

The importance of Centres for Social Work in improving the quality of life of the elderly in times of inflation. Evidence from Canton Sarajevo

Sabira Gadžo-Šašić

University of Sarajevo, Bosnia–Herzegovina

CORRESPONDENCE:

Sabira Gadžo-Šašić

e-mail: sabira.gadzo.sasic@fpn.unsa.ba

Abstract

This paper discusses the importance of Centres for Social Work (CSWs) for the quality of life of the elderly, considering that in Bosnia and Herzegovina (BiH) they stand out from the set of institutions that provide social protection services to the elderly and other marginalised groups. These institutions are established: pursuant to the Law on the Basics of Social Protection, Protection of Civilian War Victims and Families with Children of the Federation of Bosnia and Herzegovina (FBiH) and operate in line with cantonal regulations (Article 49); pursuant to the Law on Social Protection of the Republic of Srpska (RS) in line with municipal regulations (Article 100); and pursuant to the Law on Social Protection of Brcko District, upon decision of the Assembly (Article 19). Since social protection in BiH is regulated by numerous regulations at multiple levels, for the purposes of this paper the interviews covered social workers in CSWs in Canton Sarajevo. Interviews consisting of 13 closed and open questions were conducted with all eight (8) social workers engaged in provision of social protection services to the elderly in Canton Sarajevo. The paper therefore presents empirical findings related to the structure and scope of services provided by CSWs to the elderly during the most recent crisis (inflation). The research objective was to determine whether the number of older persons seeking to exercise their legally guaranteed right to social protection in CSWs in Canton Sarajevo has increased during global inflation due to reduced quality of life. The paper includes insights on the social workers' response in anticipation of an influx of applications for various types of support.

Keywords

Centre for social work, quality of life, the elderly, inflation.

Introductory considerations

According to the BiH Statistics Agency, the rate of price inflation Bosnia and Herzegovina reached 16.3% in 2022 and is expected to remain high according to the survey conducted by the BiH Central Bank in December 2022. This trend has a particularly negative impact on the quality of life of the elderly as an increasingly numerous group with an already lower living standard. In fact, demographic changes reflected in the continuously growing share of older people in the global population is a characteristic of the 21st century and is in all likelihood a global problem. This trend did not bypass Bosnia and Herzegovina, where according to the last census data from 2013 the share of older people doubled since 1991 and the elderly currently account for 14.2% of the population, compared to 1991 when this group accounted for 6.5% of the total population. According to EUROSTAT data for 2015, the share of older people in BiH aged 65 and over is slightly less than two percent above the EU average. At the start of the «new» (21st) century, in order to address this global challenge the Second World Assembly on Ageing (2002) was held in Madrid. The Madrid International Plan of Action on Ageing was adopted at the assembly, with the goal to create a society tailored to every individual regardless of their age — a society in which there will be no place for ageism, i.e. discrimination based on age. As a signatory to this document, Bosnia and Herzegovina made a commitment to develop policies, strategies and action plans to foster healthy and active ageing of its population, regardless of age. To that end, Federation of Bosnia and Herzegovina created its Strategy for the Improvement of the Position of Older Persons. The main objectives of this Strategy include improved health of the elderly, access to public institutions and transport, improved provision of social services, increased awareness of older persons about their rights and of other members of the society about the needs of older persons, reduced violence against this population group and improvement of its active participation in the life of the local community. Republic of Srpska also adopted its Strategy for the Improvement of the Position of Older Persons for the period 2019-2028 and the main purpose of this document is to improve the social support and protection for older persons and support for families caring for an elderly member. Brcko District, a separate territorial unit in BiH on the same level as the entities (Federation of Bosnia and Herzegovina – FBiH and Republic of Srpska – RS), did not adopt a separate strategy for older persons but this group is covered by a dedicated part of the Strategy of Social Inclusion of Brcko District of BiH 2021-2027. The existence of three strategies related to the elderly stems from the fact that the Constitution of BiH assigns social protection competences to the entities (FBiH and RS) and Brcko District. Social protection is thus financed from cantonal budgets in FBiH and from municipal budgets in RS, and the scope of services depends on the level of socioeconomic development of each canton in FBiH or each municipality in RS. Considering that the operation of centres for social work is regulated by cantonal regulations in FBiH and municipal regulations in RS, the scope of available services also depends on the socioeconomic strength of each canton in FBiH or each municipality in RS. These

