



7. Empowering Women in Sri Lanka's Informal Sector: Challenges, Opportunities, and Policy Implications

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Abstract

Women's participation in the informal sector is vital for economic development, yet they encounter numerous challenges. This study investigates income generation among women in the informal sector, aiming to explore income sources, employment settings, time allocation patterns, income levels, and expenditure influences. Based on purposive sampling, 2300 women across nine districts of Sri Lanka were surveyed, representing diverse ages and backgrounds. The research reveals self-employment as dominant, with supplementary income sources common. Spatially, home-based work prevails. Challenges encompass financial constraints, market limitations, and competition. To address these, tailored microfinance programs and market linkage enhancements are recommended. By addressing these challenges, policymakers can promote the empowerment and well-being of women in the informal sector, contributing to broader socio-economic development. Keywords: Challenges, Employment, Informal Sector, Income Generation, Socio-economic Development.

Introduction and Objectives

Women's participation in the informal sector plays a crucial role in the economic landscape of many countries, contributing significantly to household livelihoods, poverty reduction, and overall socio-economic development. The informal sector encompasses a diverse range of economic activities, including self-employment, small-scale trade, agriculture, and household production, among others. Despite its importance, the informal sector often operates outside formal regulatory frameworks, presenting unique challenges and opportunities for women workers (De Silva, 2006).



In recent years, there has been growing recognition of the need to understand and address the specific dynamics of women's engagement in the informal economy. Women in the informal sector face a myriad of challenges, including limited access to financial resources, lack of social protection, and discrimination based on gender and socio-economic status (Bhatta, 2016). At the same time, they also demonstrate resilience, resourcefulness, and entrepreneurial spirit in navigating these challenges and sustaining their livelihoods.

Understanding the various aspects of income generation among women in the informal sector is essential for designing effective policies and interventions aimed at promoting their economic empowerment and social inclusion. This includes examining their sources of income, employment settings, time allocation for income-generating activities, income levels, expenditure patterns, reasons for choosing informal sector jobs, and barriers to increasing their income. By gaining insights into these areas, policymakers, practitioners, and other stakeholders can develop targeted strategies to address the needs and challenges faced by women in the informal economy.

The study aims to comprehensively investigate various aspects of income generation among women employed in the informal sector, with the following objectives. Firstly, it seeks to explore diverse sources of income, including self-employment, multiple income streams, and other economic activities. Additionally, the study aims to analyze the employment settings of these women, ranging from home-based work to business locations and mobile sales strategies. Furthermore, it intends to assess the time allocation patterns, both daily and weekly, to understand how women balance income-generating activities with other responsibilities. Moreover, the study will evaluate the income levels of women in the informal sector, considering both daily and monthly earnings, and examine how expenditure patterns influence household resilience. It also aims to investigate the motivations behind choosing informal sector employment and identify barriers hindering income growth within this sector. Overall, by addressing these objectives, the study aims to provide valuable insights into the economic dynamics of women in the informal sector, informing policies and initiatives aimed at promoting their empowerment and well-being.

Methodology

This research endeavor embarked on a meticulous journey to delve into the multifaceted realm of social security systems and the intricate challenges encountered by women entrenched within Sri Lanka's informal sector. Employing a sophisticated methodology, the study harnessed the power of open-ended questionnaires, strategically designed to elicit detailed and descriptive responses.

The foundation of this research rested upon the principles of purposive sampling, a judicious approach meticulously tailored to select a cohort of 20 women from each divisional secretariat. This deliberate curation culminated in a diverse sample pool comprising 2300 women, meticulously drawn from 115 divisions spanning nine districts. Embracing a spectrum of ages, ranging from 18 to 69, these women encapsulated the heterogeneous landscape of the informal sector, embodying a mosaic of socio-economic backgrounds and occupational pursuits.

Each questionnaire was meticulously analysed, with responses meticulously coded to derive of the narratives shared. The transition to data analysis heralded the advent of cutting-edge computational techniques, facilitated by the CG20 program. This served as a conduit through which raw data metamorphosed into actionable insights, facilitating a deeper comprehension of the intricacies underpinning social security dynamics within the informal sector.

