

# Spending like a state: (In)formal credit, the local government and the rescaling of insecurities

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**Abstract:** This paper examines informal credit practices in a remote Hungarian village. It explores the central role informal credit plays in people's present and future social security as they strategize about using various resources amid large-scale unemployment and limited local resources. It furthermore explains the reasons for the local prevalence of the former, the ways such credit is used by individuals and families vis-à-vis other informal and formal arrangements, and how the users are morally judged. The analysis puts special emphasis on the links between individual practices of informal credit, the distributional practices of the local state, and broader socio-political tendencies. In doing so, the study reveals that the indebtedness of the local government and its short-termist distributional practices on the one hand, and the indebtedness of local unemployed people and the short-termism evident in their spending on the other can be linked to the same phenomenon; namely, the rescaling of insecurities.

**Keywords:** informal credit, state restructuring, local government, social security

*[Exciting, frightening music plays]...* Little birds happily chirp in a nest of straw, but suddenly the nest breaks and one falls. The fallen bird, chirping with fear, tries to climb back into the nest with no success. A big scarecrow appears, looming over the birds, it moves towards the broken nest; the birds chirp anxiously... *[the music suddenly changes into a relaxed and comforting tune]...* The scarecrow takes his hat off, carefully creates a more stable nest inside his hat, placing the fallen bird back into the new and safer home... "If you only need a little more, don't hesitate to call Evident"<sup>1</sup> – purrs the voice-over as the TV advert ends. Evident, which was set up in 2001, is the biggest private loan company in Hungary. Its success lies in offering, according to their website, "short-term, small-scale loans for customers with no guarantor or financial coverage."<sup>2</sup>

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1 The name of the company is anonymized; the pseudonym is borrowed from Judit Durst (2015a).

2 This was particularly true during the time of research.

Another quite different “advert” appeared in several places across Budapest before the local government elections in October 2010. Featuring a picture of a mosquito in the middle of a red circle, firmly crossed out with a red line, the poster, which was part of the campaign by the far-right political party Jobbik, asked, “Do you also want to put an end to parasitism?” Although the imagery was utilized by an extremist political force, it resonated with the predominant sentiments of many.

Eight years have passed since the appearance of these two events, yet the processes that they signify have only intensified. The main line of division, on which the Jobbik election poster visibly played, has become even stronger. It is located between those who have permanent employment and hence contribute (or have contributed) to the “common good” as “good tax-payers,” and those who live from social transfers, and hence are the “parasites” of the system. The social policies of the current conservative government, which clearly favour those with regular employment, and redistribute from the poor to the rich, have only exasperated this situation, making the distinction between deserving and undeserving citizens even stronger (see Ferge 2017). The latter are left without any or very little assistance, and face the curbing of social rights and increasingly punitive measures (Szikra 2014), further exacerbating feelings of insecurity. The value of different welfare transfers has not been increased since 2008, while the criteria for receiving means-tested benefits has become stricter, reducing the number of recipients. Moreover, the central state has considerably reduced its role as a welfare provider, with insecurities notably affecting a much wider circle, and the most marginalized long-term unemployed are left, for the most part, to look after their own.

The popularity of Evident and similar credit companies is more closely related to the above-described processes than first might appear. At the time of research, Evident had 225,000 customers,<sup>3</sup> predominantly from poor rural areas, without permanent income, and who were stuck in spirals of indebtedness (see Miklósi 2006; Durst 2015a). Amid ongoing discursive (re)negotiations that focus on which citizens are deserving or undeserving of state support, the possibility of obtaining social security has altered significantly. This is especially true in rural areas, where the changing role of agriculture and transforming ownership relations have significantly altered the access of different groups to productive resources. In many places this has resulted in a massive reduction in available jobs. Further to this, while in the early 1990s the political economic transformations brought new opportunities, more recently many remote rural areas have increasingly been faced with limited or no external investment or funding, and the shrinkage of services and lack of institutions leave the oft-changing state-run “public work programs”<sup>4</sup> as the only larger employer (Velkey 2017).

<sup>3</sup> According to statistics on their website.

<sup>4</sup> This is a scheme that links the receipt of social aid by the unemployed to attendance in publicly organized communal work. It involves low-skilled temporary jobs provided by local governments, paying salaries below the minimum wage, financed primarily from central government budgets. It was first introduced in 2009 and has since become one of the main government measures for tackling unemployment.

In these places, smuggling, collecting wood and mushrooms, reliance on “loan sharks” or the buying of food on informal credit in shops can be of utmost importance in the social security arrangements of large segments of the population (cf. Messing–Molnár 2011; Durst 2015a). While all these strategies might not be available in every settlement, in Tiszacseke,<sup>5</sup> a remote village in North-East Hungary, some of these practices are widely present. In fact, half of the regular customers of local shops buy on informal credit on an everyday basis. Furthermore, advances on aid and public-work-related wages are regular occurrences at the local government, and many locals report they have taken Evident loans multiple times in their life.

Throughout my study, I use the concept of informal credit to describe all moneylending arrangements which do not abide by any institutionalized, legally binding format. In this paper I particularly focus on two forms: arrangements in local shops between shopkeepers and their customers, and arrangements at the local government between the mayor and social beneficiaries/public workers. What is particularly important about these two forms of credit is that no interest is charged, and they are so frequently used in the village that they have become part of the regular household budgeting of many locals.

In addition, I discuss some of the ways these informal practices are linked to the regular use of Evident loans, which were particularly prevalent at the time of research in the village. Even though this is not an informal practice, the credit constructions and the logic and the conduct of the company’s local employees were often strongly connected to usury and the activity of loan sharks by the villagers, especially because most villagers used the “home service” credit package whereby an agent personally brings the loan and then collects the installments from the customer on a weekly basis. While there are no loan sharks in the settlement, Evident loans were discussed as a kind of usury and were often only used as a last resort if one could not turn elsewhere. As I will later show, the intensified use of this formal practice can be linked to the same broader socioeconomic transformations that exacerbated the frequent use of other informal credit options in Tiszacseke.

