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**WOMEN IN INFORMAL LABOR MARKET AND HOUSEHOLD
INCOME, A CASE OF MOGADISHU CITY, SOMALIA**

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Abstract

Purpose: The purpose of the paper was to establish the relationship between women in informal labor market and household income in Mogadishu, Somalia.

Methodology: The paper employed desktop methodology, which involved review of existing literature relating to the study topic.

Results: Based on the findings the paper concluded that women in Somalia are not socialized as independent economic decision makers, which is the core of the entrepreneurial spirit. The study further concluded that women in Somalia experience numerous challenges which hinder their participation and productivity in the economy. Some of these challenges include; financial problem, violence against women, lack of sufficient knowledge and family problems.

Unique contribution to theory, practice and policy: The study recommended that Somali government should ensure that there is no violence against women and should put in place institutions to advocate for the rights of women. Further, the Somali government should initiative programs aimed at enhancing the financial capacity of women such as offering women scholarships, easy loans and monetary incentives. Finally, the study recommended that government should review the public policy in order to provide better guidance and awareness to rural female workers.

Keywords: *women, informal labor market, household income*

1.0 INTRODUCTION

1.1 Background of the Study

Informal employment is rising rapidly in all regions of the world and in many developing countries it has long been a way of life. The old economic picture of a place of work was the shop, the office or the factory. The new reality of a workplace is often the street, the sidewalk or the home. Economic downturns, the globalization of value chains, and government cuts to social spending are some of the factors that push people into informal employment (Todaro & Smith, 2012). The informal employment is characterized by vulnerability. Informal workers' working environment is not protected by health and safety legislation. They do not receive overtime payment, a minimum wage, worker benefits such as paid vacation and sick leave, health insurance, unemployment insurance, maternity benefits and parental leave. They have little or no formal means of managing risk, are not covered with pension benefits or access to child care. They have little access to mortgage loans or scholarships to help finance housing and education. They are vulnerable to various forms of exploitation by employers as they often work without written contracts.

Casual work by and large and the casual division specifically represent a huge piece of numerous creating economies. Exercises arranged as casual happen, more often than not, suddenly and on an apparently subsistence level. There are no duties forced on these sorts of business and the money related estimation of the products and enterprises that they create are not tallied towards a country's legitimate monetary yield, for example, GDP. Nonetheless, as a general rule, the casual division constitutes an awesome extent of building up nations' economies when contrasted with different sorts of institutional areas (Cling et al., 2011). Interests in human capital, particularly for ladies, have been demonstrated to produce considerable comes back to work in the economy all in all. However the all-inclusiveness of this finding crosswise over sub-areas of the market like the casual division is yet to be formally perceived. Just when such causality is affirmed could there be more top to bottom investigations on the viability of current training consumptions and in addition recommendations for future adjustment.

The informal economy is dominated by women. Within informal employment, their wages are lower than men's. The types of informal work women do as market or street vendors, hawkers or homeworkers, expose them to risks to their physical safety and health. The provision of social protection, including health insurance, pensions, and maternity benefits, improving occupational safety and reducing work hazards, improving access to child care, and building informal workers' organizations, alliances and networks are some of the ways that can be undertaken to improve the conditions of informal workers, especially women (Charmes, 2010). Improving the conditions of informal workers therefore will have to take a gendered approach. Addressing the conditions of female informal workers contributes to poverty reduction as it means improving the lives of at least half of the working population in many countries. When living and working conditions of female informal workers improve, so does their productivity, which leads to increased income, contributes to overall economic growth, and reduces poverty in the long term. Gender inequity in the informal economy will have to be taken into account in development planning. Such action will contribute to aid effectiveness.

The improvement of a casual part in creating nations lately has been of impressive enthusiasm among numerous researchers and has delivered some edifying and intriguing studies. A large number of the concentrates nonetheless, have concentrated on the urban

circumstance and how surplus work is being used in this part. A late ILO distribution expresses that this area utilizes 40-60 for every penny of the urban work compel and contributes "a quarter to 33% of urban livelihoods" (Sinclair, 2010). The few studies did on provincial advancement, don't relate solidly and entirely to the family unit economy in which the ladies assume a noteworthy part. Besides, the investigative issues connected with casual division have been considered and brought up in connection to the "formal area" and the monetary development handle, behind which lies prevalently the western model of financial advancement (Arizpe, 2011).

