

Man in the risk society: Perceptions, evaluations, reactions*

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Abstract. The aim of the proposed work is to explore the perceptions, assessments and reactions of social actors to various risks, as well as the strategies they employ to manage them. The information presented and analysed is collected by several empirical surveys: a nationally representative survey of the adult population, a survey of small business owners, and a survey of social science students in four cities.

The article focuses on several risks of great importance to individuals and society, including disease, poverty, unemployment, and crime. Research shows that the prevailing view in society is that the state should have the primary concern for protecting people from a wide range of risks. However, there are widespread assessments that the state is far from fulfilling its commitments.

At the same time, what the individual does in many cases cannot be defined as active and adequate behaviour. Passive behaviour also prevails in small businesses. Attitudes and the actual implementation of promising actions from the point of view of the future, are poorly spread.

Keywords: risk, disease, poverty, coping strategies, state activity

Introduction

Our modern times are extremely complex and dynamically changing. The social system is highly differentiated with multifaceted and multidirectional interconnected components, and changes in one or other links of the chain of social interactions give rise to numerous subsequent effects in horizontal, vertical and temporal terms. It is rapid changes and strong interconnectedness that cause multivariation and uncertainty in the system. In the course of its very functioning, modern society generates risks, which gives reason for researchers to define it as “risk society”.

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The sociological study of risks is determined not only by the logic of scientific knowledge development, but also, to a significant extent, by the need to manage them on a scientifically based basis, to find solutions to important, even existential problems for man and mankind. Key to the sociological study of risks is to ascertain how social subjects perceive and evaluate risks, as well as how they react to avoid them or to neutralize and/or minimize their harm once they have occurred.

Methodology

In theoretical terms, the topic of risks became particularly relevant in the last few decades of the last century. Ulrich Beck (Beck 1994; Beck 1995a; Beck 1995b; Beck 2013), Anthony Giddens (Giddens 2013), and Niklas Luhmann (Luhmann 1991) have outstanding merits for the development of this field of scientific knowledge. In Beck's conception, risk is not simply a consequence and by-product of social life. According to him, society constantly "produces" risks, and their "production" is legitimate, taking place in all spheres of life activity (Beck 1994).

The widespread interest in the issue and its entry into research in various scientific fields and everyday life imply various interpretations and ambiguity of the term "risk" itself.

Unlike the realist approach, which views risk as something real, existing independently and outside of the individuals and social groups that perceive and react to it, from the positions of constructivism it is seen as a product of a historically, politically and socially conditioned view of the world. According to the supporters of this thesis, the understanding of risk, its subjective perception and meaning, is the result of processes influenced by cultural factors that take place at the level of an individual or a group.

Regardless of the starting methodological positions, the definition of risk is inextricably linked to the concepts of uncertainty and indefiniteness. The main interpretations associate it with a probability of suffering an adverse consequence or some kind of loss. In the context of the constant generation of risks in modern society, the researchers emphasize that security should be thought through the prism of the concept of "risk". Risk and risk management are the central axis around which any policy should be built. "The risk paradigm is becoming increasingly imperative in institutional thinking in order to protect security and public order in the state" (Smedovska-Toneva 2023, 15). The same is true at the personal level - the individual must identify risks, assess them and develop and implement response strategies.

The starting point in the presented research is the definition of risk as processes or phenomena that may cause direct or indirect harmful effects on human individuals and communities (Genov 2000, 36).

