

Thematic Brief | April 2026

## Gender Responsive Social Security for Informal and Domestic Workers in Sri Lanka

### Overview of Informality, Gender, and Structural Inequality in Sri Lanka

Informal workers, including domestic workers, daily wage earners, gig workers, and agricultural sector workers, constitute the majority of Sri Lanka's workforce, accounting for approximately 57 per cent (LFS, 2024). Here, the informal labour in the agriculture sector outweighs that of the non-agricultural sector (88.4 percent against 45.9 percent, respectively).

In this context, not only is domestic work highly informalised and heavily gendered, it is also ethnically stratified, with Malaiyaga Tamil workers facing intersectional marginalisation. Informal workers are inherently excluded from formal social security schemes such as pensions, unemployment benefits, health insurance, and protection against gender-based violence and harassment (GBVH). This exclusion intensifies economic precariousness and social vulnerability. Women, who are disproportionately concentrated in informal and unpaid care work, face additional barriers to accessing social services such as maternity protection and old-age security. Despite policy discussions and limited initiatives, significant gaps persist in gender-responsive social protection coverage. Notably, government proposals to include

informal sector workers in contributory pension schemes remain pending.

Sri Lanka has been facing an economic crisis since 2022, which prompted an International Monetary Fund (IMF) reform package that continues to be implemented and is widely perceived as the only path to recovery. In addition, the country has experienced the long-term effects of drought associated with El Niño, Cyclone Ditwah in December 2025, and the ongoing global oil crisis triggered by the US–Israel war on Iran. These overlapping crises have compounded economic vulnerability for working people, increasing precariousness in informal labour and weakening any social security measures for poverty alleviation, particularly for women.

Accordingly, this policy brief examines the situation of informal and domestic workers in Sri Lanka, key social protection challenges they face, its links to broader social justice issues, including women's rights, land rights, climate justice, and debt justice. The brief presents civil society recommendations and calls for action to strengthen inclusive, gender-responsive social protection for informal workers, and to support awareness, policy discussions, and advocacy campaigns at national and regional levels.

### Informal and Domestic Work: Scale, Conditions, and Vulnerabilities

The informal sector is defined as the economy comprising production units that lack registration with the Employment Provident Fund (EPF), Employee Trust Fund (ETF), or the Department of Inland Revenue, or lack formal account-keeping practices (Department of Census and Statistics -

DCS). As a result, informal workers typically operate outside the scope of formal labour protections and the social security system. Working conditions in the informal economy are characterised by the absence of key safeguards, such as EPF/ETF, maternity benefits, minimum wages, regulated work

hours, and other employment guarantees. Legal and regulatory frameworks governing occupational safety and working conditions also have limited reach in the informal sector. Furthermore, protections against workplace sexual harassment and effective justice mechanisms for survivors of gender-based violence and harassment (GBVH) remain weak in Sri Lanka, and do not extend to informal workers. In this context, domestic workers face heightened vulnerabilities due to the informal nature of their employment.

In Sri Lanka, 56.9 percent of the labour force are informal workers without a guaranteed safety net. Among the informally employed, 47.7 percent are women and 61.4 percent are men (DCS, 2024). Here, it is important to note that the agricultural sector, where informal employment dominates over other sectors, holds 26 percent of total employment in the economy, thus denoting the precariousness faced by farmer, fishers, and plantation sector workers.

The Labour Force Survey also highlights a significant wage gap between monthly earners and daily

waged workers as well. On average, daily wage workers in the agriculture sector earn a monthly income of Rs. 27,453, Rs. 37,347 in industrial and Rs. 35,800 in service sector. In contrast, monthly earners in the agricultural sector earn Rs. 34,150, Rs. 52,581 in industries, and Rs. 62,176 in services. The minimum wage in Sri Lanka currently is set at Rs. 30,000 monthly and Rs. 1,200 daily. However, according to the Asia Floor Wage Alliance, a living wage that includes housing, healthcare, education, transportation, and other essentials, is Rs. 158,353.45 in 2024 (Calculated at Purchasing Power Parity Exchange Rate of 90.5 in 2023) (AFWA, 2025). In terms of domestic work, there are 66,677 domestic workers in the country, and 89 percent are women. In 2020, the number of domestic workers was 54,868, which reduced from 74,767 in 2019 (Perera et. al, 2023), denoting the level of job insecurity triggered by economic crises. Moreover, the domestic workers average income was at Rs. 26,865.08 in 2021 ((Perera et. al, 2023) as calculated per Labour Force Survey data).