District selection emerged as a pivotal basis, with precision to ensure optimal representation across Sri Lanka's diverse provincial landscape. By leveraging insights gleaned from the 2015 labor force census report, districts were chosen based on their pronounced contribution to the non-agricultural informal sector. This careful curation facilitated a holistic exploration of social security paradigms, spanning both urban and rural domains, thereby enriching the framework of the research with nuanced perspectives from across the socio-economic spectrum.

In essence, this research endeavor transcended the confines of conventional inquiry, embarking on a transformative journey aimed at loosening the complexities inherent within Sri Lanka's informal sector.

Results and Findings

Demographic Data

The sociological composition of women engaged in the informal sector, as revealed by the research data spanning nine districts, offers profound insights into their demographic makeup. Within this

expansive sample, the distribution across districts varied significantly. Kandy district displayed the highest representation, comprising 18% of the total research population, while Mullaitivu district exhibited the lowest participation rate at 5%.

Further delineating the demographic landscape, ethnicity, and religion emerged as noticeable dimensions shaping the identities of women in the informal sector. Among the research sample from District 09, 80% identified as Sinhalese, with Buddhism prevailing as the predominant religion, embraced by 73% of the women. Tamil ethnicity constituted 15% of the sample, predominantly adhering to Hinduism, while 5% identified as Muslim, with Islam as their primary faith. Interestingly, Catholic women accounted for 5 out of 7 individuals representing diverse ethnic backgrounds.

Age served as another pivotal axis of analysis, unveiling a nuanced distribution within the research sample. Notably, a minor portion, comprising 11 individuals, fell below the age of 19, while only 5 individuals were aged 60 and above. The bulk of the sample, constituting 58%, clustered within the age bracket of 19 to 32, signifying a younger demographic segment actively engaged in the informal sector. Meanwhile, 26% fell within the 33 to 46 age range, indicating a substantial proportion of mid-career individuals, with 26% aged between 47 and 60, underscoring the sustained participation of mature workers. Additionally, 3% of the sample surpassed the age of 60, highlighting the presence of seasoned individuals contributing to the informal sector.

The educational attainment and civil status of women comprising the research sample offer insights into their socio-economic profiles and life trajectories. Within the educational spectrum delineated in Chart 01, a diverse array of educational backgrounds is evident. Notably, 3% of the sample had never received formal schooling, underscoring the barriers to education prevalent among certain segments of the population. Meanwhile, substantial proportions of individuals had completed various levels of schooling, with 12% completing grades 1 to 5, 26% completing grades 6 to 10, and 34% passing the Ordinary Level (O/L) examination. Additionally, 13% had pursued education up to the Advanced Level (A/L), with 11% achieving A/L passes. A smaller cohort, comprising 0.4%, had attained bachelor's degrees or higher education, while 0.1% had pursued alternative vocational training pathways.