The surveys through which information was collected include: a nationally representative survey with 937 respondents; a survey among small business representatives in the course of which around 150 small business representatives from various sectors and regions were interviewed (the choice of this type of

enterprises was determined by the fact that they not only formed an extremely high percentage of the enterprises in the non-financial sector in the country, but were also the most vulnerable in crisis situations); and a survey of 270 social sciences students in Sofia, Plovdiv, Ruse, and Haskovo. The first one is nationally representative of the population over 18 years of age. The sample is stochastic, two-stage nested. At the first step, with a probability proportional to the number of the population in the individual settlements and in compliance with the town-village ratio, the settlements in which the research will be conducted are randomly determined. Villages with a population of less than 100 people, where less than 1% of the general population live, are excluded from the sampling plan. At the second step, 100 nests are determined, in which the research units are selected using the modified Kish method. The information is collected through a face-to-face interview at the respondents' homes. The research covers risks related to the physical (such as health and protection from criminal encroachments) and economic (such as income, job, etc.) security of the individual, as well as natural and environmental risks. Information is collected on the perception, assessment of risks, behaviour with a view to prevention and minimization of negative consequences, expectations for actions of state authorities and other supra-individual social entities, evaluations of their actions.

The second survey was conducted among small business representatives, a very common sector in Bulgaria. According to data from the National Statistical Institute in 2020, 93% of businesses - 38,313 out of 411,564 companies - had a staff of no more than nine people. In the course of the research, representatives from small businesses in various sectors were interviewed, including trade, tourism, accommodation, restaurants, and services such as auto mechanics, construction repair, tailoring, hairdressing, cosmetics, dentistry, entertainment, computer repair. These businesses are spread across the country - about a third are based in Sofia, about a quarter in regional centres, and the remainder are evenly distributed between other cities and villages, with the latter mostly located along the sea coast. According to the number of employees, businesses with two to five employees predominate, accounting for about 60% of the cases, followed by those with five to ten employees. Around a ninth of the businesses employ only one person, and about 5% have more than ten employees (this applies to hotels along the Black Sea). In half of the cases, only family members are employed with no additional staff, and in at least in half, there is a family member working outside the family business.

The third survey was conducted among social sciences students. The selected cities represent: the capital (1,307,439 people), the second-largest city, Plovdiv (343,070), another major city, Ruse (151,754), and a relatively small regional centre, Haskovo (86 632), which hosts branches of three universities.

Results

Attention here will be focused on several main risks: disease, poverty, unemployment, and crime. These are basic risks and "protection against them is increasingly understood as a universal human right, which determines the

construction of state and private insurance schemes, through which the risk is socialized to one degree or another” (Genov 1999, 34). In this context, the role and responsibility of the state are perceived as crucial, and accordingly the expectations of the population are high.

Disease

Regarding the risk of disease and the resulting economic and social consequences, the state of health care is of key importance. However, the assessments for it are not positive. For 21.8% of the respondents, its condition is a very serious problem in our society, and for another 34% - serious. Surprisingly, given the age of the students, they rank it as the second most serious problem, with approximately 55% giving one of two negative responses (Fig. 1). Obviously, the opinions of relatives, sporadic personal contacts, impressions from other countries acquired as a result of today’s high mobility, have contributed to the given assessments. Expectedly, these opinions find confirmation in the expressed satisfaction with what the state is doing in this regard.

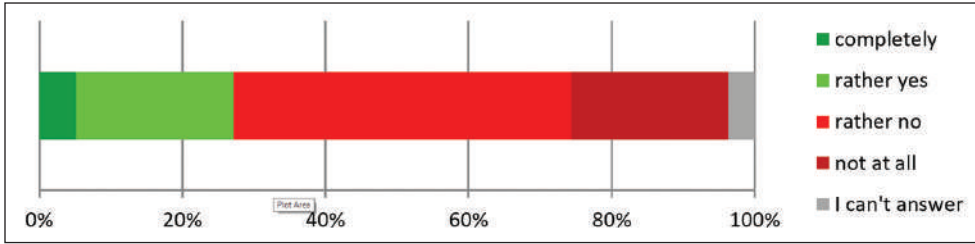


Fig. 1. Distribution of the answers to the question “To what extent are you satisfied with the activities of state institutions for providing affordable and quality medical care?”