social protection institutions often operate beyond their formal scope of duties and as such represent the first and only point of contact for any elderly and other members of society faced with social issues that adversely affect their quality of life and wellbeing.

Social work with the elderly

Professional literature provides various definitions of social work as an academic discipline and a practical social activity, but the common starting point in all these definitions is the set of professional efforts focused on improved social development and wellbeing of all people. In fact, from its very beginning the practice of social work was oriented towards meeting human needs and development of human potential (Gadžo-Šašić, 2019, p. 389).

The Global Definition of Social Work states that «social work is a practice-based profession and an academic discipline which recognizes that the mix of historical, socioeconomic, cultural, spatial, political and personal factors can present opportunities and/or obstacles to wellbeing and development of people. Structural barriers contribute to the perpetuation of inequality, discrimination, exploitation and oppression. Developing critical awareness by means of reflection on structural sources of oppression and/or privilege based on criteria such as race, class, language, religion, gender, disability, cultural and sexual orientation, followed by development of strategies to address structural and personal barriers is central to an emancipatory practice that has two main objectives: empowerment and liberation of people». From these mandates stems the importance of social work for the elderly, whose wellbeing and quality of life is often perceived as lower than that of other population groups and is further aggravated by the ubiquitous trend of atomization of the family in modern societies, as noted by some authors (Gadžo-Šašić & Ristić, 2019). For example, in such circumstances communication of elderly persons about everything that seems important to them (pensions, assets, real estate property, lifelong support contracts, loneliness and solitude, move to a retirement home, finding support in their daily routine which is often very monotonous and difficult) is reduced to sporadic conversations with peers. These topics are rarely if at all discussed in public, and all this combined leads to «deep» loneliness. Under such circumstances social workers are pushed to the forefront as professionals who are increasingly challenged to find solutions to these and other, more complex problems faced by older people. This need became particularly prominent in the current inflationary period, which primarily impacted the socioeconomic circumstances of the elderly and ultimately led to more requests for various types of support and information about eligibility requirements addressed to Centres for Social Work as polyvalent institutions established by the state and granted public authority to handle citizens' applications for social protection benefits, act as guardianship bodies, carry out prevention activities, monitor and study social issues and provide social therapy services (Vidanović, 2006, p. 74). Therefore, social work with the elderly in a modern society should include social support

and welfare assistance as its two main pillars. The former serves to address the objectives related to access to the new system of social relationships and relations, along with the preservation and use of their intellectual, social and personal capacities, while the latter (welfare assistance) includes various social protection services intended to address social issues faced by the elderly, especially during the most recent crisis. For this reason, social protection in this inflationary period should include delivery of social services that would improve or preserve their existing quality of life, regardless of whether the person lives at home or in an institution. Both of these pillars of social work may be addressed at the macro level, i.e. at the level of the state and society through policymaking, or at the micro level through measures focused on individuals, initiated by individuals and structures, which often involve social workers working in Centres for Social Work.