The paper examines the role that these widespread practices of informal credit and Evident loans have in the social security arrangements of the inhabitants in the village: What are the reasons for their prevalence? How are they used by individuals/families vis-à-vis other arrangements and how are they judged in the local context? The analysis highlights the multiple connections between individual practices of informal credit and the distributional practices of the local state, underlining that they are all related to the same broader phenomenon: the rescaling of insecurities.

## Informal credit, state restructuring and social security

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5 All names in the text are anonymized, and pseudonyms are used for the names of the settlements.

Anthropologists have long been concerned with various credit practices (cf. Peebles 2010), emphasizing that debt cannot be reduced to mere economic relations; it also involves social relations loaded with and constituted by moral values and obligations (see e.g.: Gudeman 2001; Hann – Hart 2011; James 2014; Durst 2015b). Furthermore, different meanings can be attached to debt, which, while constantly negotiated by individuals, is also strongly connected to local contexts and structural constraints (Guérin 2014). Informal credit relations have been increasingly examined along these lines and my analysis adds to these efforts.

Informal lending has been an important constituent of local socioeconomic relations in different historical and geographical contexts (see Latea – Chelcea 2003; Graeber 2011). However, its current form and prevalence in Central and Eastern Europe is strongly related to the socioeconomic transformations of capitalist restructuring accompanied by the more recent withdrawal of the state from some of its social functions (Latea – Chelcea 2003; Messing – Molnár 2011; Durst 2015), which has particularly strongly affected remote rural areas. In these places the disappearance of former employment options, the gradual erosion of the means of commuting to industrial jobs, the break-up of collectives, the transformation of land ownership and more general access to land, and the changing productivity of agriculture has resulted in the narrowing of local resources and intensified people's anxieties and feelings of insecurity both about their present and future situation. At the same time, informal practices, including accessing credit, have gained renewed importance among people's coping strategies.

Ethnographic work that strictly focuses on informal credit practices and their link to the survival strategies of the poor in Hungary is still very limited (with only a few exceptions, such as Messing – Molnár 2011; Durst 2015a, 2015b). However, these studies focus, for the most part, on usury, (an exception in the field of sociology is the recent PhD dissertation of Gosztonyi [2018]). Undoubtedly, usury is one of the most dominant forms of informal credit in poor rural areas, although other forms of the latter, such as buying on credit in shops or taking advances on social benefits, appear similarly significant for poor households that are trying to cope with multiple insecurities. Latea – Chelcea (2003) discuss the sudden rise and new form of such practices in rural Romania that accompanied post-socialist restructuring. In the former case, cash scarcity affected a much wider segment of society and was related to continuously delayed payments of all kinds (credit from banks, taxes from firms, wages from firms/state, and social transfers from the state) that permeated the entire economy.

While the situation is somewhat similar in Tiszacseke, there is a crucial difference. In the Romanian example, precisely due to the dominance of a “delayed payment economy” and a widespread shortage of money at various levels, informal credit was a socially accepted practice based on strong communal ties and thus was also given to people who were tightly linked to the local community, (i.e. not only the long-term unemployed and poorest inhabitants, but also pensioners and low-wage earners).

In comparison, the people who participate in these transactions in Tiszacseke (and similar villages in Hungary, as shown by Kozma et al. 2004; Virág 2009; Messing – Molnár 2011) are usually marginalized; they are less advantageously positioned in local social structures and networks, hence are left with very limited resources to draw on. What is more, buying consumer goods on endlessly renewed credit is considered shameful and invites the moral judgment of the local majority with regard to consumption practices, financial management, and the lifestyles of the users of credit, despite being common practice among the local unemployed (Szőke 2012).

While the importance of informal credit for the survival strategies of the poor is often discussed, no systematic effort has been made to analyse these practices within the wider social security arrangements of individuals/households. According to Franz and Keebet von Benda-Beckmann, a broader anthropological understanding of social security should go beyond formal institutional provisions and include all forms of state and non-state, formal and informal arrangements, practices, relationships, ideologies, policies and institutions that are utilized by individuals, groups or families to overcome present and future insecurities related to their existence (1994: 4). According to this approach, people make various arrangements and draw on different resources in order to cope with present and future insecurities, often rooted in past experience. Accordingly, insecurities are not only material but are often experienced as feelings of anxiety rooted not necessarily in actual present needs but rather linked to the possibility of having such needs satisfied in the present or the future. As Franz and Keebet von Benda-Beckmann put it, “the most devastating uncertainties concern people’s most basic needs: food, shelter, health and care; and in connection with them the experience of destitution, of a sudden loss or severe reduction of the means of existence and of access to other people or social institutions which might provide help” (1994: 7).

Analyzing informal credit relations by deploying the above social security approach leads to two important results. First, we can uncover the complex and multiple connections between these individual credit practices and the distributional practices of the local state, which although important is usually overlooked. Second, it furthers current efforts which highlight that, contrary to the dominant view, taking on informal credit without financial coverage is not due to “irresponsibility” or “bad planning” inherent to the poor, but rather is related to particular socioeconomic situations and larger structural processes that push the responsibility of dealing with insecurities down onto individuals, families and localities.

The political economic transformations after the collapse of the socialist regime in 1989 triggered a substantial restructuring of the state in Hungary. They entailed, among other things, the decentralization of welfare provisions, changes in financing and the institutional frames of development, and the setting up of autonomous local governments. As a result, local officials along with a number of regional, micro-regional, civic, and – with EU accession – supranational actors gained prominence in mediating access to various resources (Szőke 2012).