As for personal activity in this regard, it seems that it is on a rather limited scale. The part of those who regularly save for unexpected medical expenses is minimal. Adding those who do it when they have the possibility, we get approximately one third of the adult Bulgarian citizens. Almost half directly answer that they cannot afford it (Fig. 2). Supplemental health insurance is

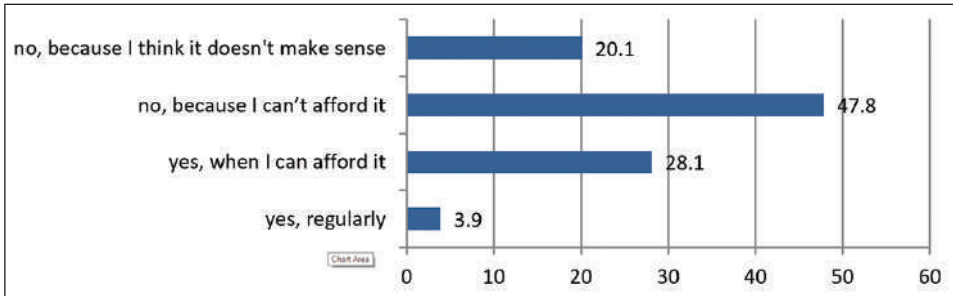


Fig. 2. Distribution of the answers to the question “Are you saving money for unexpected medical needs?”

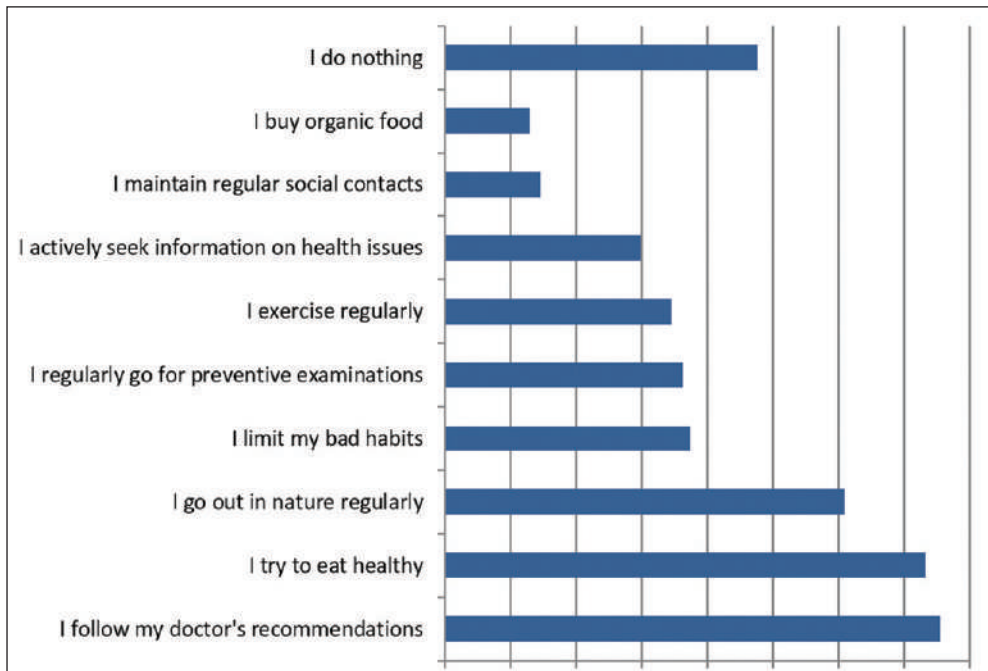


Fig. 3. Distribution of the answers to the question “What do you personally do to maintain/improve your health?”

also not popular. For the vast majority of those who do have, it is done by the employer.

Awareness of what insurance companies offer is also low. 15.9% define their awareness as good, 25.4% as weak, and more than half are completely uninformed - 58.6%.

And while the low activity in terms of actions requiring financial resources can be connected to a poor material situation, the explanation for passivity in other ways is clearly due to neglect of health and refusal of personal participation in its preservation and improvement.