Social care and protection of the elderly in Bosnia and Herzegovina

When discussing social care and protection of the elderly in BiH, it is important to note the absence of a national coordination mechanism for aging-related activities and of a national strategy on protection of older people, but the rights of this population group are protected in various laws and regulations at the entity and Brcko District level. A distinct issue in BiH is the growing number of chronically ill older people, a specific social issue interlaced with a medical aspect. This particularly concerns the cases of disability and premature aging which — due to inadequate social development, which in the broadest sense of the word represents a process of quantitative growth and qualitative changes in the domain of people's living, working and social conditions (Lakićević & Gavrilović, 2009) — most often belong to socially excluded groups that frequently, due to poor quality of life, need help and support from social workers in CSWs/social protection services. In the framework of their various tasks, in addition to coordinating activities with the network of institutions at the local community level, especially in the field of healthcare, CSWs and other governmental and non-governmental organisations have specific legal obligations in the implementation of social protection measures, prevention, rehabilitation and social integration of this population. In this context, the laws of both entities (Law on the Basics of Social Protection, Protection of Civil Victims of War and Protection of Families with Children in FBiH, Art. 12, and the Law on Social Protection in RS, Art. 17) and the Law on Social Protection in Brcko District (Art. 27) recognize some elderly persons (those without family care) as eligible for social protection benefits, which implies that they are entitled to financial and other in-kind assistance, placement in another family, placement in a social welfare institution, home care and assistance and social and other professional services including prevention, diagnostics, treatment and counselling/therapy. Access to these rights is constrained by the resources available to the entities and Brcko District, which violates one of the basic human rights in all user categories: the right to equal social security and social protection in the territory

of the state (Miković, 2010). This fact is highlighted because the Federation of Bosnia and Herzegovina consists of 10 cantons and, in addition to the overarching entity law on social protection, each canton has its own law that regulates this area and according to which, depending on the financial power of the canton in FBiH/municipality in RS/ Brčko District, it provides various forms of social protection to the most vulnerable population groups.

It is not difficult to see that the status of older community members in BiH and the level of involvement of social workers in the development and implementation of measures to improve their wellbeing were not at an enviable level even before the crises, as confirmed by the fact that certain rights guaranteed to the elderly by the law (placement in another family and social and other services) are completely absent in practice. We should also keep in mind that neither before nor during the crisis and the current global inflation were there any efforts to, following the example of developed countries, examine new and effective measures to «monitor the population ageing process and develop feasible pension reforms» (Krtalić, 2004), including reforms in the field of social protection. In BiH, the aforementioned social protection rights that the elderly without family care can exercise through the CSWs have not been extended or adjusted in the times of crises and inflation. During this and previous crises, social workers also lacked the opportunity to introduce measures to maintain the quality of life of marginalized members of the community, including the elderly. In fact, the unenviable position of older people in BiH and the inadequacy of activities undertaken by social workers employed in CSWs are again confirmed by the fact that social workers mostly apply a consent-based approach in their work, characterized by provision of only those services prescribed by state policy and legislation — meaning that service providers have a minimalist approach to service provision and do only what is necessary and prescribed by law (Gadžo-Šašić, 2020, p. 27). Furthermore, social workers in CSWs and representatives of the elderly are not at all involved in the creation of documents that directly impact older people, such as social inclusion strategies. The reason is that policy makers perceive social workers as passive providers and older people as passive recipients of social services. As some studies point out, «the social environment does not encourage senior activism, so they as members lack the opportunity to fully participate in the decision-making process» (Kepeš, Huzeirović, & Kujundžić, 2019) and the same fate is shared by social work professionals who are not given the opportunity to effectively participate in the design of social development, social cohesion, empowerment and liberation measures, as foreseen by the Global Definition of Social Work. They are often unaware of the rights they can exercise through CSWs. Even before the crises, and despite documented changes in social circumstances amidst the underlying demographic trends (population aging), BiH did not have the basic requirements in place that would allow the elderly to fully exercise their rights and the social workers and other social stakeholders to engage in policymaking that would «create the necessary conditions for active aging» as a prerequisite for better quality of life of older community members (Buffel & Phillipson, 2016).

