Debt and Emotional Labour in Present Day Serbia
On the Affects of Indebtedness

Marijana Mitrović
Forum Transregionale Studien/Humboldt University in Berlin

Abstract
This article deals with the affective aspects of indebtedness in present-day Serbia. Based on ethnographic fieldwork conducted in Belgrade and Šabac during the period 2016-19, it analyses gendered aspects of affective states created and triggered by indebtedness. Indebtedness is here conceptualized to involve not just material and financial obligation, but also asymmetry in emotional labour. That way, the article contributes to the line of research that challenges understandings of debt as a binary relationship between creditor and debtor and argues for a perspective that encompasses the complex affective involvements of indebted subjects and the imbrication of indebtedness, emotional labour, love and care in the everyday life. The ethnographic fieldwork setting is kafana, a tavern with the live neofolk music, which is a space for reflection, expression or venting of the affects, but primarily for their modification, and therefore a primary site for research on postsocialist affect(s). Through the ethnographic vignettes of requesting, performing and consuming songs, as well as material obtained from the pre- and post-performance conversations with employees and customers who found themselves in different situations of debt, it analyses the affective registers of indebtedness and points out that the gendered asymmetry in care debt is formulated in the language and logic of emotional capitalism.

Keywords emotional labour, debt, care debt, gender, emotional capitalism, affects of indebtedness, kafana, Serbia

Since 2012 Serbia has been undergoing severe austerity measures, which have been worsening the already pauperous situation created by decades of economic and political crises. With the rapidly rising rate of precarious work and stagnating wages, increasing numbers of households find themselves in complex webs of debt relations. According to the data from 2018, every employed citizen in Serbia is indebted for 2,806 euros on average. The income was on average 700 euros, and the minimum wage at that time was around 280 euros. Similar to the situation in the other post-Yugoslav countries, the debt system, and market-based credit
system, become major sites of power dynamics and violence that generate new forms of abuse and suffering which then become objects of contestation and attempts at re-regulation (cf. Mikuš 2020).

In neoliberal Serbia, various parties struggle to repay debts, often amidst an environment of rising inequality, unstable work patterns, cascading addictions like alcoholism or gambling, and disturbed mental health (cf. Han 2012). That was the situation I encountered during my fieldwork in Belgrade and Šabac. Indebtedness runs rampant here, strengthening but also breaking, relationships of various kinds. For people with a working-class background, or simply for low-income households, the struggles, and obstacles – to find stable work, build and maintain a home, and keep oneself and one’s family healthy and sane – are often impassable (cf. Allison 2013). Hence people turn to relationships – kinship, friendship, and romantic relationships – to borrow one day, to help pay off a debt another, for emotional support, to coexist in the everydayness of a precarious present.

This research is situated in kafana. Kafana (tavern) is a hospitality venue where the most famous and successful part of the entertainment industry – neofolk music – can be consumed live; a space for drinking, eating, listening to music and informal socializing, building different socialities. It is also a space for venting of affects in ways that would not be acceptable in other settings. The ethnography with workers and regular visitors of kafana was conducted in the period 2016-19 in Belgrade and Šabac. In the cultural imaginary, kafana is often romanticized as a place for expressing most intimate emotions in ways that elsewhere would not be considered socially acceptable, therefore being a ‘blind spot’ where ‘the truth’ about affects prevailing in society can be directly revealed; and indeed, it can be a setting for expressing the sincerest emotions. Indeed, intimacy is performed in a public setting. However, these expressions and emotional exchanges are subjected to the calculative eye of the capital, and it is precisely the capital that gave particular form to these relations. Nevertheless, the kafana customers’/guests’ choice of songs sometimes reflects their political comments on the topics like employment, housing, patriarchy, etc., and can be a trigger for forming unlikely informal alliances and temporary affective communities in kafana.

Besides the venting of affects, another reason why kafana could be an appropriate site for studying indebtedness here is the moralization of spending time and money in kafana. People here vent their hardships like debt – sometimes making

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1 This is applicable to some other strata in society. However, sites where I did fieldwork were frequented mainly by working class customers.

2 Kafana is often defined as a place for leisure, which is true, but only from the perspective of customers. For its employees it is, of course, not a place for leisure.

3 It was not focused on debt as such but the affective labour in the hospitality industry.
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further debt (to kafana) and, as popular moralization goes, lessening their financial capacities to pay the other debts off.

Through the ethnographic vignettes of requesting, performing, and consuming songs, I analyse the different affective contours of indebtedness as gendered rituals of intimacy performed in a public setting. I have also obtained some data through the pre- and post-performance conversations with kafana customers/guests with different social backgrounds, as well as musicians (primarily singers). Kafana as the ‘public’ (but most often privately owned) space is not just a setting for reflection, expression, or venting of the affects and intimate states, but primarily for their modification – as the true ‘affect factory’, and therefore a fantastic setting for the exploration of postsocialist affect(s) – a concept that definitely needs pluralization.

The authors sometimes make a strict difference between affects as moments of intensity (high-level affective states, mostly present in dramatic, triggering moments) and ‘background hum’, that is, low-level affective states, demonstrated in ongoing everyday practices (Dawney et al. 2020). I argue that the moments of intensity and low-level affects are not so easily distinguished. ‘Background hum’ of exhaustion and constant anxiety easily turns into ‘moments of intensity’ in affective settings such as kafana – a place for informal affective venting.

This article tries to enrich the discussion on the affective dimensions of indebtedness. In doing so, the article is a contribution to the line of research that troubles understanding of debt as a binary relationship between lender and debtor and argues for an approach that considers the complex affective arrangements of indebted lives and the entanglement of indebtedness, emotional labour, love, and care in the making of life projects. It aims to bring more nuance into the debate on the affective dimensions of debt in Southeastern Europe that goes beyond public/private setting distinction in expressing affects, beyond power and deregulation, compliance, and subversion, by connecting emotional labour and debt through care, and by drawing on feminist affect literature concerned with emotional labour, moral obligation, and debt.

I will first explain the theoretical and methodological approach, and then delve into the analysis of the affective states of indebtedness triggered by financial debt as demonstrated in kafana, and their moralization. Then I will show how they fractalize into debt in intimate socialites within a tangled knot of social, cultural, and economic relationships. I discuss how this leads to the multiple, nested indebtedness, which includes care debt in the context of gender and emotional labour under the auspices of emotional capitalism. I discuss which debts are recognized and under what terms.

