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# War veterans, minorities and crisis points in Yugoslav welfare

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## ABSTRACT

This article provides an analytical overview of welfare policymaking and provision in the twentieth century in Yugoslavia at three decisive historical junctures. Those are: the Kingdom of Yugoslavia after the First World War; the socialist state after 1945; and the rump 'Yugoslavia' after the break-up of the state in 1991. In each of these periods welfare policies were crisis-driven, a response to massive social and economic upheaval caused by war, but they were also a reflection, of course, of the political ideals and the values of the state in which they were formed. The authors argue that the Yugoslav welfare state in its various incarnations was in part a response to socio-economic crisis caused by war, in part a mediation and an adaptation of the welfare regime it replaced (rather than a complete tabula rasa), and in part an articulation of the aspirations for national politics and citizenship held by the incoming leadership of the state. This comparative study of three important moments in Yugoslavia's welfare history, then, offers an opportunity to look anew at the social history of the state itself. Study of the Yugoslav welfare model, or rather models, helps us understand the larger political transformations that were bound up in the lifespan of the South Slav state, how the state thought about and created minorities through welfare regimes, and how welfare policies withstood (or not) socio-economic crisis.

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Yugoslavia; welfare; Serbia; minorities; veterans

## Introduction

Our article provides an analytical overview of welfare policymaking and provision in the twentieth century in Yugoslavia at three decisive historical junctures. Those are: the Kingdom of Yugoslavia after the First World War; the socialist state immediately after 1945; and the rump 'Yugoslavia' in the years following the break-up of the state in 1991. In each case we analyse the immediate responses to the massive social and economic upheaval caused by war and its aftermath. We look at how welfare in these pivotal historical moments was shaped primarily by crisis (following Tomasz Inglot's influential study of welfare in twentieth-century Poland, Czechia/Slovakia and Hungary).<sup>1</sup> The war

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crises in these three cases created both the socio-economic need for a welfare response *and* also defined the parameters of that response.

We use Yugoslavia as an example of how contingency and crisis can have as profound an impact on social policy as longer-term strategic planning and decision-making. We follow Pauli Kettunen and Klaus Petersen's arguments in favour of the 'historical turn' over the welfare modelling that has often dominated study of the field.<sup>2</sup> If a Yugoslav welfare model exists, it would be impossible to delineate its shape and structure in the space of a research article such as this. Important studies of many aspects of Yugoslav welfare and social policy do exist and they are cited throughout our article. These works have contributed to our understanding of the international and national dimensions of Yugoslav welfare provision. Nevertheless, we offer here some significant reflections on how welfare shifted (or not) in moments of crisis and transformation wrought by war.

Each of our three periods involves a systemic change in the political rule of Yugoslavia, with a corresponding attempt to redefine the state's welfare policies and provision. This involved – if not a reckoning – then at least a reflection on the welfare policies of the previous political order, as well as an aspirational attempt to think about how welfare could contribute to re-shaping society in line with the values of the incoming order. Despite, as we shall show, significant continuities beneath the surface, these shifts mattered, and they are consequential enough to suggest that a distinct Central and Eastern European welfare model should take them seriously.<sup>3</sup> We thus argue that welfare provision at these three historical junctures was in part a response to socio-economic crisis caused by war, in part a mediation and an adaptation of the welfare provision it replaced (rather than a complete *tabula rasa*), and in part an articulation of the aspirations for national politics and citizenship held by the incoming leadership of the state.

Our article has two points of focus – one thematic and one geographic – that bring in the discussion of social minorities and welfare. Our thematic interest is welfare for war veterans. We approach war veterans as a fulcrum for larger questions about how welfare was envisaged and provided at our three crisis moments. War veterans as historical actors are, naturally, at the centre of the socio-economic crisis caused by conflict. It is often they (and their families) whose care shapes debate about welfare in the aftermath of war.<sup>4</sup> This is particularly true in our three case studies, which entail in the first two instances the creation of a state and of welfare provision in the wake of conflict (and in the final case, the destruction of a state in the wake of conflict). Seeking to use war veterans as a conduit for larger questions about how welfare is assembled in moments of crisis and transformation, we have adopted a flexible rather than a rigid approach to their study and to their welfare, shifting according to the priorities of the crisis under discussion and at times also addressing matters of disability, labour, social security, health and education. Since crisis and recovery caused by war is at the centre of each of these case studies, centring war veterans offers an opportunity to make diachronic comparisons about social politics and citizenship as they pertain to welfare.<sup>5</sup> Yugoslavia presents an important and unusual case study vis-à-vis war veterans. In the Yugoslav context war veterans were both after 1918 and after 1945 central figures in welfare provision (as well as, for that matter, in commemoration and public culture). This is unusual. As Maria Bucur has noted, Romania's emphasis on war veterans during the lifetime of the interwar state

was a vivid contrast to their lack of public visibility after 1945.<sup>6</sup> War veterans thus present a kind of welfare continuity throughout the twentieth century, one that, perhaps, makes their virtual abandonment in Serbia in the 1990s all the more striking.

Our geographic focus is on Serbia, traditionally considered in much of the scholarship of Yugoslavia to be the political, economic and cultural entity of most decisive importance both in the formation and the destruction of Yugoslavia.<sup>7</sup> This state/republic often brought to bear its institutional and political history and traditions onto the remainder of the country, a source of considerable tension at numerous points in Yugoslavia's life-span – notably in the interwar period and from the mid-1980s onwards.<sup>8</sup> Whilst we do not deny the decisive importance of Serbia throughout the period of our study, we also argue that social welfare policies and their capacity to create minority groups were not always synonymous with nationality and ethnic policies pursued by the states' leaders. Being crisis-driven and typically born in the aftermath of war and political transformation, welfare policies were often based on notions of service and aspirational citizenship, on imagined bonds of loyalty to the new state and the political values its leaders hoped to realize.

'Serbia' is also, of course, a protean and shifting territory in the three periods under discussion. Its status transforms in relation to Yugoslavia, in relation to its territorial borders and to its political composition. In the twentieth century it incorporated not just the pre-1914 independent state, but also territories that had been part of the Ottoman Empire until 1912 and former Habsburg territories (the Vojvodina – a differentiation also reflected in the records of war veterans in Serbia, of course). We have thus tried to show that instability in welfare assemblages is also a product of instability in the component parts of the state itself. Historiography of Yugoslavia often emphasizes the considerable differentiation between the nations/nationalities and geographic units of Yugoslavia. Here we show that such differentiation can be meaningfully detected within the constituent parts of the country itself. Again, the centring of war veterans in this study also helps us to think in terms of welfare based on service, war record and citizenship, rather than bureaucratically defined categories of ethnicity and nationality. Welfare created minorities through categories of exclusion and inclusion based not on ethnic or national difference, but rather on wartime record, biography, gender and physical disability.

