilet by themselves... In that case the state should take care of them and send them to homes for the elderly, but that's a very sorry condition. They say that there were people [in towns] who transferred their flat to their children in exchange for care, but then their children sent them to such homes. We have heard of such cases... but here in our villages such a shameful thing, such a dreadful fall has never occurred... such things have happened... are happening only in towns" (old man, village).

Roma

The Roma were frequently discussed as a group apart - for example, while discussing the percentage of the different categories of people in the community the total was made up to 100%, and then some extra 30% to 40% (depending on the case) were added for the Roma, because "they don't count," or "they are in a class of their own." Whereas Roma discussed all social groups in the community without drawing a distinction between Roma and Bulgarians (except respondents in a Sofia ghetto).

"On the whole the Gypsies are worse off at present. What do I mean? I mean that before there didn't use to be Gypsies who were in such a bad state as they are now. Otherwise, those who were in a bad state before, are in a bad state now. And those who were well off, are well off now too. There are, of course, exceptions. There are people who used to have money before, but then lost it in the Ponzi schemes in Varna ten years ago" (man, 59, Varna).

The Roma identified different sub-categories within their community. The extremely poor among them are those who have no electricity, running water, toilets. "There's a widow who doesn't even have a door at her shelter, just a blanket."

3.3. Changes in well being categories, criteria and proportion of households.

Discussing the transformation of society in the last decade, most respondents declared that there were three main categories during the communist period: the rich and powerful; the poor; and the "average" ("sredni" - lit. "in the middle").

1. "The average"

The most numerous category - up to 90% of the population - was the "average." All respondents (except some individual case studies) claimed that they belonged to this category ten years ago.

"We were all equal before - salaried employees" (mixed group).

"We were all more or less equal, except for certain drunks" (old Roma men).

There were some differences among the former group of "the average", but they were based on different criteria.

"It was different before. If you were hard-working, you will arrange your life up to a certain level, but no more. That is why there were no rich people then and we used to say that this one is more respected, that he has more authority, that his word is respected, or that this one is no good, a violent person or a drunk. While now we think who's rich and who's poor" (middle-aged man).

As a whole, these average people had a feeling of security.

"We were in the middle, as everybody else. We had everything we needed, we had security, we didn't worry. Back then you had to be very lazy or a drunk to remain poor. And there was solidarity. If you were in trouble, there would always be somebody to help you - relatives, neighbours, friends, boyfriends or girlfriends. While now everybody has cloistered themselves" (middle-aged man).

Even those with modest education and ambitions had their share of this security.

"During socialism [communism] enterprises gave people with poor education, or more common folks sort of, with no other income but their low wages, a chance to have some kind of - be it low - standard of living: a small house, a TV set... Most people - workers included - managed to put a penny away for a rainy day" (pensioners, Sofia).

Those more ambitious were able to draw some plans for the future.

"Before, at least - at the start of the changes - there was hope, optimism, there's none of it now, people have cloistered themselves, they are apathetic and lead a wretched life. They cling on to greens and pickles, and that's it" (youth, Sofia).

The former "average" group was analyzed in constant comparison with respondents' present situation.

In terms of **income**, the then "in the middle" group was compared to the "normally living" families today. The "average" people in the past had a higher income than the respondents have now and "money back then was worth more than it is now." Food was much cheaper and nobody had to cut back on food. *"My bag was bursting every time I came home at night, bursting with food" (woman)*. People needed less money than they do now, because many things were either free of charge or subsidized.

"Money is not just paper, it is also a form of security. In the past, with your salary you also got security - security that you would have free health care, access to a trade union sanatorium, that nobody would steal your money or that the bank would go bankrupt. Fifty leva from your salary back then were worth much more than 50,000 leva now" (man).

In terms of **security**, the "in the middle" group of 10 years ago was compared to the present-day "rich" or even "very rich" people - because people then did not fear sudden emergencies such as a car crash, accident or illness. In the event of such an emergency, they would have

"paid leave, free health care, a holiday in a sanatorium and, when they recover, they will find their jobs waiting for them and even a welcome party organized by the colleagues. While now a sudden illness will bring ruin to the family and, at the end, you will be kicked out by your employer" (middle-aged woman).

This group was compared to rich people now also in terms of a general sense of security.

"If you are assaulted now, nobody will take care of you. Better stay away from the police or they will beat you up. Only those with BMWs have friends with baseball clubs and are afraid of nobody. If somebody beats you up in the centre of the town, nobody will intervene; everybody will run away or will look in other direction. And we have nobody to complain to. The police will laugh at us because they don't want to spoil their lists by registering another crime on their territory. And we don't even have friends" (elderly).

2. The rich

The rich were one of the other three main categories in communist society ten years ago. They were called "vurhoushka" ("the upper crust"); "nomenklatura", "bolyari" ("boyars," Mediaeval Bulgarian feudal lords), "drugari" ("comrades," the official term of address in communist Bulgaria).

They had more money than the "normal" people.

"There were rich people then, people with lots of money, but we didn't have any of them. I used to have a lot of boyfriends and this one comes one day, he was from Razgrad [town in NE Bulgaria, with a large Turkish community]. And he had 16,000 leva in his pocket, tied up in a handkerchief - and this was money just to spare, pocket money. My father was a construction worker in Elena in those days and his salary was 100 leva a month. With 16,000 leva you could buy two flats, even in Turnovo. It's like having something like 30,000 dollars now - in a handkerchief! And who was he - a sportsman, a weightlifter. He used to travel abroad, he had money, but I left him because he was very jealous. I meet my school-mates in the street and say hello to them and he makes a scene" (young woman).

The major difference between today's rich and the former "vurhoushka" was that the resources of the communist "upper crust" did not come from their wealth, but:

"They knew important people in Sofia - judges, and communist party leaders, prosecutors, deputies. Their power came from that source" (woman)

The attitude to the former "vurhoushka" is ambivalent. Some of the groups (those better-off rather than the poorer ones; younger rather than older people and city dwellers rather than town and village residents) claimed that they had led the country to the present crisis; some other groups tended to blame a general conspiracy

cooked up by the West in order to ruin the country; still others did not discuss this issue. In general, the former "vurhoushka" was more appreciated than the present elite.

"The boyars were corrupt, there was also corruption in the police force, but at least nobody would let you be beaten up in the centre of the town. At that time, the boyars and the police were the only ones who had the right to beat others. While now...." (man).

All the respondents claimed that the present elite was a direct descendant of the former "vurhoushka."

We Kalaidzhi them 'gospodari' [literally 'lords,' 'masters'] - this is a combination of 'gospoda' [literally 'gentlemen,' the official way of addressing your equals or superiors since 1989] and 'drugari' [literally 'comrades,' the official form of address before 1989]; so you have 'gospodari.' They are the masters now, the former comrades who have become 'gentlemen,' the same persons..." (mixed group, small town).

"To be upwardly mobile in Bulgaria, you've always had to fight tooth and nail, to be well-connected. They used the work of their subordinates, helped themselves to the public purse. And then they smuggled [the profits] abroad. The same people are now well off too, because they had a head start. Now they've merely turned their coats. That's why it appears that those who were well-to-do before are not the same people who are well-to-do now, but that's not true - they are the same people." (woman)

"Those who were rich then, are rich now.... Those were the clever people" (man).

3. The poor:

As for the poor ten years ago, most respondents claimed that only those who were lazy and/or drunks were really poor. The category was defined rather in terms of exclusion than in terms of wealth. Most Bulgarian groups tended to include the Roma in this category.

"Who were poor before? The Gypsies and the Tutuis [a local Bulgarian family with a bad reputation] have always been shabbily dressed and lived in pigsties, but this is in their blood, they like this, it has nothing to do with the social conditions" (old men, town).

"There were some very poor people, but who were they - Gypsies. There was work for everyone and if you worked there was no problem. But they were too lazy to work, only stole things from other people, and that's how they lived. In our village we were together back then, not like now, no one was either very rich or very poor, more like we were all the same" (man, middle-aged).

The Roma respondents did not agree with that classification and claimed that in the past they, too, had rather belonged to the "average," because they had the same living standards as the other people.

"Ten years ago, at the beginning of democracy, people were at an average level. In time, considering that money wasn't protected, our people got in deep trouble. Now - there's not enough money, the Roma have started stealing to support their families. When you're knee-deep in trouble, you're bound to sink further. Many people steal - you can't starve to death. When the wolf's hungry, he goes to the pen" (Roma, mixed group, Dimitrovgrad).

"On the whole the Gypsies are worse off at present. What do I mean? I mean that before there didn't use to be Gypsies who were in such a bad state as they are now" (Roma, mixed group).

3.4. Causes and impact of poverty

1. Causes.

The respondents quoted a variety of causes for their poverty. All of them blamed the present economic crisis, so most of the discussions were oriented towards the causes of the crisis.

Political regime: Some respondents tended to blame the legacy of communism - first, as mismanagement of the economy (younger women) and second, as having cultivated a certain type of attitudes of dependence on the State and reluctance to take the initiative and assume responsibility (older women, disabled).

Other respondents blamed "democracy" for the crisis.

"Ever since the beginning of this democracy we have been becoming like primitive people, savages. The only hope is in getting out of here, going abroad" (young woman).

"Let it be even democracy, if they want. But there should be jobs!" (Roma men).

"Everything changed when this wild democracy came" (elderly)

Another cause is the ruling elite and especially the politicians :

"All they do is promise. They take turns, them from the UDF and the BSP. Come election campaigns, and they start making big promises: we'll give you this, that and the other, you'll have jobs, food, we'll repair your dwellings. Then - nothing. They've lined their pockets, and couldn't care even if we starved to death..." (Roma younger men)

"We need a protectionist policy of the type pursued by Stefan Stambolov a hundred years ago. You ask why we have no such policy now? Because our leaders don't care about our national interests, all they care about is their own private interests. And that's because of their petty-mindedness. A powerful man in a powerful Bulgaria will be much more important than a former thief called "party leader" who's stolen just enough to buy a big house" (young Bulgarian women).

"Todor Zhivkov³ would steal, but folks always had a good meal..." "Petur Stoyanov⁴ travels God knows where, but food is rare" (mixed group)

There was some debate on the precise pros and cons of "communism" and "democracy," but all respondents agreed that the only way of overcoming the crisis was by industrial recovery.

"Under Todor Zhivkov all enterprises worked around the clock and he built new ones. Now there are just donkeys braying and you, Ilia, wandering around asking questions" (middle-aged men).

Why were the enterprises closed down and how to make them run again - there was a variety of interpretations.

Pensioners laid most of the blame on the West which was forcing on Bulgaria closure of enterprises, the ruin of agriculture, absence of protectionist policies. Another cause was competition from cheap European and Turkish imports and Greek farm produce. Several middle-aged and elderly respondents interpreted this competition as a grand Western conspiracy against Bulgaria:

"They forced us to liquidate our cooperative farms in order to sell their produce cheap, now they are closing down the enterprises in order to force us to buy their goods" (old men).

"All the markets are glutted with cheap Turkish goods" (mixed group).

"How could a European worker, who is paid ten times as much, produce cheaper goods? Obviously they have state subsidies. I read that the State there is also subsidizing farmers" (woman).

"The whole country has become a big market of second-hand European goods. We have second-hand clothes in humanitarian aid, they send us old medicines, we get their old cars, second-hand refrigerators. We have even second-hand women. Young Bulgarian boys marry old ladies there, young Bulgarian girls go there and come back used ten years later and marry here... We are becoming a backyard for cheap and used things" (mixed group).

Young people think that Bulgaria itself bears the brunt of the blame for the bungled transition, because people were not prepared for transition and that's why they are now reluctant to work hard and uphold their interests.

The closure of enterprises is associated with the other cause for poverty - unemployment.

"There should be jobs. Not social assistance, but jobs, as it was before. We have all become like the Gypsies, begging for alms."

³ The former communist dictator in power from 1958 to 1989.

⁴ The incumbent Bulgarian President.

2. Impacts

The impacts of poverty can be seen at the level of the whole society (see also section on "Social Cohesion").

Most respondents from small towns and villages spoke of "**podivavane**" (going wild). This means that you are obliged to work in a manner which is considered to be both humiliating, uncivilized and inefficient - e.g. to till your land by hand, or to use home-made soap and home-cooked bread; and that you cannot afford to think about your personal development. "*Podivavane*" is contrasted with self-esteem.

"A normal person has to have some self-esteem, to take a holiday, read a book. While now - you work here or there all day in order to have something to eat, and at night you can't even exchange a couple of words like normal persons, you drop off to asleep as if you were dead. It's as if you were dead while you were still alive" (middle aged woman).

"All day among the animals - you become like them, you can't speak normally any more" (middle-aged man).

One of the dimensions of this "*podivavane*" is the **absence of rules** - and even laws - that apply to all of society:

"What upsets me most is that there are no 'clear rules of the game.' They enact a law and promptly start issuing decrees, ordinances, instructions changing the meaning of this law - so you have no idea what you're supposed to do... Besides, there are good laws but no one's obeying them; how many people have actually been sent to prison for breaking them?" (man, Kalofer)

Most people have a limited choice: either to accept this humiliating situation, or to opt for **migration**. Usually, older people and parents prefer to stay, while younger ones would rather move. Both decisions are part of the same family strategy in ethnic Bulgarian families:

"Young people have nothing to do here. You can't imagine how I feel, as lonely as the dawn, but I was the first to prompt them to move to the city. I would have felt even worse watching them waste their lives here" (old woman).

"They went to study in town, then the boys were conscripted and then they wanted to leave the village. All you could do was give them money for an initial installment for a flat in the apartment buildings in Turnovo. We were left without help here, the children would drop by from time to time only, mostly to load the car with home-grown produce and leave us the grandchildren to look after" (woman).

In Roma and Muslim Bulgarian families the attitude was more nuanced; while young people often wanted to leave the village/town/country, the elderly parents were rather reluctant:

"It's like trees... You can see how this young forest here is growing - there are the old trees, with saplings sprouting from their seed and making the young forest thicker. But if the soil is barren how could the young forest possibly grow? So in ten years or so you'll see the old trees here and there... this one withered... that one struck by lightning... it's all gone..." (elderly, village).

All groups agreed that there were hardly any prospects for young people today, in many cases explicitly declaring "there is no hope any more."
Several respondents claimed that this was the most serious impact of poverty.

"Our people will not vote for anybody. We are finished already. My time is up, I've seen good days and bad days, but I keep worrying about the young. I see no hope for them" (old woman).

"Well, I'd rather be in Serbia now. They know that there's a war, and it will end sooner or later. If we knew that there would be an end of this crisis, we would endure it somehow. Be it for one year, or even for ten years. But now all we can do is sit and wait for the end to come" (woman, Etropole)

At a more personal level, individuals are not able to make any plans for the future:

"Before [1989] you could make plans. I built a flat for my son, then I built a flat for my daughter, but I told her before: listen, Michka, your brother is older so he'll have a flat first; you'll have to wait a few years, but don't worry, if your mother and I are alive, you'll have a flat of your own; if we die, the house will go to you. And she knew that it was as if done already - I had planned everything. Now I don't know what will happen next week" (middle-aged man).

"Each day is unpredictable - you can't make any plans, don't know what you're in for tomorrow" (young people, Kalofer).

"There's great insecurity now. You can't make any plans. For all I know, tomorrow I might be told that we'll be laid off for a couple of months or that the factory is to shut down. We work three days a week even now, and you're in for a surprise every day" (mixed group, Kalofer)

Another dimension of the same problem is what is perceived by the respondents as the impossibility of taking decisions.

"We can't even look up and see what's going on - we toil away all day" (middle-aged man).

The line of action which the poor are forced to take was not seen as the result of their own decision or choice. They were **victims of social transformation** and had to bear or suffer it. A common notion used in the analysis of the new models of behaviour was that of "sacrifice." It was especially typical for women.

"They wash the dishes with cheap cleaners or home-made soap, using very modest amounts of hot water, so that's why it takes them so long; they cook either late at night or very early in the morning in order take advantage of the lower night-time electricity rate, and they prefer to do the laundry by hand to save money on electricity. They wear out their hands and their eyes (man)

Another major personal impact of poverty is **disease** - both physical and mental ("anxieties," "depressions"). This issue was discussed mostly by city groups. The respondents analyzed different causal links relating poverty to disease: health care is less efficient nowadays; medicines are no longer free of charge, that's why "it's harder to be ill now" (this problem was discussed at length by elderly respondents).

"Even if the doctors diagnose your case and write out a prescription, drugs are so expensive. That's why I asked the doctor to explain the diagnosis to me and then made inquiries about the herbs recommended by traditional medicine for that illness" (mixed group).

"Well, I have heart and blood pressure problems. I buy drugs for my heart, because it could stop beating all of a sudden. The blood pressure I treat with herbs - you could have high blood pressure for 20 years" (women).

Poverty causes lack of money which, in turn, gives rise to "**anxieties**" (more specific for women):

"The more you have to do, the more you do. And when you're unemployed, there's nothing else you can do. You're sort of all charged up, eager to do something. When I stay at home half an hour, I start saying to myself: Ana, why are you staying at home like that, as if everything was all right with you? Get up, do something. So I go to see my friends. Other days I can't do anything - I start one thing, then I leave it half done and I start another one, so finally I do nothing." (woman, Plovdiv)

For middle-aged men, poverty causes "**depression**" and, consequently, **alcoholism and domestic violence**.

"When you are poor, nobody wants to speak with you. Everyone's sorry for you and no one wants to drink with you. You have no self-esteem, and that's why some people start drinking" (middle-aged men).

Another major impact of poverty is "**humiliation**."

One major example of humiliation cutting across the groups was the alleged *sexual abuse and harassment*. The men gave examples as often as the women.

"Only young girls aged under 20 or 22 can find a job. If they are 25 or older, nobody wants them. I can do the job of a waitress perfectly well, but the boss wanted somebody who'd do another job for him just as well" (women).

"They want young girls only and force them to work till midnight; the neighbours see the girls in their bosses' cars - at least they save money on transport" (mixed group).

Another major humiliation - "they never tell us why," "they never give us the reasons." This attitude to the poor is typical both of official institutions and employers.

"If you say anything, if you cross him [the employer], he says 'go away, there are thousands like you waiting for your position.' And he isn't obliged to tell you why you're being fired. Mind your own business, he retorts" (middle-aged men).

"I went to their office at Town Hall and demanded an explanation... The lady there said that those were the numbers on the computer screen. I know that the computer screen shows what you type on the keyboard. I kept asking her why but she told the bodyguard 'please show the next one in'" (old women).

Another "humiliation" is the fact that the poor are "losing their standing" among their friends and relatives.

This was associated with the major problem of alienation, discussed by the respondents as an impact of poverty. The respondents analyzed several causal links.

People cannot afford to socialize and get together.

"I don't visit my friends any more. If you go to someone's place, you have to buy them something, at least a packet of biscuits - and how could I possibly afford that? Then I have to invite them in my turn - how could I afford that?" (man)

"I'm young, now's my time to enjoy life, but how could I possibly do that? My parents are old and ill and whatever they try to do, they have just enough for electricity and for a pair of shoes. I have no self-esteem. How could I go out with a boy when I know I have no money?" (girl).

Some less expensive forms of socializing seem to be emerging. Some of them are based on women's social activities, which are cheaper than men's.

"Well, we're old and all of us have started saying we've become teetotalers. Of course I haven't, but a bottle of vodka is 2,000 leva. So we don't serve alcohol. We've started meeting together with our wives over a jar of home-made jam. The wives always gather to try their new home-made jam, so we've started ingratiating ourselves. We never did that before" (old men)

"I see my neighbours when we make pickles and preserves for the winter. I have always helped my wife do that, but before it was just for fun - you know, a dozen jars or so. Now we have a whole campaign and she can't do everything alone. And before I found this somewhat embarrassing, so I helped her at home only. You know, that's the way Bulgarian men are - they do the washing inside the house but they never hang it outside, or the neighbours will make fun of them. While now we make all the pickles and preserves together, and then we invite each other to taste the home-made pepper relish" (middle-aged man, mixed group).

This option is not available for lonely elderly people.

"There are times when I tell myself, that's another week without talking to anybody. I haven't seen for years my friends who are married. And how could I? Everybody's cloistered in his family, locked behind the door... So we meet now and then at funerals" (old man).

Family rows are part of poverty-driven alienation: rows between husbands and wives; between parents and children, and between relatives.