However, state restructuring did not mean the hollowing out or withdrawal of the state (cf. Goodwin – Painter 1996; Peck and Tickell 2002; Brenner 2004), but rather the reorganization of the spatial scales on which regulations, welfare and responsibilities are constituted. It involved the devolution of a large number of responsibilities from the central state to local authorities, as well as to individuals and their families. Actors at these scales are increasingly encouraged to look after their own needs and contend with the aggregated effects of political economic restructuring, while central financing and welfare provision are continuously shrinking. As part of the neoliberal restructuring process, there was a move to fight against perceived dependency on state assistance, the introduction of workfare measures, and the narrowing of social rights (cf. Peck 2002; Castel 2005; Clarke 2005). This was particularly apparent at the time of and immediately after the 2008 economic crisis in Hungary. Whereas current waves of re-centralization, ongoing since 2010, have taken away many of the former powers of local authorities, they still bear a large part of the responsibility for dealing with unemployment, poverty, and related social tensions, while the centrally allocated means of doing so have been continuously reduced (Ferge 2017). Similarly, the individualization of social problems coupled with the punishing of poverty has further intensified (Szikra 2014 ; Ferge 2017).

These ongoing undulations of state restructuring have significant impacts on the ways people can make arrangements for their present and future social security, drawing on and strategizing between both formal state provisions and arrangements with relatives, neighbors, NGOs and religious organizations, among others. I describe these broader processes as the “rescaling of insecurities,” which refers to the relegation of certain (often formerly centrally provided) securities to the level of local government or individuals/families (often with no parallel financial coverage), but also the structural constraints emanating from capitalist state restructuring that are fundamentally changing the ways in which individuals, groups, and organizations can mobilize their efforts and resources to establish their social security. This paper deals with one particular aspect of this phenomenon – the ways local families, on the one hand, and local government, on the other, try to cope with the concomitant insecurities. As will be seen below, the two issues are closely interlinked.

## The research context

Tiszacseke has a young population: most of the 1600 inhabitants are of active age and the number of children is relatively high. One quarter of the local population are considered to belong to the Roma minority. Unemployment has seriously affected the area, especially since the closing of the manufacturing branches of collectives and due to the decline of the agrarian sector. There are only two large enterprises, both in the nearest small town, but only a handful of people from the village work there. The region preserved its predominantly agricultural orientation even during socialist-era

industrialization, during which a large number of people commuted to other regions and within the area for their livelihood, or worked in local collectives. After the local cooperatives were dissolved, many lost their employment opportunities and the possibilities for commuting were severely disrupted, which also contributed to the high unemployment rate in the area.

Currently, the local government is the largest employer, operating numerous institutions such as a school, kindergarten, and assistance for the elderly. Besides these opportunities, the few larger farm owners employ two-three regular workers and rely on further seasonal laborers for a few months a year. There are also a few small family businesses in the village, such as shops, pubs, a hairdresser, a restaurant, a few guest houses and a camping site. Thus local employment opportunities are scarce and for many are restricted to seasonal agricultural labour in orchards or cucumber fields.

I have had more than a decade-long involvement in the village, during which time I returned several times for shorter and longer research visits. However, most of the material I use in this article is based on nine months of ethnographic fieldwork spread between two visits from July 2009 to August 2010.<sup>6</sup> The research<sup>7</sup> involved repeated semi-structured interviews with all important state officials in the village, all the shop-keepers, and a total of 60 in-depth interviews with local inhabitants. These focused on their interaction/relations to local state officials, their social situation (sources of living, position in local society, relations to other groups/locals), and their practices or strategies of establishing their own and their families' social security. In addition, I regularly made ethnographic observations in shops, as well as in various local state institutions such as the mayor's office and various sites of public work, and frequently accompanied the nurse and the family assistant on their family visits and became part of the everyday life of numerous families, observing their practices and everyday conduct. Through these observations and interviews I gained access not only to the ways locals describe their practices, motives, values and relations to each other, but also how these interpretations relate to their actual everyday conduct of using credit, making calculations and plans for their immediate or far future, earmarking money according to the source of money and spending purpose, and reproducing or negotiating public norms about deservingness and undeservingness. While I had access to most of the actors involved in the credit relations I describe in the article, my material on Evident is restricted to how the company is interpreted by local customers, local state officials and using online material.

## “It's not possible to live from this” – Individual insecurities

6 The ethnographic present described in the text refers to this period.

7 The research was conducted within the frame of a comparative research project called “Local State and Social Security in Rural Hungary, Romania and Serbia 2008-2011” based at the Max Planck Institute for Social Anthropology, funded by the Volkswagen Foundation.

The number of people who have had no permanent employment for a long period is very high in Tiszacseke. According to the local government, 90 percent of the active aged population are affected. Many live on social transfers (among which childcare and family benefits constitute a large part) and from wages for public work. Since the 1990s the mayor has organized a large-scale public work program, employing 200-240 beneficiaries<sup>8</sup> yearly, long before the nationwide 2009 “Road to Work” program saw similar practices throughout Hungary. He considers it one of his major responsibilities and an important way of preventing people from falling into deep poverty and curbing a rise in usury or crime (Szóke 2015).

The local government is the only large-scale employer in the village and public work has substituted permanent employment for many locals for over two decades. In several cases it has become a permanent job for participants; numerous informants reported that they have worked in the program continuously for over ten years, albeit on short consecutive contracts. It also involves a wide range of people, from unskilled to qualified, from fresh job-seekers to aging inhabitants, and both men and women. Another significant factor is that great emphasis is put on equally employing Roma and non-Roma inhabitants, who usually work together in both skilled and unskilled jobs, although the Roma are more frequently found in the latter. This effort also relates to the fact that in the village both groups are equally affected by the widespread unemployment.<sup>9</sup>

In addition, seasonal work in agriculture, tourism or opportunities in the “informal” economy (such as reselling goods brought from Ukraine, smuggling petrol, or doing small-scale informal repair work) can bring additional resources to many families. A growing number also engage in cucumber cultivation, which brings some extra income during summer months. Apart from this, families in which there is one or more unemployed member receive the social benefit of 28,500 Ft a month, which since 2010 has only been available to one person per family and has since decreased to 22,800 Ft. In such cases, the other adult members a) receive childcare allowance; b) are taken onto the public work program and receive the minimum wage<sup>10</sup> for a few months, which also counts in terms of the number of days in employment that can result in higher unemployment benefit; c) receive a pension (or usually old-age assistance); or d) do not receive any social aid. However, due to the encompassing public work scheme in Tiszacseke, the latter cases are relatively few, although they still exist.