## Fragmented Social Protection and Systemic Exclusion

Primarily, there are two social security schemes currently operating in Sri Lanka. First, there are social insurance and contributory schemes for formal sector employees: the Employee Provident Fund (EPF) and Employee Trust Fund (ETF). EPF/ETF are considered the main retirement savings for workers in the country; they are statutory benefits that employers and employees contribute to under formal labour relations. Domestic workers are, therefore, explicitly not eligible for EPF/ETF, and this exclusion removes safety nets for an ageing workforce, protection against crises in workers' lives, and the economy.

Second, there are social assistance programmes focused on poverty alleviation, mainly through cash-based assistance. This includes the former Samurdhi assistance programme, the newly implemented Aswesuma benefits, and cash assistance for vulnerable groups, including persons with disabilities,

elders, and patients with kidney disease. There are gaps in eligibility and access to these schemes. Under the 17th IMF programme (2023) and the new World Bank Country partnership in 2024, the cash assistance programme "Aswesuma" that used asset-based targeting for selecting beneficiaries created greater exclusion errors, compared to its predecessor, the Samurdhi Programme (Feminist Collective for Economic Justice, 2023). For example, if households cook using a gas cylinder, a family member owns a motorbike or a three-wheel, or have safe sources of drinking water, these were indicators of non-poor, criteria for reduced points and ineligibility for social security schemes. This scheme removed domestic and informal workers' access to social security amidst increased cost of living and heightened job insecurity brought about by the economic crisis of 2022 and the austerity measures that followed.

## Gendered Inequalities in Work and Social Protection

In Sri Lanka's informal economy, women are often excluded from social security systems because women's labour remains largely invisible. This lack

of recognition and exclusion operates in two key ways. First, women's labour is frequently treated as merely supportive or domestic in nature rather than

as productive economic work. Examples, women in fisheries engaged in sorting and other post-harvest activities, and in agriculture they undertake tasks such as weeding fields, etc. yet, these activities are culturally understood as extensions of household responsibilities rather than as labour in their own right (Gunawardena, 2018). This work takes place in private or less visible spaces and thereby is often overlooked by policymakers and statistical systems that prioritize public, male-dominated forms of work. This entrenches informality of women's labour in economic activity, excluding them from labour protections.

Subtextually, therefore, as the nature and scope of domestic work are broad, work hours and arrangements are subject to individual employer's discretion; less bargaining power for the worker. This informality is reinforced due to the work's gendered nature and gender dynamics. Because domestic workers are primarily women and because care work

is largely not recognised as work, they are considered helpers or supporters, thereby dispossessing workers of recognition, agency, and access to labour rights and social security available to formal workers in the country. As per the ILO (2016), having lower lifetime contributions to any voluntary social insurance ultimately leads to higher poverty rates among elderly women (ILO, 2016).

Second, women's labour is rendered invisible through their limited ownership and control over productive assets, mainly land. In fisheries and agriculture, the definition of a "worker" is closely tied to ownership of assets such as boats, nets, land, and machinery. A 2018 Food and Agriculture Organisation's study found that even when women cultivate the land themselves, their contributions are obscured because land is frequently registered in the names of male relatives. This, subsequently, excludes women from accessing fertilizer subsidies, credit access, and other forms of institutional recognition.

## Ethnic Inequalities in Work and Social Protection

Considered to be a highly multi-dimensionally poor sector, many Malayaiga people are currently working under the informal and exploitative plantation model; the outgrower system. Under the outgrower model, plantation workers are leased lands, by the Estates to grow and supply tea leaves to the estates. The workforce under these smallholder tea operations are own-account workers and contributing household workers who work without receiving remuneration, and casual laborers who are hired on daily wage. The labour relations here are entirely informal. The conclusive characteristic of this plantation model is transferring fertilizer, labour and other costs of cultivating tea from the Estates to the landless Malayaiga plantation worker, therefore informalising labour in the sector.

Since the export tea is exposed to external economic risks, such as fertilizer shortages, there is growing income insecurity. Women, in particular migrate from estates to urban areas to work as live-in domestic workers or industrial sector workers. Moreover, the recent Ditwah Cyclone that impacted people in the estate sector, significantly more than other areas of the country, indicates the greater climate risk for people living in the hill country.

The exclusion created by social protection reforms in 2023 were harsher for the Malayaiga plantation communities. According to Kotagama (2023), the transition to the Aswesuma programme caused an additional 15 percent of plantation sector beneficiaries to be excluded from the social security scheme compared to the previous Samurdhi Programme. That is, these households faced exclusions in addition to the exploitative labour conditions and absence of land rights. Thus, complex eligibility criteria through target social protection schemes such as Aswesuma has left out many informal workers, increasing vulnerability across gender and ethnic dimensions.