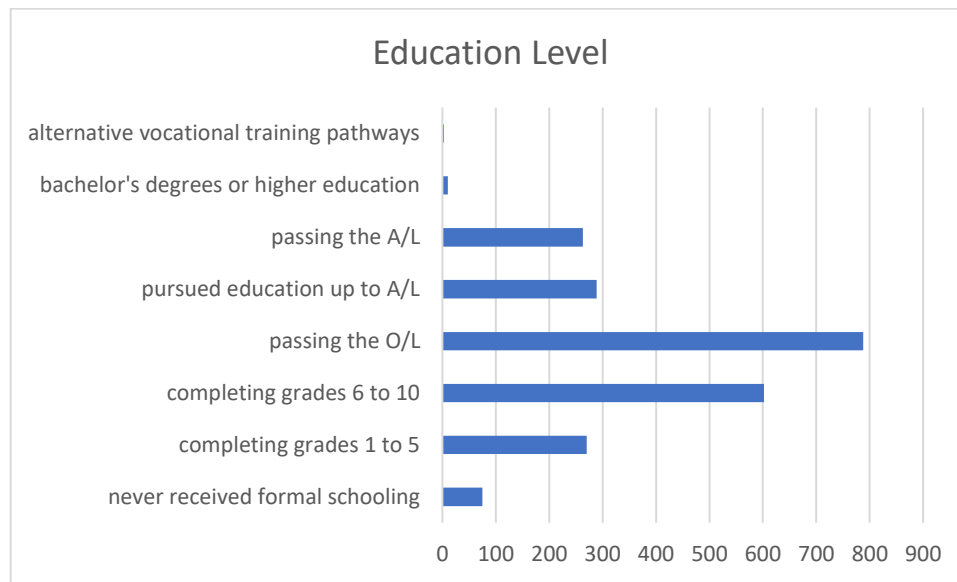


Chart 01- Education Level

Turning to civil status, a significant majority, constituting 77.7% of the sample, were married women, reflecting the prevalent societal norm of matrimony. Conversely, unmarried individuals represented a modest 4.3%, indicating a smaller segment abstaining from or yet to embark on marital unions. The presence of widows accounted for 14.1% of the sample, underscoring the vulnerability faced by women navigating life without spousal support due to bereavement. Furthermore, legally divorced individuals comprised 1.9% of the sample, emblematic of the changing social dynamics surrounding marital dissolution. Notably, a subgroup of 200 women fell into the "Other" category, denoting complex marital circumstances such as separation without legal divorce or abandonment by spouses, highlighting the multifaceted nature of marital relationships and their implications for social security and well-being.

Together, these insights into educational attainment and civil status paint a nuanced portrait of women engaged in the informal sector, shedding light on the intersecting axes of education, marriage, and societal roles. Such understanding is crucial for policymakers and stakeholders seeking to devise inclusive and effective social security measures tailored to the diverse needs and circumstances of women across the socio-economic spectrum.

The research delves into the intricate landscape of income generation among women entrenched within the informal sector, offering illuminating insights into the diverse array of channels through which livelihoods are sustained.

Income Generation of Women Working in the Informal Sector

According to Table 01, the predominant mode of income generation for women in the informal sector is self-employment or business ventures, constituting a significant majority at 51%. This underscores the entrepreneurial spirit and autonomy prevalent among these women, who actively engage in various economic endeavors to secure their livelihoods. Furthermore, a substantial proportion, accounting for 39%, report multiple sources of income, indicating a diversified approach to financial sustainability encompassing various streams such as own informal sector employment, husband's income, and waged employment.

Conversely, reliance on daily wages or income derived from husbands' occupations emerges as comparatively minor contributors to household incomes, with only 3% citing daily wages as their main income source and 6% relying on their husbands' earnings. Notably, a marginal percentage of women identify other sources of income, representing 1% of the sample.

No	Main Source of Income	Amount
1.	Daily Wages (Wage Work)	72
2.	Self-Employment/Business	1166
3.	Income of husband	134
4.	Other	31
5.	Go with several sources of income above	897
	Total	2300

Table 01- Source of Income

Place of employment

Chart- 02 provides a comprehensive overview of the diverse employment settings embraced by women in the informal sector, shedding light on the spatial dimensions of their economic activities and the nuanced dynamics shaping their work environments.

