Social Risk Management Lens:
A Framework for Marginalized Segments

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Abstract:
International trade trends and global markets have enhanced the women’s partaking in informal sector of the economy. This paper highlights the risks faced by home based women workers through the social risk management framework lens and proposes various instruments of social risk management to deal with the multifarious risks. The triangulation of methodologies was used to explore the phenomenon under study. The study found that 71% respondents were living below the poverty line and were unable to be a part of labour intensive market, 83% respondents were facing social exclusion due to restrictions in mobility, 96% respondents were not availing any kind of social protection services, 99% respondents were unaware about their legal rights. While employing the social risk management strategies in the study, it was found that due to lack of access and non-availability of appropriate risk management instruments, they were unable to adopt any preventive or mitigating strategies when they face any kind of risk. Upon facing any emergent situation, their major reliance was on expensive informal sources and the coping strategies used by them to reduce the probable adverse impact of the risk were detrimental for welfare of the individuals, families and society on the whole.

Keywords: informal economy, home based women workers, social risk management framework, risk management strategies.

I. Introduction
Social risk management is a framework designed by the World Bank (Yilmaz Sener & Gille, 2010), as an extensive poverty reduction program, to combat with the menace of poverty. The World Bank in World Development Report 2001, offered social risk management as a wider approach, which considered various dimensions of poverty. According to the World Bank, social risk management seeks to equip the vulnerable, poor and marginalized segments of the society with the instruments which can reduce the impact of various risks to whom they are usually exposed. It aims to assist them in changing their behaviour, so that they can reduce their vulnerability and can egress from poverty. Besides risk coping strategies (reducing the impact of risk after its occurrence),
this framework encompasses strategies for mitigation and prevention of risks which intend to deal with the risks before their occurrence.

Social risk management framework includes three strategies to deal with the risks (prevention, mitigation and coping), three levels of formality of risk management (informal, market-based, and public) and many actors (individuals, households, communities, NGOs, governments at various levels and international organizations) against the background of asymmetric information and different types of risk (Holzmann & Jørgensen, 2001).

From a couple of decades, the World Bank has been criticized for its more focus on economic growth as the only way to achieve the objective of development (Rich, 1994; Yilmaz Sener & Gille, 2010). Now, there is a major shift in the development agenda of World Bank with its major focus on mainstream development (Goldman, 2005). In social risk management framework, World Bank has presented the broader concept of development which includes empowerment, poverty alleviation, community participation, better standard of living and social capital, enhancing people’s chances and choices to seek the opportunities (Fine, 1999). This objective can be achieved by integrating the mainstream human development approach, focusing not only on economic growth but also ensuring that the poor and less privileged segment of society are equally benefitted and fruits of every development effort trickle down to the people who exist at the bottom and are more susceptible to various cultural and socio-economic risks. The basic concept of social risk management is to augment the conventional approach of social policy to the non-market level social protection. Having the clear understanding of positive correlation between poverty and social unrest, the social risk management addresses the issues of poor in a more holistic way.

The major phenomenon for social development is to provide social assistance and support to diminish the risks faced by marginalized groups of population (Ul Haq, 1995). Instead of social protection, this paper discusses various risks faced by home based women workers using the social risk management framework lens and suggests different instruments of social risk management to deal with the diverse risks. According to (Holzmann, Sherburne-Benz, Tesliuc, & Unit, 2003), social risk management is more effective and suitable for developing countries where major part of the population is employed outside the formal sector and lives below the poverty line. Mainly, the focus of social risk management framework on women home based work is for two reasons:
1. They are more susceptible to risks.
2. They are not equipped with appropriate risk management instruments.