According to both gender and ethnic dimensions, the informal workers including agricultural and domestic workers are often not considered vulnerable or poor enough to benefit from social assistance measures, such as Aswesuma, and lack access to employment-linked social insurance, such as EPF and ETF. Hence, the ILO (2024) has referred to informal workers as the 'missing middle,' in their calls for universal social protection.

## Legal and Policy Gaps in Labour and Social Protection

Several explicit legal exclusions of informal and domestic workers exist under the Sri Lankan labour law regime. The exclusion of domestic workers from the Wages Board Ordinance, EPF/ETF schemes, the National Minimum Wage Act, and gratuity provisions exemplifies a significant lack of labour guarantees and social security. In this absence, for example, the Domestic Workers Union, Sri Lanka, drafted the first standard contract for domestic workers and employers in 2014, covering all major labour standards and conditions available to formal workers (Wattuhewa, 2026). While the government made some progress in amending the law to grant domestic workers the right to the ETF, EPF, and the minimum wage in 2021, it has neither recognised their rights nor established any concrete systems. The process of reforming the labour law regime has been ongoing since 2023, with an overarching objective of increasing female labour force participation. Plans to include informal workers and domestic workers in the new law consider protecting and thereby extending social security for domestic

workers. The lack of strong occupational health and safety laws and anti-workplace sexual harassment laws, especially due to the country's non-ratification of ILO C190 (Convention against violence and harassment in the world of work). These are deeper areas of focus to ensure legal accountability for dignified work for women workers.

On the other hand, the non-ratification of the ILO's Domestic Workers Convention 2011 (C189) constitutes another policy gap in the context of Sri Lankan domestic workers. The Convention encompasses a vast range of labour protections for domestic workers; workers being informed about the terms and conditions of employment, hours of work, minimum wage, collective bargaining and freedom of association, occupational safety and social security and sets standards for child domestic workers, live-in workers and migrant domestic workers and provides for the protection from all forms of GBVH. All are essential to women domestic workers' access to social security, but aspects are lacking in Sri Lanka.

## Intersections with Social, Economic, and Climate Justice

### ***Women's Rights and Economic Recognition***

Recognising women's paid and unpaid care work is closely linked to the achievement of gender justice. Despite their significant contribution to both formal and informal economies, women's labour is often under-recognised and undervalued as an economic contribution, particularly in sectors such as agriculture and informal work. This lack of recognition becomes even more visible during crises, when women absorb a disproportionate share of household responsibilities and economic shocks. As a result, their unpaid and informal work sustains households and economies but remains largely invisible in policy frameworks.

Moreover, policies aimed at increasing women's labour force participation, such as promoting "flexible work" or labour market deregulation, may unintentionally reinforce existing vulnerabilities if they are not accompanied by strong protections and recognition of women's work.

In this light, granting equal access to labour protections and social security is part and parcel of recognising and duly valuing women's work, formal

and informal, paid and unpaid. This also extends to the inclusion of women in community decision-making, local governance structures, and collective action spaces. Thus, recognition of informal and domestic work is an important prong of feminist social justice.

### ***Land Rights and Structural Inequality***

Under the latest social security scheme, Aswesuma, land entitlements were used as a disqualifier for the cash-assistance programme, as people owning assets are considered "non-poor." For working-class people who have laboured, built savings, and relied on debt, this disqualification serves as a punishment for their efforts (FCEJ, 2023), especially during an ongoing economic crisis. On the other hand, Malayaiha Tamil worker communities in the plantation sector, who have longstanding struggles to gain land rights, scored higher on the targeting test. Yet, as mentioned above, this did not translate to increased coverage of this highly multidimensionally poor community.

Moreover, when labour in the plantation economy

is increasingly informalised through the outgrower model, in which land is leased to workers for tea cultivation without granting them real autonomy or ownership, it further undermines labour. This shift effectively dismantles traditional employer-employee relationships, removing associated labour protections, especially EPF and ETF coverage. As a result, Malayaha Tamil workers not only face intensified exploitative labour but are also dispossessed of secure land rights and access to social security.

