CHAPTER-I
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1.1.INTRODUCTION
The informal economy contributes significantly to production, consumption, employment and income generation in developing countries. It is a source of livelihood to a majority of the poor, unskilled, socially marginalized and female population and is an important means of survival for people in countries lacking proper social safety nets and unemployment insurance especially those lacking skills for formal sector jobs. The traditional sector, the "survival" sector, the unregulated sector are all terms that use to describe informal sector based on its nature.

The proportion of people in informal employment in non-agricultural activities is significant in most of the developing countries. In more than half of the countries, this share exceeds 50 per cent and in about one-third informal employment accounts for at least 67 per cent of non-agricultural employment.

Informal employment accounts for a substantial portion of employment today. The informal sector is today no longer considered a marginal or transitional
phenomenon confined to developing countries, it is now recognizes as the major creator of job. It encompasses persons in employment who, by law or in practice, are not subject to national labour legislation and income tax or entitled to social protection and employment benefits. Informal employment can exist in both the informal and the formal sector of the economy. In most developing countries informal employment is a larger component of the workforce than formal employment. Estimates show that it comprises more than half of non-agricultural employment in most developing countries: 82 per cent in South Asia, 66 per cent in sub-Saharan Africa, 65 per cent in East and Southeast Asia and 51 per cent in Latin America. In the Middle East and North Africa, while the average is 45 per cent, the range is from 31 per cent in Turkey to 57 per cent in the West Bank and Gaza. If informal employment in agriculture were included, the proportion of the labour force in informal employment would increase greatly in many countries, especially in South Asia, sub-Saharan Africa and East and Southeast Asia, where informal employment is already high. In developed countries an increasing share of the labour force works under part-time, temporary work and own-account employment arrangements that offer limited benefits or social protection. Many though not all people working under such arrangements in developing countries would most likely be identified as having informal jobs.

The informal economy is, at many times, referred to as the non-observed economy. It should be noted that the informal economy is only a component of the non-observed economy and needs to be distinguished from underground and illegal production activities, although these may not always be mutually exclusive.

'Underground production' activities are legally not forbidden but are intentionally hidden from public authorities with the objective of evading tax and social security payments as well as to avoid bureaucratic procedures and regulatory compliance.

'Illegal production' activities are those that are ‘forbidden by law’ or become illegal when undertaken by unauthorized individuals. For example, drugs and narcotic production tend trafficking, production of certain explosives, production and distribution of counterfeit goods, and services such as
unlicensed medical practice. Underground production is illegal as it involves non-compliance with administrative rules, while 'illegal production' is associated with criminal behavior.

In many instances, different terms such as the informal, shadow, parallel or black economy among others, are used interchangeably wherein informal sector operations are not distinguished from illegal and underground production activities. Informal sector operations pertain to activities where a legal counterpart exists and are not always performed with the deliberate intention of evading taxes and infringing labour and other regulations, hence departing from the concepts of illegal and underground production. Therefore, most informal sector activities in developing countries are not underground and not illegal as these are undertaken as, measures for survival. the existence of the informal economy complicates analysis of economic and social system.⁶

There are now more than 40 years that the first attempts of definitions and data collection on informal sector and informal employment on a large scale were launching⁷. the notion of the informal sector came into international use in 1972 when it was defined in the International Labour Organization (ILO) Report of a Comprehensive Employment Mission to Kenya as "a way of doing things" characterized by various factors such as "small scale, low resource base and entry barriers, family ownership, labour intensive methods of production and adapted technology, skills acquired outside the formal sector and unregulated and competitive markets , which highlighted the fact that rural depopulation and resultant urban growth did not give rise to high open unemployment but rather to the development of small-scale activities providing rural migrants and urban dwellers who were unable to gain employment in the modern sector with a means of living and surviving.⁸ It was only in January 1993 during the 15th International Conference of Labour Statisticians (ICLS) that the informal sector acquired a proper definition based on production units, both in conceptual and statistical terms. This definition, largely intact in its original form, is used even today along with some added recommendations from the UN Expert Group on Informal Sector Statistics (called the Delhi Group).
The term 'informal sector' had come into the economic literature by an ILO mission to Africa in the early 1970s, according to theories in the beginning informal sector was consider as 'residual' sector and informal labour were defined as reserved army. It was strongly predicted by economists of 70s that, gradually informal labours will be absorb by formal sector with economic growth. Today after four decades informal sector persisted and in other word, better to say, informal sector grew in the world and now the informal sector is not character of developing countries economics but is has become the common character even in Europe and developed countries with part-time, temporary and self-employed workers, in fact during this research, researcher learned that, during 40 years trend of informality, there is a evolution for 'informal' from 'sector' to 'economy' in the other word, it is not a homogeneous but is has become so heterogeneous, very vast and common phenomena of the economy worldwide.

The reason why the informal economy continued to expand and grow must say that there is no simple answer to this. However, some mix of the following reasons would explain the persistence or expansion of the informal economy in most countries, regions, or industries. The first reason relates to the pattern of economic growth. Some countries have experienced little or no economic growth, while others have pursued capital-intensive growth or what some observers call "jobless growth". In both such contexts, not enough jobs are created for all those seeking work. Many frustrated formal job seekers find employment or create their own work in the informal economy. Another pattern of economic growth "high tech" growth tends to create more high-skill service sector jobs than lower-skill manufacturing jobs. In such contexts, those without the skills to compete for high-tech formal jobs find work or continue to work in the informal economy. There is another, more optimistic, scenario: namely, "growth from below". In some regions, countries, or industries, the small business and micro-business sectors are more dynamic and create more jobs than the formal sector.