As indicated by the universal support bunch WIEGO (Women in Informal Employment, Globalizing and Organizing), in creating nations more women are utilized in the casual economy than the formal economy. It represents the lion's share of work for ladies however less so for men. Inside the casual economy, men's share of casual wage work is higher than women's share, aside from in nations with huge low-wage send out segments, for example, Vietnam, Sri Lanka and the Philippines. Numerous women in the casual economy are a piece of worldwide esteem chains who work from their homes-locally situated laborers. What's more, a number of the locally established laborers are homeworkers. In Thailand, an expected 38 for every penny of dress industry specialists are homeworkers; in Chile, an expected 60 for every penny of all ladies' and kids' attire is created by homeworkers; and in the Australian piece of clothing industry, at one time there were an expected 15 homeworkers for each assembly line laborer (Lund and Nicholson, 2006).

Inside the casual economy, ladies are gathered in work connected with low and flimsy income and with high dangers of neediness. Outside of horticulture, ladies are more probable than men to be claim account specialists, residential laborers, unpaid contributing laborers in family undertakings and mechanical outworkers or homeworkers. A critical extent of ladies working in agribusiness are likewise unpaid contributing specialists on the family cultivate. Ladies spend extend periods of time in unpaid family unit work (Horn, 2009). These obligations prompt to work segmentation— ladies get limited to possess record or locally established business, where as a rule, they procure less and lesser than men's in a similar kind of casual work. In nations where ladies' portability is not limited, ladies are market or road merchants or sellers where they confront dangers to physical wellbeing and wellbeing. The absence of access to formal youngster mind because of its cost compounds female casual laborers' workloads. They are subject to bolster from family or from neighbors to deal with their kids while doing their work. It is likewise regular for them to convey their youngsters to their work places when casual wellsprings of tyke care support are not accessible. At long last, regardless of the low income and problematic nature of quite a bit of ladies' paid casual work, in both created and creating nations, their work can keep a family out of neediness (Lund and Nicholson, 2006).

In Latin America and the Caribbean the female labor force participation rate has risen considerably over the last two decades and is estimated at 54.2% in 2012, higher than the global average. For example, female labor force participation rates in Brazil rose from 54.1% in 2001 to 57.9% in 2009, while rates in Chile rose from 33.9% in 1996 to 47.8% in 2012. In Brazil, the increase in women's participation was driven by pull and push factors, partly reflecting trade liberalization and the accompanying sectorial transitions (Gaddis & Pieters, 2012).

Rather than South Asia, in East and Southeast Asia ladies' support in the work advertise has verifiably been higher. As nations in these locales grew quickly in the twentieth century, specialists, including ladies, transitioned from farming to assembling. In general, changes in

instructive accomplishment and extension in fare situated assembling pushed ladies into recently made occupations in these economies (Gaddis & Klasen, 2014). Indonesia, with a lower rate of female work drive investment than other Southeast Asian nations, is regularly referred to for instance of the additional specialist impact. In the wake of the East Asian budgetary emergency of 1997–1998, numerous male laborers lost their occupations in the formal area. To smooth family unit utilization, ladies expanded their work supply, for the most part through employments in the casual division and farming. As a result, the female work constrain cooperation rate in Indonesia ascended from 49.9% in 1997 to 51.2% in 1999 (Cazes and Verick, 2013).

The Indian labor market displays several striking features: very low rates of female labor force participation; considerable variance in rates of female labor force participation across Indian states; and a large share of both women and men working in the informal sector (Agenor & Canuto 2013). Agenor (2015) notes that the literature on female labor force participation in India has traditionally focused on how demographic characteristics and educational attainment affect the labor force participation decisions of women. In a separate literature, well-known rigidities in Indian labor markets have been put forth as the reason for the high share of informal employment in overall employment, for example, about 85 percent of India's non-agricultural workers are employed in informal sector jobs. Studies have noted the lack of medium-sized enterprises in India, and have linked firm hiring decisions, growth, and productivity outcomes to cross-state differences in labor market regulations.