Finally, gender-responsive social security is essential, particularly for informal and domestic workers, who often face layered disadvantages in land access. Women in these sectors are less likely to own land, more likely to engage in precarious work, more vulnerable to income instability. As mentioned before, when access to state welfare systems and governance mechanisms hinges upon land entitlements, it becomes another point of exclusion for women. This exclusion pushes women towards adverse coping mechanisms such as predatory microfinance indebtedness. Policies must therefore account for these structural inequalities by ensuring that eligibility criteria do not inadvertently exclude those most in need, and by recognising unpaid care work, wage disparities, and limited asset ownership.

### ***Climate Justice***

In advancing climate justice, particularly regarding informal work, it is essential to consider the social security needs of informal and domestic workers alongside calls for community control over natural resources. Informal workers are disproportionately affected by climate change, especially rising temperatures and heat stress, which directly impact their ability to work and earn a living. In the absence of occupational safety and health protections and adequate state oversight, their vulnerability is significantly heightened. These risks are expected to intensify as Sri Lanka heads towards a super El Niño and La Niña.

Furthermore, during extreme weather events, informal workers are often overlooked in disaster response and recovery planning. For instance, in November 2025, the Ditwah Cyclone caused severe impacts, displacing over 230,000 people at the peak of the emergency (UNRC, 2025). In such contexts, those not covered under or are ineligible for local

government social registries, which were recently updated with the enumeration for the targeted social protection scheme Aswesuma, often become ineligible for disaster relief and assistance. While documentation of the extent to which exclusion of informal workers is a major policy gap, informal workers, as explained above, are considered insufficient for to be declared as “poor” for poverty alleviating assistance programmes. Thus, the implication would be to exclude informal workers from disaster relief and assistance.

Contrastingly, when access to state welfare are often tied asset/land ownership, women are excluded from knowledge and technology in climate adaptation, as well as climate relief and compensation. This is despite the climate impact that not only increases burdens of women’s informal agricultural work but also intensifies strain on unpaid care work.

Finally, climate vulnerabilities pushes climate migration. As reported in the Climate Justice and Labour Rights: The Workers’ Commission for the Stakeholder Accountability Process for Inclusive Justice (Stand Up Movement Lanka, 2026), growing vulnerability to climate and economic crises, that are leading to declining incomes, rising expenses, reduced livelihood opportunities, and growing indebtedness, are driving labour migration from rural areas to urban centres, particularly to Free Trade Zones (FTZs). For Malaiyaga plantation sector workers, historical and structural injustices have heightened climate vulnerability and has rendered migration as “one of the few options they believe might transform their lives.”

However, migration to urban sectors to find better prospects are met with predominantly of informal daily waged factory work, overcrowded boarding houses, contaminated water, poor waste management, and flood-related inundation. Not only does this create serious health risks for workers, but the lack of secure tenure removes them from local state welfare, especially climate disaster relief and compensation. These illustrate the nexuses between climate, labour and land and the need for interlinked movements.

### ***Economic Justice***

In light of Sri Lanka’s debt crisis and economic vulnerability, access to social protection is crucial for informal and domestic workers. Sri Lanka remains

committed to the stringent implementation of the 17th International Monetary Fund programme for structural adjustment, introduced in response to the 2022 default on foreign debt. Central to this programme are austerity-driven measures: increases in Value Added Tax (VAT), fiscal consolidation targets, the introduction of narrowly targeted cash assistance, and the restructuring of formal-sector ETF/EPF pension funds. These measures essentially shift the burden of debt repayment onto working people, raising critical concerns about fairness in the allocation and access to social protection.

In parallel, the structural adjustment programme promotes the deregulation of land, labour, and capital, alongside trade liberalisation, export-oriented growth, and the privatisation of public goods and services, which are advanced as pathways to neoliberal economic recovery. These approaches deepen dependency on foreign exchange earnings and external markets, while failing to account for exposure to global shocks. Rather than addressing structural inequalities in the global financial system, the debt crisis is framed narrowly as a domestic governance issue.

Since entering the IMF agreement, Sri Lanka has experienced multiple external shocks, including trade restrictions such as U.S. tariffs in mid-2025 and at the beginning of 2025, the impacts of the Ditwah Cyclone, climate-related events linked to El Niño, and rising fuel costs associated with the U.S.-Israel war on Iran. These developments highlight the vulnerability of export-dependent economies and reveal how the impacts of such shocks are disproportionately borne by already marginalised groups, particularly women, informal and domestic workers, and Malayaha Tamil plantation workers.