II. Literature Review

Due to growing globalization and decentralized production processes, home based work has emerged as a significant part of informal economy with its major concentration of women. The worldwide increase in home based work is due to numerous factors, such as, global competition and cost effective strategies on the part of manufacturers. In developing countries, lack of formal employment opportunities, socio-cultural normative patterns and economic constraints have made the home based work as more acceptable and accessible for women. It is estimated that in South Asian countries, out of 50 million home based workers, 80% are women (HNSA, 2014).
A deep rooted relationship between poverty and informalisation is apparent worldwide. Concurrently, an increased relation between feminization of poverty and informal economy has also been reported by the previous researches (Doane, 2007). According to ADB (2009), out of 2 billion poor people globally, majority (70%) are women. International trade trends and global markets have enhanced the women partaking in informal sector of the economy. Approximately women constitute 60% to 80% of informal economy of the world, who do not avail social protection (UNIFEM, 2009).

The Human Rights Commission (1999) reported a decreasing trend in formal sector employment in Pakistan by less than 7%, which resulted in an increase in subcontracted women workers. The employment in formal sector has decreased from 26.7% (2008-09) to 26.2% (2010-11), which depicts an increase in informal sector employment. On the other hand, 73.8% of country’s total labour force is employed in the informal sector (Economic Survey of Pakistan, 2011-12). In 2008, the major part of informal economy comprised of women (71.7%) (Ministry of Labour & Manpower, 2009). The two main reasons of invisibility of home based women workers in labour force statistics are more women’s participation in informal sector and non-recognition of informal sector of economy on the whole.

In all the countries of South Asia, the social aspects of home based work are almost same. Illiteracy, low skill level, no formal trainings, gender discrimination and lack of mobility are some of the main reasons due to which women turn to home based work (Sudarshan & Sinha, 2011). Another aspect is gender sensitive and responsive risk management approach is needed to address the issues of home based women workers in terms of:

1. long term interventions are required instead of short term arrangements;
2. anew social development trajectory that is inclusive, sustainable, just and job rich.
3. shift from export led to domestic led growth and stronger regional integration.
4. social policies intended to equalize social justice and gender equality.

The issues of home based women workers require multipronged interventions. On one side, their development potential should be enhanced by increasing their productivity in economic activities. On the other side, the social safety nets shall be provided as preventive measures for home based workers to increase their capabilities at individual and household levels. This paper argues that social risk management framework addresses the issues of home based women workers in a more comprehensive way and designs more effective interventions to provide solutions to their problems. The social risk management aims to enable them to come out of the vicious circle of poverty and to recommence high return economic activities. It also considers social protection measures as an investment for the development of human capital. Its major emphasis is on causes of poverty instead of dealing only with the symptoms. Taking in account the adverse circumstances of home based women workers, suffering from intergenerational poverty and gender disparity, are more susceptible to numerous cultural and socio-economic risks like violence, unemployment, poverty and health risks.
III. Methodology

In this research, the study population was piece rate and self-employed or own account home based women workers. Data was collected from four different niche based sectors, famous for their special craft production, of Province Punjab in Pakistan. The sectors included in the study were (1) Soccer stitching from North Punjab, (2) Chunri making from South Punjab, (3) Carpet weaving and (4) Garment sector from Central Punjab. Keeping in view the dearth of empirical data and insufficiency of statistics regarding home based women workers in Pakistan, their invisible status and their heterogeneity due to multiple interlinked interdependent variables, the research aimed to explore in greater the insight and complexity of their issues. Thus, in-depth interviews were conducted with 200 respondents, 50 from each sector, using a structured interview schedule. The sample for the study was selected using purposive sampling method. The comprehensive data instrument comprised of 233 questions to explore the socio-economic and cultural risks of home based women workers. It took two to three hours to complete one interview. Focus group discussions (FGDs), one in each sector, were also conducted to substantiate and strengthen the results gathered through the in-depth interviews. The data gathered using structured interview schedule was further analysed in terms of its content (content analysis) and the different themes and sub-themes related to social risks issues were then categorized systematically.

IV. Results

Table 1 presents the data regarding the different risks which have been faced by the respondents of the study. The most prominent risk faced by the home based women workers was the risk of illness in the category of health risks which was faced by 72% respondents of the study. This risk was mainly reported by the women in garment industry (88%) and in carpet industry (84%). In the remaining two sectors, chunri making and soccer industry, 60% and 56% of the respondents reported the risk of illness, correspondingly. The other risks like disability, injury and accidents in the category of health risks were faced by overall 18%, 18% and 11% respondents, respectively.