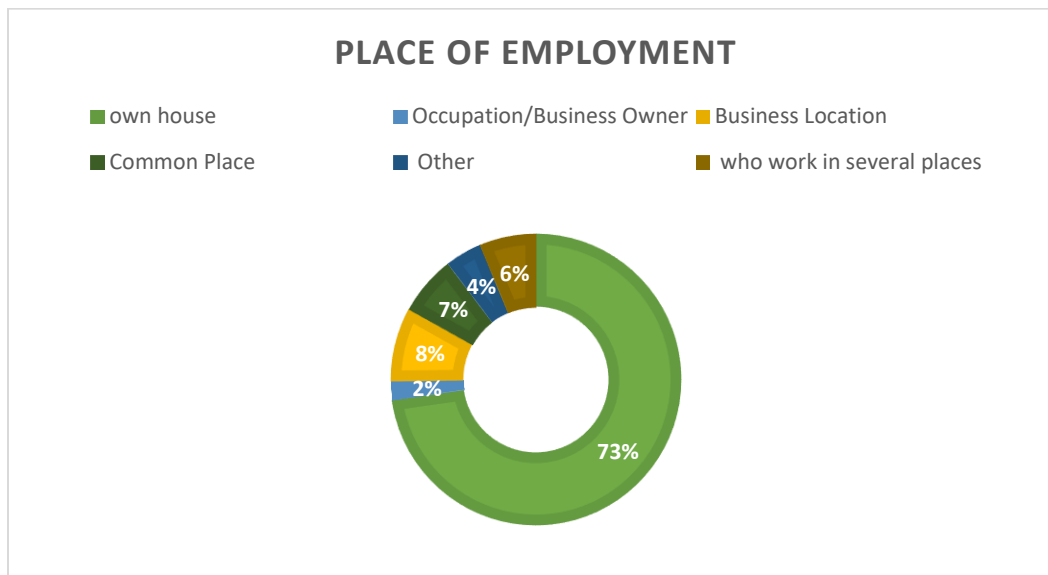


Chart 02- Place of Employment

A striking majority, comprising 73% of the surveyed women, opt to conduct their income-generating activities from the comfort and convenience of their own homes. This preference for home-based work underscores the multifaceted advantages it offers, including cost-effectiveness by obviating the need for additional rental expenditures and utilities such as water and electricity. Moreover, leveraging familial support, these women can seamlessly integrate their income-generating endeavors with their roles as mothers and wives, minimizing disruptions to household dynamics while bolstering the family's economic resilience.

In contrast, a smaller proportion, representing 4% of the sample, operate from the premises of the employer's or business owner's house, while 8% engage in business activities at dedicated business locations. Another 7% of women opt for common areas such as temples, religious sites, highways, or public markets as their workplace, leveraging the foot traffic and commercial opportunities inherent in these bustling environments. Additionally, 4% adopt mobile sales strategies, traversing neighborhoods or utilizing mobile sales vehicles to reach customers door-to-door, thus maximizing outreach and market penetration.

Notably, a segment comprising 6% of women embrace a hybrid approach, traversing multiple employment settings to diversify their income-generating endeavors and capitalize on varied opportunities.

The pronounced preference for home-based work underscores the adaptability and resourcefulness of women in navigating the informal economy, leveraging familial and spatial dynamics to

optimize economic outcomes while maintaining harmony within the household. This decentralized mode of economic engagement not only fosters financial autonomy and flexibility but also underscores the pivotal role of women as economic agents driving household well-being and resilience. Such insights are instrumental in informing policies and interventions aimed at fostering an enabling environment conducive to the empowerment and economic inclusion of women within the informal sector.

Time Spent on Income-generating Work

The research delves into the temporal dimensions of women's engagement in income-generating activities within the informal sector, offering valuable insights into the frequency and duration of their work commitments.

When examining the frequency of engagement, a significant majority of women, comprising 60%, are actively involved in income-generating activities every day of the week, underscoring the pervasive nature of their work commitments. Following closely behind, 21% engage in income generation as per their availability, highlighting a flexible approach to work scheduling. Conversely, a smaller percentage, accounting for 1%, are exclusively engaged in income generation on weekends and holidays, with 3% adopting other sporadic work patterns, such as participation in fairs or seasonal income-generating opportunities. Additionally, 15% confine their income-generating activities to a five-day workweek, reflecting a more structured and regimented approach to work scheduling.