<i>"If someone gets what they want, the others will get nothing; so if someone buys a good pair of shoes, the others won't buy shoes this year. That's why children quarrel. This applies to brothers too - who'll have the family house, who'll have the family car"</i> (woman)
<i>"My brother's a scumbag. He conspired with our father and got the whole family house"</i> (man).
<i>"Once I asked my own mother when she didn't give me money to buy a birthday present for a friend: Why have you had me when you can't offer me a decent life?"</i> (girl).
<i>"My parents died and I've left my share of the family land to my sister to look after. Once or twice a year I go to my village to see her and to take some provisions. She's been giving me less and less; lard instead of meat, some potatoes, some cabbage - cheap and heavy things, difficult to carry. She's started treating me as a drone"</i> (man).

There is also alienation among **colleagues, friends and neighbours**.

<i>"The best you could expect from your colleagues is not to stab you in the back. Now everybody's trying to save their own skin"</i> (women).
<i>"Sometimes I see an old friend whom I know is doing well, but he promptly starts complaining how deep in trouble he is right now. And later I stop seeing him - he visits different places, meets with different people"</i> (men).

3.5. Discussion on the following questions:

People's perceptions of security and risk

There are four perceptions of security.

The most commonplace perception associates security with social security:

"There is security, stability, when you have a job and stable pay. But not in a private company, because they don't provide social insurance. Before 10 November 1989 life was better, there was greater security because the prices of foods and medicines were low and stable." (pensioners, Sofia) *"There was greater security before, higher incomes, more work. People are now afraid, especially older people."*(young people) Yet now there is insecurity and deficiency. The latter is countered by extra work, help from the children (if they can afford it). Ultimately, security is measured in terms of money: "It all boils down to money."

Roma groups associate security mainly with social security: we have security when we have jobs, and, besides, when we have support from somewhere. Some older Roma men think of security in terms of predictability rather than social security - to know what to expect; insecurity is unpredictability - "anything might be in store for you"; "What sort of security are you supposed to have when you *never know* if they'll cut off your power supply, if the skinheads will attack you, if you'll have supper for the children tonight."

The third perception identifies security with law and order and, respectively, insecurity with crime. *"People are afraid in general. Of crime, of going home alone late at night. Because if you're assaulted you'll get no support from passers-by, they don't care. Large-scale drug addiction and prostitution have also become a threat. To feel safer people are now having iron bars installed on their windows and doors, there should be tougher laws and coordination among authorities."* (mixed group). Youths likewise think that in this respect there is no sense of security: "Even if you have an armoured door you can never feel safe."

The fourth perception of security may be qualified as existential: *"You have a sense of security when you are free and loved by your close ones"* - mixed group; *"How could you feel secure when you are a mere mortal and could die suddenly," "I am insecure, but I don't think I'll be surprised by anything..."* - youths.

The anxieties are associated with perceptions of security: the worst thing is to remain jobless - all groups; to remain without shelter - older and young women; to fall ill - older people; to lose your family, to have no support from your family. - mixed group.

Risk

The attitude to risk is ambivalent and depends on the opportunities that the groups and, respectively, individuals have. The more vulnerable they are, the poorer they feel, the less their resources and education are; the older they are, the more reluctant they are to take risks. Young Roma men and women claim that they would not take risks because they "don't have anything to risk. It's them rich guys who consider what risks to take." The attitude of older men and women and pensioners are similar.

Some of the young people are optimistic: "You must always take some risk - there's no way you can win otherwise. You can't win somebody's love unless you risk..." Those who approve of risk-taking associate the latter with professional realization because they have a good education and a clear idea of their purpose in life. They are willing to take risks because they know why they are doing it and they have something to risk. Arguably, the attitude to risk might prove a criterion of a particular group's vulnerability or, on the contrary, of the availability of resources for coping.

Opportunities, social and economic mobility

There are three perceptions of opportunities and social mobility.

The first one is that nothing has changed - those who were well off before are well off now too, and those who were poor still are. The means by which mobility is achieved have remained the same: politics - party commitment, shady dealing, corruption, connections. This is what pensioners and older women in Sofia think, as well as nearly all the people from all the sites who say they have always been poor. To quote older women from Sofia:

"To be upwardly mobile in Bulgaria, you've always had to fight tooth and nail, to be well-connected. They used the work of their subordinates, helped themselves to the public purse. And then they smuggled [the profits] abroad. The same people are now well off too, because they had a head start. Now they've merely turned their coats. That's why it appears that those who were well-to-do before are not the same people who are well-to-do now, but that's not true - they are the same people. And so are the ways to make a fortune. Honest labour won't get you anywhere. The people with the dirty money are taking part in privatization. We aren't, because we don't have money."

The second perception is as a whole an exception, it is expressed by the disabled and some of the young people in Sofia, and by some of the prosperous persons from the case studies - there are more opportunities for social mobility - both horizontal and vertical - now than during communism, because of the greater freedom. Concerning horizontal mobility: For instance, you can live in one population centre and work in another. Before university graduates were subject to compulsory assignment, whereas now you have a choice. Vertical mobility - in principle, if you work hard and are able to take risks you have more opportunities to become not only rich but to feel you have had self-realization in life.

The third - prevailing in all the sites and groups - perception assumes that there were greater opportunities before, insofar as they were more evenly distributed. As a rule, in all sites, most people we talked with identify as having lost their previous status, i.e. there is a distinct downward mobility which, however, is not perceived as a personal failure or as the result of personal action, but as typical of the group the respondents belong to and as a consequence of the downsizing of the whole economy. In other words, the cause of this downward mobility is external and has nothing to do with anything particular which people have or haven't done - it is associated with the deterioration of the general situation: *"Since the advent of democracy we've lost our jobs..."* and so on and so forth. That is why the change tends to be regarded as a natural disaster which they are powerless to cope with or change. And this change is perceived as absolutely not fair, especially in regard to the fact that before "democracy" all the people, with the exception of the communist party *nomenklatura*, had the same status, and a "normal living standard" due to permanent state jobs. Now the same people are downwardly mobile. The feeling of poverty to a large extent is due to the feeling of declassification, loss of previous status - both as a stable job, and as a living standard and a feeling of security.

"A paid leave, free health care, a holiday in a sanatorium and, when they recover, they will find their jobs waiting for them and even a welcome party organized by the colleagues. While now a sudden illness will bring ruin to the family and, at the end, you will be kicked out by your employer" (Plovdiv).

Moreover, it proves that those who became rich did so thanks to cheating and stealing, to breaking the law: *"Those who may be identified as the intellectual elite are actually almost destitute at present, whereas those who are swindlers and thieves, etc., in economic terms, have made it to the top"* (older women, Dimitrovgrad). *"Those who managed to make it from shady dealing in non-ferrous metals at the beginning, have since made a fortune"* (Roma older men Dimitrovgrad); *"Those rich people, they were nothing before 1989, that is why they joined the opposition. We have only some 20*

persons from the opposition here [in Razgrad the now ruling party is still called 'opposition'], and they dismantled the state cooperative farm and bought tractors for nothing. The very same people who were drunkards and not respected by anybody bought tractors" (village of Razgrad, feedback). Who are the rich: "Politicians, ministers, mafiosi, gangsters, professional killers, contract pimps" - youth group, Sofia. Hence the perception of the ongoing unfair social stratification reinforces the feeling of narrowing opportunities.

At the same time, the perceptions of equality as something normal and fair, cultivated by the communist regime, in their turn prompt people to perceive anybody who is upwardly mobile as someone who is circumventing the law in some way, i.e. as a lawbreaker, thus intensifying the negative attitudes to those who have prospered. This opinion is best expressed by the mixed group in the village of Razgrad: "*The people here want everybody to be equal.*" "*We do not want to be better off than the others, but neither do we want them to be better off than us.*"

Nonetheless, in small population centres such as Kalofer, where people know each other, the interviewees were not so hostile to the affluent since they realized that making a fortune is a matter of personal qualities and, in particular, the ability to take risks and to be "quick on the uptake." "*You must take a certain risk - I didn't dare*" (a man, mixed group).

"*You need to have a good nose for business, to be enterprising, quick on the uptake*" (young and older men); "*You need to have a head start, to be smart - not everyone can make it*" (pensioners). You also need "*to be an old hand at business*" - mixed group. "*They've made money by working hard - started from scratch and eventually opened a bakery, pubs and cafes*" - youths. Some of the women likewise think that to succeed you need not only to take risks, but also to be "quick-witted" ("a shrewd player" - "*igrach*") which, in this case, means "to be able to outwit the others."

Thus interviewees people made a definite distinction between the mechanisms of becoming rich, going to the top - these mechanisms are linked with illegal activities; and being successful and prosperous - for this you need different kinds of capital (*P. Bourdieu*) economic, intellectual but, most of all, social - or, as Bulgarians put it - "to have connections" ("*vruzki*"). Being well-connected seems to be the universal mechanism of upward vertical mobility. Here is an excerpt from the story of the prosperous man from the village of Kalaidzhi:

"All the important people from the Region, from Sofia included, would come to that place and we would arrange things for them. In this way I became friends with a very important person from Sofia - he was a hunter also_ And just then this friend phoned from Sofia and told me I could apply for the Bulgarian peace-keeping battalion in Cambodia. I went to Sofia and he arranged it and so I served in Cambodia for two years. This has been the greatest recent event in my life - my going to Cambodia. I saved quite a lot of money there and bought here an Italian machine-mower for 8,000 DM - the best in the village, satellite dish, everything. But then I wanted to go again - to Angola this time - but this great friend from Sofia couldn't arrange it. I slaughtered a lamb and took it to Sofia, but he said, "My son," he said, "it is not like before, we are not in power anymore, I cannot do anything. Take this excellent lamb and go back to your village." There were tears in his eyes, it was a very heavy thing for him to say. But I said, "No, I shall not take the lamb, it's meant for you, such a lamb I cannot take back." But then he put me in touch with some friends of his who were in private business and they helped me find a job in Greece, and for three years now I have been working in Greece in summer. If it is possible, I shall move from the village, buy a flat in Turnovo, but it's too early yet."

Another opinion from Sofia: young man whose situation has worsened in the past ten years:

"You can't do anything unless you have friends in high places. Connections. You're not judged on your own personal authority but on the authority of someone else who might not even be an authority. Not your own capacities but your friends, family. You thus lose your own personal identity too, once you're accepted in this environment."

Mass privatization was intended to cushion social inequality, as a variant of fairer distribution of social resources. Yet here is what the older women from Sofia who took part in the first wave of voucher divestment say:

"Privatization comes in two forms: vouchers and cash. The prices are set by those who have money. That is, by the mafiosi. This is how money's laundered. We have been paid ridiculous dividends by the privatization funds in which we are shareholders. That's why we're not taking part in the present wave of mass privatization. In general, privatization is a goldmine for a handful of people."

Hence the prevalent opinion is that it is hard to make a career by honest means, that you need connections, money and political support.

But a closer look at the case studies of some of the prosperous men and women (Sofia, Dimitrovgrad, Sredno Selo) shows that another key to success is hard work, involvement in several different activities at once - *"My brother and I worked on our farm even as children, I have since become used to 'any work'"* - the prosperous man from Sofia; *"We used to work the land for personal use every summer right until the start of term"* - the successful woman from Sofia; *"Everyday I am running from school to the garden and from classroom to the pigsty"* (the successful woman from Etropole). Other keys are higher education - at that in state-of-the-art subjects (Information Science, and finance and lending), risk and, last but not least, a close-knit family - parents support their children who appreciate this and, perhaps, create close-knit families in their turn:

"When I learned that Mother and Father were being threatened, I immediately went home to Haskovo - if we were to die, then at least let's die together" - the prosperous woman from Sofia. Here is the opinion of the prosperous woman from Dimitrovgrad:

"I've made it by working hard and taking more than one job. You must take care of yourself - work and try hard, that's the key to success... Well, I admit I had housing, married the right man, my parents are not too badly off either - they've had land restituted and both are employed..."

On the other site, one of the main factors for downward mobility turned out to be the lack of strong family ties - nearly all of the interviewed poor people who identified as having always been poor came from broken families.

"My mother's mother hated her, she's from Sofia but her mother threw her out so she came to Dimitrovgrad to try her luck. All my family are divorced - my grandparents, my father's married three times, my aunt's divorced too. No one cares about anybody else in the family. My father's a drunk, hasn't ever done anything for me, my mother used to work in the mines until recently, thank goodness she was there for me and didn't abandon me... I won't marry soon, I've thought about it a lot, I have no job, no housing"- the story of a poor man aged 23 from Dimitrovgrad

Social exclusion

The study found that three of the groups we spoke with are socially excluded - the Roma, the disabled and the Pomaks (Muslim Bulgarians), but the situation is worst in the case of the first two groups. While the Roma are segregated, walled off - they live in particular places, in specific neighbourhoods, ghettos, which are literally walled off into something like inner cities with their own infrastructure and local residents say that "we're excluded as if we were lepers, we've been left here to die"; the disabled are invisible, confined to their homes, hidden from public view, left to cope alone with their problems; they are excluded from society because it demonstrates its alienation virtually everywhere - the high steps in public places, the absence of elevators, inconvenient transport, rutted roads, even polyclinics that have no conveniences for wheelchairs. For them, the world is inaccessible; for the Roma, it is unattainable.

The number of Roma in Bulgaria varies, according to different estimates, from 313,000 (1992 census) to 700,000 or 800,000 (I. Tomova, 1998). They are quite a heterogeneous group in terms of religion - some are Muslim, others Orthodox, and still others, Protestant; language - Roma dialects, Turkish language, Bulgarian; traditional crafts and way of life.

In regard to the Roma status, our study found three typical cases. The first and most commonplace one is the segregation of the Roma community in separate ghetto-like quarters with abominable living conditions. This is the situation in Sofia - Filipovtsi and the former Vietnamese hostels; in Dimitrovgrad, in Razgrad. The second case is that of nearly total social integration - in the town of Kalofer; and the third is that of Roma cattle traders, the only illegal market actors in the area of the villages of Kalaidzhi and Sredno Selo.

The first situation is a typical case of total social exclusion: from destitute quarters (Sofia, Dimitrovgrad, Varna, Razgrad), to racial discrimination in employment and health care (Sofia, Varna, Dimitrovgrad), to violence against Roma by skinheads (Sofia).

Let us take the places the Roma live in, for instance in Dimitrovgrad. There is a drastic difference in the image of Dimitrovgrad as presented by official sources and the Roma's perception of the town. According to the records, Dimitrovgrad has a more or less excellent infrastructure - which, however, does not apply to the poor quarters and, in particular, the Gypsy ghetto. The latter has nothing to do with "official" Dimitrovgrad - there are neither roads nor telephones, the plumbing is disastrous, many houses have no electricity, and there's a bus every three hours. The situation is the same in Sofia - the Roma quarters are entirely different from other Sofia quarters, there is no sewage, the shafts are clogged; drinking water is dirty and stinks, there is no garbage collection or other communal services.

The thus segregated Roma feel truly stigmatized, totally forgotten by one and all, victims of racial discrimination.

"Treated like 'dogs'"

"We're worse off than the Third World. How could they expect this neighbourhood to ever be decent when they treat us like dogs. We're worse than a nobody, because we aren't even anybody..." - male Roma in Dimitrovgrad.

"They don't pay us any attention at the hospital, once they see we're Gypsies they throw us out like dogs" - male Roma, Dimitrovgrad

"The attitude to Gypsies is at the bottom of it all. If we were treated equally everything would have been different. There's discrimination everywhere. As long as there's discrimination, the Gypsies will remain where they are now. Yet with Gypsies like us we'll never be admitted to the European Union. Bulgaria is not headed towards Europe but towards the jungle. Just take a look around you - this is the capital city of Bulgaria, almost the city centre - it's downright ridiculous. If you're Gypsy you cannot find a job. We've had very good guys, very respected, but as soon as they learn they're from the minority, they fire them" - older Roma men, Sofia

Instrumental attitude to the Roma:

"Once elections are in the offing, they pop up"; "They hand out a free bowl of soup (kourban) and throw us wafers as if we were animals - all for the sake of winning our votes"; "The goddamn mayors will show up in elections only..." - all Roma groups, Dimitrovgrad

Skinheads

The main problem of the Roma in Filipovtsi - Sofia, are attacks by skinheads: *"The police are racists - when skinheads attack Gypsies and police turn up, they start beating the Gypsies too and let skinheads walk away scot-free. Them skinheads are pampered rich kids. That's why they don't do anything. Fifth Regional [Police Station] are the worst. That's the Lyulin station. Police once locked the Gypsies up and then let in skinheads who beat them black and blue."*

Employment discrimination

"If his Bulgarian name is Angel or Ivan or Stoyan or Dragan, he'll get all the application forms and be asked to come in. As soon as he does and they realize he's Gypsy, Roma, he's turned down, they drop their voices and tell him to come some other time. When your name's Bulgarian and they see you're Gypsy, they throw you out! You don't figure anywhere! If you decide to lodge a complaint they tell you, 'who do you think you are, what are you fighting for?'" - mixed Roma group, Dimitrovgrad.

*"There **are** vacancies at the labour office, but once they see you're dark they turn you down. Not that there aren't any" - young Roma men, Sofia.*

*"The Bulgarians chased us out as soon as the redundancies began in 1992"; "Whenever they [Bulgarian employers] see you are a Gypsy, they don't give you work - although there **is** work"; "They consider us subhuman and thieves" male Roma, Varna.*

As a result of lack of access to jobs, Roma have turned to different types of informal activities - from selling on consignment, trader tourism - suitcase trade (Varna), prostitution, drug dealing (Varna) to crime: *"Why didn't we steal before, it was a disgrace to be summoned to the police station but now it's become a habit - we're summoned every other day. Of course I don't like being summoned on front of the kids. But how could I live through the night when there's no bread."* Stealing has come to be regarded as a main livelihood, as a job: *"Before 1991 or 1992 we were well off - there were wires you could steal. They have all been stolen since and there's no work." "Children dig for scrap instead of going to school." "To dig for scrap" means to steal wires and any other metal that is available (Dimitrovgrad Roma groups).*

Thus, at present there is a vicious circle - the Roma no longer deny that they are stealing, but for them stealing is a solution to discrimination in employment. This, in turn, upsets the Bulgarians, who regard Gypsy as synonymous with "troublemaker," "criminal," "thief," someone who is jobless and does not have a job because s/he has opted for the least-effort strategy... The impacts are increasing discrimination, further isolation, school dropouts, mounting tensions.⁵

And when some Roma, such as Roma cattle-traders, steal from poor people - like the lonely elderly widow Arzie, who lives with her mentally retarded son and two grandchildren - the situation becomes extremely acute: when people from Kalaidzhi caught the Roma traders who had slaughtered Arzie's cow and had stolen her calf, they lynched them.

What are the reasons for that? Although this division into "Bulgarians" and "Gypsies" plainly goes back in time, all Roma groups assume that racial discrimination is a recent development. Some admit that there used to be racial discrimination before too, but it tended to be hidden, they were regarded as inferior. Yet things were completely different as regards employment and education: "They forced us to work," "school was compulsory for the kids."

"The Gypsies are worse off now than during communism. During communism there

⁵ Of course, some of the Bulgarian groups understand this situation and are tolerant: "Gypsies steal, they say; but what choice do they have given unemployment and hunger - they'll steal, of course... It was different before - before there was a policy towards Gypsies, they were given jobs, but not now... We don't want to have anything to do with them, but we understand them... Them skinheads are outrageous, killing a six-year-old Gypsy boy - what a disgrace..." - youth group, Sofia.

were no drug addicts or drug-dealers, there never was stealing on this [the present] scale. Everyone had a salary because everyone had a job."

"In this neighbourhood around 70% are doing very poorly. They don't have any money, their houses are in poor condition, their children become drug addicts and thieves" - Varna, a case story.

When downsizing began, the first people to lose their jobs were the Roma - one of the main reasons for that was that they were less educated than Bulgarians. Yet this very fact, along with the constitution of ghettos during communism, indicates that the Roma were not really integrated in communist times.

The solutions: for the Roma, the creation of a Roma party that will protect their interests. An educated Rom from Dimitrovgrad insisted on the development of *special programmes promoting the social integration of Roma* - in terms of both education and employment. NGOs could be very helpful in this respect, and they are obviously doing something since many Roma - in Sofia, as well in Dimitrovgrad, knew something about them. According to the Rom with a university degree, however, those NGOs have an instrumental attitude to his brothers and are scoring political points: "We need our own grassroots organizations... But it's not sure they'll allow us... Everything's been shared out at the top - all organizations are committed on the basis of either political or family allegiance..."