The risk of unemployment in economic risks (either their own irregular work status or joblessness of their husbands) was found to be the second major risk faced by home based women workers (40% overall) and the situation in all the four sectors was almost similar in this regard. The women showed their serious concerns about unemployment of their husbands and irregular provision of work for themselves during FGD sessions.

Upon facing any risk or emergent situation, extensively used coping strategy by home based women workers (overall 84%) was borrowing money / taking loan. The other prominently used coping strategy was doing overtime (59%) in their own home based economic activity, to increase their earnings and to repay the borrowed money. The other coping strategies like withdrawal of children from schools (overall 27%) and reduction in food intake (10%) were also used by the poor home based women workers for managing their risks, which are not only detrimental for individuals and families but also for the whole society. The sale of household items or jewelry, mortgage of ornaments or house and start of any additional economic activity were also used as coping strategies by the respondents.
Table 1: Risks Faced by Home Based Women Workers

<table>
<thead>
<tr>
<th>Risks</th>
<th>Sub Category</th>
<th>Chunri Making</th>
<th>Soccer Industry</th>
<th>Carpet Industry</th>
<th>Garment Industry</th>
<th>Overall</th>
</tr>
</thead>
<tbody>
<tr>
<td>Natural Risk</td>
<td>Earthquake</td>
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<td>40</td>
<td>0</td>
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<td>10</td>
</tr>
<tr>
<td></td>
<td>Cyclone</td>
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<td>0</td>
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<td>0</td>
</tr>
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<td></td>
<td>Famine</td>
<td>0</td>
<td>0</td>
<td>0</td>
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<td></td>
<td>Flood</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Heavy Rain</td>
<td>76</td>
<td>12</td>
<td>32</td>
<td>16</td>
<td>34</td>
</tr>
<tr>
<td></td>
<td>Death</td>
<td>16</td>
<td>28</td>
<td>16</td>
<td>40</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td>Loss of Life</td>
<td>8</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Health</td>
<td>Stock</td>
<td>76</td>
<td>12</td>
<td>32</td>
<td>16</td>
<td>34</td>
</tr>
<tr>
<td>Life Cycle</td>
<td>Birth</td>
<td>8</td>
<td>28</td>
<td>12</td>
<td>28</td>
<td>19</td>
</tr>
<tr>
<td></td>
<td>Old Age</td>
<td>28</td>
<td>16</td>
<td>52</td>
<td>28</td>
<td>31</td>
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<tr>
<td>Social</td>
<td>Crime</td>
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<td>0</td>
<td>24</td>
<td>16</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>Domestic</td>
<td>0</td>
<td>28</td>
<td>16</td>
<td>24</td>
<td>17</td>
</tr>
<tr>
<td></td>
<td>Violence</td>
<td>8</td>
<td>8</td>
<td>0</td>
<td>12</td>
<td>7</td>
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<tr>
<td></td>
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<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
<td></td>
<td>Upheaval</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Economic</td>
<td>Unemployment</td>
<td>32</td>
<td>48</td>
<td>36</td>
<td>44</td>
<td>40</td>
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<tr>
<td></td>
<td>Harvest Failure</td>
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<td>0</td>
<td>12</td>
<td>0</td>
<td>3</td>
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<td></td>
<td>Business Failure</td>
<td>12</td>
<td>0</td>
<td>8</td>
<td>36</td>
<td>14</td>
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<tr>
<td>Political</td>
<td>Ethnic</td>
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<td>20</td>
<td>12</td>
<td>0</td>
<td>8</td>
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<td></td>
<td>Discrimination</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Riots</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Environmental</td>
<td>Pollution</td>
<td>20</td>
<td>28</td>
<td>16</td>
<td>24</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td>Deforestation</td>
<td>0</td>
<td>0</td>
<td>0</td>
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</tr>
</tbody>
</table>

Source: Based on research findings

The home based women workers were taking loans and borrowing money from different sources to cater their emergent needs. Majority of the respondents (overall 57% and 41%) revealed that they borrow money from relatives and neighbours (respectively). The other sources for borrowing money were parents, contractor or middleman, employer / owner. In soccer industry and garment sector, few respondents were also able to acquire loans from any NGO or bank to manage their risks.