Informality in the agricultural sector also increases vulnerability among people on the margins, leaving many workers without stable incomes, legal protections, or social security. At the same time, labour migration from agriculture into sectors such as manufacturing and services is growing due to reduced employability, unstable incomes and climate shocks that render livelihoods redundant (Stand Up Movement Sri Lanka, 2026). However, these sectors are also becoming increasingly informal in nature. As a result, workers often continue to face precarious working conditions even after shifting occupations. Domestic work is one notable example of this trend, where many workers remain employed in informal arrangements with limited rights, low wages, and inadequate protection.

Within this context, advancing economic justice requires a fundamental rethinking of social protection systems. Gender-responsive social security must be prioritised to ensure that informal and domestic workers, who are often excluded from formal safety nets, have equitable access to support. This includes designing universal and inclusive systems that recognise unpaid care work, precarious employment conditions, and structural barriers to access.

At the same time, there is an urgent need to move beyond austerity-driven frameworks and toward international debt justice. Fair and sustainable solutions to debt distress must address global inequalities rather than shifting costs onto vulnerable populations. Strengthening inclusive social protection, while advocating for equitable debt restructuring and relief, is essential to building a just and resilient economic system.

## Civil Society Recommendations / Calls for Action

### 1. Recognising and enacting labour protections for informal and domestic workers.

- Advocating for legally recognising domestic work as a formal employment relationship and valuing/recording women's care work.
- Establishing gender and climate-responsive care infrastructure.
- Campaign for the inclusion of domestic workers in labour law reforms to formalise employer-worker relationships.
- Push for domestic workers' inclusion in:
  - Employees' Provident Fund (EPF) / Employees' Trust Fund (ETF)
  - National Minimum Wage Act and gratuity schemes
  - Wages Board Ordinance
- Ensuring freedom of association and access to unions for domestic workers.
- Enact occupational health and safety measures, including protection against

gender-based violence and sexual harassment

- Advocating for the ratification and implementation of international labour standards, especially:
  - ILO Convention C189 (Domestic Workers)
  - ILO Convention C190 (Violence and Harassment at Work)
- Advocate for respect and protection of fundamental labour rights for informal and domestic workers
  - Freedom of association and collective bargaining
  - Elimination of forced or compulsory labour
  - Abolition of child labour
  - Elimination of employment discrimination

## 2. Support gender-responsive budgeting and the collection of data on informal workers.

- Highlight and recognise unpaid and unrecognised care work, especially by women workers.
- Incorporating data collection tools and methodologies that identify invisible or less visible work of women in the home and workplaces (farms, factories, etc.)
- Implement gender-responsive budgeting to allocate public funds for social protection of women in informal and domestic work.
- Collect sex-disaggregated data on informal workers and unpaid care work to inform policy.
- Recognise unpaid care work and informal work as a criteria for eligibility for social

security entitlements and state welfare, e.g., climate relief and adaptation, pensions, subsidies, insurance schemes.

## 3. End the neoliberal onslaught of austerity and increased debt distress.

- End privatisation of essential goods, services, and resources, including electricity and water.
- Subsidise and remove indirect taxes from essential goods and services.
- Calling for debt justice, including renegotiating existing IMF programmes and Debt Restructuring deals to match the current global economic and climatic status.

## 4. Strengthen institutional frameworks for inclusive social protection

- Establish universal social protection schemes accessible to all workers, including informal and domestic workers, that guarantee social protection without discrimination.
- Implement the National Social Protection Policy and Strategy (2024 and 2025) that includes integrating informal and domestic workers into national social protection systems and recognises social care as a social protection pillar.

## 5. Building and strengthening movements

- Creating an intersectional movement for climate justice with the labour movement
- Prioritising women's leadership in the movement advancement with a special focus on women's labour.

## Towards Inclusive and Gender-Responsive Social Security

Women informal and domestic workers in Sri Lanka face structural exclusion from social security systems, leaving them vulnerable to economic, climate, and social shocks. Despite comprising the majority of the informal workforce and carrying the bulk of unpaid care work, they remain outside contributory schemes like EPF/ETF, minimum wage protections, and social assistance programs such as Aswesuma, thereby considered the missing middle. Gender norms, ethnic stratification, and class inequalities amplify their precarity, while crises; including economic austerity, climate events, and debt pressures, have intensified these vulnerabilities.

Meanwhile, the poly crisis; including the economic fallout from austerity measures and IMF structural reforms, climate-related disasters such as Cyclone Ditwah and El Niño impacts, and global shocks like fuel and food price increases, have further intensified their precarity.

Inclusive, gender-responsive social security is therefore critical. Recognition of unpaid care work, formalization of domestic work, ratification of international labour standards (ILO C189 and C190), and universal social protection are essential steps toward equitable economic and social justice for women informal workers.

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