Methodological framework

The growing relative share of the population over the age of 65 is a phenomenon occurring all over the world and the causes of population aging in BiH, besides the globally dominant ones (lower fertility rates, increased life expectancy), notably include the ongoing emigration of young and active citizens in search of a better life, already resulting in closure of schools in BiH, and the rising share of older people in the total country population which places additional burdens on the institutions such as the CSWs. This trend creates significant challenges for intergenerational solidarity and interdisciplinary support and assistance to any older members who find themselves at a disadvantage. Here we can identify two important segments:

- the dividing line between public and private responsibility for the care for the elderly, and
- effectiveness of the public system of care for the elderly and its accessibility (Miković & Bašić, 2013).

Improved quality of life of older people and the importance of development of new social services that could be exercised through the CSWs should become an integral part of socio-political measures and general approach to this group. This is an imperative, especially in the time of rising inflation that most acutely affects older people in BiH. Due to the complex state set-up, for the purposes of this paper the research covered social workers assigned to work with the elderly population in the CSWs in a single canton, namely Canton Sarajevo. The purpose of this study was to analyse the potential and the limitations of professionals employed in CSWs/social protection services in Canton Sarajevo in terms of provision of assistance and support to older people whose quality of life has deteriorated due to inflation. The main research questions were:

1. How do social workers perceive the quality of life of older people in Canton Sarajevo?
2. What rights do older people most often exercise through CSWs in Canton Sarajevo?
3. Are CSWs the key institution for improved quality of life of older people during the inflation?

The research included social workers from the Centre for Social Work of Canton Sarajevo, namely the eight Social Protection Services covering the following municipalities in KS (Stari Grad, Centar, Novo Sarajevo, Novi Grad, Ilidža, Vogošća, Hadžići, Ilijaš). All social workers participating in the study shared the joint mission of contributing to community development through social and family protection measures and provision of services to citizens. The data collection method consisted of interviews based on a list of 13 pre-selected closed and open questions. The research was carried out in the period from 21 November to 24 December 2022.

Data was processed using qualitative analysis. Empirical content was collated by summarizing and paraphrasing the participants' answers, sentences were then processed as coding units and an open coding procedure was implemented in several steps: a) assigning codes to empirical material; b) grouping of related codes into categories; and c) analysing the meaning of terms and categories (Hsieh Hsiu & Shannon, 2005).

Response analysis

Information about participants

The research covered social workers (8) working in the position of senior specialist for elderly issues. All participants were female, once again confirming the views of some authors (Prleanda, 2005) that, in line with the traditional gender division of labour, women are expected to care for children, the sick, the elderly, the wounded and generally anyone in need of some form of care, whether in private family circles or in the local community, in certain social and health institutions such as orphanages, some categories of care institutions, hospitals, or as members of civil organisations (Zaviršek, 2005).

The crucial requirement in gerontology services is substantial work experience, especially in terms of the ability to question the level of rights exercised in the current time of inflation in comparison with the period before the crisis. According to research results, five (5) participants have more than ten years of gerontological work experience. Two (2) participants have less than ten, and only one (1) less than five years of work experience. This indicates that the participants were familiar with the approaches and dynamics of working with the elderly even before the start of the current crisis, which makes them competent to compare the quality of life of older people in the current «inflationary» period against earlier periods and to ensure that CSWs participate in the development of measures to improve the living standard of this population group.

Proper social work with the elderly also requires education. Some authors clearly emphasise that it calls for social workers equipped with a wealth of knowledge about aging and various practical approaches and methods (Mali, 2013, p. 62; Gadžo-Šašić, 2023). Also, some (Mali, 2013) emphasise that gerontological social workers should acquire different professional skills, such as targeted communication, judgement, cooperation in multidisciplinary teams, connecting different generations. So when assessing the situation of an elderly person social workers should rely on many different types of specific knowledge distinct from what is required in other branches of social work. This motivated the exploration of the education level of social workers in CSWs in Canton Sarajevo. According to research results, seven (7) participants completed the first cycle of studies at the Department of Social Work, while only one (1) participant completed the second cycle

of studies (master's in social work). However, if we take into account the participants' years of gerontological work experience and the fact that all of them acquired scientific knowledge about specific approaches to gerontological work as part of the course «Social Work with Older People», a mandatory course for all students in the first cycle of studies at the Department of Social Work, then we can certainly talk about professionals sufficiently educated to analyse the investigated problem.