Most people in permanent employment in the village receive the minimum wage. Even in families where one member works in a local state institution, the other member(s) are often unemployed or only have irregular income from small-

8 At the time of the research an average of about 80-120 people were usually employed for 3-6 month periods, thus the programme overall affected over 200-240 people yearly.

9 For more details on the local public work program and its effects, see Szóke (2015).

10 Its value has changed several times since the time of research. Currently, the public work wage is around 60% of the minimum wage.



scale selling of fruit, unofficial repair work, or periodic involvement in public work. However, those unemployed villagers whose partner has a stable job and regular source of income are still in a somewhat better position than those who do not have such an option. The former can find small jobs here and there through the network of their better positioned partner, whose connection to a local state institution provides access to several other resources, including information about temporary job opportunities, occasional work at local government assets, or in private houses/gardens, and free goods distributed among local state employees. Such free items can include regular food from the institution's kitchen, used furniture or leftover building material, or house furnishings from the renovation of institutions, and were often mentioned as a big bonus for those who work in or are connected to people working for local state institutions.

Moreover, their partner's stable income also makes the family eligible for bank loans. A better social position in local society – here meaning that one has friends or members of one's extended family in long-term employment or in other strategic positions (i.e. close to the mayor or other officials) in the local social structure – also contributes to social security. This can secure support, information, and access to other resources from parents, colleagues or friends who are likely to engage in long-term reciprocal relations of mutual help. This was mentioned often by several families; the sentence “you can never know when you yourself will need help” was a frequently used explanation for such mutual help relations. At the same time, this might not be available so easily to (or often even known about by) those families in which all members rely on benefits or occasional earnings, hence have narrower networks and less intense contact with people in strategic positions.

The case of the local family assistant, Szerénke, is one such example. Her husband has been unemployed for several years, only doing occasional jobs as a welder. However, she has been employed since she finished college, first in the nursery, and then in the local social service office. For that reason, her husband was never taken on for public work, as according to the mayor their situation was not so bad with one regular earner in the family. But Szerénke can participate in village festivals on a regular basis, from which all officials take home a large amount of free food, and she gets additional food vouchers at her workplace. Her husband has undertaken several repair jobs for other officials and local government institutions. And, more recently, he became employed in the water company for a short-term period when they needed an extra worker, with his personal contact with the dam keeper, another well-embedded person in local society, securing the job.

In spite of officially relying on only one minimum-wage income for years, the couple have managed to finance their child's higher education and language exam, buy a larger house with a bank loan, and live a relatively stable life in the village – i.e., they do not have debts in shops, they do not rely on (but also could not receive) benefits, and they do not have problems with paying their bills. Furthermore, they sell

apples from their half-hectare orchard every autumn which brings in some additional income; they have a web of relatives and friends with whom they are in a close helping relationship, and thus during the harvest they do not have to pay helpers. However, in return they also do the same for those who have helped them, or return the favour in other ways, such as through electrical repair work. Such arrangements appeared to be very prevalent in the village with families or individuals that are socially more advantageously positioned having a much wider network and access to a greater variety of resources.

A different villager, Éva, and her husband were out of regular employment for over four years, as were many of their friends. Éva used to work for one of the local shops, but after she reached the end of her maternity leave, she was not taken back. Then the couple decided to have a third child, and she now receives child support and has been unemployed for over seven years. The couple grow cucumbers, and last year Éva worked as a day labourer for a few days in orchards, but she could not find other employment opportunities. Her husband used to work for one of the largest landowners in the region but had been poisoned with pesticides, and since then could not find regular employment. He was engaged in “small business” (i.e. “getting, reworking and reselling stuff”) as well as working as an agricultural day labourer whenever possible. He was finally taken on for public work in Spring 2010 for six months. The couple bought their house with a loan through a social scheme which they are still repaying, continuously rely on credit in shops, and often struggle to pay their bills and other household costs (for example, when their washing machine broke). They find it especially difficult in the winter months when there are reduced opportunities for seasonal work or additional jobs.

The situation of these two families is in many ways typical of others in Tiszacseke regarding social security; the example of Szerénke for those who work in official, long-term employment, and Éva for those who rely on social benefits and irregular, often unofficial labor opportunities. According to my field experience, as well as the accounts of local social workers, the main dividing line in local society in terms of social security arrangements does not unfold along the usual ethnic lines (between Roma and non-Roma) as often mentioned in relation to poverty in the context of Hungary, but rather between those with permanent employment on the one hand, and those who only have occasional jobs on the other and thus who rely on public work or social aid.<sup>11</sup> As the two above-described stories show, having a regular wage does not necessarily mean receiving a larger income, but it offers a kind of security, allows future planning, and gives access to a wider range of resources than small irregular jobs. Linda, a local mother, summarized the problem thus:

*You cannot save up from social aid. [The related amount] 28,500 Ft is hardly enough to live on. And the banks don't give credit to you unless you can prove six months of*

<sup>11</sup> This is, of course, not to say that racism plays no role in securing permanent work in the village or in the region.