The second reason has to do with economic restructuring and economic crisis. Available evidence suggests that during periods of economic adjustment, whether due to economic reforms or economic crises, the
informal economy tends to expand. This is because retrenched workers move into the informal economy when public enterprises are closed or the public sector is downsized. This is also because households need to supplement formal sector incomes with informal earnings in response to inflation or cutbacks in public services.\(^9\)

The third reason relates to the globalization of the world economy. Globalization means inclusion for some into the wealth-creating global process and exclusion of others who are not capable of participation in the gratification of wealth-production \(^10\). Global trade and investment patterns tend to privilege capital, especially companies that can move quickly and easily across borders, and to disadvantage labour, especially lower-skilled workers that cannot migrate easily or at all. To increase their global competitiveness, more and more investors are moving to countries that have low labour costs or shifting to informal employment arrangements. Furthermore, there has been a radical restructuring of production and distribution in many key industries characterized by outsourcing or subcontracting through global commodity chains.\(^11\) The net result is that more and more workers are being paid very low wages and many of them have to absorb the non-wage costs of production. Globalization also tends to privilege large companies who can capture new markets quickly and easily to the disadvantage of small and micro entrepreneurs who face difficulties gaining knowledge of - much less access to - emerging markets. In sum, globalization puts pressure on low-skilled workers and petty producers by weakening their bargaining power and subjecting them to increasing competition.

There is a link between working in the informal economy and being poor.\(^12\) Average incomes are lower in the informal economy than in the formal sector. As a result, a higher percentage of people working in the informal economy, relative to the formal sector, are poor. However, there is no simple relationship between working in the informal economy and being poor or working in the formal sector and escaping poverty. The relationship between informal employment and poverty appears only when informal workers are classified by employment status and by industry or trade. Informal incomes
worldwide tend to decline as one moves across the following types of employment: from employer to self-employed to informal and casual wageworkers to industrial outworker.

Available evidence suggests that globalization of the economy tends to reinforce the links between poverty, informality, and gender\textsuperscript{13}. This is because global competition tends to encourage formal firms to shift formal wageworkers to informal employment arrangements without minimum wages, assured work, or benefits and to encourage informal units to shift workers from semi-permanent contracts without minimum wages or benefits to piece-rate or casual work arrangements without either assured work, minimum wages, or benefits. This is also because globalization often leads to shifts from secure self-employment to more precarious self-employment, as producers and traders lose their market niche. With these shifts, and as more and more men enter the informal economy, women tend to be pushed to the lowest income end of the informal economy: for example, as petty traders or as industrial outworkers.

In this chapter researcher first gives the conceptual definition of the informal economy and describes its sub-classification and then describes the significance and the scope of the present study.

1.2. CONCEPTUAL FRAMEWORK

Since it was first coined in the early 1970s, the term 'informal' has been used with different meanings for different purposes. The concept of informal sector has itself evolved over the years\textsuperscript{14}. Originally, it referred to a concept for analysis and policy-making. Today it is sometimes used in a much broader sense, to refer to a concept that defines activities not covered by the existing conventional sources of statistics. In line with the original notion, the starting point of the 15th ICLS resolution in defining the informal sector was an informal sector perceived as an analytical/political concept rather than as a statistical concept.

In January 1993, the 15th international Conference of Labour Statisticians (15th ICLS) adopted a resolution concerning statistics of employment in the informal sector, to assist national statistical officers in developing definitions,
classifications and methods of data collection for the informal sector. The 15th ICLS resolution covers issues relating to the definition of the informal sector as such and the design, content and conduct of informal sector surveys. It represents the first and so far the only international statistical standards on the topic.

The Fifteenth International Conference of Labour Statisticians (15th ICLS) adopted an international statistical definition of the informal sector that was subsequently included in the revised international system of National Accounts. Inclusion in the SNA of the informal sector definition was considered essential as it would make it possible to identify the informal sector separately in the accounts and, hence, to quantify the contribution of the informal sector to the gross domestic product. In order to obtain an internationally agreed definition of the informal sector, which was acceptable to labour statisticians as well as national accountants, the informal sector had to be defined in terms of characteristics of the production units (enterprises) in which the activities take place (enterprise approach), rather than in terms of the characteristics of the persons involved or of their jobs (labour approach).

Employment in the informal sector includes all jobs in informal sector enterprises or all persons who, during a given reference period, were employed in at least one informal sector enterprise, irrespective of their status in employment and whether it was their main or a secondary job.

The 15th ICLS defined informal sector enterprises on the basis of the following criteria:

**INFORMAL ENTERPRISES:**

- They are private unincorporated enterprises (excluding quasi-corporations), i.e. enterprises owned by individuals or households that are not constituted as separate legal entities independently of their owners, and for which no complete accounts are available that would permit a financial separation of the production activities of the enterprise from the other activities of its owner(s). Private unincorporated enterprises include unincorporated enterprises owned and operated by individual household
members or by several members of the same household, as well as
unincorporated partnerships and co-operatives formed by members of
different households, if they lack complete sets of accounts.
• All or at least some of the goods or services produced are meant for sale
or barter, with the possible inclusion in the informal sector of households
which produce domestic or personal services in employing paid domestic
employees.
• Their size in terms of employment is below a certain threshold to be
determined according to national circumstances, and/or they are not
registered under specific forms of national legislation (such as factories' or
commercial acts, tax or social security laws, professional groups' regulatory
acts, or similar acts, laws or regulations established by national legislative
bodies as distinct from local regulations for issuing trade licenses or business
permits), and/or their employees (if any) are not registered.
• They are engaged in non-agricultural activities, including secondary non-
agricultural activities of enterprises in the agricultural sector.16

**Sector** The meaning of the term 'sector' follows the SNA 1993. For national
accounting purposes, a sector (institutional sector) is different from a branch
of economic activity (industry). It simply groups together similar kinds of
production units, which in terms of economic objectives, functions and
behaviour have certain characteristics in common. The result is not
necessarily a homogeneous set of production units. For the purposes of
analysis and policy-making, it may thus be useful to divide a sector into more
homogeneous sub-sectors. Informal sector enterprises as defined by the 15th
ICLS are a sub-sector of the SNA institutional sector 'households'.

**Enterprise** The term 'enterprise' is used here in a broad sense, referring to
any unit engaged in the production of goods or services for sale or barter. It
covers not only production units, which employ hired labour, but also
production units that are owned and operated by single individuals working
on own account as self-employed persons, either alone or with the help of
unpaid family members. The activities may be undertaken inside or outside
the enterprise owner's home, and they may be carried out in identifiable
premises, unidentifiable premises or without fixed location.17
Accordingly, self-employed street vendors, taxi drivers, home-based workers etc. are all considered enterprises. Still, it may well be possible that persons engaged in very small-scale or casual activities may not report in official statistical surveys that they are self-employed, or employed at all, even though their activity falls within the above definition of an enterprise. Similar problems may arise in respect of persons, whose activity is at the borderline between self-employment and wage employment, such as outworkers, subcontractors or free-lancers. Women are more likely than men to be engaged in such activities.