Quality of life of the elderly in Canton Sarajevo

According to the World Health Organization, quality of life, in the broadest sense of the word, represents an individual's perceived position in life in the context of the culture and value system in which people live, and views it as relative to their goals, expectations, standards, etc. Therefore, quality of life represents a comprehensive overall satisfaction or dissatisfaction with one's own life. Proper understanding of this concept requires study of the objective and subjective factors as indicators of the quality of life, wherein objective circumstances are relatively permanent conditions that determine the potential of the individual to meet his/her needs (natural status, natural environment, personal safety) and of life events relevant to that person (illness, loss of a loved one, job loss, etc.). Concerning age-related changes in the subjective quality of life, some previous research (Bogdan, 2018) indicates that, although oscillations exist, a negative connection between an individual's age and life satisfaction still prevails. However, even with all of the above, as many as five (5) respondents share the opinion that the worst quality of life is associated with people with disabilities and only then to the elderly, while two (2) of them believe that the Roma people in Canton Sarajevo have an unenviable quality of life and state, «if they are also older or have a disability, they share the fate of those without even the minimum standard of living, and that they are members of the community who often live invisibly and without any concern from society». However, despite the fact that only one (1) research participant believes that it is primarily the elderly in Canton Sarajevo that have an extremely unenviable quality of life, it is certain that a dignified quality of life is the dream of many elderly people in Canton Sarajevo and further, considering that many receive just the minimum pension which in January 2023 amounted to 495.12 BAM (253.19 EUR) across the entire territory of the Federation of Bosnia and Herzegovina.

What is evident from past studies (Miković & Bašić, 2013) is the fact that older people are not the focus of policy-makers' attention in Canton Sarajevo or elsewhere in the country and certain indicators pointing to delicate life problems faced by this population, from inadequate pensions to limited access to health insurance, can be found in Caritas' (2012) Poverty Survey that also points out that the primary determinant for the circumstances of elderly people in need is material deprivation. This makes them the most frequent users of CSW services and certain rights regulated by law that may somewhat improve their quality of life.

Rights most frequently exercised by older people in CSWs in Canton Sarajevo during the inflation

In Canton Sarajevo, where this research was conducted, the elderly can exercise all rights guaranteed by the Law on Social Protection, Protection of Civilian Victims of War and Families with Children of FBiH. This confirms the content of Article 16 of the Law on Social Protection, Protection of Civilian Victims of War and Protection of Families with Children of Canton Sarajevo, which states that social protection rights are regulated by Article 19 of the relevant Federal law. According to applicable regulations, elderly people without family care can claim the following social protection benefits: financial and other material assistance, placement in another family, placement in an institution of social protection, social and other professional services, home care and assistance at home. Four (4) of the interviewed social workers believe that older people most often use financial and other material assistance, while only one (1) social worker stated that older people most often approach CSWs to exercise the right to placement in social protection institutions, home care and assistance at home, which is also paid out in cash. Three (3) social workers said that some elderly users of CSW services use several different benefits depending on their health and economic circumstances.

All participants (8) stated in the interview that means testing is the main requirement in exercising the right to financial and other material assistance, as prescribed by the Cantonal Law on the Basics of Social Protection, Protection of Civil Victims of War and Families with Children (Art. 18). The elderly and other categories can exercise these rights subject to the following: «the lowest amount of household income considered sufficient to sustain a single-member household is 30% of the average salary, plus additional 20% for each subsequent household member [...]». In this context it is important to mention that the Statement on the Average Monthly Gross and Net Salary for May 2022 was published in the Official Gazette of the Federation BiH, No. 57/22, dated 20 July 2022, stating that in May 2022 the average net salary per employee amounted to 1,110 BAM (567.59 EUR) and the gross amount for the same period was 1,714 KM (876.44 EUR).