Almost a quarter (23.8%) directly say they do nothing. Only 18.1% regularly go for preventive examinations. And while the purchase and consumption of organic food is unaffordable to a large part of the population for financial reasons, the aim to follow a healthy diet, which is possible for more people, is mentioned by only 36%. Only 30% regularly go out into nature, 17% play sports (Fig. 3). All this points to the lack of personal activity, of taking care of one’s own health.

It is obvious that the focus should also be on stimulating personal care and activity, which will ultimately have a positive effect not only on the individual, but also on those around him/her and on society as a whole.

Poverty

Expectedly, the present study also puts poverty on the first place among the problems of today's Bulgarian society. According to 52% of the respondents, it is a very serious problem, according to another 31% - serious. For more than a quarter (27.3%), low income is the biggest personal problem. The respondents themselves assess the material situation of their households most often as satisfactory (35.5%) and poor (33.0%).

The information under the indicators characterizing the material well-being shows that, for the most, the self-assessment of the respondents fully corresponds to the objective state. Less than half - 45.5%, are able to meet with their own funds unexpected financial expenses (emergency home repair, replacement of a washing machine, refrigerator or other appliance, etc.); 41.9% can afford replacement of furniture; a third cannot buy two pairs of seasonal shoes, and almost a quarter - to replace their worn clothes. As for a vacation lasting a week or more during the year preceding the survey, slightly more than a third of the respondents were able to afford it. For the rest, it was back in time, and for 30.7%, more than three years have passed since then. At the same time, it turns out that 20% were on vacation at the house of relatives or friends, i.e., they used an extremely economical option.

Against this background, the opinion that the state does not manage successfully to support the poor dominates among the population, as expressed by 76% of the respondents.

Dissatisfaction is more than obvious: 34.1% are completely dissatisfied, while at the other extreme - completely satisfied, are 0.4%. Those who chose the less categorically negative answer (42%) also significantly outnumber those who gave a somewhat positive assessment (16.9%).

In the situation of persistent, highly negative demographic trends, it is important to see how people evaluate what the state is doing to help raise children. In this case, the ratings are slightly more positive. Here, too, among the two extreme groups (completely satisfied - 2.5% and not at all satisfied - 16.9%), the preponderance is of those who rate it as completely unsatisfactory. However, for more precise estimates, a connection should be made with the age of the respondents and the presence of children in the household, because the awareness of individual groups is different.

The state of business is also important for the well-being of the population, including the support it receives from the state in crisis situations. And since we were recently in such a situation - first the COVID-19 pandemic, followed by the shock increase in the prices of energy carriers, we have got enough scope for findings and assessments. Despite the adopted government measures to support employers and the employed, especially in some sectors, according to a study by the National Statistical Institute from November 2020 (when the negative effect of COVID-19 and the measures to limit it was particularly strong), only 9.8% of non-financial businesses took advantage of them. Our survey also found a low, although already higher than registered at the end of 2020, share of those who utilized such mechanisms - approximately one fifth. Most commonly, these included interest-free loans, automatic payments from the Health Insurance Fund, and

similar forms of support. However, everyone is unanimous that the support is far smaller compared to the losses incurred. At the same time, the opinions expressed in other surveys are also confirmed, which outline the main problems in accessing state support: low awareness of anti-crisis measures and programmes, reluctance to apply due to high criteria and requirements, problems and difficulties in preparing the necessary application documents, which pose a real barrier to accessing the assistance programmes, especially for the unemployed, and mistrust of anti-crisis measures and their management (Mantarova 2021, 84).

The collected information shows that, for small businesses, when dealing with financial difficulties, family support (especially for women) definitely dominates - by providing financial means necessary to cover the costs of the practically non-working business. Other sources of assistance include loans from friends and personal savings.