The second somehow excluded group is that of Pomaks. The term "Pomak" is perhaps not very appropriate since it is considered pejorative by some; there is a kind of disparaging attitude to the Pomaks on the part of both Bulgarians and ethnic Turks, because they are neither "own" nor "alien" for both groups - they are "in-between." That is why the Pomaks voluntarily exclude themselves from the other two groups and live separately in small communities. Here is an excerpt from the story of a Pomak from the village of Kalaidzhi who is now better off than ten years ago:

"Wherever you go they will realize you are a Pomak sooner or later, and will laugh behind your back, my parents would say, and you will have to leave her in the end, but you cannot come back here - all your kin will be against you. So in the end they prevailed - they threatened me this way and that way and in the end I gave up and parted with my girl. Mind you, she was going through the same thing with her own parents who were horrified she might marry a Muslim. In the end we kind of parted with relief that all this great battle was over - first during my army service and then fighting with parents. So the greatest event in this period of my life has been the breakup with my girlfriend."

The third group which is socially excluded is that of the disabled. The research team talked with a group of disabled in Sofia, organized around the Centre for Independent Life (an NGO helping disabled people), and we would like to thank Kapka Panayotova, Director of the Centre, who kindly made the appropriate arrangements.

If the main problem for the Roma comes from the community - at that, when they are identified as Gypsies, the main problem for the disabled comes from the environment precisely because the community is oblivious to their existence.

"The whole environment implies that you're discriminated against. We are a conservative society that does not tolerate difference in principle - anyone who's different is not regarded as an equal - there is no tolerance, difference tends to be regarded as a disgrace. We don't want to get social assistance, to be socially disadvantaged - just see how discriminatory those terms sound; we don't want preferential treatment - we want equal opportunities."

They have 'repeatedly approached the Mayor and the Transport Ministry about two (!) buses with the appropriate conveniences, especially considering that at one point the government was buying buses on a large scale - to no avail. There are just two special minibuses for people in wheelchairs in a city with a population of more than one million. Practically if it weren't for family members - at that, the latter need to be quite strong - they cannot go out at all - there are no lanes for wheelchairs, not even in polyclinics where they are supposed to turn up every three months (!) in order to get the successive certificate of disability, even though they are in Group 1, which means disability for life. There is a single special school for disabled students, most children have to study at home and everything depends on the parents. If the parents are poor, the solution to the problem is self-evident - the child stays at home without any schooling. The issue of employment has already been discussed - "total loss of working capacity" if you're in Disability Group 1, says the law, and that's it - so what if you're a brilliant software designer, psychologist or accountant. The disabled claim that the entire system of disability certification - the so-called "TELK" (from the Bulgarian acronym for Expert Commission for Health Care) - is wrong and discriminatory. To say nothing of voting in elections - how could they possibly go to the polling station - they are not only invisible but virtually disenfranchised...

At the same time, the disabled are one of the few groups that say that some progress has been made in solving their problems - they claim that the newly enforced Disabled Persons Act is very good, but the environment remains a problem - this time "environment" in terms of community, no one complies with this law: "this law is too fancy for our community." The second ray of hope comes from NGOs, which are putting their problems on the public agenda, lobbying for them and arranging meetings of disabled people: "We must take care of ourselves and stand up for our rights." It seems that the development of NGOs is the only chance for the other excluded group too, the Roma: "There's no one to help us if we don't help ourselves..." However, Roma from the Vietnamese hostels said that the existing Roma NGOs were concerned foremost about their own interests rather than those of "their fellow Gypsies." I would like to end this section with a very well put demand by a disabled girl which applies to the Roma too: "We don't want preferential treatment, we want equal opportunities."

Social cohesion, crime and conflict.

Social cohesion

All focus groups seemed concerned about social cohesion. They claimed that society (or the community) was less "close-knit" now, that there was no "common understanding," "mutual trust," or "community spirit." This was a prime concern for the Roma, disabled, middle-aged women and elderly people.

"Before we all knew each other, said 'hello'; now you greet somebody and they won't greet you back" (women).

The respondents kept insisting that "people won't help each other even in need."

"There was a fire in our street a month ago. Somebody deliberately set fire to my neighbour's barn, I think I know who did it. Old people say there used to be such fires before 1944, but they had disappeared under Todor Zhivkov. It would be impossible to imagine this ten years ago. The police were much better, but also the people were different. But it's not just the fire itself that struck me most. The neighbours started yelling 'fire!', 'fire.' I ran out with a bucket and saw just five or six people hurrying. In the final count, there weren't more than a dozen of us. All the other neighbours stayed at home and did nothing; they didn't want to meddle in somebody else's business. Ten years ago the whole street would have been there in five minutes" (middle-aged woman, village).

"You ask if we're afraid to go out after dark? We never go far from home so late, or I always take the same route home on my way back from work and there are usually several people going home at that time. I'm afraid to go out in the daytime. You could be assaulted right in the middle of a crowd and nobody would help you. And you talk about street lighting. What if there were better lighting? I'd see the assaulter, cry out - and so what? Who'd do anything about it? Nobody. I've seen a young man rip a pair of gold earrings from the ears of a woman in broad daylight, and nobody stopped him" (women, city).

Some focus groups analyzed the reasons for this new situation.

One of them is **alienation** (see "Impacts of poverty" section) and atomization, "everyone's locked behind their door." This is associated with another reason, more typical for the cities: **anonymity**.

"In those blocks of flats how on Earth could you be expected to know who's rich and who's poor, you can't be sure even about your next-door neighbor..."

For smaller communities, a more typical reason is **envy**.

"Even if you have some good news, you're afraid other people will start envying you" (middle-aged women).

"We don't tell each other the good news any more. People are afraid that the others will start envying them. We share our complaints only" (middle-aged women).

The respondents analyzed different reasons for "envy." The first one was, as a Roma group put it, "why should you have more than me?".

"Why should your children have found a good life in Sofia and mine haven't; why should your children have a good family and not mine; why should your children go to the university and not mine - we always have such questions on our mind and the others know it" (middle-aged women).

"Why should you be superior to me; why should you have more than I do - this sort of thing. Even men envy each other anything - why should he have a better horse, why should his pigs fatten better, why should his yard be neater and tidier" (woman)

All those small questions are summed up in the major question "why should you be better off than me?". According to one group, the reason for asking this question - and acting consequently - is "that people here want everyone to be equal." They used to be equal until recently (see "Average "group in section on "Changes in social categories").

"We were all equal before. Some people had a nicer house, but those who didn't had an easier life or had built larger flats for their children, so we all were virtually equal. And people used to boast back then - someone had built large flats for his children, and another had a son who had become a manager..." (middle-aged woman).

"We don't want to be better off than the others, but neither do we want them to be better off than us" (man).

Another reason for envy is that most people reason along the following lines:

"If you aren't better off than me, then perhaps I might eventually be better off than you, but both of us certainly can't make it" (middle-aged woman, village).

"People think that there aren't enough jobs for everybody, so - they think - there can't be jobs for both of us" (Roma, mixed group, city).

The result is that nobody is to be trusted.

"When I deal under the counter I can never trust the others. I love them because we're all risking our lives together, but if I can cheat them I will. Or they'll cheat me if they have the chance - that's the rule - you should've kept your eyes peeled. Friendship's friendship, but money's like an obsession. Those who've seen blood and money are obsessed - they're no longer the same, can't think clearly. When it comes over me, I'll cheat them if I can. Just as they'll cheat me. It's nothing personal, you know, I still love them" (young men, town).

CRIME

The respondents discussed different types of crimes, some of which were associated exclusively with the rich and powerful (analyzed in detail in the section on "Rich and Politicians").

"The border is quite close, and smuggling routes run through this part of the country. Svilengrad, Haskovo - they're all a stone's throw from Dimitrovgrad. The money is then distributed via companies that report a false turnover, and the bulk goes to party safes regardless of political allegiance" (older women).

This applies to the politicians. As for the rich, the businessmen:

"Dimitrovgrad is also on the route of drug trafficking, prostitution and gambling. That's a separate kind of business, there's big money in it, and I have no idea how it's shared out. Now and then there's some shooting and killing, you know, they threaten each other, car bombs blow up and God's knows what, but they somehow manage to get even, that's their way of doing business" (older women).

Other activities which are not approved by the current legislation were listed by the respondents as coping strategies. That is why the following statements were not uncommon: "There is no crime in our town - I mean murder, rape. It's much worse in

the big cities" (young men). We will follow the logic of our respondents and discuss them in the "Coping strategies" section. Respondents qualified only activities endangering community members as "real crimes," but nonetheless graded the latter.

They drew a sharp distinction between crimes committed for the purpose of getting rich and for the purpose of surviving. The wealthy, who are criminals by definition, are involved in large-scale shady deals for the purpose of making money, yet many people steal for the sake of survival. Some of the groups argued that the second type of people are not to blame - there is widespread crime in the big city, in its ghettos; the multistory apartment buildings housing poor people instigate crime. At present there is rampant crime in principle - because of the socioeconomic environment.

"It's very hard to have a personal choice in this environment. Say, someone's trying to talk you into pinching a TV set. You refuse point-blank. Next day he shows up in a brand new outfit and with this stunning girl, and you eat your heart out... Well, I myself will not start stealing because that's how I've been brought up, but I have bought stolen things... If you don't have a role model, people will do what most other people are doing - they are conformists... Subsistence isn't a personal choice, is it. People long for the things that are all around them, and when it's hard to find good parents, the temptation is simply too great." (youths, Sofia)

No group blamed the petty thefts instigated by hunger.

"Gypsies steal, they say; but what choice do they have given unemployment and hunger - they'll steal, of course... It was different before - before there was a policy towards Gypsies, they were given jobs, but not now... We don't want to have anything to do with them, but we understand them..." (youth, town).

"There are no jobs. I steal, okay, but I have nine mouths to feed every day. What would you do if you had somebody to feed and nothing in the cupboard?" (Roma, village).

Stealing food because you're hungry was certainly not approved, but neither was it qualified as outrageous.

"You ask why we give them food when they beg for it. Well, they'll steal it anyway, so I prefer to give them something I have in surplus; for example, if the price of beans is too low and I don't know what to do with them, I'll give them beans. Or some tomatoes. If I don't give them something, they'll steal a chicken, say. But that's how we are. Last week I saw one of Marko's grandsons stealing onions in my garden and he wasn't embarrassed in the least; he started to beg me to him more. And I gave him, cursing myself for my stupidity!" (old woman, village).

Those petty thefts were qualified as "Gypsy" or done by "pilferers," "petty thieves."
"There is now prison / if you steal a million / there is no mercy / if you steal a chicken."

Burglaries. There are also graver cases of theft. Some respondents claimed that people were now more afraid of burglary because they kept everything at home:

"Everything I have is at home. I have no money in the bank, no savings - you should be crazy to keep money in the bank with that level of inflation"

And when they cannot afford to buy new items to replace their old ones, people tend to be much more upset by burglary.

"Ten years ago there were hardly any dogs in the village; twenty years ago we didn't lock our doors at night. Whereas today they unleash the dogs as soon as it gets dark, and you can't go home. You have to walk in the middle of the street or they'll bite you" (middle-aged woman).

"And the dogs are different now. Before we had small dogs that were more bark than bite, but now - especially elderly people - have real wolves. Who cares if a dog only barks, you need it to bite" (old woman).

There are several factors that make people feel more vulnerable - the inefficiency of police (see Institutions section); fear that the rest of the community won't intervene; anxiety that they cannot afford to replace any stolen goods and, in some cases, the vital importance of the stolen items. So people are prone to overreact. As in the case when five Roma were caught when stealing the calf of a widow:

"When enough people came, the Roma were taken out of the house and tied to a fence with their hands behind their backs. They were beaten heavily until eventually the Mayor of the village arrived, together with the electricity-bill collector, a Pomak. The two went up to the tied Roma, and then the collector pulled out a club from under his jacket "What are you doing here?" he asked the first Rom and then struck him on the head with the club. The man immediately slumped to the ground, while the collector went on to club the others until he got to the last one, and then made his way back to the first Rom. Seeing the bloodied Roma, the crowd of Turks and Pomaks was incensed and more or less everyone had a go at the cattle-thieves."By that time the widow had managed to make her way to the Roma. Gripping the ear of the first one, she pulled out a knife and chopped it off."Take his pants down, I'll cut his prick off!" she yelled."I'll sue you for that!" the Rom screamed. The old woman didn't pay any attention, but the others managed to stop her somehow."By that time the police arrived and took the men down to Zlataritsa. They were reportedly released on bail, promising to pay for the stolen calf. One of them is said to have died from the lynching. No action was taken against any of the villagers, and the case has more or less closed been." (the story of Arzie, Kalaidhji)

The Roma in question were strangers in the village. As a whole, most respondents did not identify "their" (local) Roma and the crimes said to be typical of them, as the most dangerous ones.

"There are Gypsy criminals and Bulgarian criminals. If a Gypsy attacks you, perhaps someone might help you. That's why the Gypsies will grab your bag and run away. While the Bulgarians will rob you and beat you up. The Gypsy thieves are more numerous but the Bulgarian ones are more dangerous" (women, city).

Physical security. The most dangerous crimes committed within the community (apart from those perpetrated by the rich and politicians) are those involving violence. They are more typical in the cities, but are not unprecedented in the villages either. And they are aggravated by the sense of helplessness, especially among women and the elderly.

"If you are aggressed now, nobody will take care of you. Better stay away from the police or they will beat you up. Only those with BMW cars have friends with baseball clubs and are afraid of nobody. If somebody beats you in the center of the town, nobody will intervene; everybody will run away or will look in other direction. And we have nobody to complain to. The police will laugh at us because they do not want to spoil their lists by register another crime on their territory. And we have even no friends." (old man, city)

"Sometimes when I lie in bed I start thinking what I'd do if someone broke into my house. There's no point in screaming for help - no one would hear; all the neighbours are old women like me. I can't stop him anyway, so what should I do? Should I show him that I've seen him? Perhaps that might scare him into running away. Or perhaps he might decide against being caught and try to Kalaidzhi me? In some cases I decide that I'll scream in the hope of scaring him, but in others I opt for pretending I'm asleep and praying that he'll leave me alone" (old woman, village).

"People are afraid in general. Of crime, of going home alone late at night. Because if you're assaulted you'll get no support from passers-by, they don't care. Large-scale drug addiction and prostitution have also become a threat. To feel safer people are now having iron bars installed on their windows and doors, there should be tougher laws and coordination among authorities" (mixed group, Sofia).

Coping strategies

The interviewed groups consisted mainly of unemployed, (as noted above, male unemployment in the Roma groups was 80% and female, 100%); pensioners; temporary employed in the so-called idling enterprises; the few respondents who were employed were underpaid. Coping with the crisis by finding a job or just by working was not the most popular strategy. Moreover, as noted above, the perception of the main change is greatly influenced by the loss of former job security - even when jobs are available, they are contrasted with the former job security and perceived as potentially lost. So the alternative is involvement in one form of *informal economy* or another, with a different extent of legality, and this involvement is crucial to understanding the Bulgarian way of survival.

There are two widespread coping strategies, which are characteristic both for urban and rural sites; the first one is more typical of rural areas and small village-like towns like Kalofer and Etropole, and the second one prevails in urban areas. These two strategies are *subsistence economy and shadow economy*.

A/ Subsistence economy

There are different forms of subsistence economy. The poorest people who have no land and animals gather herbs, mushrooms, various wild fruit and vegetables which they use as food - this is typical in Sredno Selo, for instance . In addition to herbs and mushrooms, one survival strategy described by the discussants in the specialized group (the "gatherers") from Sredno Selo, is using wild honey as a staple in their diet.

Those who have some land (a garden or a land plot) usually grow some vegetables and keep animals - mostly hens, but sometimes pigs, cows, sheep and goats. Their produce is for their own use and for their children only - sometimes the vegetables and meat from the animals are preserved in jars (the so-called "jar economy"), and people thus don't spend any money on food. This is extremely important for pensioners and welfare recipients because the money they get can hardly cover overhead expenses - electricity, water, heating. That's why they claim that "we aren't starving to death" yet at the same time cannot afford to buy anything.

"The old woman earns some subsistence income from a small farmyard. This consists of a vegetable patch of some 200 sq m on which she grows onions, garlic and tomatoes. She also has a potato field of two decares [2,000 sq m] and a meadow of another two decares. She has five hens and one rooster. The hens lay three or four eggs a day. Her total monthly income - both from sales of milk and produce from the farmyard - can be estimated at US\$ 52. Thus until her cow and calf were stolen (see above), Arzie had an income of US\$ 86 a month. When her son found an odd job, that would be an extra US\$ 20, plus another US\$ 10 from gathering (mushrooms, herbs)." - the story of Arzie

and the stolen cow from Kalaidzhi.

"Old people survive by grazing animals in the woods if they're healthy; until six months ago, my father-in-law would never sit still - he was always grazing a cow, a sheep or a goat - how could you possibly survive on a single pension. But he fell ill because of those woods - caught cold and has been bedridden for six months now..." - mixed group, Kalofer.

"We rely on a small field, a goat, we drag her along to get more milk." "In our tiny garden we grow onions, potatoes, beans... If you don't grow something you're dead" - pensioners, Kalofer.

One might ask why can't this subsistence economy evolve into market economy?

Here is an example from the Etropole feedback discussion on this topic. The respondents analyzed different opportunities:

To sell your farm produce at market prices.

Crops: *To cultivate 1000 sq m of land, you must pay the tractor-owner 5,000 leva for ploughing. You need two to three kilos of seed worth a total of 5,000 leva. And another 5,000 for harrowing or, if you pay together for both seeding and harrowing, 8,000 leva. Another 6,000 leva for herbicides, or 2,000 leva if you pay a local Roma family to weed your field by hand. The local people no longer use fertilizers; the local Roma till the soil by hand - it's cheaper. It's considered too risky to hire them for harvesting (since they will allegedly steal the crop), so the owner should pay another 5,000 leva for a harvesting machine. The respondents said that they were well aware that growing crops without fertilizers was very bad for the soil. Yet even without fertilizers they need at least 18,000 leva in cash per 1,000 sq m provided that they do all operations possible by hand. The average yield is 200 to 220 kg per 1,000 sq m - or some 32,000 leva per 1,000 sq m, but a local family cannot cultivate more than 2,000 to 3,000 sq m in this way. The average market price of crops approximates 160 leva/kg in this part of the country.*

The respondents said that crop husbandry could be profitable if you had your own tractor, but it was far more lucrative for tractor-owners to cultivate their neighbours' land because there was "no risk that the year might be bad, or that Gypsies might steal the crop."

Pig farming is another option.

The respondents discussed this option for a couple of hours. The bottom line: if you want to sell pigs on the market, you have to buy piglets weighing some 12 to 15 kg, which cost approximately 25,000 to 30,000 leva each last year. You need 400 to 450 kg of grain feed to fatten a pig to 110 or 120 kg (in winter pigs need more feed "because they burn it when it's cold outside"). The average price of grain feed is about 145 leva/kg (low quality) to 200 leva/kg (high quality). So you need some 80,000 leva for feed; the aggregate investment is 105,000 to 110,000 leva a pig (feed plus the initial price of the piglet). You can sell an approximately 120 kg pig at 1,050 to 1,250 leva/kg (depending on the market), which means a total of 120,000 to 140,000 leva (about US\$ 80) per pig (if you are lucky). Besides, there is always the risk that the pig might fall ill or be "a poor eater." The respondents said that the profit was too low to be worth the risk or the effort - but only if you wanted to sell the pig. If you raised it for your own use it was quite profitable - pork retailed at an average 4,000 to 4,500 leva/kg in the shops.

The respondents did the same numberwork for cows, sheep and gardening, and engaged in quite a spirited debate on possibility of marketing their produce directly in the capital city of Sofia; the general conclusion was that this was impossible even if they tried home delivery. The respondents ultimately concluded that there was no profit to be made from market production, but that crop and animal husbandry for private consumption was very profitable.