Indebted Intimacy
Recent anthropologies of debt have dealt with affective and gendered dimensions of debt (Davey 2019; Han 2012; Stout 2015; Weiss 2022). Clara Han (2012) writes
about the articulations between financial debt and care in the household, as well as the relationships between financial and other forms of debts; she does not talk about gender debt specifically, or she does not formulate it that way, but her insights into heteronormative family dynamic are definitely important. Ryan Davey (2019) has written about working-class defiance and subversion of mainstream norms in relation to debt. In their analyses of debt, Stout (2015) and Weiss (2022) dealt with affective and gendered dimensions of housing. However, affect is not at the focus of these studies, and they do not mention emotional labour. Love and free emotional labour, or gendered care debt is the terrain on which broader debates and struggles over debt and its social embedding unfold.

In this article I shed more light on affective dimensions of indebtedness connecting emotional labour and debt. Debt is not a purely economic phenomenon, but rather socially and emotionally embedded into social relations between and among people who maintain debt relations (cf. Adkins 2017; Lazzarato 2011). As David Graeber argues,

Debt is social, in other words: it is at once common to and constitutive of particular relationships that get established – and re-established – over time. A debt today gets repaid at some point in the future. Until it does, the lingering of the repayment creates a bond of temporary inequality. But, at some point or in some way, matters need to be ‘set straight’ (Graeber 2011, 120).

However, as Stout (2015) says, people have different affective orientations toward debt obligations, while Davey (2019) notices that such struggles over the moral value-schema of debt constitute an inequality of power in their own right. In other words, moral economies of debt repayment and obligations are contextual, and the existence of debt relation does not mean the debt would be repaid or even acknowledged.

For Graeber what distinguishes debt from moral obligation is ‘simply that a creditor has the means to specify, numerically, exactly how much the debtor owes’ (Graeber, 2011, 14), since ‘a debt, unlike any other form of obligation, can be precisely quantified’ (Graeber, 2011, 13). However, what happens when debt cannot be precisely quantified, and is it less of a debt? Emotional and affective labour produce debts that are harder to quantify, and when they are not, there is a certain cultural uneasiness to do so, since love and care are supposedly valued so high that it is not possible to quantify them or see them as something invoking indebtedness, but as a ‘pure gift’. However, that could also mean that they are valued less, and that care debts are not acknowledged.

The work of professional musicians, like those in kafana, is considered to be affective labour. It is the labour that ‘involves the production and manipulation of affect and requires (virtual or actual) human contact, labour in the bodily mode
(...) the labour is immaterial, even if it is corporeal and affective, in the sense that its products are intangible, a feeling of ease, well-being, satisfaction, excitement or passion’ (Hardt and Negri 2000, 292). As sociologists and anthropologists have already criticized this concept, it often ignores gendered and somatic components of the labour and overemphasizes pleasant feelings in customers while ignoring affects in the affective workers themselves (Dowling 2007; Yanagisako 2012). It is similar to the concept of emotional labour, as Hochschild (1983) conceived it, referring to the work of managing one’s own emotions that was required by certain professions. However, emotional labour also often refers to the unpaid modification of moods and emotions that is not performed professionally but in the private sphere, mainly by women. Dowling (2016) gives an example: it is ‘the work of taking responsibility,应该ering anxiety, smoothing out tensions and providing validation.’

Emotional labour is a concept that often aims to measure female unpaid and unrecognized labour and emphasize its importance. However, it is also often expressed in economic categories, so it is important to discuss what precisely its expression and recognition imply, as is the case in this article.

Concept that helps in connecting those two here is emotional capitalism. In the words of Eva Illouz:

> Emotional capitalism is a culture in which emotional and economic discourses and practices mutually shape each other, thus producing what I view as a broad, sweeping movement in which affect is made an essential aspect of economic behaviour and in which emotional life – especially that of the middle classes – follows the logic of economic relations and exchange (Illouz 2007, 20).

In the context of emotional capitalism, as this article will show, emotional labour is often measured through debt. Care is one of the spheres where emotional labour is performed, and where the asymmetry in performance is expressed as care debt. This concept refers to the difference between the care received and the care given by specific people or social groups; it has also been called ‘social debt’ or ‘gender debt’. According to Pérez Orozco (2014): ‘Those who could take care of themselves and offer care, but do not, are indebted. In general, men and people of the upper classes are in debt. (...) Given the sexual division of labour, the notion of gender debt is sometimes used.’

In her ethnography on debt, care, and violence in post-Pinochet Chile conducted and analysed in the context of reconciliation with the past, Clara Han (2012)
discusses debt as a moral, emotional, material, social, and financial obligation. Based on that, I will discuss the complex entanglement of debt as material, moral, and affective obligation; and gendered dimensions of care debt, often measured through the performed and received emotional labour. I write about situations when people are faced with the entanglement of financial and emotional debt, a certain nesting of debt or multiple indebtedness.

This piece also aims to contribute to the regional debates on the gendered dimensions of care obligations in post-Yugoslav and Eastern European anthropology, which emphasize the embeddedness of actors in a wide range of social, cultural, and economic relations and logics. The special issue ‘Towards a Relational Anthropology of the State’ edited by Thelen et al. (2014, republished in 2017) is dedicated to the different modalities of state presence and absence, sort of care crisis in Eastern European states in the sectors perceived as undergoverned and to the burden that this neoliberal ‘state withdrawal from welfare services provision’ poses for women. The recent publication edited by Brković (2021) explores what makes gender-based oppression possible in everyday life in Montenegro and how possibilities for emancipation and freedom are articulated within a tangled knot of social, cultural, and economic relationships, and points out at the false antinomy between freedom and coercion in women’s agency or ‘progress’ and ‘tradition’ there. However, these publications do not deal with the connection of emotional labour and indebtedness.