The survey also shows a presence of anxiety. According to half of the respondents in our national research, there is a risk of an unfavourable change in their financial situation in the near future. Even if these expectations have not come true, their very existence is stressful and adversely affects the quality of life. It is logical to expect that with experience and in assessing the risk of impoverishment, people have their own personal strategies in mind.

The collected information shows a very wide spread of attitudes towards using passive coping strategies. Most of the respondents - 47.2%, state that in a crisis situation they would limit their expenses. Some kind of active strategies is advocated in about half of the responses. It is very worrying, however, that in a time of rapid entry of information and communication technologies and consequent changes in all sectors, only less than 4% of the answers include upgrading the qualification or acquiring a new qualification (Fig. 4).

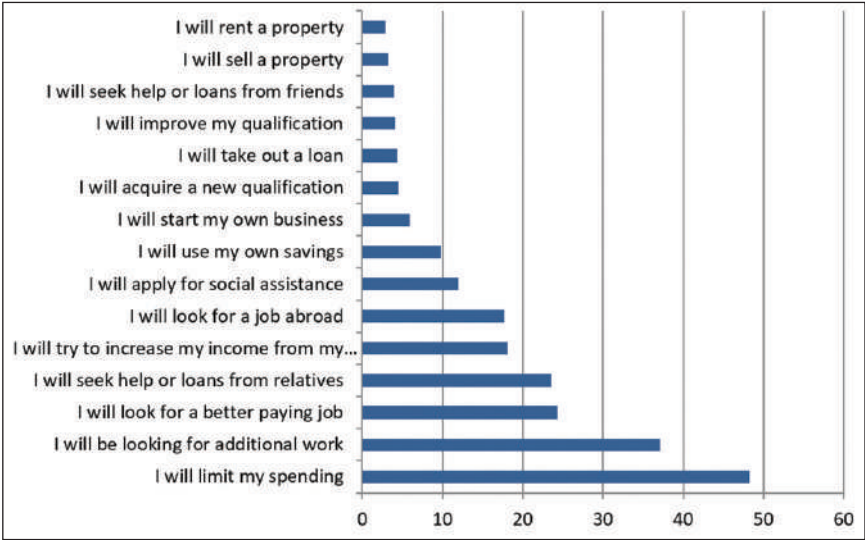


Fig. 4. Distribution of the answers to the question “If your financial situation worsens, what would you do to improve it?”

And while these are intentions for a hypothetical situation, what is already being done to increase incomes confirms the outlined picture. While two thirds rate their material situation as poor and satisfactory and only 1.7% say they do not need to raise their income, 58.5% do nothing to achieve it. About 12% maintain a household and approximately the same number performs paid services without the required registration, i.e., participates in a hidden economy. Almost 10% work overtime without an employment contract, but about 5% work overtime for the same or another employer with contracts. Only 3.3% have an additional business of their own. The conclusion which has to be drawn is that there is almost no activity, and if it exists, it is realized to no small extent in some form of shadow economy. Worrying with a view to the future is the finding of the survey among students - more than half (53.8%) consider it acceptable to get money in hand in addition to wages.

Research among business representatives shows that in these environments, passive strategies also have a definite advantage. To cope with financial difficulties, the most common way is to reduce costs, lay off staff, work at reduced prices, without profit, only to recover the funds already invested in materials, etc. In about 15% of cases, small business owners are oriented towards closing it and look for work as employees. As applied active strategies, although with different results, there is an active search for new customers through various channels (especially informal), orientation towards online activities and trade, offering home deliveries, extension of working hours, etc.

From the collected information, it can be seen that active strategies are mostly applied by men. Interestingly, contrary to expectations, these are not people from the lower age groups, but the more mature ones. The average age of those who use active coping strategies is above the average of all respondents. It can also be seen that people from Sofia are less active, they rather wait for the situation to improve by itself.