In spite of the fact that the pattern in India is viewed as confusing, India is not a disengaged case. Turkey has encountered decreases too, with female investment rates dropping from 36.1% in 1989 to 23.3% in 2005. This descending pattern has been clarified by rising urbanization and auxiliary change: as family units moved from rustic to urban ranges, spouses moved out of farming, bringing about a withdrawal of ladies from the work compel (mirroring ladies' expanded engagement in residential obligations) (World Bank, 2009). Since 2005, be that as it may, a time of better macroeconomic conditions, Turkish ladies have rejoined the work constrain. Interest rates rose to 29.5% in 2012. Different nations in the Middle East and North Africa have correspondingly low rates of investment yet have not experienced such solid development lately.

According to the international advocacy group WIEGO (Women in Informal Employment, Globalizing and Organizing), in developing countries more women are employed in the informal economy than the formal economy. It accounts for the lion's share of employment for women but less so for men. Within the informal economy, men's share of informal wage employment is higher than women's share, except in countries with large low-wage export sectors, such as Vietnam, Sri Lanka and the Philippines. Many women in the informal economy are part of global value chains who work from their homes – home-based workers. And many of the home-based workers are homeworkers (McCormick & Schmitz, 2011). In Thailand, an estimated 38 per cent of clothing industry workers are homeworkers; in Chile, an estimated 60 per cent of all women's and children's clothing is produced by homeworkers; and in the Australian garment industry, at one time there were an estimated 15 homeworkers for every factory worker (McCormick & Schmitz, 2011).

The Somali private sector is dominated by Micro, Small and Medium Enterprises (MSMEs), and women are the main drivers of especially the micro sector. Usually, women enter the sector as a coping mechanism and remain trapped for very apparent reasons. These would include costly electricity, lack of access to credit, lack of business development services, restricted mobility due to insecurity, and/or complex taxation policies. The more educated

female entrepreneurs and returned diaspora are breaking into sectors that were traditionally dominated by men, for instance the livestock, fishery and petroleum importing sectors. Nevertheless, women struggle to function in an environment where vital business information is still shared in a very informal manner, and where belonging to a strategic network and having strong clan connections persistently determine success (Musse & Gardner, 2013).

The representation of women in the private sector, or bodies supporting the sector, remains meager. For example, female employment in dominant telecommunication and financial institutions is as low as 1%, discounting the large number of female staff often employed as cleaners by firms. Reasons stated for women's absence include the reproductive functions women are burdened with, their lack of technical skills, clan-biased recruitment practices, and the private sector being not yet providing female-friendly working environments (Musse & Gardner, 2013). Some of the reasons are highly tangible, while others are largely based on individual perceptions. Although women serve on boards of Chambers of Commerce in the three regions, their representation in the core of private sector interaction remains considerably low. Representation in the Chamber in the South Central marks the highest with 25% and positively impacts on the visibility of business women, and grants women access to people in positions of power.

Women's current participation in wage labor is highest in Puntland (40%) followed by Somaliland (36%), and lowest in South Central (33%) and mainly concentrated in the agriculture sector (Musse & Gardner, 2013). "Women are discriminated in against in formal employment" and this is most noticeable in both the financial and telecommunications sectors in Somalia. While women roughly make up around a third of the clientele of banking institutions and 60% of large telecom companies, women hardly feature as employees. The percentage of women being employed in these two sectors was as low as 1 percent in some companies, and reached a maximum of only 9 percent.

2.0 LITERATURE REVIEW

2.1 Theoretical Literature Review

Pearson's gender relations theory

This study was guided by Pearson's gender relations theory, this theory was developed by Ruth Pearson in (1995). This is where the society views all activities that are carried out to be based on social roles and interactions of men and women. The society seems to have ultimate authority on the precise nature of what women and men actually do, and their real contribution on production and reproduction which turn out to prejudice women (Orodho, 2004). Pearson gender relations theory is appropriate for this study because it emphasizes the various socio-cultural and economic norms which must be considered for women to take the opportunities to participate in labor market. In traditional setup, the family is headed by household head; a position held by a male parent, that is, the patriarchal ideology is thus dominant. The roles assigned to women are narrowly defined. They are expected to be good wives and mothers. Women are seen as subordinates and their involvement in the labor market less important. Gender related challenges affecting women in the labor market include multiple roles, gender socialization, boys' education preference, access and control of assets. These are related to socio-cultural and economic consideration.