Thus the discussion clearly shows that the problem is not the lack of market consciousness in Etropole respondents, but in the underdeveloped market situation - ineffective expensive labour due to the lack of modern farm machines, absence of market mediators. Also the fact that they are relying on subsistence economy only and have no cash in hand - so they cannot invest in fertilizers and better cultivation, which brings them back to subsistence economy. There were similar discussions in all the rural sites, and the same problems appeared. Also, the land has not been completely restituted and there is no clarity what to do with it. In some places poor transport infrastructure is a great problem for the final price of produce. Besides, there are speculations with prices of agriculturals due to the policy of market mediators - the middlemen; and imports at dumping prices.

B/ Informal economy

The collapse of the idea of "state-guaranteed job security" and the actual loss of jobs in the public sector has led to public acceptance of not simply unlawful but also of *criminal* activities as a legitimate form of employment.

Yulian Konstantinov argues that in the case of Varna, Kraiezerna Municipality, where at present over 80% of the working-age population are unemployed, unemployment has been compensated by a post-1989 involvement of an equal percentage (they say over 80% again) in the informal economy. Informal economic activities in Varna include:

- (a) trader tourism, i.e. suitcase trade (b/n Bulgaria and the former communist countries in Central Europe: Poland, the Czech Republic, Hungary, and East Germany; also to a lesser extent b/n Bulgaria and Turkey);

- (b) illegal Gastarbeiter employment abroad (mainly in Germany);
- (c) prostitution;
- (d) drug dealing (esp. heroin).

Crime rates have risen considerably, esp. burglaries, pickpocketing, muggings and thefts in the area of the old Railway Depot and the Freight Yards near the railway station. There is growing involvement in the sex and heroin trade.

Women in this community are 100% unemployed and 100% engaged in the informal and criminal activities listed above, as well as in peddling merchandise around shops in Varna - usually textile goods and shoes offered at a very low price. Those women are commissioned by Roma traders to try and shift goods that don't sell well from open-air market stalls. These are the cheapest goods on sale and if they manage to sell something the women get a small cut of the profit.

The situation in Dimitrovgrad is almost identical.

All respondents are unanimous that the main livelihood in Dimitrovgrad is the Sunday market, where the dividing line between lawful and unlawful is rather blurred, associated with suitcase trade and moonlighting (much of the production sold is made by unlicensed firms) - that is why the prices are low. Middle-aged women from Dimitrovgrad told us that the main livelihood of women in town is sewing - they sew pants, bed sheets, and sell them on the Sunday market, but to rent half a stall you must pay 150,000 leva even though the official fee is 60,000 leva - those who pocket the difference make big money.

Nearly all Roma are unemployed and again, as in Varna, their main livelihood has become stealing, now seen as a form of employment: "*They've stolen all wires and there's no work*"; "*kids dig for scrap*"; "*why am I supposed to be stealing? I simply can't make ends meet.*" This also applies to male Roma in Etropole:

"I've worked for 23 years and I've never touched somebody else's property. But just look at my leg now - it was broken when I was stealing manganese from the railway station; the train pulled off just as I was trying to climb on board. Do you think that I would risk my life for nothing if I had a job? Do you know what it's like to have your children crying because they are hungry?" (local Rom).

The other survival strategies are associated with less drastic involvement in the informal sector.

Moonlighting

Dimitrovgrad: The Roma, for instance, are hired as farmhands by people from neighbouring villages who have had land restituted. Teachers, as well as other females, work on farms in summer. "*You might use nail varnish in winter, but your nails are filthy in summer. There are other ways too - digging cotton fields...*" (older women).

Village of Razgrad: "*Martin employs up to 22 persons, mostly Roma, off the books. He pays them 2,000 leva a day 'because they are unskilled.' When he needs them, he calls them and pays them at the end of each day. There are also some permanently employed Bulgarian skilled mechanics and one vet (retired) who receive between 80,000 and 120,000 leva a month. He doesn't pay social insurance for any of them.*"

Sofia: Male Roma group: "*Only if the bosses show up [private companies hire them as*

diggers or bearers on construction sites]. They come here, and all of us stand outside waiting for them. The pay is low, but I'm ready to work for two or three thousand [leva] a day. Whatever they say, because it will always be enough for bread. The problem is that they don't show up regularly. They come for a couple of days and are then off for weeks." Needless to say, there's no social insurance whatsoever.

Part of the moonlighting is done abroad. "Many folks from the neighbouring quarter work in Greece in summer and make quite a lot of money in five or six months" (young males, Dimitrovgrad), the same statements in Kalofer.

Going abroad is seen as a main future strategy by young people - young people, young men and females in all sites, with one exception - Sofia.

Urban collecting

Collecting remains the only option for the destitute. **Dimitrovgrad:** Those who are not moonlighting will collect firewood and various edible plants. We saw a lot of "back-carrying" by Roma of twigs for firewood from the nearby forests; old people reportedly collected twigs from the parks, and even took the benches - for firewood again... Or, *"they collect horse-chestnuts in old battered prams in autumn - they say this old man died when he fell from a chestnut tree...* (older women); *"Prams, you know, they load them and trundle them away"* (older women). **Varna:** Men who don't work try to eke a living for their families by collecting and selling junk: most often, scrap metal and paper, also used bottles, etc. **Sofia:** *"We collect paper from the garbage cans"* - young male Roma; *"Some go around rummaging for food in order to survive"* - young male Roma, pensioners and older women.

Between collecting and business: enterprise born of necessity:

"I've collected used bosa [fermented drink made from millet] plastic bottles from here and there, washed them and they're as good as new. I intend to go to [the Sofia suburb of] Gorna Banya where the local brewery sells bosa on the tap for 200 leva. I'll fill the bottles, put them in a case and sell bosa in the neighbourhood at 300 leva a bottle - just hope I won't be caught; that's how you can make 100 leva a bottle if you have a 'flair for business'" - Sofia, pensioners.

Thus it turned out that nearly all respondents from all sites were involved in the informal sector in one way or another. This raises the question of the reasons for this enormous spread of the informal sector. There are two reasons: not only the collapse of the state economy, but also the underdeveloped conditions for private business.

Much to our surprise, all groups we interviewed were very well aware of the economic realities - they talked in detail about interest rates, loans, investments, taxes, borrowing. Despite their egalitarian attitudes and nostalgia for communism, they did not disapprove of private business, and even the pensioners would go into private business in the proper circumstances. Then why didn't they? There are several reasons:

First, the underdeveloped market environment: *"There's no real market, no [commodity] exchange to set prices"* (older women, Dimitrovgrad).

Lack of money to go into business: *"Business can help if you have start-up money. If they knew they were working for their own profit, they would work 20 hours a day (young men).*

The problem stems from the bad statutory framework, especially from the impossible lending terms - you can only get a loan if you have 130% security; those who won't give up borrow consumer loans, but then there's no point in borrowing (an issue cited by older women, the Roma groups, young men in Dimitrovgrad).

Taxes are exorbitant: "People are forced to pay half their profit in taxes instead of investing" (older women).

The solution: "double, triple, quadruple accounting," tax evasion, bartering (older women). In other words, the solution is forms of moonlighting, employment in the informal sector.

Who can make it, then: those who are into illegal business - "you can make it if you're part of the game, but we aren't" (young males, male Roma, Dimitrovgrad).

This leads to a vicious circle. The underdeveloped market environment, including the fact that most of the land has not been restituted yet - many Roma, for instance, want land in some form or another - i.e. the absence of real marketization, of real economic reform, leads to the development of criminal economy and a prospering informal sector. This, in turn, impacts on poverty. By definition, the informal economy - dodging taxes and social contributions while taking advantage of public goods and services - increases the budget deficit and is an immediate cause for raising taxes and social contributions which are a heavy burden on lawful activities. High taxes, in turn, depress economic activity - which brings us back to square one, making income stabilization virtually impossible.

C/ Other ways of survival:

Work and sideline jobs, if there are any:

This strategy is valid in larger towns like Plovdiv and Sofia and presupposes definite skills and connections. This is the survival strategy adopted mainly by Bulgarians: for instance, teachers and nurses work as cleaners (Plovdiv, case study from Kalofer).

"Everyday I am running from school to the garden and from classroom to the pigsty" (the successful woman from Etropole).

Cutting back on consumption:

"We go vegan" - young women, Sofia; *"They turn the central heating off in most rooms, watch expenses"* - older women, Sofia.

Buying on credit:

This is commonplace among all Roma groups in all sites, they buy food on credit from shopkeepers and then, when they receive social benefits, pay their debts.

"When my wife gets paid she lends someone money for bread, and we borrow in our turn when we're in trouble. They sell us things on credit at the shops, and jot this down in a notebook; we pay them when we can" - young men; *"How we manage, you ask - on credit"* - young women - Sofia

Help of all sorts:

from family: Mostly help from parents to children - through subsistence economy and provision of jars (from the countryside to cities). Children help their elderly parents and relatives by paying their heating bills, buying them firewood and doing odd jobs for them.

humanitarian aid - the young Roma women from Sofia are on the lookout for handouts of humanitarian aid and secondhand clothes.

welfare - *unemployment and child benefits, welfare for socially disadvantaged and disabled people.*

Notwithstanding the common complaints about delayed welfare payments and shady dealing at the welfare office, many families count on welfare - but not on welfare only, "or we'd starve to death."

The poorest endure distinct seasonal deprivations: they can more or less manage in spring and summer "thanks to greens," and their prime concerns in winter are heating and electricity. This is what young women from Dimitrovgrad told us: "*Winters are worst. Summers we can work in the field. Winters are also worse because there's nothing to keep us warm. There aren't any allowances from Town Hall - no firewood, no Kalaidzhi. Clothes and shoes are a problem in winter, and so's school for the kids. There's no money for snacks and textbooks.*"

Which are the main shocks and how do people cope with them?

When people are hungry and destitute what do they do? They could do anything, the findings in all sites show.

"If people are starving to death, say, they'll go begging; if I'm lazy, I'll go begging or start stealing, I mean, if I want to work and am looking for a job, might be for 2,000 or 3,000 leva, enough to buy a meal, then it's normal for me to steal" (Roma groups, Dimitrovgrad). The situation in Varna is the same. Anything goes now, you can always do a dirty job or engage in shady dealing. Here is a shocking admission from Dimitrovgrad again, young men Bulgarians:

"When I deal under the counter I can never trust the others. I love them because we're all risking our lives together, but if I can cheat them I will. Or they'll cheat me if they have the chance - that's the rule - you should've kept your eyes peeled. Friendship's friendship, but money's like an obsession. Those who've seen blood and money are obsessed - they're no longer the same, can't think clearly. When it comes over me, I'll cheat them if I can. Just as they'll cheat me. It's nothing personal, you know, I still love them."

This is how younger women from Dimitrovgrad answered the question "What's the worst thing that could happen to anybody? What would you do if it happened to you?" *"The worst thing is to be evicted. Then I'll force my way into another flat." Or: "The worst thing would be to have the power supply cut off. If they cut us off again we'll simply link up."* This applies to the Roma too: *"if I have nowhere to go, I'll break the door down, force my way inside and live there!"*

One of the most important findings in Dimitrovgrad and Varna was that anything is

possible, there is no dividing line between socially accepted lawful acts and breaking the law - all norms have been called into question for the sake of survival.

Generalization: The typical coping strategy for rural sites is subsistence economy; for urban sites - informal economy. There is a definite ethnic profile of coping strategies - Roma are engaged in black and shadow economy - illegal activities, moonlighting; Bulgarians - in subsistence economy, working at two places, moonlighting, also some of them - "the big bosses" - in black economy; Pomaks and Turks - subsistence economy. These differences are valid for both genders in the different ethnic groups; in the specific ethnic groups there is a gender-based differentiation by type of activities.

4. Problems and Priorities

4. 1. Prioritized list of problems

Problems - rural sites (number of groups which has identified them)

Problems	Kalaidzhi	Sredno Selo	Razgrad(number of groups mentioning it)
Lack of common understanding, envy			9
You cannot plan the future, insecurity			8
Unemployment	1 rank, all groups	1 rank, all groups	6
heating			6
Hunger			3
Crime (stealing)	4 (animal thefts)		3
Expensive farm machines	5		
Expensive animal feed	3		
Closing down of bus services Closing down of village health service	4	7	
"Going wild" (social degradation, going back in times)	6	4, all groups	
Low prices of milk/meat	2, all groups	2, all groups	
High price of corn		3, all groups	
Inability to find credit		5	
Difficulties in meeting schooling costs		6	
Insecurity about old age		7	
Predators (wolves, jackals)		8	

Problems - urban sites

Problems	Kalofer	Etropole	Dimitrovgrad	Varna	Plovdiv	Sofia
Unemployment	1	1	1	1, all groups	3 (+lack of money)	5 gr., 3 of them 1 st rank
Lack of money (high expenses)	3	2	2			3 gr.
Low wages, pensions	2					2 gr.
Crime		3 (thefts)		8	2 - insecurity	3 groups
Isolation alienation		4			4	
heating		7				
alcoholism, drug addiction		6		6		1 group
No access to health care			3			1 group
Problems with raising children			5			2 groups
Destitute neighborhood, housing			4 (all Roma groups)			4 gr.
Diseases					1 (most women)	
Racial prejudice and social exclusion			6	2, all groups		3 groups
There are no opportunities for personal development. No prospects for the future	4		8			
Difficult to afford food Subsistence			7			
Corrupt-ion of official institutions			9	3		2 groups
Harassment by the police				4		
Misgovernment	5			6		2 groups
Gambling			10	7		
Heroin use				5		

Some methodological notes:

First, for homogeneous groups like village communities or small neighbourhoods the problems are the same and the ranking concerns these similar problems. In a large and diversified city like Sofia different groups have different problems, so it is impossible to give common ranking - therefore the number of groups identifying one and the same problem is used as an indicator of the gravity of the problem due to its common range. In Dimitrovgrad the ranking is generalized, additionally reconstructed from the number of groups discussing this problem and the rank they gave it. Also, ranking and scoring was difficult for certain groups because they regard problems as interdependent.

Second, respondents identify problems at two levels: some of them are speaking not about their own problems, but about priorities common for all people, sometimes referring to the national or, say, the Sofia level. The other groups discuss their own problems at the neighbourhood level. This therefore calls for differentiating between at least two possible roles: (a) a role of egocentric concern; and (b) of concern for others (excluding oneself) (exocentric concern).

Third, there are problems mentioned in the course of the interview but ignored in the final discussion. This raises an interesting methodological issue: which problems are included in the list of problems, and why are some constantly discussed but not listed. The cited problems are more specific, poverty is not cited as a problem and, occasionally, neither is the lack of money, precisely because it is an inherent part of everyday life. This also applies to corruption. Indicatively, corruption is not identified as a problem by anybody. Yet the discussion with some of the groups showed that it is regarded as something natural, part of everyday life. Precisely because corruption is everywhere, it is hard to perceive as a problem. At the same time, people realize that this is not entirely normal, they are frustrated and give vent to their feelings by recounting concrete cases. For instance: "*Corruption's virtually everywhere - that's how you place orders at the factor , that's how you make sure that your child gets decent medical treatment. Take me, for instance... There's this guy who approaches me at the factory, comes up and asks me to do a job for him. I can't right now, says I, as you see I'm busy. Oh yes you can, he smiles... No I can't, I persist. Then he takes out 50 grand [50,000 leva], so of course I went ahead and did what he wanted me to... That's where low pay's brought us to...*" (mixed group, a man, Kalofer).

Despite the great variety of individual problems, the main problem cited by almost all groups in all sites, both rural and urban, is definitely unemployment. Employment is seen by most of the groups as a key to the solution of all other problems - if you have a job you'll have money too: "*Jobs provide security, if there are jobs there'll also be support for the elderly and large families*" - youths, Sofia.

The unemployment issue is very acute among rural sites and Roma groups, in which the unemployment varies between 80% and 100%.

The Roma groups associate unemployment directly with racial discrimination. In all the sites where there was a large Roma population, 80% of the males and 100% of females were unemployed, the majority for as many as three years. This is interpreted as a specific attitude towards them: "*There are vacancies at the labour office, but once they see you're dark they turn you down. Not that there aren't any.*"

In rural sites the problem of unemployment contained two subdivisions - one salary in the family, or no salary at all (both husband and wife unemployed). As the cohorts became older - in our case these were the older poor men and women, and the elderly - the concerns were connected with a quasi-extended family structure, rather than a simple nuclear family corresponding to a household. The group of the elderly would rank unemployment fairly high as they would be living, in the most common case, with one or two younger families - of their sons in the typical case. Against such a background, the "extremely poor" would be those who have only one or two small pensions coming into a quasi-extended family of ten members from the three generations, augmented by social and limited subsistence income.

For the large towns the problem concerns not only lack of jobs but also insecure jobs and different forms of abuse - *"if you don't accept, there are others waiting in line"* (Plovdiv) There the most common one is employment without a contract or written agreement. The respondents claimed that sometimes those contracts were not honoured.

"My son worked 35 days and at the end the employer told him that he would pay him 28,000 leva instead of the promised 60,000. That makes a bit more than one loaf of bread a day! He left and now there are others working in his place" (man, Group 2, Plovdiv).

A similar story was told by the poor young male (Case Study 5) in Dimitrovgrad. He said that he had worked for a private businessman for months but had not been paid anything - so he resigned after nine months, *"but my pals haven't - they still hope they'll get paid."*

According to officials from the labour office in Plovdiv, workers sometimes prefer oral contracts because they allow them to continue getting their unemployment benefits. Some members of groups in Plovdiv declared that they preferred to get their full pay in a lump sum (which is possible only under an oral contract) rather than give up to 40% in taxes or social insurance contributions. For the members of that group the main difference between a formal and an informal contract was that in the first case you would have a higher pension "at the end of your life."

"The boss asked me: Do you want to get 150,000 leva a month in cash or to sign a formal contract and get 100,000 and contributions to the pension fund? Of course I opted for the 150,000 leva. And no one among us cares about pensions. Only 10% of us have jobs with social insurance and those jobs are in family business" (man, Group 3, Plovdiv).

The lack of stable work is quite an acute problem in Kalofer, where the distinctive feature of the economy is the enforced idleness of enterprises or the so-called temporary unemployment, i.e. lay-offs - a peculiar state in which people are formally in employment but, since their enterprises are idle, get just part of their pay or no pay at all. In other words, they do not have permanent wages; in some cases, they have been laid off for as long as nine months. At present, workers at one of the factories work three days a week and get 60% of their wages, while those at the other factory have been laid off and will get nothing until April or, possibly, May. Apart from low pay, the problem is

that they never know *when* they will get paid and how much; nor do they know when they might be downsized. This breeds a particular sense of insecurity and futility of planning anything not only among the workers, but also among their families. *"Each day is unpredictable," "we live from day to day," "we let tomorrow take care of itself."* So the unemployment problem is directly associated with the problem of lack of money and insecurity.

"The salaries are so low because of unemployment. And if you protest, there are several others waiting for your position" - Plovdiv, male group.

"There's no money for food. We haven't paid our heating bills for years. We haven't paid our rent for years. Some day we'll be evicted. How on Earth am I supposed to pay 20,000 leva in [monthly] rent when I don't have them. I'm not paying warm water bills either. But I haven't heard of anybody evicted for failing to pay their rent." "Just add up 20,000 leva for rent, 23,000 for the kindergarten, plus central heating, electricity and water bills, food - only my wife's employed, earns 60,000 leva [a month]. How are we supposed to survive?" (Sofia, young male and female groups) This seems to be a great problem also for pensioners, because it is associated with other problems such as low pensions, high taxes, high utilities bills and high-priced medicines - which all boils down to lack of money. *"When I get my pension/wage, and pay the electricity, water and phone bills, buy some bread and milk - and I've spent it all - doesn't go a long way" - this is a common statement in many groups. "I told the Mayor that I have no money for taxes. Let him do the numberwork: my pension is 35,000 leva. When I pay for food, water, electricity and medicines, there's nothing left. Virtually nothing, I can show you the bills" - Rada, old woman from Razgrad.*

When looking for other solutions for finding money people face the **insecurity problem**: *"Instead of selling fresh milk to the dairy farm in Rosno, they could process the milk into cheese and then sell it to shops in Sofia. That would make them more independent as cheese is a durable product and could reap off the profit margin instead of giving it to the dairy farm. The project was turned down by the family council, however." Reason: "We live on the milk money day to day: unless they are late they pay out every fifteen days - twice a month. If we start making cheese the situation will be less secure - we'll have to wait for some time before the cheese is sold, then wait for the money, transportation problems, and so on. We cannot take such risks" (Ferad, Kalaidzhi).*

The next problem common for all groups is the high level of crime, both in rural and urban sites, but it has different dimensions in rural and urban sites. As this problem was discussed in the section of crime, here some more remarks will be given, and no citations. In the rural sites the crimes are linked with cattle stealing. This problem definitely has gender dimensions: the elderly and lonely women, in particular, feel very insecure and talk a lot about their fears of getting attacked and robbed, also raped. Violence is associated mainly with roaming gangs of teenagers from other villages, in the face of which the police seem totally helpless or don't care, according to the respondents. The fear of theft, especially animal theft, is associated mainly with the Roma who do animal-trading in Muslim villages and are also active in gathering in the woods.