### **The formation of a Yugoslav welfare policy in the interwar period**

The first attempts to forge a Yugoslav welfare state took place in the wake of the First World War. They were defined by the pressing need to bring together the separate welfare traditions and practices from the various territories of the now unified state. They also took place in the context of a continent emerging from a long period of total war that had created massive social and economic disruption. War veterans and their families were thus understandably central to welfare debate and practice. This was true throughout Europe (and indeed the world), with international organizations and charities recognizing that welfare in the wake of Europe was now an international concern.<sup>9</sup> In this sense, the history of war veterans of the South Slav state and their welfare was not disconnected from the larger transformations and trends taking place throughout Europe,<sup>10</sup> at least not entirely.

There were two main traditions – two inflows – that informed the creation of the Yugoslav welfare regime after 1918: the Habsburg welfare state and that of the pre-1914 Serbian state. Both could be described as adhering to the ‘mixed model’ that combined both charitable and philanthropic support with state-led initiatives driven through legislation and delivered at the local level via the official bureaucracy.<sup>11</sup> In the decades before the First World War, however, the ratios of the Habsburg and the Serbian mixed models seem to have sharply diverged. The Habsburg state continued to rely fairly heavily on private or civil society initiatives to provide certain aspects of welfare to its population.<sup>12</sup> And indeed, such non-state initiatives, as Laurence Cole has shown, were a vital part of Habsburg society in the years preceding the First World War.<sup>13</sup> The Serbian welfare state also included charitable and private components, but in the latter half of the nineteenth century the emphasis had been on the state itself as provider of welfare,<sup>14</sup> a preference that was in line with the principles of the agenda of the Serbian ‘nationalising state’ to expand its influence and institutional presence within its territory.<sup>15</sup> Indeed, even charitable and civil society welfare initiatives tended to be closely aligned to the nationalizing project, and could at best be described as semi- or quasi-state driven, with a significant overlap of personnel and often also official funding.<sup>16</sup> Ostensibly, the institutional models – the army, the bureaucracy, education – that Serbia adapted post-independence (after 1878) came from the West.<sup>17</sup> This included the welfare state, based on the Bismarckian model (legislative state socialism, insurances provided by the state for workers’ care, health insurance, disability care and old-age pensions). The intention here, as post-1918, was to use a modernizing bureaucracy as a means of nationalizing the people and the territory of the new state(s) (that is, securing loyalty of citizens to the state through welfare).

The outbreak of war and its duration changed the calculus and the understanding of what welfare provision would be and whence it should be provided. This was due to the increasing number of men who were called up to serve and fight in the world war, a phenomenon of deep societal significance for both Austria-Hungary and Serbia, especially after 1916. The war and the occupation of Serbia (by Austria-Hungary and Bulgaria) created an expanding social problem of death and disability predominantly amongst the male population of both states, a problem that of course had important long-term implications on labour and the workplace, and also on the family as a viable micro-economic unit (or, alternatively, a provider of social and financial support).

The guiding principles of the new post-1918 welfare era were informed by the Serbian approach, that is, state-led policy initiatives to provide welfare provision, shored up with private or semi-private philanthropic or charitable enterprises. This was a reflection not only of a more general tendency in the new state to apply pre-war Serbian institutions across the entire territory, but also an acknowledgement that the war itself had completely changed the dimensions of the welfare question. The changes were wrought primarily through the extent of death and disability,<sup>18</sup> but also through major disruptions in areas such as employment, housing, health and so on. This being said, there remained a substantial gap between intention and practice in the first decade after the war. The process of unifying the various parts of the new state through institution-building and legislation was slow indeed, meaning that in many cases pre-1918 practices remained in place until well into the 1920s. This was true, e.g. of legislation pertaining to disability allowance war veterans, for whom national laws were not passed until 1925,<sup>19</sup> a delay that

squandered much good will and undermined the energetic promises about welfare and its provision made immediately after the First World War.<sup>20</sup>

State-building in the Kingdom of Yugoslavia, just as throughout the successor states of Central and Eastern Europe, was an enormously complex and difficult task. But its realization was also undermined by the fractious party-political life of the 1920s. No government completed a full mandate, and effective coalition building was hampered by intense adversarial relations and rhetoric between the key political figures of the era.<sup>21</sup> This was one of the problems that the Serbian and Yugoslav monarch King Aleksandar sought to remedy when he prorogued parliament at the beginning of 1929 and imposed his personal dictatorship. And indeed, Aleksandar immediately passed a raft of legislation that had been held up in the previous months and years by the many political crises the state had faced.<sup>22</sup> But Aleksandar's personal rule coincided with a renewed period of economic crisis that also affected the political economy of the South Slav state, forcing a significant withdrawal of financial support in many fields.<sup>23</sup> The political history of the interwar kingdom is rightly seen as cause in and of itself for much of the instability of the period.<sup>24</sup> In the discussion of crisis and welfare, we could add that party political instability had a direct effect on legislation. Part of understanding the war crisis and transition in interwar Yugoslav welfare is understanding also that legislative change was not immediately effective.

Welfare policy, at least on paper, of the interwar period seems to have been conservative and patriarchal in its articulation of what social care could and should achieve. The primary political forces in these lands, most notably the People's Radical Party (Narodna radikalna stranka) led by Nikola Pašić, saw the war as a social catastrophe that had wrought incredible damage on society. The task of the post-1918 order was to attempt to repair and restore traditional values.<sup>25</sup> Solutions to the traumas of conflict and mass death were to be found in home and in hearth, in religion, village life and of course the family itself, this last having been one of the institutions most damaged in the war years. Welfare tended to reflect these conservative and traditional values: it posited the family as the quantum of social and economic life. This of course meant a male breadwinner, upon whose disability or absence welfare allowance was predicated. Female family members were not usually considered to be active economic agents or workers, but they did factor as possible primary or secondary caregivers as a support or substitute for state-led social care. This was particularly true during the period of increased economic crisis in the 1930s. There was a gendered aspect to the charitable dimension of welfare, too, with women's groups such as the Croatian Women and the Circle of Serbian Sisters tending to be the most visible and active organizers of charitable care and welfare in the interwar period.<sup>26</sup> This represented a certain continuity from the pre-1914 period, although in the wake of war the emphases on social care had changed quite dramatically.<sup>27</sup> Many policies and welfare initiatives were of course strictly framed within the context of the political order in which they were derived. Welfare was not a radical means of transforming society; rather it was a path to restoration of the bonds that had been damaged or broken in the war years. And the political economy of welfare closely aligned to that of the national economy itself, intent as it was on promoting productive labour (from the male breadwinner) and economic stability within the family.