In the context I have encountered, the liberal conception of the sovereign, independent, self-reliant individual, which fails to account for the ways ‘individuals are always already woven into relationships’ (Han 2012, 15) is constantly compromised. People turn the most to the heteronormative family. Thelen et al. (2014) emphasize that in Serbia the normative ideal of kinship and family is so strong that even the enactment of state-sponsored care program for the elderly gets its ground through the idiom of kinship and practices of kinning. As Weiss notices based on her work in Spain, ‘Despite Spain’s idiosyncrasies, these explanations should resonate with anyone coming of age in recent decades, as the resources of one’s family determine much of one’s opportunities in life’ (Weiss 2022, 111). There is a gendered division of lineaments of care and emotional labour, where women perform the most, sometimes also indebting themselves financially (cf. Han 2012).

Han calls what she did in her ethnography of indebted life in neoliberal Chile an ‘extended meditation on boundaries between past violence and present social arrangements of care’ and on ‘care in everyday life,’ that takes shape ‘through concrete relationships inextricably woven into unequal social arrangements’. Considering the enmeshment of self in relationality – with the past, with others, with life itself – Han contemplates the very essence and precariousness of the human condition: how persons attend to one another. This, too, then defines what she sees as the work of a researcher: attending to the ways in which ‘individuals are both present to and failing to be present to one another’ (Han 2012, 4-5).
In my ethnography, I track how the paid affective labour and unpaid emotional labour of ‘being there for one another’ get interwoven in present day Serbia, how unpaid emotional labour is gendered, which sort of indebtedness it creates and how it is recognized and voiced. So, I write what I call ‘ethnographic scenes,’ or vignettes, episodes that capture the episodic rhythms of people who come in and out of each other’s orbit—in kafana, and the family home—with pulsations singed by the instability of income, work, but also the challenges so many parties face of having indebted family members. They owed to the banks, mostly, but also to the acquaintances, loan sharks, and family members. In the last case, debt would multiply as an emotional obligation, and get particularly complicated.

Han’s study on care in relation to the credit economy (2012) explored indebtedness as a mode of care, and how this mode of care is lived in tandem with the daily pressures of debt and economic instability in Chile. She analysed monetary transactions of the urban poor as affective enactments of relations, and gestures of care toward others. However, as I show with my informants in Serbia, these acts of care could be seen as another mode of indebtedness, as gestures creating more debt rather than balancing, pushing subjects further into a network of material and symbolic debts. I outline how the tensions between the ongoing demands of debt and intimate socialities obligations are on the one hand vented and modified in public space (kafana), and on the other, how they outline the micropolitics of care in intimate socialities: how the claims of close others are acknowledged or denied, how debts come to be valued, and on what terms.

The Affects of Indebtedness
From the Sense of Ruination to Resigned Sarcasm

In a kafana setting, the relationship between musicians and guests is hierarchical, but obligations are mutual. Guests who expect musicians to give them some sensory satisfaction have to pay for it, and there is a minimum that must be exchanged once the relationship has been established. Even when songs are cheap, it is considered impolite to order only one. Actually, rarely anyone is trying to order only one. During my fieldwork, the guests who were not from well-paid professions (truckers, cleaners, bus, and railway companies’ workers) often exhibited a dystopian fetish of spending hard-earned money on music. Sometimes it was a kind of social commentary. When in 2015 a group of workers was fired from the main railway station as a surplus, after receiving the last paycheck, they came to kafana to spend it on drinking and music. One of them said to me: ‘If the Prime Minister thinks that we do not need money, then we will drink all of it!’

This resigned sarcasm was shared by many regular guests. If there were dominant affects in kafana, these were nervousness and sarcasm, eventually modified—amortized, pacified, heightened, intensified—with drinking and music. People come here, among other reasons, to vent from the economic hardships, which does not exempt kafana practices from the economy itself.

Nowadays, a president of Serbia.
When talking about himself and his colleagues, the fired railway workers, as ‘ruined people’, my informant Aleksandar thus articulated a more pervasive sense of ruination, the ‘postsocialist affect’ (cf. Rajković 2018; Schwenkel 2013). And still, there are different levels of ruination, that do not necessarily translate into becoming passive. Furthermore, decay was not only economic but also social and affective. ‘We’re not just a ruined firm, but ruined people as well’, one of the workers, kafana regular told me. He was joking about his allegedly lost drive to flirt and ‘mess around’ – something he attributed to years of unstable income, and to precarious life ‘on credit’. He took the credit from the bank for 30 years for the flat in Belgrade, and he still had 5 years to pay, which he would not know how once he lost his job. In such jocular reflections, people regularly connected entrance into a cycle of debt with the death of an agentive subject: one who works productively, has goals, and enjoys life; one that can produce actively at work and reproduce biologically and socially. Along with the lack of future at work, they saw the indebted situation as a hostage situation and debt as the ‘rope’ or ‘the stone’ around their neck – something that could or has already ended their lives. He also contrasted his situation with the kafana singer Konan, who was the same age, and who got his second child a couple of days after he had got a grandson, and attributed it to the nature of Konan’s work and functionality of the industry he worked in. ‘He is still potent because there is still some life in kafana, in hospitality… he is still alive. We are ruined, they are flourishing.’

Resigned sarcasm was joined with defiance of the poor who know they cannot save the money – because, due to high-interest rates and lack of (stable) income, they are always-already indebted. One of them told me that the credit he was paying back to the bank with interest rate was taking about two-thirds of his income at that point, and he was spending the rest on living costs and small pleasures like coffee, cigarettes, and music in kafana. For that, he was sometimes scolded by his nephew, a programmer making solid money. ‘He’s telling me, give up on cigarettes and save money… I cannot save money that way. I can save as much as to pay for such stuff next month. I cannot save enough to get myself out of debt. I sat him down and made him do the count. I said, ‘You’re good in math, that is what you do with computers, right, see how much I can save if I give up on all this and what I can do with it. And he calculated and said, ok, nothing. Poor people cannot get themselves out of poverty by saving, because there is nothing or almost nothing to save. And it is nasty to ask us to give up on small pleasures in life.’

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6 All the names have been changed in order to protect informants’ privacy. Names of kafanas were omitted for the same reason.