*employment. Also, public work... some are taken on for years and years non-stop, you can see, but my husband wasn't called in to work for ten years, only now they gave him three months of work. And again, for three months you cannot ask for bank credit, and even if they extend his contract and he can stay for another three to four months, it won't be enough. They will give a new work contract for the new period. So again, we can't go to the bank. How can one advance then? It's impossible, it's impossible... I would also like to renovate my house, of course I would. I also don't like to live like this – do you think I do? But I can't, this social aid is only just enough to live on.*

Having a regular income makes saving possible, even if with difficulty, and above all it permits some sort of future planning. The latter is almost impossible when inhabitants are exposed to continuously fluctuating and shrinking social benefits or constantly shifting public work schemes, both of which have changed multiple times during past decades. In addition, one cannot plan when engaged in agricultural or minor manual jobs, especially when many orchards are increasingly remaining untended due to the low price of fruit, or employ Romanian laborers from across the border at a lower wage. As the lives of the above families show, when you only have a very small income, which is hardly enough to satisfy your most immediate needs, the practice of economizing to obtain future rewards remains only an idea. The mayor very acutely summed up the issue:

*When they come to me and complain that they don't have enough money, I tell them "what do you want? How come you cannot live from 28,500 Ft?!" And then I tell them, "you go and buy some bread every day, that's 310 Ft," because here the cheapest bread costs 310 Ft per kilo, not 160 Ft like in the city, so that's 10,000 for a month. Then you go and buy a bucket of fat, which is 2500 forints, that's again 10,000 Ft a month, and then I tell them, "at least you won't starve." But then I pause. Because what am I saying?! We are already up to 20,000 Ft, and they have only bought bread and fat for the family. The rest they pay the bills from, and that's it, we haven't done anything yet, just eaten. So, I stop, because what can I tell them?! I also feel that something is very, very wrong.*

The instabilities and insecurities caused by financial poverty, the impossibility of future planning due to frequent central changes in social benefits and public work programs, and the dependence of families on the discretionary decisions of local officials are visible in people's living standards; for example, with regard to house renovations and investments in furniture or other household goods. One crucial practice that is only undertaken by those without regular employment is buying everyday goods on credit. My interviews reveal that regularly buying on credit in local shops is considered to mark this dividing line between those who have regular jobs and those who do not. The shameful situation of having to rely on credit is strongly connected in the minds of locals to unemployment and a reliance on social benefits. This situation was also reflected in the account of the head of elderly assistance

program when she talked about her earlier experience of being unemployed, and the feeling of insecurity and shame that had accompanied it:

*I was also unemployed and my husband too. So, I know. My colleague, Szerénke, doesn't know yet, that's why she cannot value her job. She was always in employment. I was unemployed for several years before I started to work here... And my husband also didn't have a job at the time. So, I know how it feels.... It was horrible. Constantly waiting and hoping that one of us at least will be taken on for public work. And then you never know for how long or when it will happen. So, you had to do all sorts of things. Many times I went and did the worst jobs, like shoveling snow or collecting rubbish from the street. And I did it for very little money, because if you didn't, you might not be called in for better jobs when there was a chance. So now I really appreciate my job, because I know how it felt to be so insecure. And OK, it still happens sometimes, because it happens to everyone here, but my biggest fear is that I will have to "go on the list" (iratkozik<sup>12</sup>) again. I'm trying everything to avoid this.*

However, even though such possibilities can easily threaten everyone in Tiszacseke, as the above account shows, most people in permanent employment or with regular income such as a pension have a rather negative view of the practice of regularly buying on credit. The nationwide discourses about being lazy, over-spending and thoughtlessly buying "luxurious goods" (such as cola, crisps, or cigarettes) are so deeply inscribed that even personal experiences do not contravene them. It is these nationally dominant images that are also used by many in Tiszacseke to delineate those who are "deserving" and "undeserving" in the local context. Similarly, having many children in poor families is often evaluated as a strategy to "take as much out of the state as possible"; i.e. to give birth to children in order to receive family support and numerous child benefits.

Many inhabitants with permanent employment even believe that the various benefits the unemployed receive amount to a greater income than their minimum wage. These opinions, however, reflect more the injustice that those in permanent employment (who as noted above receive only the minimum wage) feel towards those who receive several benefits and are without a job, than the actual amount the latter receive. Rather, it reflects broader social tensions and feelings of injustice towards the redistributive logic of the state, and deep-rooted public sentiments also enhanced by current social policies concerning the stigmatization of benefit users as "misusers" and "parasites" on the state. Such tensions between those who work in low-paid jobs and those who are long-term unemployed are especially high in areas with poor economic assets and scarce opportunities like Tiszacseke.

In addition to the particularly benevolent social policy of the local mayor, there are certain additional resources that the officially unemployed can turn to. One of these is

<sup>12</sup> This is a local expression used to describe the situation when someone asks a shopkeeper if they can be written onto the list of debtors, but it also became a local colloquialism to express the entire phenomenon of buying on credit. As such, it not only describes one particular instance, that the interviewee here mentions that may still often happen to anyone, but rather a continuous regular and prolonged practice, when debts can never be fully balanced.

small-scale agricultural production, mostly cucumber-growing for those who do not have additional resources to invest in anything larger, or who have not inherited much land. In terms of area, cucumbers can bring in as much as 1800-2000 Ft per square meter if the soil is good and the weather is favourable. Accordingly, for 600-800 square meters of cucumbers, which is the most common size of plot in Tiszacseke, one can earn more than 1.5 million Ft in a season. Even in less favourable conditions growing cucumbers can bring in at least 600-800,000 Ft for 3-4 months of work. Even if one deducts the initial loan given by the wholesaler<sup>13</sup> and the smaller investment into nets, sticks and additional treatment materials, people can augment their income by a significant sum. However, the work is very intensive, and involves a minimum debt of 150,000 Ft for 600 square meters that needs to be paid back to the wholesaler once the cucumbers start growing. Furthermore, cucumbers are very sensitive plants that are easily affected by the weather and various diseases, so one can end up with a debt at the end of the season. All the above factors therefore make cucumber growing an attractive yet risky option.

As mentioned above, people living from an irregular and small income can ease their situation by purchasing goods on credit from local shops.<sup>14</sup> According to one of the biggest shopkeepers, 50 percent of her customers regularly buy on credit. Another recently opened shop offers credit to every customer without exception and without limit as a customer attraction strategy. Thus, by the second month after opening, many people were shopping there, accumulating as much as 30-50,000 Ft debt per month. Those who regularly buy on credit balance some of their debts at the beginning of each month after receiving their social benefits or public work wage, but the next day come again and ask if they could buy on credit. Borrowing from family or friends, another form of informal credit, also plays an important role in local social security arrangements. However, this is mostly limited to small sums and occurs during exceptional events or crises such as sudden sickness, the death of a relative, the threat of being refused informal credit at one of the local shops due to a large outstanding balance, weddings, baptisms or school graduation parties. Similarly, the mutual practice of borrowing everyday food products such as flour, sugar, coffee and cigarettes is also important in times of need (for example, when credit in shops is frozen when the mutually agreed limit is reached). Of course, such practices have long existed. However, the regular use of credit in shops, Evident loans, and advances from the local government are relatively new, and are more closely linked to ongoing socioeconomic transformations.