The home based women workers had to bear certain losses on facing some risk. In this study, the majority of the respondents (overall 79%) incurred the loss of income, maximum (92% respondents) in carpet industry. They also suffered from health loss, loss of house and raw material and equipment losses (Figure 1).
In this study, overall 49% of the respondents reported that their home based economic activity has suffered due to the current stream of terrorist attacks in the country. Out of these respondents, 46.9% of the home based workers expounded the lack of investor as a consequence of these incidents in the country. This has also increased their risk of irregular work and has further added to their miseries.

Table 2: Consequences of Terrorist Attacks on Home Based Work

<table>
<thead>
<tr>
<th>Consequences</th>
<th>Chunri Making</th>
<th>Soccer Industry</th>
<th>Carpet Industry</th>
<th>Garment Industry</th>
<th>Overall</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of investor</td>
<td>50.0</td>
<td>40.0</td>
<td>54.5</td>
<td>42.9</td>
<td>46.9</td>
</tr>
<tr>
<td>Low purchasing power</td>
<td>18.8</td>
<td>20.0</td>
<td>36.4</td>
<td>14.3</td>
<td>22.4</td>
</tr>
<tr>
<td>Expensive &amp; high cost material</td>
<td>31.3</td>
<td>13.3</td>
<td>9.1</td>
<td>28.6</td>
<td>20.4</td>
</tr>
<tr>
<td>Less availability of work</td>
<td>-</td>
<td>26.7</td>
<td>-</td>
<td>14.3</td>
<td>10.2</td>
</tr>
</tbody>
</table>

V. Discussion

This study entails that social risk management is a better approach to solve the problems of home based women workers for numerous reasons, such as, their existence below the poverty line (71%), their incapacity to be part of labour intensive market, their social exclusion and restricted mobility (83%), their lack of access to micro-credit facilities (87%), non-availability of social protection services (96%), their unawareness about their legal rights (99%) and other institutional support (92%). Social risk management perceives social protection not as a cost to bear rather an investment to regain. Social risk management nullifies the concept of social protection as “high cost, difficult to bear” particularly in developing countries, putting a negative impression of poor population as a “burden” but rather as an investment considering them as a “resource” which will contribute in the overall development. Social risk management is effectively applicable for home based women workers due to multifarious reasons. Firstly, the home based women workers are vulnerable to several risks, both natural like diseases, heavy rain, flood, deaths, earthquake and man-made risks like socio-cultural risks such as patriarchal system, social exclusion, gender discrimination, restricted...
mobility, crime, civil strike, domestic violence, economic risks like unemployment, inflation, business failure, political risks such as ethnic discrimination, invisibility and environmental risks like pollution, deforestation. Secondly, in case of facing risks, their major reliance is on informal sources such as neighbours, close relatives and friends. As a matter of fact, it can be concluded that home based women workers, being “poorest among the poor” (Saigol, 2011) are more exposed to risks, rely on already poor and weak informal sources and, therefore, should be equipped with social risk management instruments for overall welfare. Social risk management is more productive approach for home based women workers than the conventional social protection approach as its major focus is on increasing the development potential through skill enhancement, capacity building of the poor population and providing them with the opportunity to be engaged in high risk high return economic activities instead of merely consuming their talent and energies in the settlement of conflicting situations arising out of their poor vulnerable status to various risks. On one hand, the presence of poverty and illiteracy as intergenerational phenomena are evident in the poor households of home based women workers and on the other hand, the limited access to social protection due to formal documentation prerequisites and complex bureaucratic service delivery systems provide the evidence for the failure of social protection to resolve the problems of poor in general and ineffective to address the issues of home based women workers in particular. In this study, home based women workers were not found to be benefitted from any government income support program and any other market oriented support instrument like insurance.

Risk Management Strategies

According to Holzmann and Jorgensen (2001), there are three types of risk management strategies, which include preventive, mitigation as well as coping strategies. Following is the discussion on the said risk management strategies.