The tasks of the interwar state's welfare regime were large, perhaps insurmountable: constructing a common social policy that could cater to the entire population,

a population that had quite divergent experiences of welfare until 1918. The war itself had created a massive and storied social crisis that would have been difficult to cope with even for a state with long-established national institutions and welfare traditions (as can be clearly seen in other European contexts, including those covered in this issue). Economic crisis in the 1930s seriously derailed much of the halting progress that had been made up to that point. Even so, the record shows some credit as well as debit. Medical and health professionals established in the years after the First World War certain fundamental principles about rehabilitation of disabled people into the workplace, beginning pioneering research into fields such as orthopaedic surgery and care.<sup>28</sup>

In the interwar kingdom the position of Serbia in the advancement of welfare policies could be described as central. This was because, as we have seen, the pre-war Serbian state provided the institutional and policy blueprint for much of the social policy of the post-1918 state. But along with this institutional imprint there was also the social and political context of the war itself. In public discourse in the interwar period, the sacrifice of the Serbian army, its soldiers and the population more generally were considered foundational to the creation of the state itself.<sup>29</sup> Welfare policies were a partial reflection of this, since the largest part of its veteran recipients were those that had fought in the Serbian army during its 'liberation' wars of 1912–18.<sup>30</sup> In this sense, minority groups formed through welfare were often minoritised through their wartime records rather than their national or ethnic backgrounds. Even so, at the level of policy design, if not always implementation, it seems that sincere efforts were made to create a welfare package that would treat war veterans with parity rather than exclude them because of their wartime record.<sup>31</sup> This was in sharp contrast to the post-1945 policies.

### **Restoration and transformation of welfare after 1945**

Communist rule in Yugoslavia at the end of the Second World War meant also, at least ostensibly, a political and social transformation of society. The victory of the Communist Party of Yugoslavia (KPJ, from 1952 the 'League of Communists of Yugoslavia', or SKJ) and their Partisan army ushered in a political and social revolution within the country, and their state was presented as a radical departure from its predecessor. Like the state-builders of the interwar period, the new rulers of the new Yugoslavia faced some similar challenges, most notably forging state institutions and common citizenship in the wake of a long period of conflict that had caused severe economic and social disruption throughout much of the country. But the communists presented their own revolution as an ongoing project, started in the National-Liberation War (Narodnooslobodilački rat, or NOR) of 1941–45. This revolution had been consolidated by the advent of communist party rule at the end of the war, but there was still before it considerable self-imposed tasks, tasks that would require the active involvement of the entire population under the guidance of the communists. The new institutions of the new state were thus avowedly progressive and future-oriented, intended to push the new Yugoslavia towards its goal of a communist society fully unburdened from the exploitation and iniquities of the past.

These political and revolutionary goals became inscribed within the new welfare regime, which was designed in the years after the war with the conscious intention of directing Yugoslav society towards a communist future. Many of the policies concerning the workplace, reproductive rights of women, marriage and family law, were meant to



emancipate the population from the bonds of the past.<sup>32</sup> And the interwar period routinely featured as a negative counter example of a failed and unfair welfare system. Nevertheless, the communists also built on pre-existing welfare knowledge and practices, their undoubted progress was sometimes evolutionary if not revolutionary.<sup>33</sup>

Much welfare in its immediate inception was profoundly shaped by the war years, which featured both as a cause of social disruption *and* as an important political totem. Like the initial attempts at welfare legislation after the First World War, the welfare regime after 1945 was born of and driven by crisis, intended to respond to the mass loss of life and damage to livelihoods caused by the war years. The communists had approached the war from the very beginning of their mobilization as both a military and political matter. The urgency and the magnitude of the welfare question was thus already understood in the war.<sup>34</sup> These, then, were two of the fundamentals of the new welfare state: to respond to the massive socio-economic crisis caused by the war years and to establish the basis for moving the country and its people in a progressive direction towards an emancipated communist future.<sup>35</sup>

The communists were ambivalent about the traditional family unit and its position in the new society. There was certainly none of the radical social iconoclasm that had marked, for example, the early Bolshevik attitudes towards family relations.<sup>36</sup> The communists were apparently committed to, e.g. the emancipation of women, and many such rights, absent in the interwar period, were indeed secured with their victory and its aftermath. As Ivana Pantelić has shown in a recent study, this was linked to women's role in combat during the war, and enacted in part through the Women's Anti-Fascist Front of Yugoslavia (*Antifašistički front žena Jugoslavije*).<sup>37</sup> Integration at least of female former Partisan fighters achieved some successes, although the case may have been different with non-combatant women.<sup>38</sup> Through the eyes of the socialist state women were not simply homebound mothers or wives, as they had been in the interwar period, but also active participants in public life and the workplace. Welfare legislation was thus at least partially designed to create the financial and social space to expand opportunities for women. It envisaged employment rights, social security and pensions that were in parity with male workers, plus childcare and domestic support to enable work to co-exist with parenting (which was admittedly still considered the primary preserve of women).<sup>39</sup> Reproductive rights such as contraception and abortion came to be included in welfare provision and were intended to release women from the ineluctable fate of simply being wives or mothers.<sup>40</sup> All this was to say that the communists envisaged theirs as a gender as well as a class-based revolution.