In urban sites the problem is also linked with burglary, but the thefts are not so

"domestic" (animals and jars of food) and are associated with gambling, prostitution, drugs, murder. This problem is again identified mainly by women. In the cities there are also the big shady deals ("*dalaveri*") involving big money and, in some cases, "fat cats." *"The border is quite close, and smuggling routes run through this part of the country. Svilengrad, Haskovo - they're all a stone's throw from Dimitrovgrad. The money is then distributed via companies that report a false turnover, and the bulk goes to party safes regardless of political allegiance. Dimitrovgrad is also on the route of drug trafficking, prostitution and gambling. That's a separate kind of business, there's big money in it, and I have no idea how it's shared out. Now and then there's some shooting and killing, you know, they threaten each other, car bombs blow up and God's knows what, but they somehow manage to get even, that's their way of doing business"* (older women, Dimitrovgrad).

Roma groups admit to stealing, but invariably add "*but it's poverty-driven.*"

Bad living conditions and destitute neighbourhood is the next important problem - mainly for all the Roma groups, but also for some of the poor Bulgarians. Roma ghettos are terrible everywhere - in Sofia, Dimitrovgrad, Varna, Razgrad. There is no sewerage there, the water is dirty, no roads, many people usually live in tiny shacks. One of the problems of Roma from the Vietnamese hostels in Sofia are the building materials of their dwellings: they are synthetic, a health hazard, and "*it's draughty, humid, leaking. Just try living here in winter. Our children have fallen ill. And the adults too. There are bugs, cockroaches, what have you. It's cold.*" This is also a problem of some Bulgarians, mostly in large cities like Sofia. Living conditions were plainly a grave problem for the older women from Sofia - the house of one of the respondents was virtually falling apart. Still, living conditions are discussed in different terms by the different groups. For some of the young groups they are associated with the problem of raising the children: "*The problem of young families is very acute - on the one hand, if you marry you can't raise a child decently in the small flats, with your parents living together, but if you remain single people think there's something wrong with you. This will lead to a demographic crisis: we'll die out...*" (youth group, Sofia)

In spite of these more or less common problems for all the poor groups in all the sites, there are specific problems for some groups and sites.

A very acute problem specific only to the Roma groups is racial discrimination. It is everywhere, in:

The general attitudes to and prejudices against the Roma:

"The Bulgarians have a lot to be blamed for because they think we are subhuman" - Aiden from Varna.

"We're treated differently. After all, we're human too - okay, we are Gypsy but we have children too. There are educated Gypsies too. We want to live too. There are Gypsy criminals too, but there are criminals everywhere..." (Roma group from Sofia).

"What sort of a nation is this, won't let us have coffee [in the pub], etc. What are we supposed to be? Extraterrestrials?" - mixed Roma group, Dimitrovgrad.

Finding jobs:

"If his Bulgarian name is Angel or Ivan or Stoyan or Dragan, he'll get all the application

forms and be asked to come in. As soon as he does and they realize he's Gypsy, Roma, he's turned down, they drop their voices and tell him to come some other time. When your name's Bulgarian and they see you're Gypsy, they throw you out! You don't figure anywhere! If you decide to lodge a complaint they tell you, 'who do you think you are, what are you fighting for?'" - mixed Roma group, Dimitrovgrad.

Health care and education:

"They don't pay us any attention at the hospital, once they see we're Gypsies they throw us out like dogs" - male Roma, Dimitrovgrad.

Older Roma men from Filipovtsi, Sofia: "They'll let you die unless you grease their palm"; "Teachers refuse to enroll Roma children in their class so the latter don't go to school."

Collapsed infrastructure is a very serious problem in rural sites - **Sredno Selo, Kalaidzhi:**

The collapse of transport services has severely diminished chances for using whatever job opportunities had remained available in the region, apart from occasional engagement in chance operations - like the charcoal-making campaign for a private Turkish operator a year ago, or Lenko's current timbering project. Those who have managed to find jobs in the Lenko project complain of having to go to work and back home on foot - a total distance of some 20-plus kilometres a day. *"And after work we have to take care of the animals, cook... by 9 p.m. I can barely stand on my feet"*(woman, 42).

The collapse of transport infrastructure has made access to health services very difficult. The medical auxiliary who used to commute to the village seldom comes nowadays. The same goes for veterinary services. For both humans and animals the villagers have begun to rely on traditional practices - herbs, midwives, even witchcraft. In fact witchcraft was often mentioned in the discussions, along with wolves, bears, jackals, and hawks taking chickens away. A woman in the nearby village of Rezach was described as *"having great healing powers."* But, at the same time, *"if she doesn't like you it is sufficient for her to just look at your donkey, and the donkey dies that same night. You wake up in the morning and the donkey's there - as dead as a door-nail, and you can't say why it died. That's the evil eye - a single look and it dies that night"* (discussion with women).

Besides increasing the isolation of the village, throwing it "back in time," the collapse of transport services has raised prices in the village shop. Prices are 10% to 30% higher than in shops in Zlataritsa, and with cash incomes severely diminished, the villagers are driven to nearly total dependence on a subsistence economy.

This infrastructural collapse raises specific female problems: Young mothers complained about the closure of the health care centre in the villages of Sredno Selo and Kalaidzhi and the need to travel to Zlataritsa for check-ups, advice, etc. Since the capabilities of the unit in Zlataritsa are also very limited, patients are usually sent to Elena, especially for obstetric help. All this adds up to some 45 km and, given the limited bus services, poses serious problems. Several women told how they had given birth at home with the help of "old women." One woman said she had given birth in a car on the road to Zlataritsa.

Another specific problem in rural sites and in small towns is a psychological condition qualified by the respondents as "going wild" ("podivyavane").

Being unable to pay for ploughing, men from Kalaidzhi go back to ploughing with their donkeys and cows as very few can afford horses. Oxen are also far beyond what the majority of people can afford. Thus a **"going back in time" effect** is noted, which the respondents describe as **"going wild," "going primitive,"** "living like savages." This was especially emphasized by the male part of the respondents who, ten years ago, had responsible technical jobs and were *"now ploughing with donkeys and cows."*

The same effect is noticed among the women in the villages, as well as in Etropole and in Dimitrovgrad - the return to subsistence economy, especially when combined with unemployment, is seen as a reversal from civilization to traditional society - primitive work, no rest, no holidays, no books, no theatre. The problem of not being able to afford books and going to the cinema was very acute for women in Kalofer and Dimitrovgrad.

One of the most serious consequences of poverty in urban areas is dependent behaviour.

A major problematic area has been described in connection with the very rapidly growing drug (heroin) use in the Roma community - in the whole Roma population of Varna. The latter numbers over 30,000 people, which makes it one of the largest urban Roma communities in Bulgaria, Southeastern Europe and, arguably, anywhere in the world. Drug use has become a serious problem in Sofia and Dimitrovgrad too. Other traditionalized forms of dependent behaviour are alcoholism and gambling; alcoholism is to be found across the country, and gambling is popular in Varna and Dimitrovgrad. Informants tend to see petty theft in the same light - as a form of compulsive dependent behaviour. All forms of dependent behaviour, including this intra-group view of petty theft, are identified with poverty - to be dependent means to be poor:

One explanation of the link between alcoholism and poverty from Etropole:

When you are poor, nobody wants to speak with you. Everyone's sorry for you and no one wants to drink with you. You have no self-esteem, and that's why some people start drinking" (middle-aged men).

Misgovernment, the incompetence of the authorities, corruption are also problems cited mostly in the towns and in Sofia. Misgovernment and corruption are regarded at two levels - national and local. People from small towns like Kalofer usually criticize the local government, and respondents from Sofia - misgovernment as a whole. As the youth group from Sofia stated: *"The politicians are either incompetent or corrupt or both."*

There is a specific youth problem too, which can be qualified as "no hope" - and it is identified mainly by young people both in rural and urban sites.

"Our time is up. We've seen good days and bad days, but I keep worrying about the young. I see no hope for them. Unless a new Todor Zhivkov comes along to put things right. Or maybe the king from Madrid - he seems to be a clever man. Well, I'd rather be in Serbia now. They know that there's a war, and it will end sooner or later. If we knew that there would be an end of this crisis, we would endure it somehow. Be it for one year, or even for ten years. But now all we can do is sit and wait for the end to come" (woman, Etropole)

The young Gudrie from Kalaidzhi: *"There's nothing good here. You have no money, no hope."*

"Well, you could partly recover if an aunt from America turns up. If you have luck. If there's some sort of a miracle. It's all a matter of chance! I feel as if I were living in tribal community" (young female, Dimitrovgrad). She probably means that it will take only a miracle to save her, to "integrate" her into normal life...

There are some problems which were not listed but were articulated and could become important future problems. For instance, the problem with social insurance. Many people said that it was better to work without written contracts and receive more money than to work with a contract and pay 30% in social insurance contributions.

The boss asked me: Do you want to get 150 000 leva per month in cash or to sign a formal contract and to have 100 000 and dedications for the pension? Of course I preferred the 150 000 leva option. And among us nobody cares about the pension. Only 10% of us have jobs with social insurance and these jobs are in family business (man, Plovdiv)

This means that in 20 or 30 years there will be a great problem with future pensioners. Another problem concerns the education of Roma children. Now, because of poverty, most Roma children drop out of school and practically remain illiterate. They comprise a large part of the population - in the range of one-eighth or one-tenth; in 10 or 15 years, this large proportion of Bulgaria's population will be illiterate in a century of new information technologies...

People as a whole do not think that they can help solve those problems in any way. The solution is usually associated with the authorities, as distinctly formulated by some groups: "they must." As the greatest problem is the loss of guaranteed job security which is seen as the root of all evil, the only explicitly formulated or implicit solution is "for them to provide jobs" - "them" being, above all, *the State*. *"The State is obliged to take care of us, to ensure stability and jobs"* (young male, case study, Dimitrovgrad).

On the other hand, there are more flexible attitudes too - as proposals, not as self-confidence in their opportunities for real influence on the decision-making process: if Town Hall set a quota on stalls at the market-place for locals, for instance the Roma, they would cope, according to Roma groups; if the statutory framework for development of private business - lending terms - improved, that would give people a chance, according to Roma and middle-aged females; if the Roma got land - on lease or in some other form, that would help... (Dimitrovgrad)

A specific way of solving problems appeared in Varna: by having your "own people," i.e. trusted patrons at important junctions of the state apparatus - otherwise "you've had it":

"If you don't have your own people everywhere, you've had it."

Q: *Where?*

"Everywhere, at the firm "Pazari", at City Hall, in the police" (woman, 38).

Also, in Sofia, the young family from the mixed group assumes that "ordinary people" could contribute in some way, could have a say in decision-making: *"What one can do is fight for a change in the institutions on which [living] conditions depend"* (both members of the family were active respondents in the civil protests against the Socialist government in 1997); and disabled too - they believe that through NGO activities they can change something. The Roma groups think that calling a TV crew might help. In the course of the open-ended discussion, the Roma men both in Sofia and Dimitrovgrad arrived at the conclusion that perhaps they ought to set up an association of their own to protect their interests, but this raised several other issues: they can't afford to hire a lawyer, don't have someone who's educated enough to head this association.

4.2. Changes in problems and priorities

There is little to say about this issue since all problems are seen as recent developments, having emerged shortly after the change in 1989 or, more precisely, at some point since 1991 (this is evidenced by both the tables and discussions). The emergence of the dominant problem of all groups - unemployment - prompts them to see all other problems as related to and ensuing from unemployment and, in this sense, the concrete problems that existed before seem to pale by comparison.

"Still, back then there was a safety net associated mainly with the availability of jobs and social security, and even though people were underpaid back then too, they nevertheless had a sense of security" - Sofia youths.

"Before 10th of November the majority of Gypsies used to live better than now, because the state then took better care of us and we felt more secure than now. We knew that whatever happened we shall not die of hunger" (Demir, 42, Varna).

All current problems stem from the collapse of the "social security safety net."

"We used to have doctors, and every time a baby was born in the neighbourhood they came here and made you give the baby medicine; if you didn't, you were scolded by the doctor. Now the hospital won't admit Gypsies even in a critical condition unless you pay a bribe" (Sofia, Roma older men)

This approach could be called *nostalgic*.

Insofar as any problems existed, they are universal, blamed on the system (some Sofia groups - all problems now are due to "the terrible legacy of the past," to the Utopian "bright future," *"the present grave problems stem from the communist system - misgovernment and a system that was uncompetitive and taught people to sit back and expect someone else to take care of everything"* - Sofia youths) or are not evaluated as particularly important compared to *the* problem: unemployment and insecurity.

Nevertheless some groups state that there were some important problems before too:

1. **Commodity shortages and standing in line** - "you had money and nothing to buy" (Kalofer)

"Especially here, in the village, there was nothing in the shops. You had to go to Elena to find something. For two sticks of sausage I would stand in line for two hours and when my turn came, they had finished" (woman, 56, Kalaidzhi).

2. **Denied access to Western countries** (Plovdiv, Sofia, Kalofer, Kalaidzhi, Varna)

"Before, we were like animals in a cage. (group 6)

*"Now we have our passports. **But:** you need up to 1,000,000 [leva] if you want to work abroad - for travel, for a visa, you also need to show some money to the foreign customs officers at the border crossing, in order to prove them that you have enough money to survive. And there are some firms who charge up to 5,000,000 leva for finding you a job abroad. You tell me if there's any difference compared to ten years ago"* (Group 5) Plovdiv.

3. **No career opportunities** (Kalofer, mixed group)

4. **No free expression of opinion, no free press** - Sofia - youth group, Kalofer - young women.

5. **"Too much work,"** "work day and night" - **rural sites**, Kalaidzhi, Sredno Selo.

6. **For Roma communities - destitute neighbourhoods** (Sofia, Dimitrovgrad); "police brutality", "racial discrimination" and 'impossibility to travel abroad' - Varna.

7. **For the Muslim community** - the forced name change in 1972-1974 and 1984-1985, or the so-called "Regeneration Process" - this was the gravest problem for them "before."

This approach - admitting some problems before 1989 - could be called realistic. It is typical for middle-aged men and women.

The third approach may be called "fatalistic": nothing has really changed, those who were rich have remained rich, the poor have remained poor. This thesis was upheld particularly by respondents whose situation had improved, who were more enterprising and had found new opportunities. This group did not blame unemployment as the root of all evil, and actually claimed there was enough work provided that you really wanted to work:

"The majority in our neighbourhood live in poverty. That's because they don't have luck and skills. Those who were well off before, are well off now too, those who were poor before are just as poor now" (Aldin, 21, Varna).

"Those who are doing very poorly are either very lazy or worthless people, scum. If they want to work, they can always find work, but they'd rather drink and steal" (Adem, 54, Varna).

On the whole, however, the problems connected with difficulties in improving living

standards "before" have arguably been replaced by problems of survival "now."

5 . Institutional Analysis

5.1. Which institutions are important in people's lives?

Ranking of institutions - rural sites

Institution	Kalaidzhi	Sredno Selo	Razgrad
Labour office ⁶ (<i>borsata</i>)	1	1	
The Mayor	5	2	1 (7 gr. mention it, all of them negative)
Welfare office ⁷	7	3	
Connections	2	4	
Police	10	12 , -	2 (8 gr of 9)
Health care centre	8	7	3 (8 of 9, +)
School			4
The cooperative farm	6		5
Roma animal traders		5	
Transport office	9	6	
Dairyfarm in Rosno	3		
Owners of farm machines	4		
Forestry (timbering, incl. private operators)	5	8	
Pension Fund	11	9	
Mosque	12	10	
Pub/Disco (Kalaidzhi)	13	11	
Politicians	14	13, -	
Parliament	15	14, -	

⁶ Labour office is the same institution as the Unemployment office in Yulian Konstantinov's sites

⁷ Welfare office is labeled as Social Assistance Office in reports of Iliia Iliev and Social Care Office in Yulian Konstantinov reports - the institution of question is one and the same.

Ranking of institutions - Urban sites

Institution	Kalofer	Etropole	Dimitrovgrad	Varna	Plovdiv	Sofia
Kinship- and para-kinship networks <i>rodnini i priyateli</i>)	1	1		1	1	1, all groups
Patronage (<i>svoi hora</i>)				2		
Border-crossing channels				3		
Pazari [Markets] Ltd.			2 gr.	4		
Municipality, the Mayor	7 of 8, ambivalent	1, -	5 gr., ambivalent	5	6 gr. +	5 gr., 3 of them put 1st rank, -
Police	3 of 8, -	2, -	5 gr. 4+	6 -	5 gr. -	3 gr. -
Welfare office		5	5 gr. -	7	6 gr.	3, ambivalent
Roma NGOs				8 -		2 gr.
NGOs			4 gr. 3+		5 +	3 gr. +
Town hospital	4 of 8, ambival.	3, +	4 gr. -		6 gr. +	2
The Church		6, +			4 gr.	3 gr. +
Politicians				9 -		
Schools	2 of 8, +	4, +	6 gr. +		2 gr.	1
Government			4, ambivalent		6 gr. +	3, -
Banks			3 gr.-			
The shopkeepers, "buying on credit"		7, +	3 gr.+			
Labour Office			2 gr. +		2 gr.	1

The situation in regard to the ranking of institutions is similar to that of the ranking of problems. First, homogeneous groups such as village communities or small neighbourhoods deal with fewer institutions and therefore find it easier to rank them. In large and diverse cities like Sofia, Plovdiv and Dimitrovgrad, the ranking of institutions is more diversified and this rules out a common ranking - that is why the number of groups identifying one and the same institution is used as an indicator of the importance of the respective institution. The pluses and minuses show the positive or negative evaluation of a particular institution, since the importance of the institution in question tended to be directly associated with its evaluation.

The tables clearly show that the most important institution for all sites is the Municipality, often personified by the Mayor; next comes the Police - again identified in all sites; the Welfare Office - important for all sites except Kalofer (we have a hypothesis why Kalofer is an exception); respondents in the village of Razgrad could not distinguish between Municipality and Welfare Office officials. Then comes the School and different types of health care institutions (hospitals, polyclinics, health care centres), followed by a general evaluation of the performance of the Government, the State, or the politicians. NGOs are popular in large urban areas and virtually unknown in rural sites and small towns. The Church and the Mosque are also important for some of the groups. So is the Labour Office, both for some of the rural and some of the urban sites.

At the same time, these most important official state institutions, except schools and health care centres, are on the whole evaluated negatively in terms of mistrust and inefficiency.

The most effective, trusted and supportive institutions in the present situation proved to be informal social networks, which may be classified in three main categories: connections, patronage, kinship and friendship networks. The reasons for these rankings and evaluations are discussed below.

The Municipality, the Mayor

This institution is definitely personified - when referring to the Municipality people have in mind the Mayor. There are several, in some cases different, reasons for the negative evaluation of the Mayor.

The first one concerns the prerogatives of mayors in small towns and villages (mayoralities), where the municipal councils are dependent on the larger municipalities. Their problem is that they cannot do anything for the local community because everything depends on the larger municipalities. That is why respondents want either their mayoralty to become a municipality, or a more pro-active approach by the Mayor in defending local community interests. "*Other mayors can cope, they go round, knocking on doors, and get things done for the community*" "*The Mayor is a nobody, he's too nice and can't cope, he's surrounded himself with low-skilled staff; can't win Kalofer the status of a municipality*" (women, Kalofer). This raises the serious question of the prerogatives of such small village/town hall councils.

At the same time, all respondents are unanimous that the Mayor is omnipotent in certain cases, and this leads to arbitrary decisions and, frequently, to corruption.