A criticism sometimes made of the informal sector definition adopted by the 15th ICLS is that persons engaged in very small-scale or casual self-employment activities may not report in statistical surveys that they are self-employed, or employed at all, although their activity falls within the enterprise-based definition. Another criticism is that informal sector statistics may be affected by errors in classifying certain groups of employed persons by status in employment, such as outworkers, subcontractors, free-lancers or other workers whose activity is at the borderline between self-employment and wage employment. Women are more likely than men to be engaged in such activities. Still another criticism is that an enterprise-based definition of the informal sector is unable to capture all aspects of the increasing so-called 'in formalization' of employment, which has led to a rise in various forms of informal (or non-standard, atypical, alternative, irregular, precarious, etc) employment, in parallel to the growth of the informal sector that can be observed in many countries. From the very beginning, it had however been clear that the informal sector definition adopted by the 15th ICLS was not meant to serve this purpose, which goes far beyond the measurement of employment in the informal sector.¹⁸

For the above-mentioned reasons, the Expert Group on Informal Sector Statistics (Delhi Group) joined statistics users in concluding that the definition and measurement of employment in the informal sector need to be complemented with a definition and measurement of informal employment.¹⁹

In parallel to the growth of the informal sector in many countries, a rise in various forms of informal (or non-standard, atypical, alternative, irregular,
precarious, etc.) employment can be observed. From the beginning, it had been clear that an enterprise-based definition of the informal sector, such as the definition adopted by the 15th ICLS, would not be able - nor meant - to capture all aspects of such a trend towards an increasing "in formalization" of employment. The international Expert Group on Informal Sector Statistics (Delhi Group) therefore joined statistics users in concluding that the definition and measurement of employment in the informal sector needed to be complemented with a definition and measurement of informal employment.

The concept of informal employment is considered to be relevant not only for developing and transition countries, but also for developed countries, for many of which the concept of the informal sector is of limited relevance. A part of the growing 'informalization' of employment may be attributed to the globalization process of the economy. This is because enterprises tend to respond to competitive pressure in resorting to mixed-mode labour arrangements, in which observance of labour regulations for some workers is combined with the use of non-standard, atypical, alternative, irregular, precarious, etc. types of labour or various forms of subcontracting.

During discussions on terminology, some considered the term "informal employment" as being too positive and thus potentially misleading for policy purposes, while others feared that statistics users might have difficulties to understand the difference between "informal employment" and 'employment in the informal sector' and confuse the two terms. Nevertheless, the term 'informal employment' was retained because there was no agreement regarding the use of an alternative term, such as "unprotected employment".

The 17th ICLS defined informal employment as comprising the total number of informal jobs, whether carried out in formal sector enterprises, informal sector enterprises, or households, during a given reference period.

The purpose of the conceptual framework developed by the ILO is to relate the enterprise-based concept of employment in the informal sector in a consistent manner with a job-based concept of informal employment, and thereby extend the former concept to a broader one. The two concepts complement rather than replace each other because the observation units
are different. So base on this conceptual framework, clearly a person can simultaneously have two or more formal and/or informal jobs. Due to the existence of such multiple jobholding, jobs rather than employed persons were taken as the observation units for employment. Employed persons hold jobs that can be described by various job-related characteristics, and these jobs are undertaken in production units (enterprises) that can be described by various enterprise-related characteristics.

Thus, the framework disaggregates total employment according to two dimensions: type of production unit and type of job (see the matrix attached as an annex). Type of production unit is defined in terms of legal organization and other enterprise-related characteristics, while type of job is defined in terms of status in employment and other job-related characteristics.

Production units are classified into three groups: formal sector enterprises, informal sector enterprises, and households. Formal sector enterprises comprise corporations (including quasi-corporate enterprises), non-profit institutions, unincorporated enterprises owned by government units, and those private unincorporated enterprises producing goods or services for sale or barter which are not part of the informal sector. The definition of informal sector enterprises has already been given above. Households as production units are defined here as including households producing goods exclusively for their own final use (e.g., subsistence farming, do-it-yourself construction of own dwellings), as well as households employing paid domestic workers (maids, laundresses, gardeners, watchmen, drivers, etc.) Households producing unpaid domestic or personal services (e.g., housework, caring for family members) for their own final consumption are excluded, as such activities fall presently outside the SNA production boundary and are not considered employment.

Jobs are distinguished according to status-in-employment categories and according to their formal or informal nature. For status in employment, the following five groups are used: own-account workers: employers; contributing family workers; employees; and members of producers' cooperatives. Such
breakdown by status in employment was considered useful for policy purposes. Cells, which are shaded in dark grey in the matrix attached as an annex, refer to jobs that by definition do not exist in the type of production unit in question. For example, there cannot be contributing family workers in household non-market production units. Cells shaded in light grey refer to formal jobs. Examples are own account workers and employers owning formal sector enterprises, employees with formal jobs in formal sector enterprises, or members of formally established producers' cooperatives. The remaining un-shaded cells represent the various types of informal jobs. Each of these cells can and should be further disaggregated to identify specific types of jobs or production units for analysis and policy-making. The basis used for distinguishing informal jobs is that they are outside the framework of regulations either because (a) the enterprises, in which the jobs are located, are too small and/or not registered, or (b) labour legislation does not specifically cover or is not applied to atypical jobs (such as casual, part-time, temporary or home-based jobs) or to subcontracting arrangements in production chains (such as industrial outwork), so that the jobs (and, therefore, their incumbents) are unprotected by labour legislation. In order for most labour law to be implemented, it is necessary to recognise the existence of an employment relationship between employer and employee. Informal jobs, however, include forms of employment for which there is no clear employer-employee relationship.

Hence, informal employment comprises:

- Own account workers and employers employed in their own informal sector enterprises (Cells 3 and 4). The employment situation of own-account workers and employers can hardly be separated from the type of enterprise, which they own. The informal nature of their jobs follows thus directly from the characteristics of the enterprise.