Labour, understandably, was also central to the conception of the new welfare state, just as it was central to the ideological underpinning of the state itself. Social protections for workers, such as insurance, pensions and so on, were elaborated and ensured under the new regime: rehabilitation into the workplace was a central concern.<sup>41</sup> Here, centralized policies partially gave way to local economic and labour autonomies established and elaborated under the Yugoslav system of 'Self-Managing Socialism'. As Chiara Bonfiglioli has shown, this had a substantial impact on welfare provision at the local level.<sup>42</sup>

Disability care in the socialist state, as in the interwar state, was also calculated according to labour value. Disability had become an important social issue in the post-war state, first and foremost on account of the war, but it also faced a potential



increase as the country implemented programmes of industrialization, exposing workers to greater workplace risks associated with the use of heavy machinery. The rhetoric associated with disability care and labour in the socialist state was of course couched in Marxist terminology: financial and social support was intended to give to the subject as they needed, who would in turn give back to the state in productive labour as much as they could.<sup>43</sup> A contrast was drawn with the interwar period, during which, it was said, workers were exploited under the capitalist system and those who were disabled were neglected or cast aside on account of their reduced labour value.<sup>44</sup> In principle the ideas that guided the policies of disability care in both cases were essentially quite similar. ‘Rehabilitation’ was the key word, an over-determined concept that envisaged policies and re-training programmes that would bring the disabled person back as closely to the able-bodied ‘norm’ as possible, creating out of them a productive worker and functional member of Yugoslav society. Both re-training programmes and financial support were provided with this goal in mind.<sup>45</sup>

‘Rehabilitation’ was hardly a concept invented by the Yugoslavs at the end of the Second World War, having existing and having been inscribed with various meanings vis-à-vis disability care since the nineteenth century.<sup>46</sup> Moreover, it should be noted, not simply as context but as an important driving factor in welfare and disability care in Yugoslavia going forwards, that the country was throughout party to international support and discussion on these matters. In her study on the activity of UNICEF in Yugoslavia in the years immediately after the war, Sanja Petrović Todosijević has described this as work taking place ‘through the cracks of the Iron Curtain’, a reference to the state’s unusual position in the early Cold War period.<sup>47</sup>

There were important incremental improvements in the socialist period, to be sure. Advances in the technology, theory and understanding of disability care were put into practice throughout the country and put at the disposal of the disabled, with the support of the state. Yugoslavia’s natural resources were put to good use, with spas and sanatoria restored or built close to the ocean or in the mountains of the country (this latter generally for people with respiratory problems).<sup>48</sup> The number of orthopaedic hospitals increased throughout the country, as did the production rate of prosthetic limbs for amputees (and the quality of those prosthetic items).<sup>49</sup> The difficulty of acquiring such things on account of the relatively small number of orthopaedic hospitals and factories was one of the most frequent complaints from the interwar period, something that the socialists seem to have taken to heart. Yugoslavia also continued to be one of the regional leaders in care for the blind. The ‘King Aleksandar School for the Blind’ under the directorship of Velko Ramadanović had established a formidable reputation in the interwar period, and it continued to do pioneering work in training, educating and caring for the blind after 1945.<sup>50</sup> Advances were also made in the field of mental health, which had been the preserve of just a handful of forward-thinking psychiatrists in the interwar period. The therapeutic potential of art, craft and sports were also realized by the socialists, showing that their approach to disability care was not simply instrumental, based on double-entry calculations of labour value. Nevertheless, it should be noted that the architects and curators of the Yugoslav welfare regime were open-minded and amenable to such innovations, travelling internationally to learn and adapt such practices in their own countries.<sup>51</sup>

Welfare also articulated and enacted the values of the communist state, most importantly the primacy of the NOR and its participants. This was at one level only to be expected: the NOR was the foundational revolutionary event of the new state and the values and the ethos under which it was fought were embedded into practically all the new state's institutions, in the constitution, in the party bureaucracy (at every level) and in the army. The NOR represented the beginning of a revolution towards a communist state that would now be continued in peacetime. The corollary of this emphasis on the NOR as a state-forming and state-guiding principle was an emphasis also on the participants of the struggle, the masses of men and women who took up arms to fight for the Partisans or in other ways were seen to have contributed to the progressive struggle during the NOR. This emphasis on the participants of the NOR found a practical expression in the new welfare regime.<sup>52</sup>

To an extent, the emphasis on war veterans made Yugoslavia an outlier in the socialist world. In most other cases (including, notably, the Soviet Union itself, whose institutions were the template for the new socialist states in Central and Eastern Europe) wartime service was not a major factor in welfare allowance.<sup>53</sup> The rationale behind this was that socialist welfare should not distinguish special interest or privilege groups outside of strictly defined and understood socio-economic classes: all subjects of welfare should be alike, judged according to the values of the state itself. Welfare was a vehicle for breaking down class differences of the past, not upholding interest groups. Here, there was typically a contrast between the interwar and post-war periods, since war veterans had often been prominent socio-political actors after 1918, as Maria Bucur and others have noted.<sup>54</sup> But the contrast was less pronounced in socialist Yugoslavia, whose welfare regime consciously identified war veterans as active agents of the wartime revolution and its post-war sequel.

Categories of inclusion and exclusion were carefully established and scrupulously enforced vis-à-vis welfare entitlement for war veterans. The socialist state set up two veteran associations, the Combatants' Union and the Association of War Invalids (the latter for disabled war veterans), and membership in these organizations was a prerequisite of welfare entitlement.<sup>55</sup> Applicants were verified through commissions that established their wartime record and attempted to ensure that they had indeed served in the Partisans or amongst the 'progressive forces' during the NOR.<sup>56</sup> This vetting was likely as much about identifying and excluded those who had fought or served in the various collaborationist forces during the war as it was about determining levels of disability. In the years immediately after 1945 this was treated as an urgent security concern, given that the regime was still attempting to consolidate itself across the country and the risk of revanchist attacks from the defeated forces of the NOR was real.

Some of the categories of inclusion and exclusion were less intuitive, but nevertheless had a certain logic to them. The new welfare regime admitted war veterans who had fought – on any side – in the Balkan wars and the First World War.<sup>57</sup> These were admittedly dwindling in number, but nevertheless represented a departure from the principle that welfare was the preserve of people who had fought for progressive forces during 1941–45. In fact, the inclusion of such veterans was not a means of validating the conflicts in which they had fought or served, but rather of invalidating the previous welfare regime under which they had supposedly been neglected. Here, there was a direct public reflection on the interwar period and its perceived failures. In the public sphere of

1920s Yugoslavia war veterans had frequently complained about the lack of welfare provision they received, and these complaints were integrated into the welfare discourse of the post-1945 period, which went to great lengths to draw out contrasts between their welfare regime and that which preceded it, the better to underline the improvements that they had introduced.<sup>58</sup>

If war veterans remained, *mutatis mutandis*, important in post-1945 welfare provision, Serbia in this new configuration featured less prominently than it had previously. This was a logical extension of the broader political aspirations of the new regime, which, as we have seen, sought to distance itself as clearly as possible from the previous order. Once again, minoritisation in welfare was based in large part not on ethnic background, but on wartime record. In the post-1945 period the two were less synonymous with Serbia and its war veterans.