Turning to the duration of their engagement, the data reveals a relatively concentrated distribution of working hours. Notably, 28% of women dedicate between 4 to 6 hours per day to income-generating activities, constituting the largest segment. Following closely, 24% engage in work for 6 to 8 hours daily, while 23% allocate 2 to 4 hours daily to their income-generating endeavors. A smaller percentage, representing 20%, extend their workdays beyond 8 hours, showcasing a commitment to maximizing productivity and economic returns. Conversely, only 5% engage in work for less than 2 hours per day, reflecting a minor segment with relatively shorter work commitments.

Overall, the data underscores the significant time investment made by women in the informal sector towards income generation, with over 70% dedicating more than 4 hours daily to their work

and over 75% engaging in income-generating activities on more than 5 days per week. This profound commitment underscores the pivotal role of women as primary contributors to household livelihoods and economic well-being within the informal economy. Such insights are instrumental in informing policies and interventions aimed at enhancing the economic empowerment and socio-economic resilience of women within the informal sector.

Monthly and Daily Income

The analysis of both daily and monthly income among women in the informal sector reveals a reality characterized by widespread financial insecurity and low earning potential, contrasted with relatively higher-income earners.

Beginning with daily income, the data illustrates that a significant proportion of women, approximately 70 individuals, earn less than Rs. 500 per day, with 25 women earning less than Rs. 250 per day. This indicates a substantial segment of the workforce grappling with insufficient daily earnings, which can significantly impact their standard of living and ability to save or invest in social security systems.

Turning to monthly income, the situation appears even more precarious, with a staggering 58% of women earning less than Rs. 10,000 per month. Within this bracket, 36% fall within the income range of Rs. 5,000 to Rs. 7,500 per month, while 22% earn between Rs. 7,500 and Rs. 10,000 monthly. This underscores the acute financial vulnerability faced by a majority of women in the informal sector, with their earnings often insufficient to meet basic needs or build financial resilience.

However, amidst this pervasive financial hardship, there exist pockets of optimism, with 19% of women earning more than Rs. 15,000 per month, and a notable segment of 42 individuals enjoying monthly incomes exceeding Rs. 15,000. Moreover, it is heartening to note that some women attain even higher levels of income, surpassing Rs. 50,000 per month, indicative of their entrepreneurial acumen and economic success within the informal economy.

Yet, despite these brighter spots, the overarching trend highlights the urgent need for interventions aimed at bolstering the economic prospects and financial security of women in the informal sector. Adequate remuneration for their labor and equitable access to economic opportunities are crucial

for mitigating poverty, enhancing livelihoods, and fostering socio-economic empowerment among this vulnerable segment of the workforce.

Expenditure Patterns

The expenditure patterns of women in the informal sector reflect a pragmatic approach to budget allocation, with a predominant focus on meeting essential needs and ensuring the well-being of themselves and their families.

No.	Expenditure	Amount
01	Food	43
02	Clothes	2
03	medicine	10
04	Educational Activities	29
05	Social needs	6
06	Beauty work	2
07	Loan payments	6
08	House construction	2
09	Other	25
10	Bearing some of the above expenses	2175

Table 02-Expenditure

As defined in Table 02, a substantial proportion of women, representing 95%, allocate their hard-earned income towards bearing various expenses across multiple categories. This inclusive approach underscores the multifaceted nature of financial responsibilities assumed by these women, encompassing expenditures related to food, clothing, medicine, education, social needs, beauty, loan payments, house construction, and other miscellaneous expenses.

Notably, while a significant percentage of income is not allocated for specific expenditure categories, the allocation towards necessities such as food and educational activities remains crucial. The data indicates that 2% of women allocate funds towards food, highlighting the priority accorded to securing nutritional sustenance for themselves and their families. Similarly, 1% of income is directed towards educational activities, underscoring the commitment towards investing in the future through the education of themselves or their dependents.

However, it is noteworthy that the percentages allocated towards specific expenditure categories, such as food and education, are relatively low, indicating potential financial constraints that hinder the ability to fully meet basic needs. Despite this, the fact that this group constitutes a small fraction

of the total population surveyed is somewhat reassuring, suggesting that the majority of women can cover a broader spectrum of expenses, though with varying degrees of financial flexibility. In summary, while the expenditure patterns reflect a pragmatic and comprehensive approach to budget allocation, the data also underscores the challenges faced by women in the informal sector in meeting their basic needs with their income. Addressing these challenges requires concerted efforts to enhance economic opportunities, improve income levels, and strengthen social support systems to ensure the well-being and financial security of women within this vulnerable segment of the workforce.