- Contributing family workers, irrespective of whether they work in formal or informal sector enterprises (Cells 1 and 5). The informal nature of their jobs is due to the fact that contributing family workers usually do not have explicit, written contracts of employment, and that usually their employment is not subject to labour legislation, social security regulations, collective
agreements, etc.

- Employees holding informal jobs, whether employed by formal sector enterprises, informal sector enterprises, or as paid domestic workers by households (Cells 2, 6 and 10). Employees are considered to have informal jobs if their employment relationship is, in law or in practice, not subject to national labour legislation, income taxation, social protection or entitlement to certain employment benefits (advance notice of dismissal, severance pay, paid annual or sick leave, etc.) for reasons such as: non-declaration of the jobs or the employees; casual jobs or jobs of a limited short duration; jobs with hours of work or wages below a specified threshold (e.g. for social security contributions); employment by unincorporated enterprises or by persons in households; jobs where the employee's place of work is outside the premises of the employer's enterprise (e.g. outworkers without employment contract); or jobs, for which labour regulations are not applied, not enforced, or not complied with for any other reason.

- Members of informal producers' cooperatives (Cell 8). The informal nature of their jobs follows directly from the characteristics of the cooperative of which they are member.

- Own-account workers engaged in the production of goods exclusively for own final use by their household (such as subsistence farming or do it yourself construction of own dwellings), if considered employed according to the 13th ICLS definition of employment (Cell 9).22

The major new element is the above definition of informal jobs of employees. However, given the large diversity of informal employment situations the 17th ICLS had to leave the operational criteria for defining informal jobs of employees for determination by countries in accordance with national circumstances and data availability. While the definition mentions the most important causes and effects of informal wage employment, it was not intended to provide a typology and definitions of the various different forms of informal employee jobs. Such a typology and definitions would have to be developed as part of further work on classifications by status in employment at the international and national levels. A strategy for developing a typology of atypical forms of employment, based on the International Classification of
Status in Employment has been outlined.

Employment in the informal sector encompasses the sum of Cells 3 to 8. Informal employment encompasses the sum of Cells 1 to 6 and 8 to 10. The sum of Cells 1, 2, 9 and 10 may be called informal employment outside the informal sector, of which Cell 2 (employees holding informal jobs in formal sector enterprises) tends to generate the largest interest among researchers, social partners and policy-makers.

Table 1-1

Conceptual framework of informal employment

<table>
<thead>
<tr>
<th>Production units by type</th>
<th>Own-account workers</th>
<th>Employers</th>
<th>Contributing family workers</th>
<th>Employees</th>
<th>Members of producers' cooperatives</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Informal</td>
<td>Formal</td>
<td>Informal</td>
<td>Formal</td>
<td>Informal</td>
</tr>
<tr>
<td>Formal sector enterprises</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Informal sector enterprises</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>Households</td>
<td>9</td>
<td></td>
<td></td>
<td>10</td>
<td></td>
</tr>
</tbody>
</table>

Source: ILO, 1993

Informal employment: cells 1 to 6 and 8 to 10

Employment in the informal sector: cells 3 to 8
1.3. DEFINITIONS AND TERMINOLOGIES

There are various terms on the subject in the literatures which makes the topic so vague and difficult to understand, there is a confusion that which term is shall be use, informal sector? informal economy? or informal employment? therefor, this work presented all terms on the subject and classified them and gives a proper definition on each. Researcher believes that, to grasp the idea of informality there are two meanings which has to be distinguished and it should be define particularly. In fact there are two "Informal" concepts that affect on employment:

- Employment in the informal sector
- Informal employment

Employment in the informal sector and informal employment are concepts, which refer to different aspects of the informalization of employment and to different targets for policy-making. One of the two concepts cannot replace the other. They are both useful for analytical purposes and, hence, complement each other. However, the two concepts need to be defined and measured in a coherent and consistent manner, so that one can be clearly distinguished from the other. Statistics users and others often tend to confuse the two concepts because they are unaware of the different observation units involved: enterprises on the one hand, and jobs on the other.

The concept of informal employment is considered to be relevant not only for developing and transition countries but also for developed countries. Although in many developed countries the concept of the informal sector is considered of limited relevance, the 17th ICLS acknowledged that the relevance and meaning of informal employment varied from country to country and that a decision to collect statistics on the subject therefore should therefore depend on national circumstances and priorities.

The concept of total employment in the informal economy is used by the ILO to refer to the sum of the jobs in the informal sector and the job in informal employment, counting only once those jobs which are classified in both categories. These concept refer to different aspects of in informalization of employment, as employment in the informal sector is an enterprises – based
concept and informal employment is a job-based concept. This new conceptual framework is seen as a key advancement to allow the analysis of informality which can serve as input to support policy making at the national level. 

Initially, the concept of the informal sector was an analytical concept for research purposes. Now, it is being used as a statistical concept for data collection purposes, referring to activities not covered or insufficiently covered, by the existing traditional sources of statistical data.

To the layperson, the terms "informal sector", "informal economy", "employment in the informal sector" and "informal employment" might all seem to be interchangeable. They are not. The nuances associated with each term are extremely important from a technical point of view. The following can serve as an easy reference for the terminology associated with informality and their technical definitions:

**INFORMAL SECTOR ENTERPRISES**

- Unincorporated enterprises: enterprises owned by the individuals or households that are not constituted as separated legal entities independently of their owners and for which no complete accounts are available that would permit a financial separation of the production activities of the enterprises from the other activities of its owner.
- Size is below a certain threshold (five employees)
- All or at least some of the goods or services produced are meant for sale or barter. Market orientation
- Defined by national circumstances
- Lack of registration
- Enterprises engaged in agriculture could be included but good to identified them separately from the non-agriculture enterprises. 

**EMPLOYMENT IN THE INFORMAL SECTOR**

All persons who, during a given reference period, were employed in at least one of the informal sector enterprises, irrespective of their status in employment and whether it was their main or a secondary job.
INFORMAL JOB, any job which has following criterias:

- Non-standard, atypical, irregular, precarious, unprotected.
- Not covered by existing regulations (social protection, benefits)

However, there need to distinguish between informality from the perspective of production units as observation units on the one hand and that of jobs as observation units on the other. Employment in the informal sector and informal employment refer to different aspects of informality. Employment in the informal sector is an enterprise-based concept and covers persons working in units that have "informal" characteristics in relation to, e.g., the legal status, registration, size, the registration of the employees, their bookkeeping practices, etc. Informal employment is a job-based concept and encompasses those persons whose main jobs lack basic social or legal protections or employment benefits and may be found in the formal sector, informal sector or households. Almost all persons employed in the informal sector are in informal employment. However, not all those in informal employment belong to the informal sector: there may be persons working outside of the informal sector (i.e., either in the formal sector or in households producing for own final use) that have informal employment.