Looking ahead, beyond the period of immediate crisis: the welfare regime of socialist Yugoslavia was of course not static and affixed to the policy decisions outlined in its formative post-war years and which are described above. As previously mentioned, concerns about securitization of the state became less prominent as the period of early socialism came to an end (around the early 1960s) and categories of inclusion and exclusion were less strictly enforced.<sup>59</sup> But the underlining principles of welfare provision remained largely intact until socialist Yugoslavia's final crisis decade, the 1980s, described in the section below.

### **The collapse of social policy during the break-up of Yugoslavia and the wars of succession: the case of Serbia**

Our final crisis study is that associated less with the birth of a new political order than with the collapse of an old one. In the 1980s, the League of Communists of Yugoslavia (SKJ)'s socio-economic promises hollowed out, Yugoslavia's ideological foundations were challenged, and individual nations' nationalisms became ever more prominent.<sup>60</sup> The state was entering an acute period of social and economic crisis, one which was discussed in comparatively open terms in the public sphere.<sup>61</sup> However, the death knell of the socialist welfare state was not sounded until the death of the state itself and the severe crises caused by the political and economic transition and the war years of the 1990s.

The turning point in the history of the Socialist Federal Republic of Yugoslavia (SFRY) was 1987. Until then, it seemed that Yugoslavia had failed in its long stabilization processes, futilely arguing about directions of future development and taking uncertain steps to move towards pluralism.<sup>62</sup> With the arrival in 1987 of Slobodan Milošević, who managed to remove from the leading position of the Serbian Communist Party his previous mentor Ivan Stambolić, the whole political scene changed overnight. He concentrated the power in his hands and began to change the rules of the political game by exacerbating the already existing economic crisis in Yugoslavia.<sup>63</sup> Milošević openly embraced two strong political levers – Serbian nationalism and Serbian Orthodoxy.<sup>64</sup> Milošević's state structures did not differ from the structure of the ruling party – the Socialist Party of Serbia. Power, wealth and reputation were accumulated in the hands of a group of powerful people who were close to the first man of the SPS (Socialist Party of Serbia) led by Slobodan Milošević and JUL (Yugoslav Left) which was led by Mirjana Marković (Slobodan Milošević's wife).

Under Milošević's rule Yugoslavia came to a *de facto* end in 1992.<sup>65</sup> It should be pointed out that the break-up of Yugoslavia was determined by various internal and external factors, the most prominent being the separatism of a number of constitutive nations, but also due to the advancement of marketizing neoliberalism.<sup>66</sup> The frozen conflicts were built upon the ruins of territorial problems, resulting from unsuccessful annexations and secessions, which Yugoslavia was born out of but also destroyed by. It started in 1991 with a divisive civil war which disrupted many local economic, social, cultural and scientific activities among several newly formed states.<sup>67</sup>

After the dissolution of Yugoslavia, the welfare regimes of the successor states evolved in different directions, largely influenced by the varied experiences of war and conflict, the different privatization strategies implemented by their ruling elites, and the pace of their EU accession. Although Serbia tried to retain parts of the former welfare system, weak labour markets, an unreformed education system and a health-care system that was covered by state insurance overshadowed and dismantled the generosity of the welfare system.<sup>68</sup>

Maintenance of the welfare system built up in Yugoslavia was impossible during the 1990s in Serbia, due to the economic crisis the war caused. Since the early 1990s, different international actors have promoted the reform and creation of states as a solution to the conflicts that erupted on the territory of the former Yugoslavia. The transition to liberal democracy and neoliberal economy, along with the system of fear and rewards used by Milošević and his associates, had disastrous effects on the citizens of Serbia. The population became poorer and the huge gap between the wealthy and poor increased. This period is also characterized by deindustrialization, social degradation, depopulation and closure of factories due to declining employment.

The peak of the crises occurred in 1993 with an unprecedented hyperinflation, which meant a social and economic collapse.

Vuković points out the results of economic policy measures in the early 1990s, which caused a decline in investment, shortages of goods, declining production of services, declining wages in all sectors, rising unemployment and visibility of real unemployment. These results in the social field caused political instability, while extreme forms of absolute poverty were evident at the individual level. Residents of urban and rural areas were equally affected by poverty. These high-risk conditions affected families that had dependents, and, as a result, the poverty index was the highest in households with three or more dependent members. The most endangered were children under the age of 18. Half of the population of the youngest age group lived in relative poverty, while a quarter was affected by absolute poverty.

Brkić and Vidojević describe a situation in which social benefits and the provision of services in the 1990s were conditioned by the reform of the social-security system, but a reform for which there was lack of political will. Services and material goods reached users with great delay, accompanied by a huge gap between normative ideals and real-life practice. The new economic situation and the movement of gross domestic product (GDP) also affected the scope of the social protection system.

Citizens felt personal and social insecurity, while the social protection system faced complete inefficiency. The health-care system, like the rest of the country, experienced a complete collapse in the 1990s. At the beginning of the 1990s, the deep crisis of the system, which had its roots in the socialist period, began to make waves. This crisis was

caused primarily by non-compliance with regulations that ensured the universality and quality of services, but also by low salaries for health-care workers, which further contributed to the growth of corruption and bribery of health workers.<sup>69</sup> The rule of populist thought among government experts led to the absence of reforms and changes that should have been implemented at the very beginning of the last decade of the twentieth century. In the spirit of populism, creating social peace and prioritizing the satisfaction of the elite, which contributed to leaving the health system in ruins, led to the war years being greeted with deeply disrupted health-care institutions for both the general population and fighters and veterans. With the arrival of the war and the crisis of the entire state, the health sector collapsed completely.<sup>70</sup> At one point, state institutions could not meet basic hygiene needs, nor perform basic examinations and medical interventions. Also, the import and redistribution of medicines and medical materials stopped, which put the lives and well-being of citizens in direct danger.<sup>71</sup> The situation in the public sector improved, at least for a while, with the help of international humanitarian organizations that donated medicines, materials and means for maintaining hygiene. In the opposite direction, private hospitals and surgeries provided the citizens who could allocate material resources for the use of their services with far better conditions for treatment.<sup>72</sup> As the private sector functioned ‘behind the curtain’, i.e. without integration with the state sector, citizens had to pay the obligatory state health insurance, and bribe the state health workers, but also set aside money for private examinations. In general, it was not possible to choose only one of the last two options, as the same medical staff worked in both sectors simultaneously and transferred patients from one side to the other. Marginalized members of society felt the most severe consequences, as they could not afford to be treated in private clinics, yet there was pressure from the medical staff working in public health care that they should continue treatment in private clinics. Children, the elderly, citizens with disabilities and refugees were distributed with the least material resources, but also with small social capital, which during the 1990s was as important as economic capital.<sup>73</sup>

