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The Relationship between Informal Employment and Social Security in Nepal

Sharda Prasad Bhattarai
bhattaraisharda4@gmail.com
Tribhuvan Multiple Campus, Palpa

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Abstract

Informal employment are the major sources for improving the livelihoods of the poor. The main objective of the study is to assess the determinants of informal employment, and to show the relationship between informal unemployment and social security, using secondary data. Empirical studies examined the factors of informal employment but not show the relationship between informal employment and social security. For empirical analysis. This study used the logit regression model to ascertain the factors of informal employment and to establish the relationship between informal employment and social security. The findings result showed that the major characteristics like age, male, ever-married, household head, education, training, house ownership, land ownership, social security, communication, computer and childcare are determining factors of informal employment and positive relationship between informal employment and social security. This study recommended that the government or stakeholders need to be considered these factors while formulating social security policies.

Key factors: Informal sector, employment, logit model, social security

Introduction

Informal employment is a job based concept which refers to the employed persons who hold jobs by law or in practice but not protected by labour legislation. Informal employment can be found in the informal sector, formal sector and household sector. According to International Labour Organization (2020), at the global level, around 61.percent employed populations were involved in informal employment, among which 58.1 percent were females and 63 percent were males.in 2019. Nepal Labour Force Survey (2017/18) is estimated that at the national level, 84.5 percent of employed population involved in the informal employment, of which 81 percent were males and 90.4 percent were females. At province level, Bagmati Pradesh had highest share of employed population worked in the informal sector at 28.6 percent It was followed by Madhesh Pradesh at 19.4 percent, Koshi Pradesh at 17.1 percent, Lumbini Pradesh at 16.1 percent, Gandaki Pradesh at 8.0 percent and Sudurpaschim Pradesh at 6.5 percent respectively. Karnali Pradesh had the lowest share at 4 percent, It plays a major role in employment creation, production and income generation. It also the major sources for improving the livelihoods of the poor. It is an important indicator including the quality of employment in an economy (BLFS, 2018).

Despites of all these significant of the Informal employment, a large no of workers receive numbers of harassment from some officials activities. Job security, legal legislation, employment benefits, and social security are the major issues of informal employment. Social security means extending formal protection i.e. health. Pensions etc. to traditional employment.The government has been implemented various laws and policies to regulate the informal sectors. But sounds are persistence in the society.

Most researchers described as a small-scale, self-employed etc. The given review of literature explains that it explored the relationship between informal sector and poverty, and its factors that affects the informal employment, but the relationship between informal employment and social security has not been measured. The main objective of the study is to assess the determinants of informal employment, and to show the relationship between informal unemployment and social security. This study uses human capital theory as the theoretical foundation and logit regression model for empirical analysis. The limitations of the study is that it is based on secondary data, and more emphasis on supply side of workers.

Literature Review

Literature review can be further divided into conceptual, theoretical and empirical review.

Conceptual Review

Informal sector is a dominated sector of employment and informal employment is job-based concept. It includes these jobs that generally lacks social, legal protection, and employment benefits (BLFS, 2018). ILO (2013) formal employment is the type of employment in which employees (workers) are entitled to social security, annual paid level and sick leave. They are also protected by labour legislation, subject to income tax, social protection and employment benefit. Similarly, informal employment refers to the employed persons who hold jobs by law or in practice but not protected by labour legislation. They are not entitled to social protection and employment benefit.

Theoretical Review

The human capital theory was developed by Gary Becker in 1962. According to human capital theory, the productivity of employees depend on human capital investment like as education, training, social security and so on. It suggests that individual differences in employment status are a function of factors that influence the demand and supply of labour. Demand for labour includes the industrial structure of an economy and technology but supply of labour includes personal characteristics like as age, house- own, land ownership , marital status, education, training, household facilities etc. According to human capital theory, the systematic application of scientific knowledge to the production of goods and services has greatly increased the value of education and training, and it also increases the marginal productivity of labour. Social security is also the productivity enhancing characteristic.

Empirical Review

Gillani and Khan (2013) analyzed the socio-economic factors that encourage the workers to participate in informal employment, using primary data. The study used binary logit regression model for empirical analysis. The finding results showed that education, sex, marital status, father's education, Mather's education, household size, joint family set up, male prime children, female prime children, spouse participation in economic activities and rural-urban migration are the major determinants that affect the workers to participate in informal sector employment.

Ghebregiorgis and Mehreteab (2018) explored the factors affecting formal and informal employment in Asmara, the capital city of Eritrea. The study used primary and secondary data. For empirical analysis, the study used logit and multinominal regression model. The findings results showed that age, gender, education, and birth place influence the formal and informal employment in Asmara.

Khan and Hussain (2021) examined the size and determinants of informal employment in Pakistan, using secondary cross sectional survey data. The data collected from Labour Force Survey (2017/18), conducted by the Pakistan Bureau of Statistics. The study employed logit regression model to estimate the determinant of informality. The odds ratio shows that male, age below 60,current enrollment, education, household head, household size, place of work, occupation have the lower chances of informal employment whereas age above 61,vocational training, marital status, family type, no. of employed persons in household, number of child in household, working hours and industry have the higher chances of informal employment.