<sup>13</sup> This involves a formal arrangement whereby a farmer signs a contract with the wholesaler. The wholesaler pre-finances the initial plants, the nets, sticks and pesticides which are given to the farmer at the start of the season. Once the cucumbers finish growing, the farmer delivers them to the wholesaler, who first deducts the initial loan from the price to be paid for the cucumbers. Only once this debt is balanced does the farmer get the money for the cucumbers delivered to the wholesaler. In some cases, other constructions also exist, mostly based on long-established personal trust relations (e.g. by gradually deducting the loan from each batch of cucumbers delivered throughout the season, so the farmer can receive some money for the very first batch delivered to the wholesaler).

<sup>14</sup> There are a total of five grocery shops in the village, and they all sell on credit to a number of customers.

## The dilemma of the shopkeeper, Evident, and their best customers

“You cannot refuse to give bread or milk to a mother when you know she has three children,” explained Kati, the owner of a shop located near the main road in the village, *...[but] it is a different thing if they ask for alcohol, then I often don't give credit. But, for example, for cigarettes, I do. I somehow think it is not my job to teach people what is good or bad. But they often buy other goods too. When they ask me if they can get another 1000 Ft credit, and I tell them “yes,” thinking that they will get some yogurt or some bananas for their children and they will eat better, then they go and buy tomatoes for 800 Ft per kg. In winter! Even I don't buy them in the winter! Or the Bonduelle tinned corn which costs double the price of the other type. Then I get very mad. But I still give the credit to them... what can I do?!*

As she went on to explain, it is mostly larger families with many children who rely on credit. Elderly people are too ashamed to ask, even if they need it. However, these large families are considered “the best customers,” even if they buy on credit, because they shop daily and for numerous goods. While elderly people usually just buy bread and milk (as they grow vegetables and keep livestock in their gardens), larger families usually buy several things to cook with; meat from the freezer, vegetables, washing powder, sweets for the kids and soda such as Sprite or Coke. “If it weren't for them, we might close the shop,” admits Kati. Other shopkeepers also felt they were in a way forced to offer credit to these families (cf. Latea and Chelcea 2003), otherwise they would lose their biggest and most frequent customers, even if this means they only get a part of their money back and always with some delay. As one shopkeeper put it, “we know that eventually they will pay for it, otherwise they won't get more credit. And if they don't pay here or the other shops, eventually no one will give them credit, then they can go to the city. They will see who gives them credit there!”

Through the continuous giving of credit, the shopkeepers bind their customers to their shops. Indeed, this is a part of some shopkeepers' strategy for dealing with local competition. As Angéla, a 43-year-old mother of four children, explained in regard to the newly opened shop which started to attract customers by offering unlimited credit, *...The first time I just asked for 1000 Ft credit, as I didn't have enough money with me for the washing powder. I forgot to buy it at the nearest city. We usually go there when we get social aid and shop for the whole month. Then the next day I went to the shop again, and he [the shopkeeper] said I could shop some more if I needed to, he'd just write it on the list. So, I bought cola, the expensive one, not the cheap one, some crisps, and some cigarettes and some other stuff I don't remember, food to eat. I didn't really need all that, but since he said I could buy things.... I know it was wrong. We usually don't drink Coca Cola, just the cheap type. But he said I could get more credit, so I bought it. It all came to over 8000 Ft, so then I owed 9000 Ft. By now, I owe over 30,000 Ft, and I don't know what will happen, because it's only the beginning of the month, and we [the family] only have 120,000 Ft altogether. If I*

*pay this debt, and buy our monthly food for 60,000 Ft, there are still the bills, and we will have nothing left. Then I will have to buy on credit again.*

Shopkeepers<sup>15</sup> entangle some of their regular customers in webs of attachment and deepening debt. Customers feel they can take more and more goods. Even though they cannot balance their debts now or in the foreseeable future, they nevertheless keep on buying and, as they do so, any reservations they have about being in debt evaporate, as they return each month to pay off some of the debt, and also take a little more (cf. Latea – Chelcea 2003). Another, much larger creditor, Evident, works according to an alarmingly similar logic.

In answer to my question about what happens if individuals suddenly need larger sums (in the case of sickness, for a flat renovation, or for a new electrical appliance, etc.), Sándor, a charismatic member of the Roma local government, answered without hesitation, “we call Evident.” In contrast to a bank, this loan company offers credit to people who have no secure income or guarantors. He went on to explain,

*They ask for almost 100 percent interest, it's like usury, nothing different. A person comes as soon as the next day after you call, asks about your income. You tell them you only get the 28,500 Ft of aid, and family benefits. And then he gives you the money as soon as the next day, he brings it to your house. Then you have to pay back some part at the end of every week. The agent from the company comes to your house and asks for your weekly instalment. It is just like the loan sharks. The only difference is that it is legal, it's a company. And they really give credit to anyone, it doesn't matter if you don't work or have no salary, just your social aid and the family benefits. ... I was also in it [borrowed from Evident], twice. It took me two years to get out of it. But I had to take it. Once I took 60,000 Ft for the funeral of my aunt, and once another 30,000 Ft – we needed it for food, there was no other option then, nowhere else to go. I paid the installments for two years, often I had to borrow from friends to pay them, and still didn't manage to clear my balance... It really is the last option – you only go there [borrow from Evident] when there is nowhere else to go.*

Evident is often the only option (apart from loan sharks) for those without a permanent job if they want to obtain larger sums of money. At the time of the research, the company offered loans of up to 220,000 Ft even to people whose sole income was social aid or public work, and often asked for 80-100% interest on short-term small loans through the home service scheme.<sup>16</sup> While it was not detailed as such on their credit scheme table, a closer look showed that if one took 100,000 Ft credit over a 30-week instalment period, 153,000 Ft would have to be paid back. Over 60

<sup>15</sup> The perspectives and motives of the shopkeepers are also multiple; however these did not constitute the focus of my research. Yet it was often said that selling on credit is not advantageous to them, and in most cases ends up in losses, thus they need a minimum number of cash-paying customers in order not to run at a loss. However, the former reasoned that in a locality with a limited number of cash-paying customers, offering credit was needed for survival, as eventually most credit is balanced, even though only in small sums and stretched over an extended period. Giving credit furthermore binds customers to the shop; the loyalty of customers (in terms of where they bought, and what) was a constant topic of shopkeepers during my research.