On the other hand, the regime maintained polarization, elections were held, the parliament functioned – and it seemed that with external pressures, Milošević’s rule was preserved throughout those years. Crime and corruption flourished, while parallel routes for the export and import of goods appeared due to the decisions of the United Nations Security Council, through which all trade with the Federal Republic of Yugoslavia was suspended. Public opinion polls from that period point to the fact that the majority of the population believed that there was a ‘conspiracy of foreign powers’ against Yugoslavia – and that this conspiracy was responsible for all social and economic problems that affected them on an individual level. The signing of the Dayton Agreement (November–December 1995, ending the conflict in Bosnia) led to the indefinite suspension of the economic embargo. After the agreement, Milošević failed to fix the country’s economy, as well as to influence for the better the situation with the social-security system. Circumstances indicated that external enemies could no longer be blamed for the extremely bad economic and social situation in the country, so the opposition coalition ‘Zajedno’ (Together) strongly opposed the regime and won the sympathy of citizens who were on the verge of existence. The crisis in Kosovo also caused the withdrawal of all international organizations that aided the population. After the NATO bombing in 1999, mass demonstrations followed. Milošević’s abuse of nationalism, regime control, control

of the economy, politics and the media, and the disunity of the opposition contributed to the prolongation of the period of extremely poor social security until 5 October 2000.

Even though Serbia was unofficially involved in the wars of Yugoslav succession in the early 1990s, the country initially avoided armed conflict in its territory. However, UN sanctions in the 1990s and intense NATO bombing during the Kosovo war in 1999 severely damaged the economy.<sup>74</sup> After Milošević's fall, various reforms of welfare provisions were introduced, as there was a need for the westernization of the country after long socialist rule. While the reforms of the pension system were assessed by the World Bank as being one of the most important achievements in the overall reform programme,<sup>75</sup> the reforms of the social protection system were at a lower level of achievement. The first wave of reforms was of an interventionist nature and repaying child allowance debts and other incomes was of paramount importance to the new government. By 2003, the welfare system was partially restored, and all debts related to child allowances, material security, care, assistance and protection of the National Liberation War veterans and persons with disabilities had been paid. Debt repayment funds came mainly from international humanitarian foundations in the form of donations, with a commitment from the government to establish regular payments for these grants. Indeed, regularity in payments was established in 2001, when the One-Time Assistance Fund was established at the level of the republic, through which the poorest parts of society were helped during the first two years, with the help of donors and budget funds. Donor funds were redirected to improve the situation in homes, primarily to supply homes with food and medicine, but also to reconstruct those in the worst condition.

During the second wave of reforms, the role of the state changed, and efforts were made to encourage individuals to take greater responsibility in the financial spheres of their lives. During 2002 work on several reform projects began, including a strategy for the development of foster care, the transformation of institutions with a focus on deinstitutionalization, integrated social protection at the local level, as well as developing standards of professional work, procedures and protocols.

Amidst the social welfare reforms in Serbia after the 1990s wars, some vulnerable social minority groups ended up being invisible and unsupported. This was primarily a result of the incapacity of the political elite to deal with the events of the 1990s and take responsibility for them. Until today Serbia has failed to aid its most prominent social minority in Serbia, i.e. veterans who fought in the Yugoslav wars during the 1990s. First, there is no consensus on the term used to denote the category of the population that participated in military service during the wars in the territory of the former Yugoslavia. Therefore, the problem of answering the question in an unambiguous way indicates that Serbia did not (and still does not) have an established relationship and attitude towards the wars that took place on the territory of the former Yugoslavia, which puts war veterans and those who suffered sexual violence in a disadvantageous position. This is reflected, among other things, in the fact that the wars that took place during the break-up of Yugoslavia do not have a name in official usage in the state's structural organs.<sup>76</sup> The lack of a normative attitude by the state towards the war veterans is reflected in the fact that the law still uses the name fighters, which refers to fighters of the NOR, which means that the law was never adapted to the needs of veterans who took part in the wars of the territory of the former Socialist Federal Republic of Yugoslavia (SFRY). Therefore, it was established that the state does not recognize special rights for this category of the



population unless they have the status of war disabled. A look at the corpus of rights of this group indicates a dominantly compensatory relationship. However, there was a lack of integration measures, in other words the construction of mechanisms for active participation in society, which are usually reflected in measures aimed at education and retraining and encouraging employment and self-employment. Therefore, the lack of quality integration programmes makes the war-veteran population permanently dependent on state aid.<sup>77</sup>

After the end of Milošević's rule, Serbia tried to restore the welfare provision system it had built up before the break-up of the country. The political elites wanted to 'Westernise' the country through privatization and foreign investments. There was also a need to pacify the remaining paramilitary forces which were active on the war-affected territories. This resulted in the assassination of Prime Minister Zoran Đinđić in 2003, which was also a demonstration of the weakness of Serbian democracy and its institutions. After the assassination the democratic block remained in power for years. However, since they could not cast aside the political figures and forces active in the 1990s, the result was the right-wing opposition's winning of the presidential elections in 2012 and their being in power ever since. Even though Serbia is on its way to European Union (EU) membership, the unsettled Kosovo question, the captured and weak institutions, and slow economic growth suggest that the path to EU membership is still a long one.