Mdoe et al. (2024) investigated the determinants of employability in the informal sector among youth in Tanzania, using secondary survey data, taken from Integrated Labour Force Survey conducted in 2020/21. The study employed probit regression analysis. The theoretical foundation of the study was human capital theory. The finding results show that sex, capital, income tax, social security, technical and computer skills, literacy and numeracy skills, business registration, ownership, age, marital status, readiness for work and level of education are the major determinants of employability in the informal sector.

Parajuli (2014) analyzed the determinants of informal employment in Nepal. The main objective of the study was to analyze the determinants of informality of employment in Nepal. This paper used the secondary cross sectional data. For empirical analysis, this paper adopted probit regression model to ascertain the determinants of informal employment. The finding shows that gender, geography, educational status, marital status, age of the employee and ethnicity of the employee matter an individual works as informal sector. This paper recommended that the policy-maker should be considered these variables in the social security policies.

Methodology

Research Design

The study is based on the quantitative research design. The philosophical paradigm of this study is functionalist, ontological position is objectivism, epistemological position is positivism and axiological position of the researcher is value free.

Sources of Data

The study is based on the secondary data, collected from Central Bureau of Statistics. The Nepal Labour Force Survey (2017/18) was the third labour force survey, following NLFS I in 1998/99 and NLFS II in 2008 Nepal Labour Force Survey -III is a nationwide representative survey data. The survey followed the standards of 19th international conference of labour statistician in 2013.

Model Specification

This study is used Logit regression model for empirical analysis which was used by Gillani and Khan (2013), Ghebregiorgis and Mehreteah (2018), and Khan and Hussain (2021).

The linear regression model is specified as follows:

$$Yi = \frac{P_i}{1-P_i} = \beta_0 + \beta_1 X_{i1} + \beta_2 X_{i2} + \beta_3 X_{i3} + \beta_4 X_{i4} + \beta_5 X_{i5} + \beta_6 X_{i6} + \beta_7 X_{i7} + \beta_8 X_{i8} + \beta_9 X_{i9} + \beta_{10} X_{i10} + \beta_{11} X_{i11} + \beta_{12} X_{i12} + \beta_{13} X_{i13} + \varepsilon_i \ldots\ldots\ldots\ldots\ldots\ldots (2)$$

Where,

$\frac{P_i}{1-P_i}$ = Employment status in probability function

P_i = Probability of being unemployed

$1-P_i$ = Probability of employed

X_i = Explanatory variables

β_i = Co-efficient of explanatory variables.

Now, equation (2) can be written as:

$$\frac{P_i}{1-P_i} = \beta_0 + \beta_1 \text{ age group (25-34)}_i + \beta_2 \text{ age group (35-44)}_i + \beta_3 \text{ age group (45-54)}_i + \beta_4 \text{ age group (55-64)}_i + \beta_5 \text{urban}_i + \beta_6 \text{male}_i + \beta_7 \text{ever-married}_i + \beta_8 \text{ household head}_i + \beta_9 \text{ relative}_i + \beta_{10} \text{ Basic education}_i + \beta_{11} \text{Secondary education}_i + \beta_{12} \text{ University education}_i + \beta_{13} \text{ training}_i + \beta_{14} \text{household size}_h + \beta_{15} \text{ house ownership}_h + \beta_{16} \text{ land ownership}_h + \beta_{17} \text{ social security}_i + \beta_{18} \text{ communication}_i + \beta_{19} \text{ computer}_i + \beta_{20} \text{ childcare}_i + \varepsilon_i \ldots\ldots\ldots (3)$$

In equation (3), β_0, β_1, β_2, β_3, β_4, β_5, β_6, β_7, β_8, β_9, β_{10}, β_{11}, β_{12}, β_{13}, β_{14}, β_{15}, β_{16}, β_{17}, β_{18}, β_{19}, $\beta_{20}$are the parameters to be estimated.

i = individual characteristics

h = household characteristics

Description of the Variables

In this study, informal employment is the dependent characteristic and binary in nature whereas demographic characteristics, household characteristics, and socio-economic characteristics like age, male, ever-married, household head, relative, level of education, training, household size, house ownership, land ownership, social security, communication, computer and childcare are explanatory characteristics.

Table 1:

Definition of Variables and Expected Signs

Variables	Description	Expected signs
Informal employed Informal employed = 1 & Formal employed = 0		
Age group (15-24) being reference category		
Age group (25-34)	Group (25-34) =1 & otherwise= 0	Negative
Age group (35-44)	Group (35-44) =1 & otherwise= 0	Negative
Age group (45-54)	Group (45-54) =1 & otherwise= 0	Negative
Age group (55-64)	Group (55-64) =1 & otherwise= 0	Negative
Ever-married	Ever_ married = 1 & never = 0	Negative / Positive
Household head	Head = 1 & otherwise= 0	Negative
Relative	Spouse = 1 & otherwise = 0	Negative
Illiterate and less than one being reference category		
Basic education	Basic = 1 & otherwise= 0	Negative
Secondary education	Secondary = 1 & otherwise= 0	Negative
University education	University = 1 & otherwise= 0	Negative
Training	Received = 1 & otherwise = 0	Negative
Household size	Numeric	Negative
House ownership	House = 1 & otherwise = 0	Positive
Land ownership	Own_ land = 1 & otherwise= 0	Negative
Social security	Yes=1 & otherwise=0	Positive
Communication	Yes=1 & otherwise=0	Negative
Computer	Yes=1 & otherwise=0	Negative
Childcare	Yes=1 & otherwise=0	Negative