As for the intentions to act in a hypothetical future risky situation for the prosperity and even the existence of the business, passive strategies dominate here as well. The intended pricing policy varies widely, from holding service prices and operating almost without profit so as not to lose customers and the business can function in anticipation of better times, to a moderate increase to compensate for new prices of consumables, energy, equipment, as well as to a more tangible raise to pay staff better and prevent turnover. Some, offering a unique or highly sought-after product, are aiming for a more tangible price increase, confident that they will have enough paying customers. In addition to the price policy, future intentions are also related to new forms of work - on-line courses, offering new services, expanding the assortment of offered goods and services. The share of those who state that they will improve their qualifications in order to offer better and new services is minimal. Last but not least, it should be said about the presence of those who have developed their own or family business up until now, who are looking for additional employment or even closing the business and looking for a new job.

Unemployment

Material well-being is closely related to employment status. That is why the risk of unemployment is of particular importance. In December 2022, at the time of the survey, registered unemployment in Bulgaria was low. The share of people who perceive the risk of being unemployed as high is also rather low. Only for 6% such probability is very high and for 10.5% - high. Although the rates are low, the consequences for people who lose their jobs and their families, are dramatic. Additionally, it should be taken into account that a certain share of people occupy positions that do not correspond to the professions they acquired and their qualifications, so it can be assumed that the question of looking for a new job is also in front of them.

Asked how they would do it if they have to look for job, respondents set out their intentions. (Assuming that people who estimate that they are unlikely to look for work, including retirees, have not considered the issue and do not have even a rough strategy, the relative shares are calculated only for those who think that they are likely to look for a new job.)

The clear dominance of the orientation towards the use of informal contacts is immediately visible. More than two thirds would turn to friends for help in the search, over 40% to colleagues. 41.8% will use the Internet to search for an employer. In the next place are the relatives - 35.7%. The share of those who will look for a new job with the help of state labour offices is practically the same - 34.9%. The share of the indicated advertisements in the media is very small, and only 2.6% would turn to private agencies.

It is interesting to see what assessments are given by people who have already used the services of one or another organization and institution. This will show to what extent the attitudes are adequate to the quality of the services provided or are based on some preconceived opinions.

It turns out that those most satisfied with job-search assistance are the ones who receive it from friends and relatives - 75.6% and 62.1%, respectively. Those satisfied with Internet assistance follow closely, with 56%. As for the services provided by the state labour offices, the opinion of those who used them is definitely not good. Slightly more than a third - 34.4% (7.2% and 27.2%, respectively) are completely or partially satisfied. The evaluations of private agency services are even more categorically negative - only 2.5% are completely satisfied, and at the other extreme - 18.4% are completely dissatisfied. The comparison of the answers regarding satisfaction with the services provided and regarding turning to certain entities for such a service shows that information primarily flows through informal channels directing people where to seek help when looking for a job. At the same time, it is also evident that the state labour offices must seriously change the way they work in order to move from being mere administrative structures with statistical functions to successfully fulfilling the tasks for which they were created.

As for students, in view of the challenges of the transition from study to employment, there is a clear concern among them due to difficulties in finding a job. That is why the importance of institutions and organizations whose purpose is to provide assistance in this regard is growing. What ratings are given

by those who have sought their assistance? The collected information shows that the users of the services of the state labour offices do not give a good assessment of the assistance provided. Slightly more than a third (35.3%) are completely or rather satisfied. The remaining 64.7% are rather or completely dissatisfied. These results contrast sharply with satisfaction with help received from friends and relatives. They are also much more satisfied with the mediation of the Internet. Obviously, employment offices still have a lot to do, including focusing on different target groups, showing adaptability and innovation in our dynamic times, in order to be able to provide real and effective assistance.

There is a strong dissatisfaction with what is being done by the state institutions and, accordingly, expectations for support from the state in this regard are low.