Preventive Strategies

The strategies of risk reduction are used as the preventive measures to minimize the adverse effects of risks. The assumption behind the strategy is that the household welfare increases if the expected adverse impact of the risks are reduced. According to the study findings, home based women workers face the risk of unemployment in formal sector due to their lack of formal and technical education, low level of skill set, restricted mobility and distorted competitive market trends which compel them to work in low paid informal economy. The home based women worker’s more inclusion in macro-economic and public health policies, more investment on social capital, congenial working environment, better access to educational facilities and skill training opportunities can enhance their human development level and will reduce the risk occurrence probability. Increased social transfers and investment on social capital (education, training, health) on macro level results in improved growth determinants on micro level (Barrientos, 2008).

Mitigation Strategies

Mitigation strategies aim to diminish the possible future impact. The risk mitigation strategies through portfolio diversification can be quite effective in case of home based women workers as they always in severe need of more work. In case of non-availability of current work orders, major reliance of 32% of the respondents (portfolio diversification) was on other economic activities such as embroidery, stitching, picking vegetables from the fields and doing jobs as home maids. These care taking practices are also a source of hedging among their families but also put double burden on women
according to their traditional role expectations. Another source of hedging (sharing of risk) was majorly found particularly in carpet sector where in case of sickness and emergent situations other family members are requested to help in making carpets to mitigate the risk of delayed payments. Indigenous mode of learning, no need of heavy investment, intergenerational transfer of production equipment and skills, mutual gift sharing at family occasions were the other sources of risk mitigation in the families of home based women workers.

**Coping Strategies**

These strategies encompass the measures to relieve the adverse effects after the occurrence of risk. In the present study, in case of adverse circumstances and emergent situations, loan borrowing from relatives and neighbours and other informal mutual support mechanisms, more girl’s participation in home based economic activities with high school dropout ratio were the mostly adopted coping strategies by the home based women workers. These insufficient inappropriate and weak coping strategies consequently further adds up in their vulnerable status to persistent poverty. Non-availability of microcredit schemes place women at vulnerable exploited position in all the four sectors. Bonded labour was majorly reported in carpet industry where women were taking advances and the loans against due payments.

**Effectiveness and Cost of Informal Provisions**

Although the informal mode and patterns of risk sharing are accessible but are based on the principle of reciprocity and involve high hidden cost. A strong tendency of “commitment technology” was also found among the families due to social and cultural pressures, affecting the income and overall welfare of the already extremely poor household. In the study, 77% of the women workers highlighted that social occasions such as marriages, engagements, deaths, child birth caused heavy burden on their income due to unexpected expenditures. Informal sources of risk sharing are useful on small scales but are ineffective and insufficient when the whole community is hit by a large shock. In these circumstances, the extremely poor population is not left with any other choice except to make use of available costly informal sources of risk management. The women labourers in two sectors, chunri making and carpet industry, had to bear an adverse shock in their earnings due to heavy rain incidents. They took loan from their friends, living in neighbourhood and relatives. They also took advances from the intermediaries and became bonded labour, facing the risk of wage deduction, irregular payments and working at low income without any bargaining position. They needed more helping hands for returning that money. For this purpose, they used the coping strategy of withdrawal of their children from schools. Reduction of food intake was also another coping strategy adopted by the poor households.

Table 3 is based on the situational analysis in context of the social risks faced by home based women workers and considering the existing coping mechanisms they adopt and keeping in view their indigenous perspective. The present study structures the three dimensions of strategies to manage the risks particularly with reference to home based women workers at various levels within the prescribed parameters of social risk management framework.
Table 3: Strategies & Arrangements of Social Risk Management for Home Based Women Workers