Reasons for Selecting a Job in the Informal Sector

The motivations behind individuals opting for employment within the informal sector are diverse and multifaceted, reflecting both pragmatic considerations and personal circumstances.

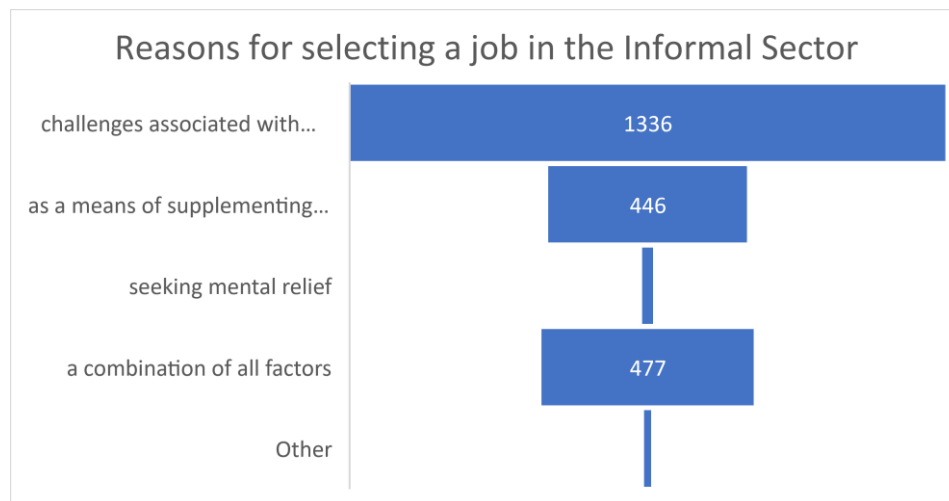


Chart 03- Reasons for selecting a job in the Informal Sector

A significant proportion, constituting approximately 58% of individuals, are drawn to informal sector jobs primarily due to the challenges associated with accessing formal employment opportunities or the perceived advantages inherent in informal sector work. These challenges may include barriers such as limited educational qualifications, lack of relevant skills or training, or structural constraints within the formal job market. Additionally, the informal sector often offers greater flexibility and accessibility, making it a viable option for individuals facing obstacles in securing formal employment.

Furthermore, 19% of individuals engage in informal sector work as a means of supplementing their primary source of income, reflecting the necessity to extend household finances and meet growing expenses. This supplementary income serves as a vital lifeline for many households, enabling them to cope with economic uncertainties and improve their overall financial resilience. Moreover, a smaller segment, comprising around 1% of individuals, are motivated by factors beyond purely economic considerations, such as seeking mental relief or pursuing personal interests. For these individuals, informal sector employment may offer a sense of autonomy, fulfilment, or creative expression that is not readily available in formal employment settings.

Interestingly, a subset of individuals, 21%, cite a combination of these factors as their rationale for choosing informal sector employment. This underscores the complex interplay of personal, economic, and structural factors influencing individuals' career choices within the informal economy.

Notably, a significant proportion of individuals within this cohort possess educational qualifications, with approximately 57% having passed their General Certificate of Education (G.E.C.). For these individuals, informal sector employment represents an opportunity to contribute to their family's economic well-being and supplement household income, despite potential debates regarding their contribution to the national economy.

In essence, the decision to pursue employment within the informal sector is shaped by a myriad of factors, including economic necessity, accessibility, flexibility, and personal preferences. Understanding these motivations is crucial for informing policy interventions aimed at enhancing economic opportunities, promoting formalization, and improving the overall well-being of individuals engaged in informal sector work.