While the informal sector refers to informal enterprises, informal employment refers to informal jobs. Employment in the informal economy can be defined as the sum of employment in the informal sector and informal employment found outside the informal sector.

As mentioned earlier, employment in the informal sector and informal employment are Concepts, which refer to different aspects of the 'informalization' of employment and to different targets for policy-making. They are both useful for analytical purposes and, hence, complement each other. Statistics users and others often tend to confuse the two concepts because they are unaware of the different observation units involved: enterprises on the one hand, and jobs on the other.

INFORMAL EMPLOYMENT

Total number of informal jobs, whether carried out in formal sector
enterprises, informal sector enterprises, or households; including employees holding informal jobs (e); employers and own-account workers employed in their own informal sector enterprises; members of informal producers' cooperatives; contributing family workers in formal or informal sector enterprises; and own-account workers engaged in the production of goods for own end use by their household (based on 17th ICLS). Informal employment consists of persons employed in the informal sector plus persons employed in informal jobs. Informal employment comprises:

- Own account workers and employers employed in their own informal sector enterprises.
- Contributing family workers, irrespective of whether they work in formal or informal sector enterprises.
- Employees holding informal jobs, whether employed by formal sector enterprises, informal sector enterprises, or as paid domestic workers by households.
- Members of informal producers' cooperatives.
- Own account workers engaged in the production of goods exclusively for own final use by their household (such as subsistence farming or do it yourself construction of own dwellings)

INFORMAL EMPLOYMENT BASED ON STATUS OF EMPLOYMENT

Informal employment consists of a large and diverse category of workers which can be divided into heterogeneous categories according to the status of the employment:

1) Informal self-employment including:

Employers in informal enterprises
Own account workers in informal enterprises
Contributing family workers (in informal and formal enterprises)
Members of informal producers' cooperatives (where these exist)

2) Informal wage employment: employees hired without formal contracts contributions by formal or informal enterprises or as paid domestic workers
by households. Certain types of wage work are more likely than others to be informal. These include:

Employees of informal enterprises
Casual or day labourers with no fixed employer
Temporary or part-time workers
Paid domestic workers
Unregistered or undeclared workers
Industrial outworkers (also called homeworkers)

**INFORMAL ECONOMY**

Hence, with all mentioned above the Informal economy refers to 'all economic activities by workers and economic units that are not covered or insufficiently covered by formal arrangements.'

**Table 2.1:**

Matrix: employment in the informal economy

<table>
<thead>
<tr>
<th>Production Units</th>
<th>Informal jobs</th>
<th>Formal jobs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Informal sector enterprises</td>
<td>A</td>
<td>B</td>
</tr>
<tr>
<td>Other production units</td>
<td>C</td>
<td>D</td>
</tr>
</tbody>
</table>


A + C = Persons in informal employment
A + B = Persons in the informal sector
C = Informal employment outside of the informal sector
B = Formal employment in the informal sector
A+B+C = Total employment in the informal economy

Based on the above matrix, the informal economy comprises informal employment (without secure contracts, worker benefits or social protection) of
two kinds:

Self employment in informal enterprises (small unregistered or unincorporated enterprises) including employers, own account operators and unpaid contributing family workers.

Wage employment in informal jobs (for informal enterprises, formal enterprises, households, or no fixed employer), including casual or day labourers, industrial outworkers, unregistered or undeclared workers, and unprotected contract, temporary and part-time workers.

1.4. SUB-CLASSIFICATION OF INFORMAL WORKERS

**Domestic workers:** Domestic workers work in the homes of others for pay, proving a range of domestic services, they sweep, clean, wash clothes and dishes, shop, cook, care for children or the elderly sick or disabled and dog walking. Domestic workers are mostly performed by women approximately 80 percent.

**Home workers:** Home based workers carry out the work in their own homes. The vast majority of home based workers are women for example 62 percent in South Africa, 70 per cent in Brazil, 88 percent in Ghana.

**Street vendors:** Around the world a significant share of the informal workforce operates on streets, side walk and other public spaces, those who provide or sell goods and services in public spaces such as hair dressers, shoe shiners and shoe repairs, street vending is a large and divers activities, some of them are truly self-employed and independent other are semi-dependent, street vendors constitute a significant proportion of urban employment in Africa, Latin America and India in many countries especially in Africa the majority of street vendors are women.

**Casual wage workers:** or casual day labourers in urban areas which mostly are engage in construction work.

**Waste picker:** The term refers to those who do the primary collecting and
sorting of waste, today waste pickers are well organized and mostly are formal worker for example 29 percent of waste picker in Africa are informal labour.

**Informal labours in rural areas**: Above mention group of informal labour are belong to urban area in rural area:

Agricultural casual labours, unpaid family workers engaged in agriculture and self employed engaged in agricultural activities are in category of informal employment.

### 1.5. INFORMAL ECONOMY AND WOMEN

Women are over represented in the informal sector world, the informal sector is primary source of employment for women in most developing countries. Existing data suggest that the majority of women economically active women in developing countries are engaged in the informal sector.

In most developing countries, women who are not engaged in farming as own account workers or contributing family workers are often employed as street vendors, independent home-based workers, industrial outworkers, contributing family workers in non-agricultural family businesses or domestic workers in the homes of others. Many women are also engaged in waste collecting or small-scale mining and construction and a few others as employers in small-scale enterprises. Although these jobs are very different in the activities performed, modes of operations and earnings, all are part of informal employment and provide the main source of work for women outside agriculture, for categories of workers included in the definition of informal sector and informal employment.

While informal employment is also an important source of employment for men in developing countries it is more so far women. Women 's struggles in the informal sector are diverse and exist at many levels.  

Women dominate the informal economy. 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. Improving the conditions of informal worker therefore will have to take a gendered approach.