2.2 Empirical Review

Despite the low earnings and the precarious nature of work for the majority of the world's women, women's earnings are critical to keeping their families out of poverty. A woman's income is a critical addition to her husband or her larger family's income and globally, women represent more than 20 per cent of household heads in many developing countries—

that is, women are the sole income earner for over 20 per cent of the world's families (Lund & Nicholson, 2006).

According to UNIFEM (2005), in the countries for which data are available, women's unpaid household labour is one of the primary reasons women work on average fewer hours than men in paid work. Responsibilities for unpaid household work restrict large numbers of women in their ability to seek employment outside the home which would offer greater earning potential. At the aggregate level this translates into segmentation of men and women in the labour market and is one of the reasons so many women are restricted to own account or home-based employment, even if they have to work longer hours and earn less.

Nguyen (2015) study investigates the effects of education on the participation of women in the informal sector of 40 developing countries using OLS linear regression. Through some econometric adjustments, the final model suggests that education, represented by years of schooling, is correlated with a 2.74% increase in women's chances of being employed in this sub-sector of the economy. This means that the better educated still end up doing the jobs that do not require such knowledge.

According to Hafiez (2013), Somali women play exceptional significant role in the economic and social development of Somalia after the central government collapsed in 1990. They are entering in business activities at all levels, making important contributions to economic growth. Nowadays, Somali women are increasingly active in parts of the economy that were previously considered male domain. Women entrepreneurs also create jobs. In the patriarchal society of Somalia, Women have worked as part of family labor for centuries. They have even actively helped their men folk in making business decisions when necessary. In dire circumstances they have even taken charge of family as bread winners and heads of families. However, womanhood as a concept does not include all these. Women as rule are not socialized as independent economic decision makers which is the core of the entrepreneurial spirit. The purpose of the study is to explore women entrepreneurship, and more plainly, the challenges that Somali Female entrepreneurs face in the specific context of Mogadishu city. The main objective of this study was to examine challenges or constraints that are facing women entrepreneurs in Mogadishu-Somalia. A list of 131 participants was participated in this study. The study was conducted through survey and it used questionnaire. It identified many challenges that women entrepreneurs are facing such as financial problem, violence against women, lack of sufficient knowledge and family problem. It recommended that, the government should play its rules toward violence against women and there should be institutions who are advocating rights of women.

That gender equality plays an important role in economic development has long been understood in the literature. Various studies have highlighted how lower female labor force participation or weak entrepreneurial activity drags down economic growth, and that empowering women has significant economic benefits in addition to promoting gender equality (Duflo 2005; World Bank 2012).

The World Economic Forum's 2014 Global Gender Gap Report finds a positive connection between's sexual orientation uniformity and per capita GDP, the level of intensity, and human improvement markers. Fundamental work by Goldin (2011) investigated the U-molded relationship between female work supply and the level of financial improvement crosswise over nations. At first, when the pay level is low and the horticultural division commands the economy, ladies' investment in the work constrain is high, because of the need of attempting to accommodate utilization of products and ventures. As wages rise, ladies' work constrain cooperation frequently falls, just to rise again when female training levels enhance and

subsequently the estimation of ladies' chance in the work advertise increments. This procedure recommends that, at low levels of improvement, the pay impact of giving extra work rules a little substitution impact, while as wages increment; the substitution impact comes to command (Bhalla & Kaur, 2011).

Chen et al. (2014) explored the factors that influenced the labor force participation of female workers in rural and urban areas of China. National Survey database of the employment of married women in 2006 was used by the author. The Probit regression was used to estimate empirical evidences. This study proved that the individual factors, age have no significant association with women's laborious work both in rural and urban areas of China. Education proved to be significant for both rural an urban women. On the other hand, family factors like husband work and child care has a significant effect on urban female's participation in economic activity. But family scale has an insignificant association with urban female participation in labor work. Thus, the study concludes that both individual (age, education) and family factors (husband work, child care and family scale) played a more important role in determining female labor force participation in china.