<sup>16</sup> This service is used by the majority of clients from poorer and/or rural backgrounds as it does not require a bank account and assistance is offered with all related paper work, arranged directly at the home of the customer.

weeks the sum could amount to 177,750 Ft, which could further increase if the client failed to pay back the amount by the end of this period, which often happens. This situation changed slightly with the 2014 regulation on credit rates, and the company has also changed its credit profile, although its most often used services still target the “unbanked.”

Buying on credit and borrowing from Evident entangles people in circles of debt with little possibility of repayment in the near future. What is more, constantly offering new credit without ever expecting full repayment incites further consumption – this has parallels with the logic of giving credit cards or large bank mortgages to clients without comparable guarantees, discussed extensively in relation to the 2008 global crisis. Whereas some of these options (i.e. buying on credit or taking Evident loans) may be vital for securing the present and future needs of many families, in the longer term it appears that such practices are strategies for dealing with the insecurities generated by structural processes at higher levels.

Delineating various reasons for the current spread of consumer credit, Rona-Tas and Guseva (2018) argue that the current culture of consumerism fueled by advertisements and cultural messages incites various classes to go into debt to ensure their status quo, which they can only reach by upscaling their consumption. The authors explain that, following the neoliberal turn, “curtailing social programs and government spending amounted to pushing the problem of demand management onto [...] households, which had no other choice but to deepen their reliance on consumer credit” (p. 57), creating a second form of exploitation. In Tiszacseke, this is also partly true. Elsewhere I argue (Szóke 2012) that the seemingly luxurious or irresponsible spending of the poorer segments of the village is in fact a way to renegotiate their social belonging and counteract dominant notions about deservingness.

## The local government, and informal credit

Buying on informal credit appears to be entangled with the practices of the local government in several ways and on many levels. The first and the most obvious is that the mayor himself also engages in distributing informal credit of a type. Advances are frequently given from the public work wage and then deducted from the public work salary at the end of the month or over consecutive months if the advance is large. Numerous workers told me that this option was of great help to them. Undoubtedly, it is sometimes used to save families from immediate crises (for example, surviving until the next payment if every other resource is already used up), meaning they do not need to go to loan sharks or Evident, where high interest would be due on the sum they borrow. In these cases, only a few thousand Ft is advanced that is usually spent on basic necessities such as food, or is used in case of sudden sickness or severe indebtedness to balance some debt.



Of crucial consideration here is that the local government could distribute a one-time benefit called crisis aid<sup>17</sup> meant exactly for such situations. However, according to local statistics and personal accounts, very few people have received it in past years. The social service clerk explained that officially it can be given, but since it should be covered entirely from the local budget, they cannot distribute it frequently. The case was similar with funeral aid, which could be also distributed from the local government budget. Thus, in the few cases when it was given, it was usually given in the form of credit (i.e. deducted in small installments from the applicant's aid or public work wage). Thus, due to limited local government resources, advances on the public work wage partly fulfilled the same role as crisis aid, although in the form of credit.

Nevertheless, these advances were typically taken for a larger sum (80-160 thousand Ft) and, similar to the income from growing cucumbers or day labour, were used for larger investments that could not be realized from the low public work wage/benefits. Most often the money was used for renovating houses, building bathrooms, or taking the first steps towards cucumber farming.<sup>18</sup> The importance of these advances was emphasized by many, because it is not possible to obtain bank loans for such investments based only on a public work wage<sup>19</sup> or social aid.

Renovating houses has an importance that goes beyond increasing the immediate comfort of families. A significant portion of the unemployed families had had their children placed under supervision (*védelembe véve*) at one point, which means that the child protection officer visited them on a weekly basis, monitoring the parents' child-raising practices, financial background and, above all, living conditions. These supervisory orders were usually due to cases of under-age pregnancy, parents' suspected alcoholism, or, most frequently – as the child protection officer put it – “financial circumstances that threatened the well-being and desirable living conditions of the children.”

On the various occasions I accompanied the child protection officer and the local nurse (*védőnő*) on these visits, the houses were inspected for heating facilities, the presence of windows and doors (that were often missing), and clean rooms with proper walls and beds (preferable separate ones) for children. If the family failed to remedy at least some of these shortcomings over a period of time (usually one year), they were threatened with the permanent removal of a child or children. Whereas such extreme measures were only taken four times in the period 2005-2013, the threat was extensively used by local officials and discussed in families thus threatened, and was

17 Since the 2015 changes in the social aid system, crisis aid does not exist any more, but a new benefit called local government aid (*települési támogatás*) may be awarded which now substitutes crisis aid, regular social aid, funeral aid, and irregular child protection benefits.

18 For more details about the earmarking of different sources of income and the values attached to them, see Szőke (2012).

19 Even those who are employed more or less constantly in public work as regular employment are taken on through short-term contracts which would not make the earner eligible for bank loans. This was explained to be a major barrier to making larger investments by many informants.

thus often mentioned in considerations about house renovations. Similarly, being selected for public work often involved a discretionary decision by the mayor about who was deserving and who not, something which was often influenced by other local state officials' opinions and information about the applicants. Keeping one's house tidy or trying to "manage on one's own" by, for example, growing cucumbers or undertaking small renovations and repair work on a house played an important part in this.