## Conclusion

Interwar Yugoslavia represented the first attempt at a Yugoslav welfare state. It reflected a sincere desire on the part of state-builders to create a national institutional culture and shared sense of citizenship through a common national welfare policy. But its normative and policy assumptions were often not reflected by its practice, since legacies of the war, at both the institutional and individual levels, hampered attempts to deliver welfare effectively and equitably. Political and economic crises, particularly in the 1930s, further undermined these attempts. Although these can be read as particularly 'Yugoslav' problems, since they were at least in part associated with the difficulties of bringing the many parts of the South Slav state into political and economic accord, it should also be noted that many attempts at delivering welfare in the wake of the First World War were met with frustration and disappointment throughout Europe. Yugoslavia was not an outlier in this respect. And indeed, as we have seen, its welfare provision for war veterans was informed, sometimes guided, by international trends and developments. The post-1945 leadership learnt from the mistakes of the interwar period and adapted accordingly. In some cases this was a matter of maintaining and refining certain elements of the previous welfare regime that were deemed effective and viable for the new era. In public, at least, the new regime was at great pains to disavow all that had preceded, but in practice the relationship between the interwar and post-1945 welfare regimes was ambiguous, marked by continuities as well as discontinuities. Perhaps a clearer disjunct exists between the post-1945 period and the collapse of the socialist state in the early 1990s, which led to a decade of severe socio-economic crisis wherein the values and the practices of the former welfare regime virtually disappeared, at least in Serbia. Even the stabilization of the economy at the beginning of the twenty-first century did in no way mark a restoration of the welfare state of the past, a well-functioning political economy for post-war Serbia or new values on the part of the state's elites.



Throughout these periods of transformation and crisis, minority groups as seen through the eyes of the welfare state also underwent considerable transformation. This article has largely foregrounded the experiences of war veterans to show both how war and disability produced an impetus towards welfare and social care, but also how it created categories of potential inclusion and exclusion based not on ethnic or national difference, but on terms of military and wartime service, essential factors in the citizenship of both the interwar and the post-1945 state. There is surely another article to be written about the categories of disability and able-bodiedness in Yugoslavia as majority and minority groups. Our article, however, ends with the counterexample of Serbia in the 1990s, a crisis period in which pre-existing welfare policies practically disappeared, and also in which the status of war veteran was hardly recognized, a reflection of the problematic and often concealed relationship Serbia had with the wars it was waging in Croatia, Bosnia and Kosovo.

Political economy was at the forefront of these welfare policies throughout these moments of crisis. But so were political values and ideological considerations. Yugoslavia in its lifetime privileged war experience and wartime record, a fact that is reflected in the delivery of welfare to its subjects and citizens. Serbia from the 1990s onwards has not privileged war veterans, in contrast to other successor states of Yugoslavia, notably Bosnia and Croatia. Similarly, both the interwar and post-1945 Yugoslavia saw welfare as a means of binding people across national and ethnic groups into a new state, a reflection of the constructivist wish and need to create a common sense of belonging where there had been none before, or where there had been one at odds with the new political climate (as in post-1945). Apparently, no such wish existed in the restricted welfare regime of Serbia in the 1990s. This was, it seems, the ultimate destination of the Yugoslav welfare state.

## Notes

1. On crisis-driven welfare policies in state-socialist countries, see Ingot, *Welfare States in East Central Europe*, 2–3.
2. Kettunen and Petersen, eds., *Beyond Welfare State Models*.
3. We are referring here to the concept of welfare models as set out by Danish sociologist Gøsta Esping-Andersen in his influential study *The Three Worlds of Welfare Capitalism*. We suggest in our article that, at least for the post-1945 period, the Soviet model may be more suitable. Although even here, as will be shown, the Yugoslav model, if it exists, would diverge considerably. On the Soviet and Eastern European models, see Rasell and Iarskaia-Smirnova, eds., *Disability in Eastern Europe*.
4. Crotty, Diamant, and Edele, *The Politics of Veteran Benefits in the Twentieth Century*.
5. Following the example set by Crotty, Diamant, and Edele, *The Politics of Veteran Benefits in the Twentieth Century*.
6. Bucur, *The Nation's Gratitude*.
7. On account of its size and its initially more fully developed state institutions. The classic study remains Banac, *The National Question in Yugoslavia*. This has been challenged by, inter alia, Djokić: see *Elusive Compromise*. For a survey of some of the recent English-language scholarship on this and related questions, see Lampe, “Yugoslavia Vanishes.”
8. See, e.g. Banac, *The National Question in Yugoslavia*; and Dragović-Soso *Saviours of the Nation*.
9. As Željko Dugac notes more generally in the context of interwar welfare in Yugoslavia: see Dugac, *Protiv bolesti i neznanja*; and Dugac, *Kako biti čist i zdrav*, esp. 21–4.

10. See Eichenberg, “Veterans’ Associations’ Eichenberg, Julia.” Accessed August 17, 2023. [https://encyclopaedia.1914-1918-online.net/article/veterans\\_associations?version=1.0](https://encyclopaedia.1914-1918-online.net/article/veterans_associations?version=1.0).
11. The term is taken from Finlayson, “A Moving Frontier.”
12. An important new study into the transformation of the welfare state from the late-Habsburg period through to the post-1918 Austrian republic is Hsia, *Victims’ State*. See also Pawlowsky and Wendelin, *Die Wunden des Staates*.
13. Cole, *Military Culture and Popular Patriotism*.
14. State responsibility was stipulated in article one of the final Serbian law on disability; see *Zakon o pomoći nevoljnima u ratu*. The history of welfare and disability care was also outlined in the critical Social Democratic Party pamphlet prepared by Lapčević and Kaclerović, *Za ratne žrtve!*, 11–15. Private initiatives remained in place, however, until the Second World War, and often had a gendered dimension. See, e.g. Milanović, *Žensko društvo*.
15. The concept of a ‘nationalising state’ is taken from Brubaker, *Nationalism Reframed*.
16. See e.g. the work of the Circle of Serbian Sisters (Kolo Srpskih Sestara), a charitable and philanthropic association founded in Belgrade (1903) and later active in Kosovo, “Kolo Srpskih Sestara.”
17. See Jovanović, Vuletić, and Samardžić, *Naličja modernizacije, Srpska država i društvo u vreme sticanja nezavisnosti*.
18. See Macan, *Invalidsko Pitanje*.
19. See Hofmanović, *Zbornik novog invalidskog zakonodavstva*, V–VIII.
20. As argued in Djokić, *Elusive Compromise*.
21. Djokić, *Elusive Compromise*.
22. Rothschild, *East Central Europe between the Two World Wars*, 237.
23. See, e.g. Jovanović, “Naša reč’, and ‘Invalidski zakon i Narodna odbrana,’” 4–6.
24. Djokić, *Elusive Compromise*.
25. See, e.g. the Radical Party’s resistance to female enfranchisement after the war: Gligorijević, *Parlament i političke stranke u Jugoslaviji*, 68.
26. “Kolo srpskih sestara.”
27. In reality, however, other parts of the country continued to practise and develop pre-war health and welfare traditions. See, e.g. Dugac, *Kako biti čist i zdrav*.
28. Exemplary here is the work in Zagreb of orthopaedic expert Božidar Špišić. He had been working in Zagreb during the war and had established an ‘Invalid School’ at an old brick-works west of the centre of town. There, Špišić pioneered approaches to orthopaedics that would enable men to return to gainful employment as quickly and as completely as possible. He published some of his ideas in the pamphlet *Kako pomažemo našim invalidima*.
29. Pintar, *Arheologija sećanja, spomenici i identiti u Srbiji 1918–1989*. On the magnitude of Serbian losses in the First World War, see Mitrović, *Serbia’s Great War 1914–1918*.
30. The two Balkan wars, 1912, 1913, and the First World War, 1914–18.
31. For example, the first Minister of Social Policy, Vitomir Korać, organized a large conference of experts in Belgrade soon after the war, hoping to draft legislation that would cover the entire country and provide for disabled war veterans no matter what their wartime record had been. Proceedings are housed at Arhiv Jugoslavije (Archives of Yugoslavia, hereafter AJ), Belgrade, Fond 39, “Ministarstvo socijalne politike i narodnog zdravlja, 1919–1941,” fasc. 7.
32. Calic, *A History of Yugoslavia*, 20–46.
33. Similar practices upheld in health policy, as noted by Petrović Todosijski, “(Dis)Kontinuitet bez presedana zdravstvena politika Jugoslovenske države u prvoj polovini 20. veka.”
34. Lakičević, *Uvod u socijalnu politiku*, 374.
35. “Nekoliko misli o zadacima novog časopisa.”
36. Naiman, *Sex in Public*.