Exercising the right to compensation for care and support from others is also subject to a means test. Thus, according to the same cantonal law (Art. 27), older persons are entitled to financial compensation for support and care by others if the total income per household member does not exceed 40% of the average monthly salary. It also stipulates that the right to financial compensation for assistance and care by another person cannot be exercised by persons placed in institutions of social protection, which was another fact noted by survey participants (social workers).

If we consider that a large number of elderly people receive minimum pensions and that in some cases this pension supports several family members, it is not surprising that seven (7) interviewed professionals state that the number of older people claiming social protection benefits has increased during the latest economic crisis (inflation). Only one (1) participant stated that she does not know whether the number of social protection benefi-

ciaries has increased in this period: «The overall number of applications for social protection benefits has increased, but what stands out are the applications for financial and other material assistance and placement in social protection institutions received from the elderly».

When asked if a greater number of older people are turning to CSWs in Canton Sarajevo to obtain information about the requirements for social protection benefits, five (5) interviewed professionals pointed out that inflation specifically had a negative impact on their quality of life and that the number of older people seeking such information has been increasing continuously since the start of the Covid-19 pandemic, which indicates, as the interviewees pointed out, that the latest crisis has burdened the CSWs yet they were not granted different powers to provide services during the pandemic or the inflation. A slightly lower number of professionals (3) stated that there was no increase in recorded inflows of older people whose worsened living standards caused them to seek such information. These results can be interpreted through the fact that older persons in urban areas are more informed about the benefits they can claim through CSWs, but also by the fact that persons living in rural areas often lack access to CSWs and other institutions that could provide this information. Concerning the quality of life and wellbeing of elderly residents of rural areas across BiH, inaccessibility, compounded by crises, makes it much more difficult to design and provide other services that would improve their quality of life. Restrictions on other activities were particularly visible during the Covid-19 pandemic, which strongly impacted the elderly and many of those living in rural areas lacked access to adequate health care. This was confirmed by other studies (Kepeš, Huzeirović & Kujundžić, 2019, p. 109) which found that the aggravating circumstance for older people living in rural areas is that they «have additional expenses for transport to the city, where health institutions, post offices and means of transport are located». The life of the elderly in rural areas is difficult, especially in the winter if they lack adequate accommodation. In the 21st century, when it is simply impossible to imagine life without water and electricity, interviews with participants in this research have identified multiple cases of elderly people living without indoor toilets and water supply.

Precisely because of the poor living conditions of a large number of elderly people, four (4) interviewed social workers pointed out that any future expansion of CSW services should be approached more seriously. Just as many (4) pointed out that the elderly are only one group of users of social services and that they are not the only group that deserves additional services as all those who find themselves in difficult circumstances should be covered.

Respondents' views about the role of CSWs in improving the quality of life of elderly people in Canton Sarajevo during the inflation

CSWs, as key institutions for social protection that provide support and assistance to all those who find themselves in difficult circumstances, should play a crucial role in

improving the quality of life of elderly persons as they are often at risk of a worse quality of life, especially at the time of crises. However, what is evident, and what all social workers pointed out during the interview, is that they are limited by legal regulations in their work with the elderly, especially the segment related to the means test, so they pointed out in the interview that precisely because of this: «Social workers in CSWs in Canton Sarajevo do not have sufficient legal authority to develop and implement activities that would improve the quality of life of older persons in times of inflation and, therefore, considering the lack of power to develop new services or influence legislation, these professionals acting as the link between the law and the users do not play an indispensable role in improving the quality of life of older persons in times of inflation».