Though many people spoke in positive terms about the advances, some of the officials had serious reservations. Advances do not follow legally regulated structures (they are based on informal arrangements, but still have to be financed from a very strict, pre-calculated carefully balanced monthly budget). The local government struggled to carry out many of its tasks, as is often the case in remote villages with small assets and large social expenses, and was even forced to switch to heating the school and nursery with wood for two consecutive winters in 2009-10. Moreover, the local government has been struggling with the repayment of large bank loans, and often refused locals' requests for emergency benefits, as mentioned above.

These practices of the local government can be associated with the indebtedness and spending practices of local needy on another level too. Namely, both seem to be linked to larger political economic phenomena that increase the insecurity of individuals/families and local authorities. Due to the devolution of responsibilities in the field of welfare, with no matching financial support, this is felt particularly by those who are least advantageously situated in the present structures, both at the level of individuals and the local government. The one-hundred-million forint deficit with which the local government starts the year cannot all be covered from local income as resources are scarce and the number of taxpayers (and enterprises) is limited.

This is a problem faced by many local governments across the country: either some institutions are closed down and local services abolished (which many local offices are reluctant to do), or the local government relies on newer and newer bank loans to make up its budget deficits. The indebtedness of the local government sector rose from 14 percent in 1991 to 70 by 2010 (Vigvári 2011:69). After local resources from selling local government assets were exhausted by the end of the 1990s, local governments increasingly started to rely on loans to compensate for the decreasing central contributions and lack of monetary resources (Pálné Kovács 2008). Thus, by the end of 2000 indebtedness on a mass scale had occurred (Vigvári 2011:71), a fact which became particularly apparent as the central financial deficit after the 2008 Hungarian economic crisis was pushed down particularly effectively to the local scale.

Due to the continuing devolution of welfare provisions, local governments are also pushed to deal with the social consequences of capitalist restructuring, such as unemployment, social and ethnic tensions and poverty, on their own. The local government in Tiszacseke, due to the lack of appropriate financial coverage, has to resort to rearranging its targeted grants within its budget and to take on large

debts to maintain local institutions and services. Thus, in order to maintain a large and expensive public work program, which the mayor argues is key to keeping social tensions in check, it often uses money from central grants that is targeted at other mandatory tasks. Crucially, however, it is not within the local government's power to create and maintain employment or to fundamentally change the long-term local socioeconomic situation of the settlement. In the same way, local unemployed inhabitants have little power to fundamentally change their situation and escape the spiral of indebtedness and poverty. There are temporal similarities between the local government and those who buy on credit in shops; i.e. both focus on the most urgent matters, and invest resources into "fire-fighting," rather than trying to make investments for the future.

Last but not least, the local state plays an important role in local informal credit practices in another sense. Several shopkeepers in Tiszacseke explained that they do get back some of their credit at the time of the payment of the public work salary. In addition, they added, it is best when many people are taken on for public work, because then less credit is asked for, and more of it is balanced each month. However, since public work programs have been more or less continuously operating for many years, shopkeepers are for the most part confident that these debts will eventually be repaid.

## Conclusions

The neoliberal reforms, privatization, disappearance of employment opportunities and decreasing involvement of the central state in providing social security has led to new forms of insecurities in people's lives. At the same time, discourses of self-help and the repeated individualization of social problems, along with the increasing withdrawal of the central state from welfare provision, have also meant that the responsibility for finding solutions to socioeconomic problems and the consequent socio-spatial inequalities have been devolved to local and individual levels. These processes have only intensified since the period when most of the above research was undertaken. The central state has further delegated its former responsibilities of providing and allocating social benefits to local governments (with the 2015 transformations of the social aid system) and strengthened punitive elements (Ferge 2014), abandoning an even larger segment of society (and villages), whose fates are now left entirely in their own hands. However, the lack of resources, due to decreasing central support and a lack of local assets, poses a problem in terms of tackling these insecurities, and often pushes both local governments and individuals to deal with them by finding immediate solutions, such as loans from Evident, bank loans, or informal credit in local shops, rather than by making long-term arrangements.

Whereas to some degree the above-discussed processes have exacerbated anxiety and feelings of insecurity for many different groups in society, in the context of the

village the long-term unemployed are undoubtedly the most significantly affected. Furthermore, as the study has revealed, different groups can draw on very different resources and practices to cope with these insecurities. Informal credit and Evident loans constitute an important part of the social security arrangements for people who face unemployment or irregular employment and have limited access to other resources through local ties to strategically positioned persons.

The different formal and informal practices that people use for their social security arrangements are strongly intertwined. As this paper has shown, formal and informal credit permeate different practices, ranging from cucumber-growing through house renovation to everyday consumption, and are used to deal with various insecurities related to child protection, crisis situations, and negotiating social belonging. As such, public norms of deservingness strongly influence who can access different resources and in what ways.

Similarly, local governments like the one in Tiszacseke have also become increasingly indebted as they struggle to reconcile socioeconomic problems and carry out their mandatory duties in the face of a lack of appropriate resources, which makes long-term future planning/investment and structural changes unimaginable. The mayor believes that providing a certain level of social security through public work employment is an important job of the local government. However, in the face of shrinking central funding and the disadvantaged position of the village, it can only do so by taking away resources from other institutions and, for example, by offering advances on benefits instead of one-off aid in crisis situations. At the same time, it is due to the wide-scale public work programme that shopkeepers feel confident that the debts of their “best” customers will be balanced, and that, for the most part, loan sharks cannot be found in the village. However, as has been shown, even among the poorer groups this does not mean equal access to resources, as local advances and admittance to public work are largely dependent on the discretionary decisions of local officials, who are themselves influenced by public views about deservingness. Both the poor unemployed villagers and the disadvantaged local government are attempting to navigate a moral field of acceptable spending and informal credit practices amid the rescaled insecurities that permeate the present and possible futures of remote Hungarian villages.

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