<table>
<thead>
<tr>
<th>Strategies</th>
<th>Informal</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Individual/</td>
<td>Group</td>
<td>Community</td>
<td>Market Based</td>
<td>Public</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>Household</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Risk Reduction**
- Non-hazardous production process
- Household consumption smoothing
- Investment on Human Capital
- Equal distribution of roles and responsibilities
- Immunization & vaccinations
- Indigenous mode of learning
- Care taking role
- Source of information delivery for provision of work
- More egalitarian social acceptability in early socialization
- Group work both for economic and socio-cultural strength and shelter
- Community Social networking and Cooperation
- Exert pressure against middleman's exploitation
- Waste disposal
- Skill development & opportunities
- Direct access to market
- Private health insurance
- Inclusion of poor in financial markets
- Good macroeconomic labor market policies, collateral prerequisite relaxation
- Incentive and school stipend programs
- Access to social protection
- Recognition & visibility in labor statistics
- Family allowances
- Social Pensions
- Training institutions
- Sanitation / sewerage system

**Risk Mitigation**
- Diversification of economic activities
- Investment in social capital and rituals (mutual gift sharing based on reciprocity)
- Multiple skill set to avail substitute economic activities
- “Committee” credit and rotating saving group
- Formation of Associations
- Saving Accounts
- Community dialogue
- Inclusion in community decisions
- Deconstruct of labeling the social stigma
- Co-operatives
- Access to microfinance institutions
- Interest free micro credit loans
- Specific microfinance arrangements such as First Women Bank
- Unionization
- Good infrastructure
- Rural and poor community transport routes
- Protection of property rights
- Inclusion in financial markets
- State mechanisms for labour rights & social security
Table 3 Continued…

<table>
<thead>
<tr>
<th>Strategies</th>
<th>Informal</th>
<th>Formal</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Individual/ Household</td>
<td>Group</td>
</tr>
<tr>
<td><strong>Insurance</strong></td>
<td>• Marriage, family</td>
<td>• Risk Sharing</td>
</tr>
<tr>
<td></td>
<td>• Old age shelter</td>
<td>• Flexible work replacement</td>
</tr>
<tr>
<td></td>
<td>• Child care</td>
<td>• Moral and social protection</td>
</tr>
<tr>
<td></td>
<td>• Construction of human assets</td>
<td>• Capacity strengthening initiatives</td>
</tr>
<tr>
<td><strong>Hedging</strong></td>
<td>• Large family with more helping hands</td>
<td>• Measures for social integration</td>
</tr>
<tr>
<td></td>
<td>• Extended and joint family systems</td>
<td>• Elimination of social exclusion</td>
</tr>
<tr>
<td></td>
<td>• Labour contracts</td>
<td>• Commitment technology</td>
</tr>
<tr>
<td><strong>Risk Coping</strong></td>
<td>• Supportive activities</td>
<td>• Compensatory measures</td>
</tr>
<tr>
<td></td>
<td>• Borrowing from neighbours &amp; relatives</td>
<td>• Exchange of resources</td>
</tr>
<tr>
<td></td>
<td>• Volunteer human resource utilization</td>
<td>• Social solidarity preserving communal assets</td>
</tr>
<tr>
<td></td>
<td>• Commitment technology</td>
<td>• Charity</td>
</tr>
<tr>
<td></td>
<td>• Compensation</td>
<td>• Recovery strategy to rescue the potential damage</td>
</tr>
</tbody>
</table>

Source: Framed on the basis of the comprehensive analysis of the study

VI. Conclusion

The study manifest a strong “commitment technology” within the communities of home based women workers as their major reliance was on informal sources for managing their risks. The informal sources of risk sharing were found ineffective, insufficient and costly. Non-availability of microcredit schemes place women at vulnerable exploited position in all the four sectors. Due to unregistered, unrecognized status and their major concentration in informal economy restrict them to avail the social protection provisions. Furthermore, the scarcity of social protection services, its major focus on formal sector along with its complex bureaucratic delivery mechanism and lack of resources do not let them trickle down to the impoverished segment of home based women workers. Social exclusion and gender discrimination aggregate the situation.

The interlinked, interdependent and overlapping vulnerabilities of home based women workers need the interventions of social risk management to enhance their development potential. The development potential will reciprocate to their social risk management capacity which in return leads them to be engaged in “higher the risks, higher the returns” activities. Consequently, social risk management intervention will
play an effective role in poverty reduction, gender equality and better and decent standards of life.

References