Barriers to Increasing Income

Chart 04 illustrates the primary challenges encountered by women engaged in informal sector employment, providing valuable insights into the obstacles and barriers they navigate in their pursuit of economic livelihoods.

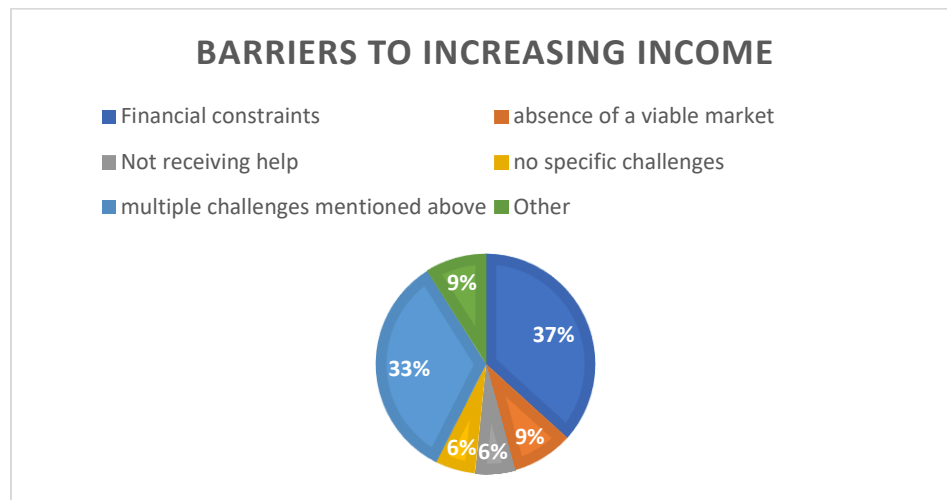


Chart 04- Barriers to increasing income

A significant majority of women, comprising 37% of the sample, identify financial constraints as the foremost challenge impeding their ability to thrive within the informal economy. These constraints may manifest in various forms, including limited access to credit or capital, inadequate savings, or irregular cash flow, hampering their capacity to sustain and expand their businesses.

Additionally, a notable proportion of women, representing 9% of the sample, cite the absence of a viable market as a significant obstacle. This challenge may stem from factors such as limited demand for their goods or services, intense competition, or inadequate infrastructure, hindering their ability to effectively market and sell their products.

Furthermore, 6% of women not receiving help to carry on as notable challenges and a subset of women, comprising 6% of the sample, report facing no specific challenges in their informal sector endeavors, indicating a relatively smooth and unencumbered experience. Conversely, a larger percentage, constituting 33% of the sample, continue their work despite encountering multiple challenges, underscoring their resilience and determination to overcome obstacles.

Moreover, 9% of women identify miscellaneous challenges categorized under "Other," reflecting a diverse array of impediments that may include regulatory constraints, social stigma, or personal hardships.

Overall, the data underscores the multifaceted nature of challenges faced by women in the informal sector, ranging from financial constraints and market limitations to competition and logistical hurdles. Addressing these challenges requires targeted interventions aimed at enhancing access to financial resources, strengthening market linkages, improving infrastructure, and fostering an

enabling environment conducive to the economic empowerment and resilience of women within the informal economy.

Analysis and Discussion

The research conducted on women engaged in Sri Lanka's informal sector offers a rich tapestry of insights into their socio-economic circumstances, providing an understanding of their demographic composition, income generation strategies, and the myriad challenges they confront. This comprehensive analysis spans diverse dimensions, ranging from geographical distribution and ethnicity to educational attainment and expenditure patterns, painting a holistic picture of the complex realities faced by women navigating the informal economy.

Firstly, the research examines the demographic landscape, revealing significant variations across different districts and socio-cultural identities. It highlights the predominant representation of certain districts, such as Kandy, and delineates the ethnic and religious diversity within the sample, underscoring the intersecting axes of identity shaping women's experiences in the informal sector. Moreover, the age distribution elucidates the presence of a wide spectrum of individuals, ranging from young entrants to seasoned veterans, highlighting the diverse life trajectories and contributions of women across different age cohorts.