"They always claim that they are acting by the book, but we know who's writing that 'book.' 'The book' doesn't say anything specifically about Ivanka or Ganka, and we see that they are equals. It's the Mayor who makes the decisions. If he doesn't like somebody, there's no social assistance for them. The Mayor makes the lists. (...) Or he can make some decisions after a bottle of rakiya. Last year he decided that those who had livestock won't be entitled to welfare; yet in some cases one goat didn't qualify as 'livestock,' but in other cases it did" (women, Razgrad).

"He's lying to people, there's no roads, no money for food, yet he'll build a huge villa; when was the last time any improvements were made here, which year? ... What have

they been doing all the time? They grant funds and then take the money and... its the same old rutted roads!..." "So where's all the money? The revenue from the market is 800 million a month, and he has 20 stalls at the market-place... They're buddies with the market manager, the Mayor and... great buddies. They've teamed up... warehouses, eateries, while us folks here are ostracized, come looking for us only when there's elections. Georgiev's one of them, the Mayor of Dimitrovgrad, he's the only extortionist, the only thief..." - "Shush - or he'll send you to prison..."; "The Mayor's lording it over the police, over the whole town. If the Mayor decides to do something he'll go ahead and do it!" (Roma groups, Dimitrovgrad).

Next come complaints about bureaucracy (red tape) and indifference to people' problems - this was the situation in Sofia, Krasna Poliana Borough:
The Sofia Roma groups had repeatedly tried to get access to the Mayor but simply couldn't meet with him. Indeed, all corridors in the Krasna Poliana Mayor's Office are sealed off with iron-bar doors that are opened only to officials and visitors with a preliminary appointment. Indeed it is very difficult for one to arrange an appointment - through the bars or by lying in wait for an official... The building itself is intimidating and clearly shows visitors that they aren't wanted.

The important conclusion that follows from the evaluation of this institution, not clearly expressed by the respondents, but formulated by the research team is, that there is a definite need of civic forms of control upon Municipality officials.

Welfare Office

The functioning and practices in Bulgaria's social welfare system are regulated by Social Welfare Act from May 18, 1998 and rules for eligibility of Social Welfare. These normative rules have to cope with the tensions ensued from the real increase in the number of people in need of welfare, whereas public resources are too limited to provide for the needy. Hence, an "optimal" (feasible) for both parties "ceiling" has been set on social assistance: "basic subsistence level" (BSL) or "basic minimum income" (BMI). This ceiling, i.e. the size of welfare payments and assistance, depends on available public resources rather than on the actual needs of the socially disadvantaged. The "socially disadvantaged" category currently includes people with monthly incomes under 30,875 levs. This is the present "basic minimum income" for means-tested welfare. The government has developed a concept whereby the BMI will eventually reach the poverty threshold - 40,000 levs. Under this concept, any Bulgarian citizen with a monthly income of 40,000 to 90,000 levs will qualify as poor. There are also coefficients differentiating the needy in this category on the basis of certain criteria.

The Welfare system is funded by the national and local (municipal) budgets and its main units are the Welfare Offices.

The Welfare Office (*Sotsialni Grizhi*) is a state (and not a municipal) institution within the jurisdiction of the Ministry of Labour and Social Policy.

The office is financed directly by the Exchequer and by local budgets. Local welfare offices apply to the Ministry and receive funds (via the Municipality) on a monthly basis. The entire procedure takes up to a month or a month and a half.

Despite the generally negative evaluation of the welfare offices, they proved to be quite an effective social safety network for many people. Let's take the Welfare Office in Plovdiv (Rajon Jugen) as an example for the benefits, paid by the Welfare offices:

One of the Office's main expenditures is for maternity leave payments and child benefits: 28 million leva a month. Approximately 40% of the women on maternity leave in the borough get their child benefits from the Office. The other option is to get the benefits from the enterprise they worked at prior to maternity leave, but payments in some enterprises (especially the private ones) may be delayed by as many as six or seven months (*as confirmed by respondents from different groups and Welfare officials*). Once their maternity leave expires, women are entitled to 8,555 leva a month per child. The Welfare Office also provides social assistance to single mothers and the so-called "soldiers' mothers" - widows or divorcees whose sons are conscripted in the army, but this is a relatively minor expenditure. Mothers of more than two children are entitled to partial reimbursement of transport expenses if they present the used bus tickets, but this is done only once a year - last year only 66 mothers applied: *"It is hard to keep all the tickets you have used in one year."*

Another item are social benefits for the disabled: Apart from the regular social benefits, they receive also 4,800 leva a quarter for transport costs, in cash or in free public transport season tickets (550 recipients). Disabled people classified in Disability Group 1 ("total loss of working capacity") are entitled to 6,100 leva a month for phone calls (250 recipients in *Rajon Jugen*).

Another item is welfare for electricity and central heating bills from 1 November to 1 April (2,000 recipient families), a total of 36 million leva a month. This welfare has diminished significantly since the previous year. In 1997/1998, all families whose income was below the poverty line were entitled to a flat 21,765 leva a month; this year (1998/1999) the welfare payment is means-tested (and depends on the margin between a family's real income and the basic minimum income).

Eighty-eight families where both spouses are permanently unemployed are entitled to welfare as Social disadvantaged group. Welfare offices also provide assistance for medicines and target welfare in cash or in kind.⁸

Welfare officials in Etropole say that all other municipal expenditures are relatively insignificant in comparison with those of the Welfare Office. The municipal tax service collects and forwards all taxes to the Exchequer except the tax on garbage (43,650,099 leva in 1998) and a municipal tax on local enterprises - approximately 97,122,200 leva in 1998 but expected to be less in 1999. There are also fines, 53,686,904 leva; rent from municipal property, 22,976,453 leva, and some 10 million leva from private sponsors.

⁸ For instance, the Etropole Welfare Office has provided the following welfare in 1998/99: 1,287,234 leva in cash to 54 recipients; 21.6 tonnes of beans and nine tonnes of flour to 2,608 recipients, who also got three litres of cooking oil each.

The aggregate revenue approximates 200 million leva, or less than 20% of the expenditures only in the September 1998 - March 1999 period. The rest comes from the Exchequer (national budget).

Hence the main problems of welfare offices predictably stem from their dependence on the Exchequer. For instance, the Plovdiv Welfare Office does not get all funds it has applied for on schedule. In some cases, it receives just 20% or 30% on schedule, and the remainder up to a month and a half later. In the event of a delay, officials have a sort of semi-official list of priorities, topped by people from Disability Group 1 and other disabled people. Next come single mothers and "soldiers' mothers"; families with two unemployed members; and, finally, women on maternity leave (because "in most cases the other partner is employed"). However, welfare recipients whose payments are delayed regard this practice as unfair.

Other problems stem from the fact that Welfare officials are authorized to make some important decisions. There are two kinds of entitlement: by law (*po pravo*) and optional (*pravna vazmoznost*, literally "legal possibility"). In the second case, officials are empowered to choose between different options. For example, if one of the parents leaves the family formally applying for a divorce, it is up to the Welfare official to decide if the remaining parent should be registered as a "single parent" (entitled to more benefits). This enables arbitrary decision-making, of which Welfare officials were frequently accused.

Because of the fact that Welfare officials are empowered to decide in which category to classify applicants and, especially, who is entitled to occasional aid, their decisions are subject to constant protests and anger in the community - this was registered in all sites, except Kalofer. Here are some examples of the tensions between the Roma and Bulgarian community in Razgrad:

"They give [welfare] only to the haves while we, the have-nots, don't get anything. Why should they give beans to a Bulgarian farmer who has a garden and livestock and everything? They have enough food in their cellars for three years. They give [welfare] only to those who have and nothing to those who haven't got anything. They come in late, have a cup of coffee and start ringing their neighbours and relatives to come and get the aid." [Roma group]

The Bulgarians are of a different opinion.

"I decided to send my papers and apply to be registered as a Gypsy. Yes, I decided to become a Gypsy. I've done some numberwork these days. They have plenty of children and get child benefits for all of them. Each child gets free meals at school every day. I've calculated that this food is worth some 60,000 leva a month at market prices. So I have to toil all day long for 60,000 leva a month which they get free just for food. To say nothing of the other benefits. It's for the children, you say. As if my money wasn't for my children. The Gypsies get money in unemployment benefits, women can spend half of their lives on maternity leave and the fathers drink every night. They have parties every night - you can hear the music in their neighbourhood every night. I come home late every night, get up early in the morning to feed the farm animals, then I go to work, then tend to the animals again - I sweat all day every day, and I hear their music every night. I'll become a Gypsy, I mean it. If they ["the State"] keep on making a fool out of everybody, we'll all decide to stop working. And if you come again in a couple of years, you'll see all of us crowded around a big cauldron of soup in the main square, each with a bowl and a spoon, with the Welfare Office people ladling out soup to everybody. That's where they'll bring us to with their social assistance for them Gypsies." [male group, Razgrad]

For their part, Welfare officials complain about cheating by applicants. The welfare application procedure is the following:

Applicants must sign an application and a declaration on their sources of income, real or potential (wages, pension, savings, real estate), and submit their employment record (if unemployed) or a certificate from their employer (if employed); the disabled submit a certificate from the hospital; applicants with children aged over 16, must also certify that their children are single and attend school.

Welfare officials in Plovdiv say that there have been several cases of cheating about real estate in Plovdiv or other towns. For example, some applicants deliberately omitted noting that they were renting out flats or houses in central Plovdiv or elsewhere, or had savings. Last year, 198 applicants tried to cheat about real estate.

The Ministry of Labour and Social Policy has decreed that all applicants who are caught cheating shall be disqualified. This has caused new problems - some applicants forgot to mention real estate which did not bring them any revenue, but they were disqualified anyway. Also, some applicants find the procedure quite complicated, and claim that there have been several cases of misunderstanding - for instance, the application form included a question about children, without specifying their age; the welfare office actually meant children under 18, but the applicants naturally listed all their children.

One major problem comes from the absence of effective coordination among the tax administration, banks and the welfare office. For instance, the welfare office has no effective ways of checking if an applicant owns real estate in other municipalities; it does not have access to bank accounts and therefore cannot check if an applicant has savings in the bank or has received bank transfers (except at the State Savings Bank).

Respondents said that the best way of controlling the welfare office was either through the Municipality (filing a complaint to the Mayor of the *Rajon Jugen*) or through the senior officials at the office.

The Welfare officials, however, did not think so. In both cases the complaint is usually delivered to their desk. If a document is not addressed in the correct way, it is normally delivered to the desk of the official in charge of the case. Thus if a complaint is addressed to the Mayor of *Rajon Jugen*, it is automatically forwarded to the junior Welfare Office official because the Office is answerable to the Ministry of Labour and not to the Mayor. If a complaint is addressed, say, to the person "in charge" of the Welfare Office, it is normally delivered to the selfsame junior official because his or her superior's title is "Director," not the person "in charge" or the "President" of the Office. These channels are not used frequently.

Both Welfare Office officials and respondents agreed that the normal grievance procedure was too clumsy and ineffective.

Police

As a whole the police were evaluated in negative terms. The most negative evaluation they received in the rural sites, because the policemen could not defend the peasants from the thefts. *"We feel absolutely insecure, they (the police) are corrupt," many respondents claimed. "If they catch a villain they let him walk; only those who can't give them anything are sent to prison."* (Kalajdzh).

In small towns and cities like Sofia the evaluation was also negative, but sometimes respondents were putting themselves in policemen shoes.

"There isn't a single house in Etropole that hasn't been burgled. They'll either steal your vegetables from the garden, or something from your car, or some chickens. There's no police, no law now, and they have abolished the death penalty. Everybody's concerned about the criminals and nobody cares about the innocent victims" (women, Etropole)

However, respondents think that the job of police is harder now, so that's why in some groups police are given a relatively high score:

"Things have changed and are no longer what they used to be. The criminals are much better armed now, cleverer, and better-connected. What could a policeman who can barely make ends meet possibly do. It's obvious that he'll turn a blind eye instead of risking being killed at night - him and his family. I know some policemen, and that's what they all think. And then, there's something else. They are ready to be more active - some of them don't like being laughed at - but they know that the prosecutors will let the criminals get away scot-free. So why should they make an effort? That's why I don't want to give them the lowest score. It's not them who bear the brunt of the blame. It's the judges and the prosecutors. And there's something else - if one day, God forbid, I need real help, I'll call the police. It's easy to complain when we're chatting as we are now, but when the worst comes to the worst, it's the police we'll call." (men, Etropole)

The most interesting attitude was expressed in Dimitrovgrad. There the favourite institution of most groups turned to be the police, who get high marks precisely because they aren't doing their job and are playing the role of an altruistic rather than a punitive institution.

"The only respect Gypsies get is at the police station, 'cos they know that people have no other chance and steal as a last resort. Only the police show some respect, no one else. If they decide to lock us away, there won't be a single one of us left." (Roma groups, Dimitrovgrad)

"They know what we are [criminals] and understand us - we have nothing against them and they don't have anything against us" (young men, criminals, Dimitrovgrad).

At the same time, only one group in particular - middle-aged females - have a very negative attitude to the police: *"The police guard the criminals"; "They're all in the game"; "If an innocent person becomes a victim they won't come and help because they're guarding them other guys..."*

This suggests that the police are a significant institution precisely because of their helplessness and inaction, which some groups approve of and others disapprove of... In the first case the police are regarded as human beings, as individuals, and in the second, as an institution with a particular role.

So, the police as an institution are evaluated positively precisely in their non-institutional capacity - they are humane and they treat us as human beings too, or they are afraid for themselves; all the respondents who regard the police as an institution evaluate them negatively.

The school (in some cases identified with the Principal) is the only institution evaluated by most groups in nearly all the sites in positive terms only. This is due to the high rating of education in general on the one hand and, on the other, to principals' efforts to help children under the new circumstances (when children drop out, principals and teachers do their best to help). Some Roma groups claim that the *"Principal is raising funds from the more affluent in order to keep the children at school"*. At the same time, respondents say that the school is one of the institutions that has always enjoyed high public confidence.

The attitudes towards different types of healthcare institutions are ambivalent - apparently the humane attitudes of the people employed in a particular institution makes a big difference - if doctors treat people like human beings the healthcare institution is highly evaluated. If not - just the opposite. The hospital is clearly a main problem for the Roma groups - "they treat us like dogs" - a common expression for all the Roma groups in all sites. There are accusations of corruption. "*Doctors won't even look at you unless you give them something.*" Those negative attitudes largely stem from the change in health care.

State institutions

Most of the respondents in nearly all sites put the "state" as the most important institution. During the discussions on the well-being they often quoted the state policy (or lack of it) as the main cause for deterioration of the quality of life, the economic crisis, the disfunctioning of the institutions and the change in "the moral climate" ("*obchtiat moral*"). According to most of the respondents, the main functions of the state are to guarantee physical security, job opportunities, wages, housing and to guarantee the functioning of the other institutions. The rather low marks which all the groups put on the state represent their estimation of the effectiveness of all the official institutions together as much as the effectiveness of the state itself.

All the groups claimed that the state did not offer enough protection ("*zakrila*") to the citizens. The category of "protection" includes guarantees for the physical security of the citizens (police and health service), protection of Bulgarian economy by subsidizing industry and agriculture and imposing punitive tariffs on cheap European and Turkish goods and on Greek agricultural production.

The Government is also cited frequently - as "the Government," "they," i.e. the authorities, various government ministries, especially the Ministry of Education or the Ministry of Labour and Social Policy, along with the names of particular government ministers. It is taken for granted that "they" ought to take care of us but aren't doing it properly...

In rural sites the evaluation concerned "Politicians" and "Parliament". These institutions were rated at the bottom of the scale by all groups. The accusations were that "them guys in Sofia" - lumping together Government, Opposition, Political Parties (including the Movement for Rights and Freedom, the "ethnic Turkish party") and, most of all, the MPs - were corrupt and wholly indifferent to what was going on in the countryside ("*they don't give a damn, couldn't care less about us, all they care about is their own affairs in Sofia*").

The Church is not so very popular institution, but it is seen as a salvation for most of the Roma groups. The Mosque is very important for the Muslim groups.

NGOs

The general attitude to NGOs, insofar as people know anything about them, is positive. Usually they are unknown in rural sites and the biggest the town, the largest is the knowledge about them. Some of the respondents (from Plovdiv) accuse NGOs giving humanitarian aid in patron-client relationship.

But NGOs prove to be a chance not only for assistance to, but also for real social integration of excluded groups such as the Roma and the disabled. They are the most important institution for the disabled because "They can help cultivate the self awareness that you can be independent and you can fight." The Roma groups obviously distinguish between the various NGOs and evaluate them differently: some of the groups have a positive attitude to both Roma and foreign foundations, and a negative attitude to Bulgarian NGOs. Roma groups from the Vietnamese hostels - Sofia, however, complain about the Roma foundations which they said helped Roma from Filipovtsi only, or cared about their own interests only. "The Roma foundations share the money out among themselves or among the Gypsy quarter proper - Fakulteto(Filipovtsi) - as if we weren't Gypsy too."

Notably, all Roma groups identify NGOs with foundations handing out humanitarian aid - contrary to the disabled, for whom participation in NGOs is the only chance to uphold their rights and change things. Yet the Roma groups have likewise learned the "human rights protection" jargon from NGOs, and in the course of the feedback after the discussion (Sofia, Dimitrovgrad), they said they wanted to found their own organization - "our own, protecting our own rights." NGOs thus prove to be a huge resource for promotion of activity and social integration of excluded groups.

Television proves an important factor for Sofia Roma groups because they think that it could help them share their concerns with the general public and try to solve their problems. They mention concrete TV shows and crews who matter to them precisely because of their sympathy and compassion. Besides, they believe that television is an important source of public influence on decision-makers.

Labor office

The labour office is part of the local administration in the Municipalities. It pays unemployment benefits for six months after redundancy. Recipients must confirm in person at the office once a month that they are not employed in any form. To avoid transport problems - lack of bus services or the return fare to Municipality centers the office sends a representative to the Mayor's Office in the villages and small towns in the Municipality once a month so that the unemployed can sign in. All groups in Kalaidzhi and Sredno selo except the elderly and young people gave this institution the highest score, but for different reasons. Thus, the small ("specialized") group of heavy-duty farm machine owners (the "rich") were concerned not for themselves, but because they were constantly being asked by villagers to hire the latter for a limited period of time (usually six months) and then to sack them. This state of alternating temporary employment and being on the dole worries employers, since they can be fined heavily if caught. Still, out of loyalty to their friends and neighbours, they

tend to play hide-and-seek with the Municipal Office in Zlataritsa.

Playing hide-and-seek with the Labour Office

"Right now I've been hired by the Mayor's Office till the end of May - for odd jobs, just to help me get some cash for a few months. That's why I've asked a friend from the village who has a small company: 'Put me on your payroll for a minimum wage and pay my social security [27,000 leva a month] for six months, then sack me. I'll pay you in kind, several lambs.' But he's afraid because they might catch him at it. He's a very nice man, but he's afraid. So I might well lose this year in my length of service [making me eligible] for a pension" (man, 54).

Mainly informal institutions are held in high esteem:

In all sites the most popular ways of coping with a problem turned to be "connections" (*vruzki*), patronage and family and friends networks. What are the differences between these three types of social network?

Patronage is a stable direct relationship between patrons and clients, based on institutionalized mutual obligations and reciprocity of action. To have connections means "to know the right people in the right places" but this knowledge does not presuppose a stable institutionalized network. "Connection" network is more abstract, sometimes includes intermediates, it is latent and is actualized when a problem appears. That is why it is more linked with concrete social roles and functions than with concrete persons, as is the case with patronage. Again it presupposes reciprocity of action but this reciprocity is more formal and not long term orientated: "You do me a favour and I will do you a favour". "Connections" are more typical for large more anonymous communities and patronage - for rural sites and small towns.

As for **kinship and friends networks** they are thought more in the sense of moral support than functional.

Patronage as an institution has been listed in a variety of descriptive statements in rural sites, with the implication that there are some very important agents who have power in most of the other institutions listed: owners of farm machines, dairy farm, forestry, etc. The institution of patronage is thus overarching and cuts across the majority of important institutions, with the sole exception of the Roma animal traders. They are not listed as an institution, and, significantly, there are no links with them except purely economic (transactional) ones. It is important to note here that market relations seem to exist only in respect of this group, and thus Roma animal traders are the only "pure" economic agent in the whole constellation. It is implied therefore, and informs the listing of the respondents, that by an institution we can understand any economic agent with whom dealings are managed through social ties of kinship or patronage. This is in addition to inflated payment (from the point of view of the clients). Thus, all relevant institutions on the economic side are mapped over with social relations - kinship, neighbourly or relations of patronage, with fuzzy boundaries between the three groups of relations. A typical example of patronage is the story of the prosperous man from Kalaidzhi, cited in the section for opportunities.