Women constitute a vast majority of informally employed and the poor around the world. They are also likely to number much more than reflected in available statistics. In many cases, there is underreporting because they do not view themselves as workers. The home-based nature of many of their activities also contributes to the invisibility of women's informal employment. Within the informal economy, women are concentrated in work associated with low and unstable earnings and with high risks of poverty.

Outside of agriculture, women are more likely than men to be own account workers, domestic workers: unpaid contributing workers in family enterprises and industrial outworkers or homeworkers. A significant proportion of women working in agriculture are also unpaid contributing workers on the family farm.

Women spend long hours in unpaid household work. These responsibilities lead to labour segmentation—women get restricted to own-account or home-based employment, where in most cases, they earn less and lesser than men's in the same type of informal employment. In countries where women's mobility is not restricted, women are market or street vendors or hawkers where they face risks to physical safety and health.

The lack of access to formal child care due to its cost exacerbates female informal workers' work burdens. They are dependent on support from family or from neighbors to take care of their children while doing their work. It is also common for them to bring their children to their work places when informal sources of child care support are not available.

Despite the low earnings and precarious nature of much of women's paid
informal work, in both developed and developing countries, their work can help keep a family out of poverty.\textsuperscript{33} The vast majority of women in the informal sector are home-based workers and street vendors. There is a pyramid or iceberg that illustrates various categories based on employment status, which shows gender segmentation in informal employment as follows:

\textbf{Figure 1.1:}

\textit{pyramid: gender segmentation and earning gap in informal economy}

\begin{center}
\includegraphics[width=0.7\textwidth]{figure1.png}
\end{center}

\textbf{Source: UNIFEM, 2005}

According to this pyramid, men tend to be overrepresented in the top segments of the informal economy; women tend to be overrepresented in the
bottom segment and the relative shares of men and women in the intermediate segments vary across sectors and countries. Available evidence also suggests that there are significant gaps in earnings within the informal economy: informal employers have the highest earnings on average; followed by their employees and informal employees of formal firms; then own-account operators, casual wage workers and industrial outworkers.34

Women in all age groups depend on the informal sector more heavily than men and the share of women in this sector is higher than their share in total labour force. Discrimination in the labour market explains why women are over-represented in this sector. Even within the informal sector more women than men seems to be poor. Though, average income of both men and women are lower in the informal sector than in the formal sector, the gender gap in wages appears higher in the informal sector than in the formal sector. Many observer argue that women are less able than men to compete in labour market because they have relatively low levels of education and skills or are less likely to own property.35

More over the link between working in the informal economy and being poor is stronger for women than for men. A higher percentage of women than men worldwide work in the informal economy. Moreover, there is a gender gap in incomes and wages in the informal economy. This is because women worldwide are under represented in higher income employment statuses in the informal economy (employer and self-employed) and over-represented in the lower income statuses (casual wage worker and industrial outworker). For instance, relatively few women are employers who hire others; and relatively few men are industrial outworkers. Even within the same trade or industry, men and women tend to be involved in different employment statuses. In many countries, for example, men traders tend to have larger scale operations and to deal in non-perishable items while women traders tend to have smaller scale operations and to deal in food items.36

1.6.SIGNIFICANCE OF STUDY AND RATIONAL OF TOPIC

The informal economy is persisted and expand with economic growth also, it
contributes a significance growth also, it contributes a significance share of GDP for developing and less developed countries, in fact it is a major provider of employment, for lower income countries, in the other words, informal economy is common feature of economics of developing countries and it is considers as survival activities for poor.

The informal sector of most developing countries have actually increased over time, though it was originally considered as a residual source from the insufficient absorptive capacity of the formal economy.

The informal economy has traditionally been viewed as a catch basin for women and men who cannot find jobs in the formal economy and who are therefore pushed to take any work or create their own employment through small, even marginal, economic activities. Moreover in developing countries women are more tend to have informal jobs and also the link between working in the informal economy and being poor is stronger for women than men.

During the study there has been confusion and vagueness on definition of informal sector and concept was not well defined in previous literature, therefore this research work tried to present comprehensive definition of terminologies, so present work can be one of the best sources to define all terms and aspects of informal sector.

Due to importance of informal sector in economy of developing countries and more specifically in income generation and employment specially employment creation for women, the present study attempt to study the working condition and living standard of women labour in informal sector and has its focus on women agricultural labour as a part of informal labours.

Armenia as study area is one of the significance of present work due to highly informality of its labour market (according to ILO among members of CIS countries highest percentage of informal employment after transition is belong to Armenia with almost 20 percent of non-agriculture informal employment), also inside the country between the sectors highest percent of informality is belongs to agriculture sector, moreover women are mostly working in informal sector of Armenia and most workers of agriculture in rural
area is also happen to be women, in fact after collapse of USSR there is an emergence and grow in informal sector.

Due to above mentioned reasons, the present study will examine working conditions of women labour force in agriculture of Armenia.

1.7. HYPOTHESIS

This research work contains three hypotheses as follows:

1) Economic growth due to globalization has positive correlation with the informalization of the economy and increases the informal sector.

2) Informalization has positive impact on job creation for women labour force.

3) Informalization of labour market creates the gap in income and wages between male and female.

1.8. Objectives of the Study

In the past, various studies were made on informal sector and its various aspects are covered by different researchers and economists, experts etc. However, no attempts were made before to study of working conditions of women labours in informal sectors particularly in agriculture sector. Therefore, the present study is carried out with the following objectives.

1. To study the structure and composition of Informal sector of Armenia

2. To study the composition of Informal Economy around the world

3. To study the working condition and life standard of women Agriculture Labour in Shirak province of Armenia

4. To study the impact of economic policies after 1990s on labour market of Armenia

5. To draw conclusion and make some suggestions
1.9. SCOPE OF STUDY

Informal economy is so vast and encompasses heterogeneous kind of activities, hence a particular study can not cover all aspects of informality specially a study undertaken by an individual in Ph.D level, on the other hand, agriculture is the most significant component of informal economy and agriculture labour forces are important group of informally employed workers and finally women are biggest group of informally employed and their contribution in agriculture is more than men as well, for all mentioned above, the present study attempt to study the working condition and living standard of women labourer in informal sector and has its focus on women agricultural labourer as a part of informal labours.