Quantitative analysis of responses from social workers working directly with the elderly in CSWs in Canton Sarajevo points to the fact that social workers in CSWs mainly use the consent-based approach and the result in practice is that the elderly are dissatisfied with the services provided by social workers in CSWs/social protection services, yet these professionals are in most cases unable to improve the quality or scope of such services due to rigid regulations. Such practice means that a large number of elderly people cannot exercise certain rights, such as the right to free meals in public kitchens, because their income is a few convertible marks higher than the statutory cut-off limit of the means test.

It is therefore not surprising that the participants in this study emphasised: «that social protection, along with healthcare and public transport, is one of the services that are least customised for older citizens in Canton Sarajevo, as well as across the whole of BiH».

Other studies conducted before the pandemic (Emirhafizović & Šadić, 2018, pp. 89-94) confirm this and indicate that «society must develop adequate mechanisms that will result in the provision of a full range of services focused on improving the quality of life of older people, which implies development of different approaches to provision of social protection, healthcare and public transport services currently best characterized as unreliable or generally inadequate».

In terms of potential guidelines and measures that could contribute to improved quality of life of older persons in times of inflation, social workers from CSWs in Canton Sarajevo who participated in this study mentioned the following:

The system should take better care of older members of society, considering that CSWs have not been given sufficient powers (2).

Existing laws must be amended to make them more beneficial for the elderly (2).

The participants also stated that «service centres for the elderly» (2) or «centres for older people living on the verge of poverty» (2) should be established; «increase efforts to connect with family members, as there is a growing number of those who do not care for their elderly members» (1).

All this is supported by the facts contained in *Policy Notes. Social Protection in Bosnia and Herzegovina: Challenges and Key Issues* (ILO, 2022), which points out that the home care service for weak or disabled older persons is an underdeveloped and underfunded branch of social protection in the whole of Bosnia and Herzegovina, mainly due to the fact that financial and institutional capacities of those that finance it (cantons, local self-governments) are limited, but there is also a large disparity between the needs in urban and rural areas.

Final considerations

Even before these crises, as a post-conflict and transitional society Bosnia and Herzegovina was faced with an unenviable quality of life of community members. That unenviable quality of life particularly affects older community members, who form a heterogeneous group in BiH and mostly share the fate of other citizens (persons with disabilities, children with developmental disorders, families with multiple deprivations, etc.) who more often than others face many problems arising from inadequate socio-economic circumstances. This became very obvious in the latest inflationary crisis which brought adverse changes that affect the quality of life of all citizens, but especially those over 65 years of age. Many studies (e.g. Scharf et al., 2000; Gabriel & Bowling, 2004; Sováriová Soósová, 2016; Emirhafizović & Šadić, 2018) have shown that the quality of life is generally worse for the elderly than the rest of the population. Some of the above studies (Emirhafizović & Šadić, 2018) emphasise that «poor health and low standard of living are the basic predictors of substandard quality of life, and the most vulnerable are elderly people that suffer from chronic diseases, have the lowest income and do not have family members to care for them or help them financially or otherwise». This was also noted by the participants in this study. As some participants noted in the interview, at this time it is imperative to expand the scope of benefits accessible to the elderly through the CSWs in Canton Sarajevo and elsewhere. In fact there should be an option to provide assistance in action (by tailoring services according to current social circumstances) and introduce permanent services, such as household helpers for the feeble elderly who could improve the life of those who can live in their own homes with some support. This should certainly be followed by inclusion of social workers in advocacy processes and the process of strengthening and improvement of cooperation between CSWs and other institutions such as non-governmental organisations, public kitchens and others, where such cooperation could contribute to improved quality of life of the elderly. This further implies participation of social workers and CSWs in the design and implementation of policies focusing on fostering local communities that are motivating and safe for the elderly (Beard & Petitor, 2010), thus contributing to a greater sense of personal wellbeing as an important indicator of quality of life.

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