7 This remark can be heard relatively often in Serbia. Ivan Rajković’s informants (2018) were claiming the same.

8 The IT sector employees there have the highest salaries.
The affect of indebtedness sits between a sense of ruination and struggle for life, being expressed not so much through hope but resigned sarcasm as a sign of remaining agency. Debt was made in the first place to sustain or improve life conditions – mainly for housing (the flats they have bought). Indebted people express resistance through resigned sarcasm and hyper-identification with stigma, against the moralization of small pleasures as vices, which in the moralistic imaginary should not be enjoyed while the person is indebted. This was also a way my male informants were approaching the state of indebtedness – sometimes also while creating more debt, for example to the kafana where they were drinking or requesting songs na veresiju, delaying payment.

Davey whose informants lived in what he calls suspensory indebtedness (delaying payment of the whole debt while occasionally paying smaller parts than requested and making more debt), wrote that one of the reasons they joked about their debts was ‘a collectivized sense of futility about the possibility of advancing a non-stigmatizing critique or counternarrative. They generally felt it not worthwhile to object outright to the dominant morality of repayment’ (Davey 2019, 548). My informants also practiced hyperbolization of stigma, while their remarks were more sarcastic than humorous; however, their sarcasm, albeit resigned, objected more openly to the dominant morality of repayment. Like Davey’s, my research, therefore, supports Skeggs and Loveday’s claim that ‘class relations are lived through a struggle, not only against economic limitation but a struggle against unjustifiable judgment’ (Skeggs and Loveday 2012, 472). Stout (2015) wrote about suggesting the re-emergence of the pre–World War II stigma in the US against working-class people who borrow and owe money. Nonpayment was given a positive moral valence for middle-class homeowners, but debt and default were still shameful for those with the greatest need. My informants’ talk about debt was always a part of the wider narrative of ‘unreasonable spending’ and selfishness they were accused of, like in the case above, by relatives who were better off and deflecting fault on that. Their ‘unreasonable spending’-related humour did formulate alternative ethics and questioned ascriptions of fault; however, it did not venture into imagining alternatives. So, the shift in affective orientations toward debt obligations and struggles over the moral value of debt do not necessarily mean that people come up with alternatives, simply because the social circumstances do not leave them much space for that. Space they saw as, to a certain degree, theirs was kafana, space for venting and socialization.

One of the workers, Darko, ordered a song by famous singer Sinan Sakić (1987) Hey, Since I Was Born, I Have Never Had Any Luck. They all started cheering, singing collectively, and raising hands. One of them threw a glass on the floor, and then paid three times its worth: ‘I had to. I had to break something. They (the kafana staff) will not be angry’. One of them told me, ‘Eh, this song by Sinan… He has a song for everything that happens in your life – if only shitty things happen in your

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*Yet for almost every man enjoying ‘small pleasures’ I met in kafana, there was a female partner picking up the slack.*
life.’ ‘Fuck my life’, the other worker said. He went on about his lack of fortune from birth. He is a refugee from Croatia, his mother died when he was sixteen. During his life course, he changed several precarious jobs. Although twenty-seven, he has already had an inflamed hernia. ‘This is where we can show our emotions,’ they all insisted. ‘This is the only therapy we can afford.’

In his ethnography on, as he sees it, ‘wild civilization’ (1998) Matthijs van de Port relates the ‘unreason’ of the behaviour in Serbian kafana to the atrocities committed during the war which broke out during his (several months long) stay. He sees carousing (lumpovanje) and other kafana practices as linked to presumably age-old, repressed patriarchal and ethnic violence. As a matter of fact, he poses these practices as roots of othering in Serbian society.10 This exoticization of kafana and wider Serbian society does not help in understanding the cultural logic at stake, or the complexity of behaviour in an informal setting, since, ‘irrational’ behaviour and practices like lumpovanje could have other motivations, as demonstrated above.

In the case of women, excessive behaviour like smashing glasses in kafana can mean a breaking of the rules and norms, while in the case of men it is often a demonstration of privileges. Excessive behaviour of men that actually transgresses the norm is crying. Kafana is the space where it is socially acceptable for men to cry in public.11 It is not just a place for socially unacceptable forms of behaviour, but behaviour there is also subject to the rules, and it can be ritualized and conventionalized.

What might be useful here is the concept of the emotional style. Eva Illouz used the concept of the new emotional style – the therapeutic emotional style. Namely, in her well-known Philosophy in a New Key, Susanne Langer suggests that every age in the history of philosophy ‘has its own preoccupation … ’ and that ‘it is the mode of handling problems’ – what Langer calls their ‘technique’ (Illouz 2007, 16). Illouz uses the term therapeutic emotional style for the ways in which twentieth-century culture became ‘preoccupied’ with emotional life – its etiology and morphology – and devised specific ‘techniques’ – linguistic, scientific, interactional – to apprehend and manage these emotions (Illouz 2006, 17). Modern emotional style has been shaped mostly (albeit not exclusively) by the language of therapy.

Illouz claims that the making of capitalism went hand in hand with the making of an intensely specialized emotional culture and that when we focus on this

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10 He claims that ‘the presence of the Gypsy musician as the instigator of the scenarios unfolding during lumpovati is central to understanding the phenomenon’ (1999, 22-3). However, this is not the case, since lumpovanje does not require Roma musicians.

11 In the ideal case, the work of the musicians is ‘not a one-way commodification of the guests’ emotion, but an emotional exchange between the guests and the musicians’ (Hofman 2015, 19-20). The transactions are not perceived as one-off, but rather as an investment into the creation of permanent affective relations where reciprocity is not measured by instant reactions.
dimension of capitalism – on its emotions, so to speak – we may be in a position to uncover another order in the social organization of capitalism. That is, she writes,

> [w]hen we view emotions as principal characters in the story of capitalism and modernity, the conventional division between an a-emotional public sphere and the private sphere saturated with emotions begins to dissolve, as it becomes apparent that throughout the twentieth century middle-class men and women were made to focus intensely on their emotional life, both in the workplace and in the family, by using similar techniques to foreground the self and its relation to others. Such new culture of emotionality does not mean, as Tocquevillean critics fear, that we have withdrawn inside the shell of private life; quite the contrary, never has the private self been so publicly performed and harnessed to the discourses and values of the economic and political spheres (Illouz 2007, 18).