Oginni et al. (2013) gave prove that in Nigeria male headed families are poorer than female family unit. The creator assessed, odd proportions by utilizing Binary Logistic Analysis, of sexual orientation differentials of family destitution, age, training, home and six districts (land area) in Nigeria, which turns out to be huge. Male headed families are poorer than female headed family, improbable as demonstrated by Nigerian Demographic and Health overview (2008). The study infers that without ignoring female headed families, center of destitution lessening mediations ought to be more on male taking family unit to reach off a greater amount of the poor keeping in mind the end goal to diminish neediness in Nigeria.

Bano et al. (2012) researched rustic ladies' commitment in the family spending plan. Essential information were gathered through field review in District Layyah. The study inferred that every month wage rate, training level, neediness, altogether impact provincial ladies, while; ladies' wage every month, consumptions, number of people at home and the quantity of youngsters adversely impacts her commitment in the family spending plan. Experimental discoveries recommended that accessibility of grants, simple advances, money related motivations and increment in every month wage rate can improve ladies' commitment in the family spending plan.

Faridi (2011) focused rural women's efforts for family subsistence. This study was based on primary data source. Ordinary least square method was used for estimation. The main objective of the study was to explore the factors which determine the women's contribution in the family budget. Study concluded that age of working women, hourly wage, poverty status, women as head of household, permission for outside household are strongly associated with women's contribution in the household budget whereas; an increase in the number of children, hurdles to educational access, long working hours of spouse decreases the female contribution. The study suggests that a decrease in family size, control over population, increase in health facilities, permission for outside work and education, social security and old age benefits can increase women's participation in household earning.

Yasin et al. (2010) investigated the determinants of sexual orientation wage separation in Pakistan. The study utilized essential information gathered from four areas of Punjab. Standard minimum square relapse examination was embraced to assess the parameters. Topographical area, encounter, professional training, level of tutoring, word related gatherings and conjugal status turned out to be critical in affecting sexual orientation wage segregation. The study reasoned that present observational results demonstrate that low

proficiency proportion, low level specialized training, proficient inadequacy are more vital insufficiencies of the work compel in Pakistan, much more genuinely common in provincial ranges. Essentially, manager's inclinations, financial and social qualities dishearten ladies to take an interest in the work showcase.

Eapen (2014) explored the issue of female sex isolation for business and its development with the progression of time as unfavorable for her work. Zone of study was Indian condition of Kerala and information was taken from a few rounds of NSSO. The present study uncovered that because of sex isolation for the most part ladies, are included in lower acquiring occupations, i.e., in urban territories, for the most part female doing tasks as instructing, therapeutic calling, administrative work and machine specialists. Then again, generally female are utilized in casual works like, cooking, excellence parlor and house cleaning specialists. Additionally, the creator overviewed that in some specific territories 90 PC young lady youngsters helped their mom at homebased movement for winning furthermore perform kid mind, which fundamentally influences their tutoring. At long last, there are solid proofs to recommend that through the arrangement of youngster care focuses and group based projects sex isolation can be moderated to some degree.

Khan and Khan (2009) broke down that what number of ladies is battling for family survival. The study centered that how financial elements that impacted ladies' commitment in the family unit spending plan in urban casual setting. Applying the OLS strategy to 937 perceptions, to get the evaluations, essential information source was utilized. Family unit use approach (proportion of ladies month to month consumptions to aggregate month to month uses) was taken to gauge the needy (ladies' commitment to the family spending plan) variable. Unemployment, neediness and lower instructive status of spouse firmly urged ladies to partake. Consequently, ladies through her casual work are adding to meet family spending plan. Though, women age has a nonlinear association with ladies' inclusion in family unit gaining. The study closed to demonstrate that variables like family size, instruction, responsibility for, head of family status, family measure emphatically added to the family spending plan.

Azid et al. (2011) examined the impact of poverty status of female labor supply in a cottage industry in the case of district Multan (Pakistan). The authors collected primary data and applied ordinary least square technique for estimation. The authors gathered the information of three different characteristics of the family; workers' characteristics, family characteristics and social characteristics and estimated the impact of all these characteristics on female labor supply hours in a week. The results confirmed the presence of strong positive association between family status (below poverty line) and female labor supply hours. Similarly, age structure, education, income of the family, number of children below 5 years and family structure were also found positively linked with female labor supply. Besides this positive association; number of male adults, market distance and income of household head were found negatively related. The study suggested the need to review the public policy in order to provide better guidance and awareness to rural female workers.