37. Pantelić, *Partizanke kao građanke*. See also Dodić, *Žena u socijalizmu. Položaj žene u Srbiji u drugoj polovini 20. veka*.
38. Pantelić, *Partizanke kao građanke*, 164.
39. Calic, *A History of Yugoslavia*, 20–46.
40. Ibid.
41. Modrić, “Rehabilitacija i profesionalno osposobljene invalida.”
42. Bonfiglioli, *Women and Industry in the Balkans*.
43. *Novo zakonodavstvo o invalidima: sa komentarom*.
44. Outlined in a speech by Tito himself in 1946; see “Maršal Tito invalidima Jugoslavije: U prošlosti i danas,” *Invalidski list*, April 1, 1946. Also in “Značaj učešća invalida u rešavanju invalidskog pitanja,” *Invalidski list*, January 1, 1947
45. Zotović, “Povratak u život (rehabilitacija onesposobljenih),” 8–9.
46. On this, see Frohman, *Relief and Welfare in Germany from the Reformation to World War I*.
47. Sanja Petrović Todosijević, *Za bezimene: Delatnost UNICEF-a u Federativnoj Narodnoj Republici Jugoslaviji 1947–1954* (Institut za noviju istoriju Srbije: 2008), esp. 35–42.
48. “Briga o članstvu posebno o teškim invalidima i samohranim roditeljima,” 98–101.
49. AJ 34, “Direkcija ortopedskih preduzćih opštredržavnog značaja (1948–1951),” faksimile 1.
50. AJ 817, “Dom Slepih Jugoslavije.”
51. See, e.g. the several visits of Dr Henry Kessler, an American expert in orthopaedics, to Yugoslavia, who praised the innovations and progress made by Yugoslav experts after the Second World War. Reported in “Ekspert OUN Dr Kesler o rehabilitaciji u našoj zemlji,” *Socijalna politika*, 1954, 2.
52. For an important case study of the role of war veterans at the local level, see Filipović, “Osnutak, struktura i djelovanje boračke organizacije na lokalnoj razini: Općinski odbor SUBNOR-a Labin.”
53. We are grateful to Maria-Cristina Gilmarini-Kabala for pointing this out. See also Stegmann, “Making Sense of the Violent Past: War Veterans’ Organizations in Post-Stalinist Czechoslovakia.”
54. Bucur, *The Nation’s Gratitude*, 1–2.
55. Karge, see *Steinerne Erinnerung – versteinerte Erinnerung? Kriegsgedenken im sozialistischen Jugoslawien*.
56. *Pravilnik o pregledu ratnih invalida iz oslobodilačkog rata i uputstvo za procenu privremene nesposobnosti i ratnih invalida iz oslobodilačkog rata*; and *Novo zakonodavstvo o invalidima: sa komentarom*.
57. *Novo zakonodavstvo o invalidima: sa komentarom*.
58. “Rad Udruženja ratnih invalida u prošlosti,” *Invalidski list*, April 1, 1946; and “Ratni vojni invalidi u FNRJ,” *Invalidski kalendar*, 1953.
59. Gradually, it seems, and more research is needed on what appears to be this generational shift in attitudes and welfare policy. On the problem of welfare for former enemies, see ‘Na lice koje se u neprijateljskoj vojnoj formaciji nije nalazio po direktivama rukovodstva NOP-a ne mogu se primeniti propisi zakona o ratnim vojnim invalidima’ and ‘Lice koja su osuđena zbog izdaje naroda i otadžbine ne mogu steći invalidska prava iako je kazna za ta tela kasnije pomilivanjem delimično oprostena’, both in *Socijalna politika*, 1953, 11–12.
60. Baker, *The Yugoslav Wars of the 1990s*, 24
61. Lakičević, *Uvod u socijalnu politiku*, 397–9.
62. Ramet, *Tri Jugoslavije; izgradnja države i izazov legitimacije 1918–2005*.
63. Ibid.
64. Ibid.
65. Marković, “Uzroci razbijanja Jugoslavije.”
66. Losoncz, *Összefüggő viszonyok, teremő kapcsolatok*.
67. Marković, “Uzroci razbijanja Jugoslavije.”
68. The public health care was slow in responding and allowed only emerging private clinics and practices.
69. Stambolieva, “Welfare State Transformation in the Context of Socio-Economic.”

70. Perišić, “Social Security in Serbia – Twenty Years Later.”
71. Stambolieva, “Welfare State Transformation in the Context of Socio-Economic.”
72. Perišić, “Social Security in Serbia – Twenty Years Later.”
73. Ibid.
74. Ibid.
75. Matković, “Reforma penzijsko-invalidskog sistema,” 341.
76. Marković-Savić, “Društveni položaj ratnih veterana u Srbiji-studija slučaja.”
77. Ibid.

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