She explores more fully how modern identity has indeed become increasingly publicly performed in a variety of social sites through a narrative that combines the aspiration to self-realization with the claim to emotional suffering. The prevalence and persistence of this narrative, which we may call as shorthand a narrative of recognition, is related to the material and ideal interests of a variety of social groups operating within the market, in civil society, and within the institutional boundaries of the state (Illouz 2007, 18-19).

Recognition of the suffering self is a part of the mechanism of turning negative affects into positive, or productive, in neoliberalism, and that is what happens in kafana, in what my interlocutors term ‘dolorous confessions’, ‘venting’, ‘painful revelations’ etc.\(^{12}\) This would be my extension of Veldstra’s argument (2018) about suppressing the so-called negative affects of the workers in neoliberalism as unproductive. They are often suppressed, of course, but sometimes they are used as productive exactly as negative. In exclusive settings like the therapist’s office or kafana or church, places for venting, ‘revelations of truth’ happen. In kafana this applies to the workers as well, musicians in particular, because they are sort of delegated performers of other people’s emotions, but they are expected to use their own as well (preferably related to their private lives). Negative emotions like pain or anger are desirable, their demonstration becomes positive, and lucrative for the venue. Workers do not have to subordinate their bad feelings for the business to run smoothly – they are invited to express and channel them, in a way beneficial for the capital, and eventually, transform them into positive affects – or

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\(^{12}\) Of course, this is a site for celebrations and simple entertainment too, but that is not the topic of this article. In situations where indebtedness was addressed, the so called negative affective states prevailed.
at least to transform the customers’ negative affects into positive. This is a place for it, for venting, and the presence of negative affects is even desirable because it is seen as ‘authentic’. Therefore, not just the positive affects operate as productive under neoliberalism, and ideologically normalize precarious working conditions (Veldstra 2018), but the negative too, especially in the sphere of affective labour.

Focus on emotions, suffering in particular, becomes important for working class as well, not just the middle class which was the focus of Ilouz’s writing. What may seem like self-indulgence in love and private emotions through neofolk songs, is revealed as a social comment on gender relations, patriarchal structures, marriage-romantic relationship as an economic institution, and the way neoliberalism has invaded private lives and intimate relations. Kafana is a ‘proper place’, and neofolk music is a template for that, not because of the essential qualities of the music per se, although its directness and high energy and other sonic materiality factors are important. It is a culturally and socially approved tool and setting for it. At first, I thought that the emotions here are individualized, the onus is on the individual suffering, eventually transformed into collective catharsis, in the circle of friends or more guests of kafana. That turned out not to be true because sometimes suffering was put into wider context or seen as a product of structures by the individuals.

On some level, kafana has become something like an equivalent to religion and therapy in neoliberal Serbia. At first glance, it might look like the subjects of the different classes, political orientations, and so on, come together just for the sake of having fun, but there are diverse neoliberal affects at stake. Kafana is a place for expression and modification of all of them, ‘the only therapy we can afford’, as one of the informants quoted above put it.

‘[T]he therapeutic narrative consists precisely in making sense of ordinary lives as the expression of (hidden or overt) suffering’, Ilouz writes (2007, 141). In that context, confessions become very important. Confessions made in kafana are precisely those where the affective ‘background hum’ becomes a ‘moment of intensity’.

Emotional capitalism encompasses the talking about self and externalization of emotions with therapeutic function. Besides that, another dimension of emotional capitalism is very important for affective venting, namely kafana confessions related to debt, which we turn to now.

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13 Women were performing a lot of affective labour beside singing – smoothing down tensions among the guests, shouldering down anxieties, chatting with the guests as if they were their personal acquaintances even when they were not. They were asking about the love lives, helping to pick a song to order. Male singers were more distanced. One of them told me, ‘I do not want to listen about their (guests’) personal lives. I am not a therapist.’
Kafana Confessions

Gender, Debt, Emotional Labour, and Affect

The affective power of the neofolk songs lies precisely in the directness of revealing the ‘state of affairs’, mainly when it comes to heterosexual relationships. ‘There is nothing twisted, it is not packed in a metaphor; well, sometimes it is, but you don’t have to think much to figure it out,’ says one of my interlocutors. ‘Sometimes things just have to be called the way they are. These guys do it, and that’s why I appreciate it. Sometimes you just need to hear that everything is shit, not how to change it.’ The other one says: ‘Sometimes you just have to blow out, and then this suits you.’ The others emphasize that songs do not have to be about the awful state of things to inspire them: ‘But there is life and joy in it, it is empowering… in any case, it moves you.’ Affect pervades the experience as much as the discourse about it. For the audience, the songs with the most affective potential, that is, the best catalysts and triggers for affects, are usually those they know well, but also newly discovered, whether it be new hits or old songs that have become popular again.

(Relatively) simple musical form and energetic rhythm appear as a suitable recipe for affective venting. A direct, radical language on manipulation and violence in heterosexual relationships (or any other topic) is also a good affective charger. In fact, the affective intensity of these songs is important at least as much as the lyrics. A common formula for these songs is a combination of the lyrics of the tragic mental state and fast, powerful, energetic, even cheerful music. This contrast is ideal for ‘emptying’ or ‘venting’, it is ‘affectively sticky’. In turbofolk lyrics, there is (often) no sublimation, and for some, that is a reason to call them kitsch; for others, to appreciate the direct access to their emotional states.

The nervousness of lives invaded by so much drama and affect is revealed on almost every occasion I went to kafana. Kafana is a space for modification of such affects, and their ‘venting’ – space where the nervousness could be mollified and released, but also manifested. Dana, the main waitress in one kafana where I did fieldwork and later the owner of the other, says that she’s ‘on the edge of her nerves’ as she tells me how her adult son, living at home with her, got addicted to gambling years ago. That way he made a big debt and she indebted herself trying to pay off his debts. She took credit from two banks, and a loan from loan sharks. That was the reason she eventually moved to Germany, to avoid paying the debt to loan sharks and run away from them. The nested, multiple, chain-reaction indebtedness of household members led to the endless cycle of turmoil within the household – theft from the home, violent fights with one another about debt. While the son was requesting money from her, Dana was accusing him of not appreciating her care and how much he owed her.

In the middle of these hardships, Dana was trying to build a family dream, materialized in the home (house) and kafana as a source of income to sustain this.