Obviously, what the person himself will do is of key importance. It is noteworthy that in case of difficulties in finding a suitable job, most people would accept to work outside their specialty - 60.3% unconditionally agree and 10.9% - as a last resort; to accept a job requiring a lower qualification than theirs - 58.2% and 12.9%, respectively. A total of 67.3% are inclined to train for a new profession or to improve their qualifications. Much less - 36.2% and another 29.2%, as a last resort, are ready to travel for work to another settlement. Only 15.0% and 26.6%, as a last resort, are willing to move to live in another settlement. At the same time, the share of those who, having found themselves in such a situation, have the attitude of going to work abroad is higher. Additional clarifying questions confirm the low readiness for internal spatial mobility. There is a willingness to move to another settlement mainly for significantly better paid work, and secondly for work in much better conditions.

Crime

Another risk to physical security is the likelihood of a person becoming a victim of criminal assault. The research shows that more than a third of the respondents - 39.1% - assess the probability that they will personally become a victim of a crime as high. At the other extreme - that there is almost no such probability, are 12.6%. 11.5% cannot determine such probability.

This is not surprising given the assessment of this aspect of the social situation. It is definitely disturbing that a little less than two thirds - 60.6% - view crime as a serious and very serious problem for today's Bulgarian society.

At the same time, the survey shows the strong dissatisfaction with what state institutions are doing to ensure people's safety. Fully satisfied with what the state is doing are a minimal percentage - 1.2%, partially - 16.8%, or a total of less than a fifth. At the other pole - 30.2% are completely dissatisfied, rather not - 47.6%. It is more than obvious that the state does not meet the expectations and demands of its citizens regarding their fundamental right, and it cannot be expected that this will not reflect on their attitude towards the state and the fulfilment of their civic duties.

The answers of the people who, during the preceding 12 months of the survey, have become victims of some kind of criminal assault and have reported to the police are also indicative. Approximately a quarter are somewhat satis-

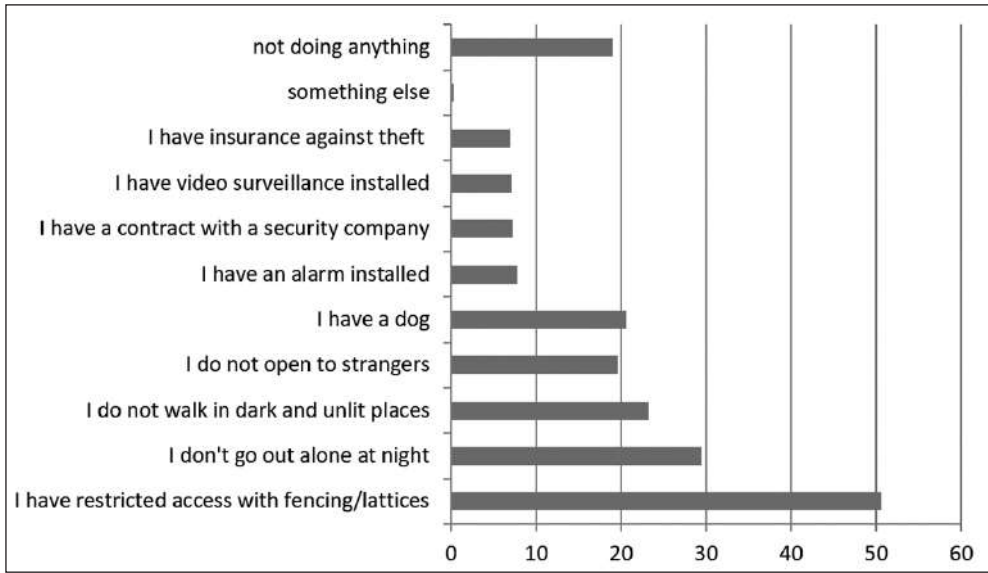


Fig. 5. Distribution of the answers to the question “What are people doing to protect themselves from criminal encroachment?”

fied - 4.2% completely and 20.8% partially. The majority express dissatisfaction - 32.2% are not at all satisfied with the actions of the police, and 42.7% are rather dissatisfied.