Armenia is area for presented study, because Armenia is one of CIS countries which got separated from USSR and all of them gone through informalit, but among them Armenia has highest level of informality according to ILO. Apart from that, agriculture is biggest source of income and employment for Armenia's economy, which highest share of labour force are employed in agriculture of Armenia, that is 46%, also women make up most of agriculture labour force of the country, moreover women contribute in informal employment more than men, however, present study has its scope on informalization of labour market and women agriculture labour force as a part informally employed workers.

Researcher has restricted her study only agriculture sector and the working conditions of women labours in agriculture sector of Shirak province of Armenia.

It would be highly appreciable to carry out a study covering all the province of Armenia to understand the composition of informal sector and working conditions of women labours in agricultural sector of Armenia. But due to the differences in the socio-economic factors, trade and commerce etc. it becomes essential for researcher to study specific province of Armenia for understanding the composition of
informal sector and working conditions of women labours in agriculture. Therefore, researcher has decided to study the composition of informal sector and working conditions of women labours in agriculture sector in shirak province of Armenia.

1.10. SELECTION OF AREA FOR STUDY

Armenia is the selected area for presented study, following paragraphs describes the importance and rational of area section, in other word, the reason for choosing this area for presented topic shall be mentioned.

The republic of Armenia lies in a triangular sector of the Transcaucasia, bordered by Azerbaijan, Iran, Turkey and the Republic of Georgia with an area of 29,800 square kilometers (11,490 square miles), the landlocked country with the territory of Belgium or Albany with 3.2 million population.

Armenia is a land locked country between the black sea and the Caspian sea. Agriculture plays an important role in employment and provide the largest source of income for Armenia. Armenia has 2.1 million hectares of agriculture land, 72% of the country's land area most of this, however mountain pastures, and cultivable land is 480000 hectares (425900 hectares arable land) or 16% of the country's area. In 2006, 46% of the work force was employed in agriculture, women make up most of the agriculture work force in Armenia. Agriculture contributed 21% of the country's GDP.

Agricultural production is heavily biased towards crops which in 2006 accounted for 64% of gross agricultural output. The principal agricultural products are grains (mostly wheat and barley) potatoes, vegetables, grapes and fruits.

In 1992 Armenia declared its independence from the USSR and began the transition from a state controlled to market economy. This transition has had a strong influence on socio-economic development in Armenia as have the devastating earthquake of 1988 and armed conflict with Azerbaijan over Nagorno-Karabakh.

In the wake of the collapse of the USSR Armenia's economy fell into
recession. First step of Armenia through the market economy during transition period was land ownership with privatization starting in 1992, whereas mass privatization of land began. 

During the Soviet era, Armenia was an industrialized country with a large rural population. The market-oriented reforms introduced in 1991-92 comprised the privatization of many productive resources and organizations, a large degree of liberalization of trade and prices, and decentralization of economic decision making. Importantly for the rural economy, Armenia was one of the few former Soviet Republics to privatize agriculture effectively and swiftly during 1991-92: the bulk of cultivable land and agricultural output is now in small family farms. The macroeconomic and structural reforms led to a severe economic contraction, but growth resumed as early as 1994. By 1993, GDP had declined to 47 percent of its 1990 level, and then gradually recovered to 68 percent in 2000. Agricultural output, on the other hand, did not register any significant declines during transition, remaining stable during 1990-97 and increasing afterwards to 113 percent of the 1990 level. This is an exception to the strong downward trends observed in all former Soviet republics, and it is probably attributable to the swift and decisive transition to individual farming in 1992. As a result of these differential trends in the growth behavior of agriculture and the economy as a whole, the share of agriculture in GDP rose from 17% in 1990 to 29% in 1999, while agricultural employment increased from 17% of the labour force in 1990 to more than 40% in 1999. In absolute numbers, agricultural labour nearly doubled between 1990 and 1999 as labour-intensive individual agriculture attracted workers from depressed urban areas. During the last decade of the 20th century, Armenia thus transformed from an industrialised state to one that is to a significant degree agrarian.

The sudden collapse of the Soviet Union came as a surprise to many in Armenia consequently there was no clear model for state – building and Armenia embarked on a transition to a market economy almost by default. The transition period was marked by severe economic decline, hyper inflation, mass unemployment a share drop in living standards and rising social tension. As a result informal economy grew giving rise to relatively new
economic and social phenomena, including paid work in the informal sector, at the same time trade union membership collapsed as a result of industrial decline, the destruction of many work collectives and the abolition of collective farms. The growth of informal sector employment and the collapse of the formal economy left large numbers of employees without social guarantees.

The formation of the labour market as laid by the liberalization of Armenia's economy in 1990-1991. By economic and social reform of the country after 1990 which have crucial impact on labour market and working condition of labour force, for this reason The present research work has its focus on the period after 1990s. In the total employment informal employment consists of 51% employment in informal sector among women is a little higher with 53% versus man with 47% 39. Informal employment is widely prevalent in the rural area at 82.1% and agriculture has highest incidence about 98% of informal employment.

The selected area for study is shirak province which is divided in five regions such as Artic, Akhuryan, Ani, Amasia and Ashotsk region.

Total land farming production in Shirak in 2002 amounted to 50.4% of total agricultural production. Grain cultivation is prevalent in Shirak due to its climate and plateau geographical location. wheat accounts for 53.5% of all grain production in Shirak. It has guaranteed demand because Armenia is able to cover only 40-50% of its own wheat needs (depending on the specific harvest levels annually). On average, 23% of all Armenian grains are cultivated in Shirak - more than any other region. Indeed, 22.5% of all grain in Armenia in 2002 was harvested in Shirak region.

1.11.LIMITATIONS OF STUDY
This study is not claimed to be highly comprehensive and the researcher is aware of its limitations. In the following paragraph researcher presents some limitations of study and during research. The study has restricted to the women workers in agriculture sector in Shirak province of Republic of Armenia and so the results cannot be generalized to the other province of Republic of Armenia.
Despite of early presumption by researcher that interview and collection of primary data is the most difficult part of this work, collecting secondary data was more difficult. In fact, present research work is based on interpretation of statistic data on informal economy and informal employment but due to rare availability of statistical publication on informality around the world, during the study it was very difficult for researcher to access these data, so it was main limitation for researcher.