Furthermore, the study delves into the educational attainment and civil status of women, shedding light on the socio-economic profiles and life trajectories of individuals within the sample. It elucidates the barriers to education prevalent among certain segments of the population, as evidenced by the proportion of individuals with limited formal schooling. Additionally, the analysis of civil status unveils a mosaic of marital circumstances, ranging from traditional marital unions to complex arrangements such as separation and widowhood, underscoring the multifaceted nature of marital relationships and their implications for social security and well-being.

In terms of income generation, the research unveils a diverse array of channels through which women sustain their livelihoods within the informal sector. While self-employment and business ventures emerge as predominant modes of income generation, significant segments of the population rely on supplementary sources of income, including waged work and spousal earnings. However, despite their entrepreneurial endeavors, many women grapple with low earning potential

and financial insecurity, with a substantial proportion earning meager incomes insufficient to meet basic needs or build financial resilience.

Moreover, the study elucidates the spatial dynamics of women's employment, highlighting a pronounced preference for home-based work among the majority of respondents. While this mode of employment offers certain advantages, including flexibility and cost-effectiveness, women also face significant challenges such as limited market access and intense competition. Addressing these barriers necessitates targeted interventions aimed at improving market linkages, providing access to financial resources, and enhancing entrepreneurial skills to empower women to thrive in the competitive business landscape.

Additionally, the research underscores the multifaceted nature of challenges faced by women in the informal sector, ranging from financial constraints and market limitations to competition and logistical hurdles. These barriers not only hinder their economic prospects but also perpetuate socio-economic inequalities, exacerbating vulnerabilities and limiting opportunities for advancement. By understanding the root causes of these challenges and developing holistic strategies to address them, policymakers and stakeholders can create an enabling environment that fosters the empowerment and economic inclusion of women across the informal economy.

In essence, the research offers a comprehensive analysis of the socio-economic landscape inhabited by women in Sri Lanka's informal sector, providing valuable insights into their lived experiences, challenges, and aspirations. By leveraging these insights to inform policy-making and targeted interventions, stakeholders can work towards creating a more equitable and inclusive economic environment that enables women to realize their full potential as active contributors to socio-economic development and prosperity.

Conclusion and Recommendations

In conclusion, this research offers a nuanced understanding of the socio-economic dynamics impacting women in Sri Lanka's informal sector. It highlights the diverse demographic makeup of this workforce, emphasizing the need for tailored interventions to address the unique challenges faced by different demographic groups. Despite their resilience and resourcefulness in navigating economic landscapes, many women encounter significant financial insecurity and low earning potential, underscoring the urgency of initiatives aimed at enhancing economic opportunities.

The preference for home-based work among women underscores the importance of flexibility and familial responsibilities. However, challenges such as limited market access and intense competition necessitate targeted interventions to strengthen market linkages and support entrepreneurial endeavors. Additionally, the multifaceted nature of challenges faced by women in the informal sector, from financial constraints to logistical hurdles, underscores the need for holistic strategies encompassing access to financial resources, skills development, and supportive policy frameworks.

To effectively address the challenges faced by women in Sri Lanka's informal sector, several key recommendations can be identified. First, there is a need to enhance access to financial resources through tailored microfinance and credit programs, which can support entrepreneurship and income-generating activities. Second, efforts should be made to strengthen market linkages by providing training and networking opportunities to help women market their products and services more effectively. Third, investing in skills development through training programs can empower women to diversify their income streams and adapt to changing market dynamics. Additionally, supportive policy frameworks that promote gender equality and protect informal sector workers' rights are essential for creating an enabling environment for women's economic empowerment. Finally, fostering collaborative efforts between government agencies, civil society organizations, and the private sector can maximize impact and address the complex challenges faced by women in the informal sector. By implementing these recommendations, stakeholders can work towards creating a more equitable and inclusive society where all individuals, including women in the informal economy, have the opportunity to thrive and contribute to sustainable development.

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