People are divided in their opinions whose concern should be the provision of personal and property security. According to 54.6%, it should be entirely or primarily the responsibility of the state, while the rest consider that it should be the concern of the individual.

The recorded orientation of the answers in the direction of the individual reflects the state’s failure to effectively control crime for over three decades, compelling individuals to take their security “into their own hands”.

The information gathered shows that less than a fifth, for one reason or another, do nothing. However, half, according to their capabilities, have done something (fences, window bars, etc.) to limit access to themselves and their properties. Relatively few, obviously for financial reasons, are those who use security companies, alarms and video surveillance. A significant number of people in their behaviour comply with the situation - almost 30% do not go out alone in the late hours and at night, other more than 20% do not go to dark and unlit places, more than 20% do not open the door to strangers (Fig. 5).

Conclusions

The analysis of the information collected in the course of our research shows that the prevailing view in society is that the state should bear primary responsibility for protecting people from a wide range of risks. However, there

are widespread assessments that the state is far from fulfilling its commitments. It does not provide affordable and quality healthcare, and an environment that does not harm people. It does not adequately support the poor, and the assistance in raising children amid a severe and prolonged demographic crisis is not sufficient.

At the same time, what the individual does to prevent and respond to risks, in many cases cannot be defined as active behaviour that is adequate to contemporary conditions. And while low activity in terms of actions to preserve and improve health, requiring financial funds, can be linked to a poor material situation, the explanation for passivity in other directions is clearly due to neglect of health and refusal of personal participation in its preservation and improvement. It is obvious that the focus should also be on stimulating personal care and activity, which will ultimately have a positive effect not only on the individual, but also on those around them and on society as a whole.

With regard to material well-being, attitudes towards implementing passive coping strategies, mainly cost containment, are very widespread. It is very worrying that in a time of rapid entry of information and communication technologies and consequent changes in all sectors, only less than 4% of the respondents give answers including upgrading the qualification or acquiring a new qualification. The strategies actually implemented support what has been said. Despite the high percentage assessing their material situation as bad and satisfactory, more than half do nothing to improve it. The activity is weak, and to the extent that it exists, it is realized to no small extent in some form of shadow economy. A concerning finding for the future from the student survey is that a large proportion of them consider it acceptable to receive cash payments in addition to their salaries and to provide services for cash payments.

Passive behaviour definitely prevails not only on a personal level, but also in small business. The implementation of active strategies is limited and, despite expectations, it is not concentrated among young people and residents of the capital. Among the interviewees, there is a minimal share of those oriented towards increasing qualifications with a view to innovation and offering higher quality and new services. For one reason or another, the state support offered in a crisis situation is assessed as insufficient and poorly accessible.

In the search for a job as the source of income, people rely primarily on informal contacts. State structures are not evaluated as working efficiently enough, and accordingly the attitude towards seeking their assistance is limited. The readiness for spatial mobility in the country is weak, a more preferred option is a compromise when accepting a job requiring a lower qualification or not in the acquired speciality.

As for the risks to the physical security and the inviolability of the person and property, the expectations are directed first and foremost to the state. However, the general opinion is that it is far from fulfilling its commitments - it does not protect to an acceptable degree from criminal assault on the person and their property. Disappointment with the state's inability to control crime for more than three decades, forces the individual to take their security "into their own hands" and, within their means, take actions to increase their security, or at the very least, adapt their behaviour to the situation.

In general, there is dissatisfaction with what the state is doing, but also individual strategies to prevent risks and limit their negative consequences are characterized by passivity and often come down to imposing restrictions. Attitudes, and even less the actual implementation of promising actions from the perspective of the future, are thinly spread. However, there are reasons to say that given the high expectations placed on the state and the dissatisfaction with its efforts, it cannot be expected that there will not be an impact on people's attitude towards the state and towards the fulfilment of their civic duties.

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