Here are some examples for the importance of connections for the citizen of Sofia:

"In Bulgaria, your career depends on your resources - money and connections. Not on your skills and qualities. The sieve you squeeze through in order to be the best, to be judged on merit, to be a success, are your connections. And your money." - young woman

"You can't do anything unless you have friends in high places. Connections. You're not judged on your own personal authority but on the authority of someone else who might not even be an authority. Not your own capacities but your friends, family. You thus lose your own personal identity too, once you're accepted in this environment." - young man

And here are perceptions of family and friends networks:

*"People support each other in the family only - that's how we survive" - young women.
"If it weren't for my sister and brother-in-law, I'd be dead" - mixed group. "We live for the children's sake... But they can't afford to help us, it's us who're trying to help them" - pensioners. "First and foremost you can rely on friends only" - orphans*

5.2. Ranking of different institutions by different groups

Understandably, in general there is no institutional culture, there is a distinct personification and confusion of different institutions. There is no clear differentiation of functions, and our questions about who has access to the respective institutions fell flat. To identify the significant institutions, we used the following question: "Who's helping you now?"; the better educated identified institution with organization. Certain institutions were specified in greater detail. Here is a case of confusion of institutions and persons among the Roma group in Dimitrovgrad:

"Maksim will be governor right now, this here neighbourhood, gave people a free bowl of soup, God knows what, and, to top it all, got a couple of lads to dance for him. And he told them, 'I'll give you guy a job if you people vote'."

Question: What d'you mean, governor of the neighbourhood? Answer: "It not just the neighbourhood, it's the whole town he governs; governs the town - governor, not mayor. Maksim Gospodinov."

"The Government lied to us personally. People borrowed money or invested their savings in seeds, but there is no market now and the product is purchased for a song - the Government's paying 20 leva/kg of tomatoes. [Question: "The Government?"] Yes, those private canneries."

In the first case, however, the confusion is partly justified since almost all groups talked of "bigwigs," "the power-holders," "those who rule the town" and "have ganged up" - thus this person has real power even if he might not be mayor, because he has real impact on decision-making about jobs and on the Mayor.

The institutions are evaluated in terms of "helps" and "doesn't help," even though upon further prompting respondents draw a distinction between why a particular institution does or doesn't help. From this perspective certain institutions are no longer presumed guilty even though they might not be working properly - "after all, they could hardly help even if they wanted to." Orphans start discussing the issue with the following statement: "Let's not discuss state institutions, we don't expect anything from them because they

can't help us, the State doesn't have the resources."

Furthermore, the greater the expectations of a particular institution, the more negative its evaluation - the doctors are supposed to care for us yet they treat us like dogs, the Mayor must care yet he's concerned about his own interest only; the authorities (the State, the Government) are supposed to sort the State out but they've ruined it, "we voted for them but they've let us down" .

Concern and "putting yourself in other people's shoes" in hard times are evaluated positively, for instance: the shopkeepers - they help us out when we have nothing to eat; the school principals - they're trying to help; the police - "they are aware of our plight and understand."

The ability to "make or break." This characterizes powerful socioeconomic local agents, in the first instance the Dairy Farm and the Forestry Department in rural sites. Relationships with them are based on a patron-client principle. "If they like you, they'll help you." Whether "they'll like you" depends on kinship or friendship links. Small presents - mostly drinks - are mentioned, and general ingratiating before the local bigwigs, but large-scale corruption is not mentioned. Rumour has it that all powerful agents are supported by big operators from town or even from Sofia (the "mafia", the "fat-cat sponsors").

Here are some definitions of:

Effectiveness: "when things move," "when things happen," "when you aren't like one lost" (e.g. "If you don't have your own people, you're lost"; "For anything to get done, you need [own] people").

Trust: "trust," e.g. "it's very hard to find people you can trust"; "You can trust your family only, and often not even them."

Support: "support"; "get help when it's needed," e.g. "Friends are people who help you when you need help, on whom you can lean for support."

Some respondents tend to perceive the different institutions in different contexts and in different categories, rather than to define those categories.

The Government, the Mayor's Office, the welfare office - in the categories of (lack of) effectiveness and trust: "they're not doing anything." "They don't keep their promises." "All they do is lie and steal."

The police - if they get high marks this is because they are thought in their human dimensions not in their functional effectiveness

By contrast, the hospital is bad because it isn't doing what it's supposed to do (even if this is not explicitly articulated, it is implied) - they aren't doing their job, treat us like dogs, want us to pay, i.e. don't take care of us.

The school, the principal - "they are doing their best, trying to help" - in the categories of trust, support.

Shopkeepers - they help - support.

On the whole, people trust those institutions that support them when they are in trouble, that take care of them and, in particular, that "put themselves in our shoes."

5.3. Control or influence over the institutions

On the whole, all groups claim that they have no influence on institutional decision-making.

Young men: *"The question of influence is downright ridiculous. No one can influence the Mayor. Folks at the factory are afraid. Everyone knows about the shady dealing, but just open your mouth and you'll top the next list of redundancies."*

Young and older women: *"Of course nothing depends on us - the statutory framework must change"; "All I can do is go and plead with the Mayor" - young women. Pensioners: "They're a law unto themselves, will stop at nothing..."*

"Us Bulgarians are servants. We all know that if you keep a low profile you won't be attacked, and we are afraid of those at the top. People can't rally and give them what they deserve. There were some young guys who wanted take part in a a debate with the Payor on local TV, they announced that everybody could ask him questions, but what happened - he asked them not to interrupt him when he was speaking, they cut the phone lines, he delivered a speech and went home."

Informal networks were evaluated high because there people feel that they could have a say

Here is an example of an attempt of changing the situation, an attempt, who was not successful.

"When the health care service closed down, we decided to try and found our own medical and maternity unit by sending one of us to train for a nurse. She would then train the other young women and we'd help each other. Because now if anything happens - if there's an emergency - you have to go to Zlataritsa. From there they'll send you on to Elena, because that's where our district hospital is. And from Elena, if your condition is serious, you'll be sent to Turnovo. But you have to provide your own transport all the way. I myself started giving birth to my second child halfway between here and Zlataritsa - in the car...So I knew this person, a Bulgarian from Zlataritsa, and she said we should apply to a foundation in Sofia - Foundation for Development of Civil Society it's called (FRGO). We applied but they didn't answer for two years. In the end this woman from Zlataritsa went to Sofia and found out that our application had been turned down. So after this we gave up, they'd never understand [in Sofia], what it's like here, in the woods. So we've been left to ourselves. And all we wanted was a grant for one of us to train for a nurse. That was all" (young woman, 25, village of Kalaidzhi).

But there are some groups who are (or they say that they should be) optimistic about their opportunities for influencing institutions, and usually these are the most excluded and desperate groups like disabled and Roma. And the solution they see is either in NGOS or in other forms of civic activities.

The disabled think that unless they do something about their rights, no one else will, and that is why they are actively involved in the Centre for Independent Life Foundation. (I became interested in this foundation myself, and noticed that during a period of only 20 days it organized a march against the Ministry of Regional Development and Public Works, which has done nothing to improve their situation, as well as a press conference on the problems of employment.)

Some respondents from Sofia think that people can influence institutions by protesting against wrong decisions and by performing all their duties conscientiously. (These respondents were actively involved in the protests that brought the Socialist government down in 1997.)

The Roma groups in urban sites complain that no one is paying them any attention, and at the same time have a potential for upholding their rights - but, rather, through mediating institutions such as television and NGOs. For example, the main thesis of young Roma women in Sofia was "no one cares about us - we have no rights whatsoever." However, they had an argument when someone said that they *did* have rights but weren't aware of them, so they asked us for a copy of the social assistance regulations. They are eager to change something - they regularly go to the Welfare and Mayor's offices to inquire when they will be moved to another place, to complain that they have no money for repairs, to apply for welfare. Their problem is that "*as soon as Moutafov sees me, he starts waving me out,*" or "*the Mayor has walled himself off and I can't get to him.*" One of their problems is that their opinion is ignored, especially when looking for jobs. They have found a "connection" at the German Embassy, which now provides relief, and are on the lookout for all forms of humanitarian aid. In the course of the feedback, young Roma women and men started discussing the idea of founding their own NGO to uphold their interests.

5.4. Coping with crisis

The main priorities in coping strategies are on "subsistence economy", "shadow economy" and cutbacks on consumption. Emigration is also seen as a solution - an individual solution - by younger people. Government programmes are not discussed, and people no longer rely on State intervention, but think that State should care. The solutions are seen along the following lines:

- **Job creation** - it is not clear how new jobs might be created, could be in private business. People even tend to think in terms of private - rather than public - companies and foreign investments. The existing enterprises had better be privatized so that their managers would start looking for a way to cope with the crisis; "*The factory should not be accountable to the Defence Ministry but become independent and start looking for markets*" - older men, Kalofer. Pensioners from Kalofer are also in favour of private business: "*There's no need to open large enterprises, but more -*

smaller - private enterprises."

- **Reversal to the previous situation - more state regulation, egalitarianism.** This view is prevalent among pensioners. *"Only nationalization again can do it. There'll be a greater sense of security then. Swindlers, criminals and liars need a totalitarian [iron] fist. We need tougher laws."* (pensioners, Dimitrovgrad)
- **Between State economy and Market:**
"Everybody knew that that's when the dealers would come and offer a fair price. I know it's impossible to have these times back, but they can still do something. For example, the State could declare: if onions are offered above that price, we'll start importing onions. If they are below that price, we won't import. And everybody will do their own numberwork and decide if they want and can grow onions. Or they can say that next year pork will cost 1,200 to 1,400 leva/kg. If the price is higher, we'll start importing pork; if it's lower, we'll start exporting or ban imports. That's how people will know what to do... Or they could announce on the radio, "this month the price of onions in Yambol is such and such, they need 100 tonnes, so if you want to sell onions in Yambol please come to this place or call this number." Or "the price of pork in Plovdiv is such and such, if you have pork for sale please come to this place"
- **Changes in the statutory framework meant to speed up reform:**
Comprehensive tax laws, preferential treatment of producers. Change the lending system. Subsidies and cooperatives in farming. Improving the Family Code - giving children and parents better protection. Investments in education.

Which institutions are important in people's lives?

As have been already commented mostly kinship and para-kinship support networks ("family and friends") and connections and patronage. Here is an example from Plovdiv, which is quite typical, for investment in social networks in order at least one family member to cope with crisis. All the poor respondents seemed very concerned by the fact that they were being gradually excluded from their previous social network. This trend is especially distinct among the unemployed. Those better-off have friends, colleagues, former school-mates, parents, relatives and neighbours as part of their network. The poorest people can rely only on their parents and - to a certain extent - on their relatives.

The process is quite advanced and they do not pin real expectations on their friends, former school-mates and colleagues any more. Some of them are also losing their neighbours and distant relatives as an effective part of their network - this process is not advanced and they expect more from them; those expectations are not met in quite a few cases. The general trend seems to be that the first parts of the network to be lost by the poor are those comprising persons who have a choice whether to join the network or leave it (friends, colleagues, former school-mates). Then follow the neighbours and distant relatives. In the Bulgarian context, the parents and close relatives have no choice but to help their kinsfolk, or they will lose their prestige and, potentially, their other "connections."

The social network seems to be either replacing, or working in parallel, or granting access to all the formal and informal institutions. The loss of the network denies access both to the services provided by the formal institutions and to the services that the formal institutions cannot provide. That is why the usual family strategy for inclusion is to invest money in social activities which will renew and fortify this network. Most of the

participants are very concerned by the fact that they do not have enough money to socialize with other people. Expenses for social activities are an important item in the poor families' budget even when they do not spend money on books, clothes and shoes any more. One (perhaps) successful strategy is to invest money in social activities in order, say, to find a job. This is an investment and in some cases poor families will even borrow money for the purpose.

When families can no longer afford social activities for everybody, they invest in their children. It is not uncommon for more than one couple to support one child (e.g. parents, parents' parents and, in some cases, parents' single siblings), which raises expectations and the child's expenses are very high. All focus groups expressed concerns that they do not have enough money to offer their children the same living standards as those of their peers. In this case, "standard" did not mean better education or more vitamins, but opportunities to socialize with peers and reference groups.

The few really "desperate" families are those who cannot afford that investment.

6. Gender Relations

In the past ten years there have been no changes in the legal entitlement of women - and this has both an up-side and a down-side. On the up-side, women have retained entitlements such as maternity leave, child benefits and formal access to health care for mothers and children. On the other hand, however, they are relatively disadvantaged in the event of divorce and, in particular, in regard to entitlement to child support. Child support tends to be absurdly low, and suing the father for a rise involves a lot of red tape and is usually futile. Thus one of the main gender problems concerns divorcees.

"There's no law protecting women. Now just tell me - when they get divorced what's the wife supposed to with the two kids and half of the property. And token child support. There's no law to oblige them to pay the support money, and it's practically impossible to sue them for a rise. It's up to you to track him down - meanwhile he's changed his residence five times - and bring him to court. This friend of mine, she's ended up in a 'black hole' - he pays her 130 leva in monthly child support believe it or not [monthly child support was 130 leva ten years ago; the minimum support today is 60,000 leva]" (Dimitrovgrad, older women).

In addition, current child benefits are insignificant - 8,555 leva a month for a first and 8,750 for a second child (the equivalent of approximately US\$ 5 per child). Before Roma women with many children used to be more or less able to cope thanks to child benefits, but now child benefits are insufficient. Women get long maternity leave - nine months, but they are not entitled to child benefits unless they have been officially employed. Notably, high unemployment among women has been the major change in their status in the last ten years. The general assumption is that women used to be better off before thanks to the larger child benefits and the fact that they had state-regulated normal jobs: *"If you have a job at all now, you're overworked and underpaid,"* young women from Dimitrovgrad say.

The present situation is the following: the Varna site report states that 100% of Roma women are unemployed, and this applies to all rural sites too - Kalaidzhi, Sredno Selo,

Razgrad. This means that women are entirely engaged in subsistence economy in rural sites, and a large part of them in the informal economy in urban sites.

In the first case, since the majority of women have finished secondary school in the nearby towns, they experience their new situation as going back in time ("going wild", *podivjavane*). Besides the traditional patriarchal family has been preserved in the countryside, and women virtually have no say on family matters. In the classical hierarchy, the main decision-maker is the husband's father, followed by the husband. Young daughters-in-law don't dare smoke in the company of their parents-in-law. The elderly, on the other hand, readily help raise the children, often exclusively so. In this respect the grandmother plays the leading role. This role has become more prominent with the demise or inaccessibility of child care (kindergartens). For all those reasons the basic structure here is not a mono-familial household, but what may be called a "quasi-extended household." Among the other major problems of rural women is the demise of the health care centres in the villages and the need of travelling to nearby towns (some of them 45 km away) for check-ups, advice, etc. The next serious problem for rural women, already discussed above, is the fear of burglary and rape.

In the second case - in towns - women are engaged either in moonlighting or in illegal activities such as prostitution. Prostitution is described as a popular coping-with-crisis strategy in Varna and Dimitrovgrad. Exploitation by pimps is a constant topic of complaint:

Milka (24, Varna): *I work with one pimp, there are three of us and he takes us to Poland, on the border with Germany. He arranges everything: travel, channels, documents, and at the end gives us just 20% to 30% of what we earn; if we earn 20,000 or 30,000 DM, he gives us about 5,000 DM and that's it.*

Prostitution, however, is also a "normal" livelihood for poor Roma.

"Thank goodness there's the womenfolk - if it weren't for them we'd starve to death. She'll dress up, do her face and pick up some rich guy. We'll beat them up afterwards - we'll lose face if we don't - but we know there's no other way. That's why they'll do it again... Earn something to keep the pot boiling..." (male Roma group, Dimitrovgrad).

The crisis has faced women with extra work too.

"My colleagues, teachers, they sew things at night, sell at the market-place, and their husbands are their bodyguards... To top it all, if you want to take a holiday you need to ask him again - if he's decent he'll let you, and if he isn't, you must work your fingers to the bone... Husbands find their wives extra jobs. The women will even shoulder the financial responsibility - if they register a company, it will be in the woman's name - let her be accountable to the tax inspectors... To say nothing of the household chores... There she is, working herself to death, while he's with his mistress... That's sheer discrimination!" (older women, Dimitrovgrad).

Another serious urban female problem is dependent behaviour and domestic violence.

Women and children in many households in Kraiezerna (Varna) say problems with male kinsmen because of dependent behaviour is their gravest concern: primarily alcoholism, in the more traditional form, but since 1992-1994, growing heroin addiction. Some of the scenes that can be seen are indeed very grim:

Almost out in the street, in a little half-fenced off place at the side of the house, there was a young man aged 29 lying on a dirty mattress. A two-year old child was playing by his side. His wife appeared from time to time but refused to talk to us, or even look at us. We were warned by the neighbours that the wife wouldn't speak with us because even though he was dying, the young man was still very violent to her. He used to beat her every day.

Fani is a single mother. Her husband died fifteen years ago. A trader-tourist (Poland, Turkey). She is 52, and lives with her three sons (35, 30, and 25), and her daughter's family (husband and granddaughter) in a single house. Her eldest son (35) is a heroin addict, the next one is an alcoholic suffering from tuberculosis, and the youngest son is a heroin addict, now doing his regular army service; her son-in-law is a heroin addict too, and so is her grandson-in-law (her granddaughter's husband). Fani: *"I tell them all - if you need money, go steal from the shops. But, no, my sons won't steal from the shops. They steal only from what there is at home. The cooker, washing-machine, rugs, everything has been sold for a song - for a couple of doses."*

Wife-battering seems quite widespread in urban areas, (there is no such data for rural areas). For instance, many respondents (Varna, Dimitrovgrad, Sofia) discuss cases of domestic violence in their block of flats - one man used to lock his wife up in the bathroom and beat her savagely while she howled like an animal. Domestic violence, however, for most interviewees does not depend on the crisis but on the person's character - *"brutes have always beaten and will go on beating their wives."* In Kalofer, some cases were reported of sons beating their mothers in order to take their pensions.

At the same time, discussing gender roles in the household in small towns like Etropole, or villages like Razgrad, also in Plovdiv, in some cases in Kalofer, men admit that they are dependent on their wives.

"It used to be a women's task to think of winter preserves, vegetables, housekeeping. Now we all think of nothing but that, so I listen to my wife. And when we make preserves for the children, when she says something, I obey" - men, Etropole.

As for the village of Razgrad, it is qualified as a matriarchy.

"The mayors in this village are doomed. It's always the women who decide who'll be elected. Then the new mayor comes along and thinks he's a somebody. Then he realizes who's the boss and starts drinking. This mayor was not a drunk a few years ago, but he never leaves the pub now. I remember him very well, he was a different person. The mayor before - the same story, he recently drank himself to death. Even the priest killed himself. This will eventually become a matriarchy" (middle-aged man).

In towns and cities like Kalofer, Sofia and Plovdiv, there is a distinct gender-based differentiation in responses - women are self-confident that they are the decision-makers, and so are men. Apparently the men will demonstrate their authority in public, but the women might be those who make most decisions at home. Some of the women have good self-confidence:

"If you go to Town Hall you'll find only women there - it's them who take care of everything, you can't trust a man with anything more than buying a loaf of bread. Women are more persistent and manage better" (female groups, Kalofer).

Gender relations are not seen as a problem by pensioners as a whole. Most elderly people are either widows or widowers and perhaps that is why they idealize their late husbands and wives: "My husband and I got on very well, made all the decisions together, he never even raised his voice..."

The research team did not register a single case of a female mayor. Even the emancipated women from Etropole say: *"Neither before nor now have people like us had a say. It's the bigwigs who make all decisions."* Not even in the matriarchy of Razgrad does the emancipated Maria dare run for mayor. Dimitrovgrad has never had a female mayor either, even though many women are employed in local government, in executive positions included. There are also prominent businesswomen, but there are no female "power-holders."

All the prosperous women in the case studies are invariably backed by a prosperous husband and supportive family, even though they themselves are clever, well-educated and hard-working.