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14 They make up the majority of songs performed and requested in kafana.
dream of the intact family living peacefully and comfortably together. She called this ‘new life,’ – what, in essence, was the idealized version of her real family/home, and *kafana* that she was running. This is what she tried to buy and build on credit. Borrowing repeatedly from the bank and the loan sharks, she continually tried to repair, refurbish, and rebuild both the house and *kafana*. The house and *kafana* literally ripped apart by family members selling bits and pieces to pay gambling debts, then temporarily restored, and remade by buying on credit are symptomatic of the neoliberal stakes, and precarity, of living in Serbia nowadays.

Credit is an ambivalent item for people without stable income, especially if they are poor. Access to it gives them chances at a life associated with the aspirational normativity they have been excluded from. Yet, buying on credit makes this life uncertain, fragile, not really their own: a ‘loaned life.’ Credit – the debt that is repaid over years or decades with the interest rate – is not simply an obstacle to a peaceful life for someone like Dana. Rather, it’s also what she bases her hope on – the hope of a ‘better life’. Buying on credit ‘buys time’: time to wait to see if the addicted son can get clean, if he can get a job, if his debts can be repaid, if the house can get (and stay) remodelled. While buying material gifts, she was also doing emotional labour for him trying to refurbish and build the home for him, calm down his nerves, smooth down the tensions in the household. While indebting herself financially, she further indebted him emotionally. Care debt increased in step with financial debt.

Dana loved to sing *Zenica Blues* (1984), a song about a man who goes to prison (Zenica, famous during Yugoslav times). It is an old rock song, not a neofolk typically performed in *kafana*. She sang the song in a duet with a guest. They sang cheerfully. When they finished, while leaving the microphone she told me ‘I'm singing because this (son) of mine will drive me to the grave, not just the prison.’

Cavell (2005) coined the concept of ‘active waiting’ and a ‘patience for the possible, which draws on the hope that relations could change with time’. But waiting – for life, for family, or eventually prison and grave – comes on credit. And with such uncertainty of jobs, credit borrowed often cannot get repaid, which means, in some sense at least, time does run out. So active waiting does not encompass just the hope for better solutions, but the awareness of the potential demise too. The space and time in between are filled with anxiety and nervous tension. Yet it is not easy to say that it is constantly present as a low-level affect, and then culminates in the moments of intensity, like this confession in *kafana*. There is no clear cut between the two since the everydayness of family life was highly affectively charged and sometimes it escalated in fights at home. *Kafana*

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15 The full name is Kazeneno-popravni dom Zenica, abb. KP Dom Zenica, or in English – Penitentiary Institution Zenica.

16 All the transcriptions and translations are mine. Part of the lyrics of this song are: But one truth makes me happy I will come back from KP Dom but Hakija will never come back from the grave no one returns from the grave....
‘confession’ through and after the song was more of a resigned ‘diagnosis’ of the situation than the cathartic ‘venting’. The dichotomy between the ‘low-level affects’ and ‘moments of intensity’ does not always resonate with the complex lived experience of people. It is just a matter of time when the seemingly ‘low-level’ affect could result in an outburst. They are rather different points on the continuum than opposites. And between constant nervousness and violent outburst, there is a smouldering hysteria boiling under the surface.

Marina, a singer whose husband lost his job and started frequenting kafana where she sang, drinking extensively, became active in attempts to ‘reactivate’ her husband. Mladen, her husband, lost his job when the factory where he worked was privatized, while he still had years to pay off credit he took from a bank (based on his then regular employment). He was passive and depressed, not looking for a new job or remuneration for the old. She told me that she was ‘sucking in’ his pain, that she was internalizing it. Once she dedicated a song to him in kafana. She sang a song My Wound (Bekuta 1990) for her husband (him personifying her wound).

My wound, my terrible wound

Hurt me a hundred times more

Deceive me, cause me pain

But never leave me

At some point during the performance, she yelled at him: ‘Mladen, move! Wake up! You owe them, but they owe you too; and you owe to us.’ Under ‘them’ she conflated his former employer who owed him remuneration, and the bank to whom he was paying credit, both marking the external intruders, forces disturbing the desired family equilibrium; and ‘us’ referred to her and children. She wanted him to be more active in his demand for compensation, but also more engaged in their domestic life. I hear her expressing a hope that their domestic life would look different. She was calling Mladen, in various ways, to the flesh-and-blood relations constituting this domestic. She was calling him to become active in their life together, and join her in the emotional labour she was performing for their family. ‘Move! Wake up! You owe them, but they owe you too; and you owe to us’ might, however, suggest multi-layered ways in which indebtedness, and political economy in general, are present in people’s lives. Here, a language of debt is a medium through which intimate relations are addressed – and mediated as a public but still intimate social ritual in kafana. Her private, unpaid emotional labour was brought to the fore in public, while she was performing a paid, affective labour, blurring the boundaries between the two, as well as the distinction between private and public. There is really no distinction between private and public, life and work, especially in the informal sector, but the so-called formal also entails a lot of informal work – alas unacknowledged. Therefore, actors in these fields explicitly
set the value of their various activities, some of which are strongly entangled with affects, in commensurable terms.

Over the next two months, Marina kept making her way between institutions, social networks, and family, determined to find a job both for herself and for Mladen, and figure out a better arrangement for paying off his remaining debt with interest rates, juggling these attempts with the demands of work. Mladen, on the other hand, just let her pursue this, for the most part, neither helping nor actively inhibiting her. I began to sense in her voice a different tone of love for him. Rather than emphasize the internalization and overtaking of Mladen’s pain, she sought to ‘shake him up’ to their life together. Calling him into this quest for compensation from the previous employer, seemed to me to call him to account for himself concerning her and their children. It was similar to what Millar (2014) calls relational autonomy, but here as a quest to engage men in it actively – not to emphasize a (female) individual’s immersion into relations, and her responsibilities arising from this immersion, but reciprocity of these relations – and responsibilities.  

Again, there is a certain nested indebtedness, a form of multiple indebtedness of the subjects. He earns the money, he took the credit for the family, therefore indebted them symbolically with his ‘sacrifice’, as he sees it, but she at some point becomes the breadwinner and does the emotional labour. It becomes often complicated to disentangle who is the debtor and who is the creditor, it is not a binary relationship, He is indebted to the bank, his former employer to him, he to her for love, unpaid emotional labour, while the ‘background hum’, her frustration and anger, turn into moments of intensity when she asks for the acknowledgment of her labour.