Jiggins (2010) observes that in many ways women's contribution to the household economy has been long neglected by researchers. The inability of many government reports and documents to reveal the active role women play in the rural economy, especially at household level, is however, due to many factors, and in spite of the fact that women are generally known to have participated in rural development.

3.0 RESEARCH METHODOLOGY

The paper adopted a desk top methodology. Desk top methodology involves a review of existing studies relating to the research topic. Desk top research is usually considered as a low cost technique compared to other research designs (Beal et al., 2012). In this case, the researcher collected information relating to the topic of the study. The purpose of the study was to investigate the relationship between women in informal labor market and household income, a case of Mogadishu city in Somalia. As such, the researcher reviewed previous studies that have addressed the concept of participation of women in informal labor market.

4.0 Research Gaps

Previous studies on women in informal labor market and household income revealed several research gaps. Chen et al. (2014) explored the factors that influence the labor force participation of female workers in rural and urban areas of China. The study concluded that both individual (age, education) and family factors (husband work, child care and family scale) played a more important role in determining female labor force participation in china. Oginni et al. (2013) provided evidence that in Nigeria male headed families are poorer than female household. The study concludes that without neglecting female headed families, focus of poverty reduction interventions should be more on male headed household to reach out more of the poor in order to reduce poverty in Nigeria. Yasin et al. (2010) explored the determinants of gender wage discrimination in Pakistan. The study concluded that current empirical results show that low literacy ratio, low level technical education, professional incompetency are more important deficiencies of the labor force in Pakistan, even more seriously prevalent in rural areas. Similarly, employer's preferences, socioeconomic and cultural values discourage women to participate in the labor market. Eapen (2014) investigated the problem of female sex segregation for employment and its evolution with the passage of time as unfavorable for her work. Area of study was Indian state of Kerala and data was taken from several rounds of NSSO. The present study revealed that due to sex segregation mostly women, are involved in lower earning jobs, i.e., in urban areas, mostly female doing jobs as teaching, medical profession, clerical work and machine workers. On the other hand, mostly female are employed in informal works like, cooking, beauty parlor and house maids.

The above studies reveal several research gaps, which include conceptual, contextual and methodological gaps. The existing studies do not focus on the relationship between women in informal labor market and household income. Further, there is limited information on the role of women in informal economy in Somalia and how this affects their household income. There is, therefore, the need to explore the relationship between women in informal labor market and household income in Somalia.

5.0 CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusions

Somali women play exceptional significant role in the economic and social development of Somalia. They are entering in business activities at all levels, making important contributions to economic growth. Nowadays, Somali women are increasingly active in parts of the economy that were previously considered male domain. However, womanhood as a concept still faces tremendous challenges. Women as rule are not socialized as independent economic decision makers which is the core of the entrepreneurial spirit. Some of these challenges include financial problem, violence against women, lack of sufficient knowledge and family problems.

The study also concludes that individual factors (age, education) and family factors (husband work, child care and family scale) play an important role in determining female labor force participation in Somalia.

Further, the study concludes that factors such as low literacy ratio, low level technical education, and professional incompetency also contribute to high level of women participation in informal sector. Similarly, employer's preferences, socioeconomic and cultural values discourage women to participate in the labor market.

5.2 Recommendations

Firstly, the Somali government should ensure that there is no violence against women and should put in place institutions to advocate for the rights of women. The move will empower women to engage more in economic activities. This will in turn improve the growth of Somali economy.

Secondly, the Somali government should initiative programs aimed at enhancing the financial capacity of the women. Some of these initiatives could be availability of scholarships, easy loans and monetary incentives.

Finally, the government should review the public policy in order to provide better guidance and awareness to rural female workers.

5.3 Areas for further studies

The study sought to establish the relationship between women in informal labor market and household income in Mogadishu, Somalia. This study focused on women from Somalia, thus further studies should focus on women from other developing Countries for the purpose of comparison.

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