Agriculture is one of the most important part of informal sector and so present research is working on informal labours who are engage in agriculture sector, so for this purpose the percentage of share of agriculture in informal employment is required but during research researcher found out by convention statistics on informal economy only counts for non-agricultural activities, which means due to relatively high contribution of agriculture in employment in developing countries trend of informal employment and informal economy are only available and examined outside of agriculture. So, it was major restriction for researcher.

Though the results are unbiased, there may exist some biased responses during the filling up of questionnaire. However, due care has been taken to ensure the accuracy of data provided by respondents.

The Concept of informalization can be studied from different aspects and encompasses heterogeneous kind of activities, though, the present PH.D. level study has been limited only to the study of informalization of agriculture and working conditions of women labours in agriculture sector.

1.12. METHODOLOGY OF RESEARCH

The methodology of the presented study is analytical and descriptive. Both secondary and primary data is adopted to achieve this purpose. For the
purpose of analysis, primary data were collected directly from the women labours. For this purpose a well structured questionnaire was prepared to collect data from the 200 workers. The collected primary data were analyzed through simple percentage method. The survey has covered all the aspects related to the socio-economic conditions of women labour force in agriculture from rural area of Shirak province of Armenia.

The required data has been collected through primary and secondary sources. The primary data has been collected with the help of structural questionnaire for women labours. The questionnaire has been used as the main tool for collecting primary data from women labours. The main purpose of the questionnaire was to understand the socio-economic conditions, working conditions of women workers in agriculture sector. In all 200 women labors from Shirak province has been selected as a sample.

For the purpose of Secondary data Sufficient and relevant literature about informalization of labour market and working conditions of women labours in agriculture has been collected through articles published in various journals, magazines and published books and lots of amount of required statistics about all aspects of informal economy from authentic published sources have been gathered.

After collection of primary data researcher has prepared the list of all the answers mentioned in the questionnaire and codes has been given to the data. After completion of coding, researcher has prepared master sheet and after that, tabulation and graphic presentation of data has been done with the help of tabulation.

1.12.1 SAMPLE SIZE OF SURVEY FOR STUDY

It is obvious that the agricultural activities and working condition differ with province to province in Armenia. Therefore, the number of women labours employed in agriculture sector becomes a crucial variable in the collection of data. It was therefore, necessary to say that the
province which has been selected for the study purpose was not too small or too large in terms of size of agriculture land and women workforce it employed. Thus, this province complied with the condition of women workforce range and size of land under agriculture since this number and size are not too large and too small for the study purpose. In all 200 women labours from these region has been selected as a sample (i.e. 40 women workers from each region) simple random sample method has been used for sample selection purpose.

Hence , 200 women laborers from different Rural areas of Shirak province of Armenia has been selected as a sample, simple random sample method has been used in this research tabulation and graphic presentation of data has done also.

1.12.2.DETAIL OF QUESTIONARE

Questionnaire for women labours has divided into four parts. The first part of the questionnaire has devoted to general and personal information of women labours such as name, age, martial status, number of family persons main occupation of family, monthly income of family, educational status etc.

In the second part of the questionnaire, questions were asked to understand their occupation or employment conditions; such as employment status, questions regarding monetary payment or kind of payment etc. In the third part of the questionnaire questions were asked to the women labours to know their working conditions; such as whether they are going by the welfare measures etc. In the fourth part of the questionnaire; questions were asked regarding standard of living of women labours such as information about children’s education, monthly saving, household expenses etc.

The women labours were contacted mostly through acquaintances or direct personal approach. The degree of response from women labours highly encouraging. through, the population was small, non-response even from one or two respondents meant a good deal in terms of percentage considering,
however, the fact that the researcher has conducted the whole population for the purpose of the study, the degree of non response is not expected to affect much, the outcome final analysis. The response from the women labours was extremely positive. These women labour of the Shirak province has not only responded positively but gave ample time for interview.

1.13. CHAPTER SCHEME OF STUDY

CHAPTER-I INTRODUCTION

The first chapter provides an introduction on informalization of labour market and research methodology. This chapter consists of conceptualization informal economy, definitions, significance of research, rational of topic, scope of study, objectives and hypotheses of study, limitations of research and methodology of research. In research methodology, researcher explained source of primary and secondary data, methodology of data collection, tabulation and interpretation techniques.

CHAPTER-II REVIEW OF LITERATURE

Second chapter comprises theoretical review of topic. The chapter has an introduction on discovery of informal sector and reviews of trend of informality, also chapter established a theoretical foundation of the topic, moreover, chapter reviews of available literature and earlier researches on the topic.

CHAPTER-III INFORMALIZATION OF LABOUR MARKET AND PLACE OF INFORMAL SECTOR IN THE ECONOMY
The chapter consists of an introduction on informalization of labour market, causes of informality and impact of informalization on women labour force.

The chapter also comprises of experience of different regions and countries around the world of informality trend in last four decades. The chapter has great amount of authentic statistical data on informalization. The chapter also describes peculiar of informality in each regions around the world.

CHAPTER-IV STRUCTURE OF LABOUR MARKET AND WORKING CONDITIONS OF INFORMAL LABOUR FORCE IN ARMENIA INCLUDING INTERNATIONAL EXPERIENCES

The chapter consists of structure of labour market of Armenia, characteristics of labour force of Armenia. The chapter presents historical background of Armenia and also gives information about political, social and economic situation of Armenia. The chapter also introduce Shirak province, more importantly chapter illustrates informal economy and condition of informal labour force of Armenia.

CHAPTER-V WORKING CONDITION OF WOMEN LABOUR FORCE IN AGRICULTURE FROM SHIRAK PROVINCE OF ARMENIA: RESULT FROM PRIMARY DATA

The chapter comprises of tabulations and interpretations of primary data gathered from field survey to Shirak province of Armenia which obtained from 200 women agriculture workers, the chapter contains tables and pie graph which shows results from interview and shows answers to each questions.

CHAPTER-VI CONCLUSION

The chapter comprises of analysis of hypothesizes according to research.
also it consists of all findings, results and conclusion which have been received during research from field survey and secondary data, for the last part of chapter researcher presents some suggestions and recommendations.
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