Jelena, the other singer, told me that her female customers often ask for the song *Midnight King* (Bekuta 1996), and once she dedicated it to her cheating husband:

I know that he lies to me,

I know that he’s been cheating on me

King of the midnight, beggar of the dawn

Change him, my heart

*Midnight King* and *My Wound* contain requests for an acknowledgment of emotional labour and a confession of frustration with the lack of acknowledgment. But in the context when they were ordered and performed, the lyrics are not to be taken literally, and those who ordered them do not necessarily identify with the subject of the lyrics. In Jelena’s case, it did not mean coming to peace with her husband’s infidelity. Rather, it was a warning that she was aware of it. As she said,

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17 My informants felt like the ‘relationship maintenance is de facto women’s job’ (Weiss 2022, 108).
‘Sometimes women ask for that song, sing ‘deceive me, cause me pain, but never leave me’, but they actually mean, ‘if you cheat on me one more time, I will kill you (laughter)’. It is not necessarily a docile acceptance of destiny, but an affective way to express frustration with the situation. The performative setting of *kafana* enables the so-called negative emotions to be expressed publicly. The working-class women and men cannot afford psychotherapy, sometimes not even express the negative emotions in private, so ironically, this public setting is the only where they can express them at all. This song by Ceca (1997) was often requested:

It is all on the paper
Everything is underlined
My heart is crashed
There, black-and-white
Every lie, deception
Counted to the last dinar\(^{18}\)
You owe me a load of money
For good old times
But you’re going to save yourself by a hair’s breadth
Tonight it’s on the house
You owe me a fortune
For our failed kingdom
But you’re going to save yourself by a hair’s breadth
Tonight it’s on the house

There is no price for pain
It’s the most expensive thing
It’s the biggest debt

\(^{18}\) Dinar (RSD) is the official currency in Serbia.
For God created a woman
To give it all for free
Created a woman like me

Language and logic of economic transactions indeed penetrated the emotional registers of my collocutors’ lives. The culturally accepted venting manifests the deeper level of this logic. ‘I do not get enough from that relationship’, Marina complained. ‘Not as much as I give, he owes me.’ ‘What do I get from it?’ was a common *topos* of the speeches about romantic relationships, especially as a way to express dissatisfaction, and when they approached their end. But, also, at the start and during the romantic relationship, my collocutors would ask (themselves) about their potential partners: ‘What is their offer?’ ‘What have they got?’ ‘What have I got from you?’ or ‘from this?’ These are common questions in talks about relationships and love. The amount of emotional labour is calculated, hypothetical costs and benefits are taken into account. And that is precisely the language of the neofolk lyrics. Neofolk lyrics sometimes connect material wealth and relationships – precisely, the language of relationships oscillates between love as a free gift and something to be calculated and measured and reciprocated and put into a state of balanced reciprocity. At the same time, my informants expressed a certain reluctance to frame this as debt, and of course, it was rarely calculated financially. After all, Graeber argues that only those who have some recourse to violence can be so exacting as to specify something owed to them in precise numerical terms (2011, 14).

Eva Illouz argues that such emotional ontology, that is, emotional capitalism, has made intimate relationships commensurate, that is, susceptible to depersonalization, or likely to be emptied of their particularity and to be evaluated according to abstract criteria. This in turn suggests that relationships have been transformed into cognitive objects that can be compared to each other and are susceptible to cost-benefit analysis. ‘When we use commensuration to help us decide things, value is based on the trade-offs we make between different elements of the decision’ (Illouz 2007, 96). Indeed, the process of commensuration makes intimate relationships more likely to be fungibles, that is, objects which can be traded and exchanged. She emphasizes that ‘[Th]us, if the sphere of production put affect at the center of models of sociability, intimate relationships increasingly put at their center a political and economic model of bargaining and exchange’ (Illouz 2007, 89).

Affective relations are expressed as economic transactions, which is not a sign of alienation, but the deep embeddedness of capitalist relations in all spheres of life. Basically, Illouz’s argument is that the market-based cultural repertoires shape and inform interpersonal and emotional relationships, while interpersonal relationships are at the epicentre of economic relationships (see Illouz 2007, 21). Economic metaphors and analogies have become pervasive in the talk of my
informants about their relations with their partners. Partners (and the other male relatives mentioned) were passive or reluctant to recognize their care debts, or they would dismiss them altogether. They do not acknowledge them, or remain ambivalent, insisting on the work they were doing, where making financial debt is presented as part of care work that they do as male kin, providing for their families by any means necessary (like in case of Marina’s husband). Jelena’s husband, for example, insisted that her quest for recognition and her demands were selfish; in turn she called him selfish too. He used to say that he would be more active in taking initiative on behalf of his family’s wellbeing, but it was constantly postponed while he was drinking in kafana where she sang. He was delaying his payments to kafana and delaying reciprocity to his wife – or as Jelena once cynically put it, ‘kafana is a woman/wife.’

This resonated in the neofolk lyrics, as in those quoted above. They are mostly love songs that thematize romantic relationships and gender relations. Gender relations between male and female subjects are asymmetrical. They point out the inequality of emotional labour, and care debt. As stated in many examples of song lyrics here, the standard narrative of relations defines the woman as a victim of patriarchal romantic heterosexual relationships; that position is internalized so deeply that she does not want to come out of it, neither can she, except if she ‘plays dirty.’ The paradigm involves manipulation, struggle, gender warfare, tension, and emotional blackmail. In a lot of songs, the implicit message is that women are not allowed to control the field of their sexuality and subjectivity even when they succumb to male desire. However, there are also songs about women’s empowerment and refusal of the essentialized hierarchical rules of relationships. The unacknowledged emotional labour of women and gendered care debt are frequent topics, and that is why they are a good affective charger for my informants to express their frustration with care debt and unacknowledged emotional labour, and at the same time show that the borders between low-level affects and ‘moments of intensity’ are not so easily drawn.