The research team also established something of a "male inferiority complex" related to men's incapability of coping with their male gender roles in the present crisis. In Kalofer, the research team was told that four men in their 30s had committed suicide this January to April - *"they can't take the tension, have no job, must support three kids, so he takes the rope and that's it..."* It is harder for them because they feel that they are the head of the family, even though it is the women who virtually make all decisions. Many of the interviewed young men also noted that the psychological impact was harder on men, because they could not support their wives and girlfriends.

7. Findings and Conclusions

The national report is based on site surveys in three villages, three small towns and three cities, with due consideration for the ethnic profile of poverty - Turkish, Pomak (Muslim Bulgarian) and Roma groups were interviewed along with Bulgarian ones. Here are the main conclusions:

The major distinctive feature of well-being is stable employment, which means money, as well as security. The family is another important aspect, along with socializing and being in harmony with oneself. Power does not prove to be an indicator of well-being. Wealth and well-being are not identical, for the rich have money but don't have security, nor are they respected by the community. Ill-being, however, is identical with poverty: this is "our situation," according to the majority of respondents. The groups in society are generally classified as follows: rich, 1% to 5%, people who have usually made their fortune by dishonest means - politicians, shady dealers (respondents in the smaller towns identify a group of prospering people who are not "filthy rich" and have prospered thanks to hard work, cleverness and risk-taking); "normally living" people embodying the perception of a "normal life," who tend to be a normative rather than real group - the main indicator is employment and salaries for the main members of the family, being able to afford holidays and not to worry about one's future; next come the poor - the overwhelming majority, about 80%, "us": we can barely make ends meet, we haven't starved to death but each day is unpredictable because of job insecurity and lack of money. Finally, there are the "destitute," people "living in extreme poverty," who are excluded from the community - people who have no food and have to rummage in garbage cans, no shelter, and cannot cope by themselves - sick elderly people, large families. This group is relatively small. At the same time, there is an intermediate group of people who are poorer than the poor but are not really destitute and social outcasts: the Roma who, to judge from all sites, are 80% unemployed and live in abominable conditions. Arguably, however, the main feature of poverty in Bulgaria is the crisis caused by the loss of previous status associated with job and income security. With few exceptions - notably the Roma groups, some unemployed and homeless people - poverty in Bulgaria is not associated with hunger but, rather, with cutbacks in consumption and particularly with a crisis of prospects and a sense of going back in time, "going wild" (podiviyavane). That is why poverty is blamed foremost on closure of enterprises and unemployment, the main impacts being associated with psychological and physical distress: "going wild," illness, anomie, rising crime, family rows, exclusion from the social security system (health care, education).

The main problem cited by all groups in all sites is unemployment again, followed by lack of money. Since this is a new and dominant problem, unemployment eclipses all other problems. The most affected by the unemployment groups are Roma, Pomaks, Bulgarian turks, especially in rural sites. Example: unemployment, which is typical of all Roma groups, is seen as a new problem ensuing from racial discrimination because before the Roma were actually forced to work, whereas now they cannot find work even when work is available; thus unemployment outweighs perennial problems such as destitute neighbourhoods and a certain contempt on the part of the Bulgarian majority. The previous commodity shortages and absence of freedom of expression, of travel, and even the drastic forced name change of Muslim Bulgarians are, albeit mentioned by certain groups, dimmed by the memory of a measure of security in communist times

that is no longer available. Nostalgia for the past definitely prevails, regardless of the interviewees' political allegiance. Women tend to prioritize psychological ("going wild") and physical (illness) distress because, first, female unemployment is higher (100% in part of the Roma groups) and, second, they have the occasionally grim duty of distributing the family budget. Fear of high crime levels is foremost a female problem, especially among elderly rural women, who are the main victims of burglary and assault. Consequently poverty, as well as the sense of a crisis of prospects, are an impact of the transition from a social system involving a measure of industrialization and guaranteeing a measure of social security (at the cost of limited opportunities for mobility and freedom of self-realization) to another system that is supposed to be market-based and to guarantee democratic rights, freedom of expression and development. The main problem is that this transition has not been effected - the previous system has been dismantled but there are no effective market mechanisms or a market environment. The absence of a market discredits the effected democracy - respondents cannot see the benefits of political freedom unless the latter is associated with economic freedom too. At this stage, there is a crisis in the industrial system leading to closure of enterprises or to a drastic decline in their effectiveness and, hence, in jobs and wages. At this stage the effective coping-with-crisis strategies are return to subsistence economy in the countryside and involvement in the shadow economy in towns and cities. The report shows why the subsistence economy cannot evolve into market economy - there is a shortage of farm machines which are too expensive to buy or rent, labour is ineffective, production costs are high, and there are no market mediators. Thus people who were involved in some sort of industrial activity in the past have now been thrown back on primitive agriculture, at the mercy of the whims of Nature, cattle thieves and mediators speculating with the prices of their produce. This is predictably seen as a reversal, as "going wild." People have food, but no money and hope.

In the towns and cities, survival is associated with involvement in some form of the shadow economy with a varying degree of legality. And this is only natural, considering the crisis of state-owned enterprises and the obstacles to medium-scale and small business: impossible terms of taking credits, lack of clear and distinct rules and laws, exorbitant taxes. Hence, an underdeveloped market environment again is the reason for the domination of this shadow economy.

Given the above-mentioned main survival strategies, the crisis in official institutions is predictable. The previous unconscious reliance on the State, be the latter repressive, has now given way to disillusionment with its various forms of social regulation precisely because they are not omnipotent and, in many cases, even voluntaristic - these are the most frequent complaints against mayors and welfare offices. Under the circumstances, the most effective form of regulation remains the informal one: the "connections" "old-boy network" in cities and patronage in the countryside, both shored up by solid kinship networks. But it is important also to notice that NGOs in spite of some accusations in patron - client relationship, are seen by the most vulnerable groups (Roma, disabled, homeless) as a possible alternative for the defense of their rights.

Concerning gender roles, the situation is not optimistic, too. Women have been losing their previous more or less equal status and are subject to rising unemployment; paradoxically, that is precisely why they are working harder as active participants in the informal and/or subsistence economy. This involvement is not regulated and they are

therefore vulnerable to all sorts of arbitrary action - from the family in the case of subsistence economy, and from other sources in that of the informal economy. Domestic violence is on the rise mostly in urban sites and concerns not only wife battering but also sons beating their mothers in order to take their pensions. The cases of dependent behaviour of husbands and children are increasing. The research team did not register a single case of a female mayor, but older women in small towns are the most influential opinion makers.

As a conclusion, one can say that in the present situation, there are all the liabilities of the previous regime and none of the assets of the present one: land has not been restituted yet but is no longer managed by cooperative farms, enterprises have not been privatized but no longer rely on the stable government quotas of the past, there are democratic elections but the people are thinking that they have no say in decision-making... Market economy is the buzzword but there are no real markets or market intermediaries - on the contrary, there is a reversal to rural economy, a reversal from a certain level of industrial development to deindustrialization and subsistence economy. There is abundant supply but no demand because of low incomes, Bulgaria has become a state committed to the rule of law but laws change constantly, *moutri* are not punished but legalized, police are afraid and there is widespread corruption.

This brings us to the main cause of the sense of impoverishment as a process rather than a real state: people feel lost, with no prospects for the future, because they all realize that what was will no longer be, that the large state-owned enterprises belong to the irreversible past, and so does full social security; at the same time, they have no vision of their future because the entire transition to market economy and democracy has proven a pie in the sky as far as they are concerned - in their immediate surroundings they can see neither any market economy nor any opportunities for democratic participation in decision-making. This is the price of the tortuously launched and even more tortuously unimplemented market economy.

At that, there is growing ambivalence in public attitudes: on the one hand, there is nostalgia for the past, for equality; on the other, a lot of the groups accept private business as an alternative, they have developed market consciousness, they are aware of their civil and social rights. Paradoxically, it seems that the assertion of new values has led to a change in attitudes rather than in reality. People, even pensioners, used market terms such as competition, profit rate, VAT, market, purchasing companies. Nor were they averse to the idea of establishing different types of associations, i.e. to the thesis that to get something you need to ask for it first. They were fluent in the new jargon but did not see a new reality. It seems that the situation cannot improve unless the so-called restructuring is ultimately completed, even if the cost might prove high. For there is nothing worse than the hybrid of bungled modernization in a dated environment. What are the possible solutions, a part from the most important one - the final restructuring of the economy? First, enhancing the normative basis for stimulating the small and middle size business, including the family one - lowering down the taxes, preferential conditions for taking loans. This will be useful for legalizing a part of the shadow economy, because then it will contribute to revenues to local and state budgets. Also, the subsistence economy have to be institutionalized and at that point some governmental and non-governmental programs have to be launched.

Also, the wide spread of informal economy and subsistence economy found by this qualitative research could be very important from the point of view of rethinking the official data concerning not only poverty but different indicators even in the sphere of macroeconomy.

Annexes

Annex I - Results on Well-Being

According to the research team it is impossible to summarize all different criteria mentioned for defining different social groups that is why here are given examples of different types of categorizations:

Well-being matrices

Group I, mixed, visual 1 - Social Categories - Etropole

Categories	Criteria	Percentage	By the time of Todor Zhivkov - percentage
Prospering	Private business	5 %	20 % - the "bolyars"
Still keeping (on the surface)	Savings Have bought their houses	30-40 %	50 %
Living from hand to mouth (from day to day)	From salary to salary	50 % (30 %)	30 %
Unemployed	Working for 5 leva per day Work for one day Getting social assistance	25 %	-no unemployed -everyone could buy shoes
Rambling	They wander, search for relatives, stay there for 3-4 days Abandoned	less than 1 %	
Pensioners		15 % (20-25%)	

Roma older men, Sofia, specific for Roma

<i>Group</i>	<i>%</i>	<i>Before 1989</i>
1. No working member in the family	60%(55) ⁹	we all were more or less equal, except for certain drunks
2. One working member	50%/35/	
Both employed	5%	

Group 7 , young people, Sofia

Discussing Bulgarians in general (a typical categorization)

Categories now	Criteria	Proportion of households
Rich	Politicians, ministers, mafiosi, gangsters, professional killers, contract pimps	10 %
“normal poverty”	Live in penury	Most of the people
Extreme poverty	Pensioners, young families, Roma, unemployed	They don't know

⁹Several people objected to the initially cited proportion, suggesting other figures (in brackets).

A typical rural categorization: Categories, criteria and proportion of households according to different groups in Sredno Selo

Elicited by listing and evaluating/ ranking on a 1(min)-6(max.) point scale (ranking); and a percentage scale (evaluating)

	Group 1 (men - poor)		Group 2 (women-poor)		Group 3 (youth)	
Category	Criteria	% of house-holds	Criteria	% of house-holds	Criteria	% of house-holds
1.Rich <i>(bogat)</i>	self-employed with substantial farming assets (20-30 cows; 50-60 sheep/ goats; 20-30 decars of potatoes/ maize; machinery); own car (Western model)	2	substantial farming assets; both husband and wife to have salaried income (from 150 000 BGL upwards each); own car	1	self-employment (own business); potential for expansion and leaving the area or country; Western car (BMW) leisure possibilities vacation possibilities travel abroad	-
2 doing well <i>(da si dobre)</i>	one member of the family to have a salaried income, the other one to take care of the animals (2-3 cows; 5-6 calves; 10-15 sheep/ goats); 4-5 decars of land (potatoes, maize); go to the pub from time to time	2-3	at least one with a job (of around 150 000 BGL); the other one looks after 2 cows; 5 calves; some sheep/goats/ poultry; a few (4-5) decars of land for potatoes, and 1-2 decars for a vegetable patch	2-3	1-2 small salaries/ pensions; small farming assets; not cut down on "good food"; able to help financially the children/ grand-children	2-3
3 Struggling <i>(karat po malko)</i>	very small cash income (odd jobs); 1 cow; some land, but no machinery to work it with; have to rely partly on social care (<i>pomoshti</i>); rely on foraging/ poaching activities; go to the pub very occasionally	80	no salaried income; restricted diet; no money for "good food" and "good clothes" for the children; can't afford decent weddings (children without official civil marriages)	85	no cash income; no cows, 1-2 goats; restricted diet; no money for the children; no money for "good food" and "good clothes" for the children	80

	Group 1 (men - poor)		Group 2 (women-poor)		Group 3 (youth)	
Category	Criteria	% of house-holds	Criteria	% of house-holds	Criteria	% of house-holds
4 Very poorly (<i>nai-zle</i>)	no salary; no livestock; unable to work land; old age; loneliness; very restricted diet; reliance on social welfare	5	no cash income; no livestock; old age; loneliness no land; very restricted diet; no money for medicines	7	old age; loneliness; small pension; no live-stock; infirmity	5

	Group 4 (elderly)		Group 5 (mixed)		Group 6 (specialized: "gatherers")	
Category	Criteria	% of house holds	Criteria	% of house holds	Criteria	% of house holds
1 .Rich (<i>bogat</i>)	spiritual -ly:** earn the respect of the community; be able to give for communal benefit (do <i>sevap</i>); be supportive and generous; material-ly:** to have at least one good salary or pension (90 000 BGL***); 3 cows, 5 calves yearly, sheep and poultry, some land	1	20-30 cows; 50-60 sheep/ goats; 20-30 decars of potatoes/ maize; some machinery; self-employed; children to be able to go to school; to be able to buy clothes	2	20-30 cows; 50-60 sheep/ goats; 20-30 decars of potatoes/ maize; some machinery; self-employed; children to be able to go to school; to be able to buy clothes; be able to go to the pub regularly (every night)	2
2 doing well (<i>da si dobre</i>)	one salary/ two small pensions; 1-2 cows; 10-15 sheep/goats;poultry; a vegetable patch; a small potato field; 5-10 decars of meadows; find money for medicines	7-8	one member of the family to have a salaried income, the other one to take care of the animals (2-3 cows; 5-6 calves; 10-15 sheep/ goats); 4-5 decars of land (potatoes, maize)	10-15	one member of the family to have a salaried income, the other one to take care of the animals (2-3 cows; 5-6 calves; 10-15 sheep/ goats); 4-5 decars of land (potatoes, maize); go to the pub from time to time	10

	Group 4 (elderly)		Group 5 (mixed)		Group 6 (specialized: "gatherers")	
Category	Criteria	% of house holds	Criteria	% of house holds	Criteria	% of house holds
3 Struggling (<i>karat po malko</i>)	very small cash income or pension; 1-2 cows; 3-5 calves; some land; have to rely partly on social care (<i>pomoshti</i>); rely on foraging activities	80	very small cash income (odd jobs)/ pensions; 1-2 cows; 3-5 calves; some land, but no machinery to work it with; have to rely partly on social care (<i>pomoshti</i>); rely on foraging/ poaching activities; go to the pub very occasionally	90	very small cash income (foraging activities; timber extraction); 1-2 cows; 3-5 calves; ; some land, but no machinery to work it with; have to rely partly on social care (<i>pomoshti</i>); rely on foraging/ poaching activities; go to the pub very occasionally	80
4 Very poorly (<i>nai-zle</i>)	small pension; no livestock; unable to work land; old age; loneliness; very restricted diet; problems with heating; reliance on social welfare	3-5	no cash income; no livestock; old age; loneliness no land; very restricted diet; no money for medicines	5	old age ("can't pull through next winter"); loneliness; small pension; no live-stock; infirmity; no support from kin (out-migrated)	5

* Exchange rate for 12-19 April 1999: 1 USD = approx. 1800 BGL

** Discussion after the Friday prayer in the mosque

*** Discussion in a working day context

Major trends in poverty and well-being

Trends	Rural	Urban
Increased poverty	x	x
Minor increase in poverty		
No change		
Increased well-being		

Summary Table of Main Causes and Impacts of Poverty

Causes	Impacts
Legacy of communism (urban sites)	Hunger (Roma groups)
Democracy (rural sites)	Problems with raising of the children
Politicians	Family rows
Closure of enterprises	Going wild (rural sites)
Economic crisis	Migration
Unemployment	No prospects, no hope, no plans for the future
	Diseases (women)
	Forms of dependent behaviour (alcoholism, drugs abuse)
	Alienation (urban sites)
	Humiliation

Annex II Prioritized list of problems

Problems - rural sites (number of groups which has identified them)

Problems	Kalaidzhi	Sredno Selo	Razgrad(number of groups mentioning it)
Lack of common understanding, envy			9
You cannot plan the future, insecurity			8
Unemployment	1 rank, all groups	1 rank, all groups	6
heating			6
Hunger			3
Crime (stealing)	4 (animal thefts)		3
Expensive farm machines	5		
Expensive animal feed	3		
Closing down of bus services Closing down of village health service	4	7	
"Going wild" (social degradation, going back in times)	6	4, all groups	
Low prices of milk/meat	2, all groups	2, all groups	
High price of corn		3, all groups	
Inability to find credit		5	
Difficulties in meeting schooling costs		6	
Insecurity about old age		7	
Predators (wolves, jackals)		8	

Problems - urban sites

Problems	Kalofer	Etropole	Dimitrovgrad	Varna	Plovdiv	Sofia
Unemployment	1	1	1	1, all groups	3 (+lack of money)	5 gr., 3 of them 1 st rank
Lack of money (high expenses)	3	2	2			3 gr.
Low wages, pensions	2					2 gr.
Crime		3 (thefts)		8	2 - insecurity	3 groups
Isolation alienation		4			4	
heating		7				
alcoholism, drug addiction		6		6		1 group
No access to health care			3			1 group
Problems with raising children			5			2 groups
Destitute neighborhood, housing			4 (all Roma groups)			4 gr.
Diseases					1 (most women)	
Racial prejudice and social exclusion			6	2, all groups		3 groups
There are no opportunities for personal development. No prospects for the future	4		8			
Difficult to afford food Subsistence			7			
Corrupt-ion of official institutions			9	3		2 groups
Harassment by the police				4		
Misgovernment	5			6		2 groups
Gambling			10	7		
Heroin use				5		

Annex III Summary Results on Institutional Analysis

Ranking of institutions - rural sites

Institution	Kalaidzhi	Sredno Selo	Razgrad
Labour office ¹⁰ (<i>borsata</i>)	1	1	
The Mayor	5	2	1 (7 gr. mention it, all of them negative
Welfare office ¹¹	7	3	
Connections	2	4	
Police	10	12 , -	2 (8 gr of 9)
Health care centre	8	7	3 (8 of 9, +)
School			4
The cooperative farm	6		5
Roma animal traders		5	
Transport office	9	6	
Dairyfarm in Rosno	3		
Owners of farm machines	4		
Forestry (timbering, incl. private operators)	5	8	
Pension Fund	11	9	
Mosque	12	10	
Pub/Disco (Kalaidzhi)	13	11	
Politicians	14	13, -	
Parliament	15	14, -	

¹⁰ Labour office is the same institution as the Unemployment office in Yulian Konstantinov's sites

¹¹ Welfare office is labeled as Social Assistance Office in reports of Iliia Iliev and Social Care Office in Yulian Konstantinov reports - the institution of question is one and the same.

Ranking of institutions - Urban sites

Institution	Kalofer	Etropole	Dimitrovgrad	Varna	Plovdiv	Sofia
Kinship- and para-kinship networks <i>rodnini i priyateli</i>)	1	1		1	1	1, all groups
Patronage (<i>svoi hora</i>)				2		
Border-crossing channels				3		
Pazari [Markets] Ltd.			2 gr.	4		
Municipality, the Mayor	7 of 8, ambivalent	1, -	5 gr., ambivalent	5	6 gr. +	5 gr., 3 of them put 1st rank, -
Police	3 of 8, -	2, -	5 gr. 4+	6 -	5 gr. -	3 gr. -
Welfare office		5	5 gr. -	7	6 gr.	3, ambivalent
Roma NGOs				8 -		2 gr.
NGOs			4 gr. 3+		5 +	3 gr. +
Town hospital	4 of 8, ambival.	3, +	4 gr. -		6 gr. +	2
The Church		6, +			4 gr.	3 gr. +
Politicians				9 -		
Schools	2 of 8, +	4, +	6 gr. +		2 gr.	1
Government			4, ambivalent		6 gr. +	3, -
Banks			3 gr.-			
The shopkeepers, "buying on credit"		7, +	3 gr.+			
Labour Office			2 gr. +		2 gr.	1