As Davey (2019, 534) notices, ‘while he wrongly universalizes it, especially in terms of gender (Adkins 2017), Lazzarato’s argument that ‘the creditor–debtor relation … is itself a power relation’ through its ‘production and control of subjectivity’ highlights some of the contingent political functions debt can have’ (Lazzarato 2011, 30). I would like to pause on this last point because – contrary to what one might expect – greater responsibility in managing household resources and debt, or becoming a creditor/lender in care debt that way, for my informants did not spell greater autonomy – or power (care debt here meant handling a partner or household’s financial debts). On the contrary, it was more often the source of vulnerability (cf. Weiss 2022). The emotional costs of emotional labour, responsibility and care were easy to sympathize with. It put me, as an

19 In Serbian – ‘kafana je žena’, which means both woman and wife.

20 As demonstrated in some of the vignettes, these lyrics are not taken literally, but they serve affective venting.
ethnographer, in a paradoxical position. Politically, I agreed that care debts should be recognized, and that their recognition should be requested. However, I also did not have solutions for alternative formulations outside of the repertoire of emotional capitalism. It pointed to the false antinomy between freedom and coercion or ‘progress’ and ‘tradition’ in women’s agency (cf. Brković 2021). I understood refusal to perform further emotional labour when it happened; yet I could not overlook how, as households are made ‘almost singularly responsible for their members’ fortunes’ (Weiss 2022), such refusal means burdening one’s other family members with more than their fair share. I also empathized greatly with the refusal of moralization of ‘small pleasures’ of indebted men; however, behind almost every man I met in kafana enjoying these ‘small pleasures’ was a wife or mother compensating for it.

The refusal of the responsibility in intimate socialities was not seen as socially deviant but rather as selfish, but nonetheless expected and inevitable. But a request for recognition of emotional labour and its costs was also seen as selfish, not as a principled act or political stance (or even when it was seen as such, it was still perceived as selfish). This was the lens through which everyone interpreted their own shortcomings or those of their closest people. There was a constant double bind of care debt and the request to acknowledge emotional labour under the auspices of emotional capitalism (it is not typical only for patriarchal relationships, it is already inscribed in it).

**Conclusion**

Studying the affective dimensions of indebtedness is important for getting a comprehensive picture of the complexity of the situation that indebted people find themselves in. Research in different settings where affects are expressed and modified, and where socially unacceptable forms of behaviour play out in ways that would not be acceptable in other settings— in this case, kafana— also shows how hard it is to distinguish between low-level and high-level affects, and how heavily the market logic of emotional capitalism is imbricated with intimate socialities.

As Susana Narotzky (2015, 194) writes, ‘in the present conjuncture, forms of market value extraction seem to increasingly favor a fully embedded labour force, one whose economic alienation is predicated on its linkage to other forms of reciprocal obligation and value regimes (in fact, to its non-alienation)’. Present-day capitalism is often embedded in such a way that ‘love labour’, care work, wage labour, unpaid emotional and paid affective labour are not easy to distinguish, and the tensions of the constant overlapping of value realms often produce acute distress.

The forms of present-day capitalism destroy society not so much through disembedding the economy from other social relations and value realms, but rather through pervasively embedding capitalist relations in all spheres of
responsibility and obligation (cf. Narotzky 2015, 195), blurring distinctions, inhibiting the emergence of alternative value spaces and preventing struggle – in fact, by colonizing the language of emotional interactions and relations, turning reciprocity into a matter of debt, susceptible to quantification and commensurability. It is hard to disentangle intimacies from it. Emotional capitalism plays a role here on two levels: as a part of the therapeutic culture (confessions and venting in kafana, including affects related to debt) and as a framework for articulation of care debt (also coming to the fore in kafana, in the venting and confessions). The therapeutic framework offered by informants oscillated between despair and sarcastic humour deflecting fault and formulating alternative ethics, but necessarily imagining alternatives.

These accounts are illuminating the gendered emotional labour as the blind spot of indebtedness and postsocialist economy. The question remains how to make a request that would not be formulated in the language of economic transactions or emotional capitalism. When women require their emotional labour and gender of care debt to be acknowledged it sometimes also takes this form. The market-based credit system is embedded in such a way that it directly or indirectly relies on the growing ambiguity between the unpaid emotional labour and the request for the acknowledgment of gendered care debt, and difficulties to express it outside of the market-shaped repertoire. However, the request for its acknowledgment still has the potential to disturb the social status quo, as a political stance that points out the invisible and silenced, and there are requests that go beyond the grasp of emotional capitalism, but they are not the topic of this article.

Weiss (2022) wrote that the significance of deeply gendered waged and care work for households wanes in comparison to the distributive work of optimizing extended family resources, and refusal of taking responsibility of that kind was seen more as selfish than as a political stance. Among my informants in Serbia, but I think also in a larger context, forms of work like care work or emotional labour are definitely sidelined on the level of acknowledgment, and request for their acknowledgment is often seen as extravaganza and selfishness, even when they are recognized as a political stance. However, requiring acknowledgment and refusal of acknowledgment, and prioritizing ‘small pleasures’ of (financially) indebted people are also seen as selfish. Then again, prioritization of small pleasures was sometimes more easily recognized as a political stance and alternative ethics than the requirement for acknowledgment of emotional labour and care debt. In that sense, it seemed like with emotional labour and care debt those performing it could not ‘win’ or assume the position of power, but constantly be in a position of vulnerability. Just like the debt that is quantified is sometimes held in higher regard than the debt that is not, so are their refusals.

Author Bio
Marijana Mitrović is a EUME Fellow 2021-23. She received her PhD from the Department of Ethnology at the University in Belgrade. She is completing her
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second PhD in Sociology at the Berlin Graduate School of Social Sciences (Humboldt University). She worked as a research associate at the Ethnographic Institute of the Serbian Academy of Sciences and Arts. She taught courses on the feminist interventions in economic anthropology and on the gendered aspects of environmental activism from an anthropological perspective at the Institute of European Ethnology (Humboldt University in Berlin). Besides academic work, she also worked as a senior policy advisor at the A 11 – Initiative for Economic and Social Rights in Belgrade. She published several articles on popular music, gender, nationalism and labour in contemporary Serbia and the other post-Yugoslav countries in peer-reviewed academic journals and edited volumes.

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