Note: *Totals may not add up due to rounding*

***Source*:** NLFS 2017/18 data.

Test Statistics

The ordinary least square method and its assumptions are based for good estimation. The variance inflation factor (VIF), Breush-Pagan Godfrey test and Jarque-Bera test are performed for the detection of multi-collinearity, heteroskedasticity and normality test respectively whereas goodness of fit is employed for model specification.

Results and Discussion

Summary of the Ch aracteristics

Table 2:

Characteristics of the informal Employed Full Sample Respondents

Variables	Obs.	Mean	Std. dev.	Min	Max
Informal emp	16,261	0.853	0.354	0	1
Age Group (15-24) being reference category					
Age Group (25-34)	16,261	0.288	0.453	0	1
Age Group (35-44)	16,261	0.262	0.440	0	1
Age Group (45-54)	16,261	0.175	0.380	0	1
Age Group (55-64)	16,261	0.081	0.272	0	1
Male	16,261	0.630	0.483	0	1
Ever-married	16,261	0.853	0.354	0	1
Household head	16,261	0.466	0.499	0	1
Relative	16,261	0.200	0.400	0	1
Illiterate and less than one being reference category					
Basic education	16,261	0.351	0.477	0	1
Secondary education	16,261	0.332	0.471	0	1
University education	16,261	0.084	0.278	0	1
Training	16,261	0.158	0.365	0	1
Household size	16,261	5.266	2.626	1	27
House ownership	16,261	1.138	0.392	0	3
Land ownership	16,261	0.658	0.474	0	1
Social security	16,261	0.105	0.307	0	1
Communication	16,261	0.948	0.221	0	1
Computer	16,261	0.125	0.331	0	1
Childcare	16,261	0.214	0.410	0	1
No. of informal emp.	13,871				
No. of formal emp.	2,390				

Source: *Author's calculation using STATA.*

Table 2 shows the basic statistics of some explanatory characteristics. The table includes the mean values, standard deviation, minimum values and maximum values of some household characteristics, demographic characteristics and socio-economic characteristics. These characteristics affect the informal employment in Nepal.

Table 3:

Parameter Estimates of the Logistic Model of the Determinant of Informal Employment

Informal employed	Coef.	Std. Err.	Sig.
Age Group (15-24) being reference category			
Age Group (25-34)	-0.903	0.114	0.000
Age Group (35-44)	-1.380	0.121	0.000
Age Group (45-54)	-1.395	0.130	0.000
Age Group (55-64)	-1.486	0.152	0.000
Male	-0.487	0.069	0.000
Ever-married	-0.472	0.113	0.000
Household head	-0.334	0.073	0.000
Relatives	-0.048	0.097	0.619
Illiterate and less than one being reference category			
Basic education	-0.975	0.104	0.000
Secondary education	1.869	0.104	0.000
University education	1.914	0.124	0.000
Training	-0.186	0.065	0.004
Household size	0.006	0.010	0.584
House ownership	-0.258	0.064	0.000
Land ownership	0.382	0.057	0.000
Social security	1.848	0.065	0.000
Communication	-1.088	0.241	0.000
Computer	-0.689	0.067	0.000
Childcare	0.382	0.073	0.000
Cons	6.623	0.292	0.000
Number of obs	16,261		
Log likelihood	-5030.32		
LR chi2(22)	3515.02		
Prob > chi2	0.0000		
Pseudo R2	0.2589		

Source: *Author's calculation using STATA.*

Table 3 shows that the coefficient of male is -0.487 means that male decreases the informal employment. The coefficient of ever-migrated is -0.472 and significant, which means that ever-married decreases informal employment. The coefficient of household head is -0.344 and significant indicates that the responsibility of household head decreases the informal employment. The coefficient of relative of household head is 0.048 which shows the relative of

household head decreases the informal employment. The coefficient of basic education is-0.975 and not significant. The coefficient of secondary education is 1.869 implying that larger secondary education completed the informal employment. The coefficient of university education is 1.914 means that a large no. of completed university education increases informal employment. Similarly, house ownership, communication, and computer have negative relationship with informal employment whereas social security, household size, land ownership, and childcare have positive relationship with informal employment.

Table 4:

Odds Ratio Coefficient of the Determinants of Informal employment

Informal employed	Odds ratio.	Std. Err.	Sig.
Age Group (15-24) being reference category			
Age Group (25-34)	0.405	0.046	0.000
Age Group (35-44)	0.252	0.030	0.000
Age Group (45-54)	0.248	0.032	0.000
Age Group (55-64)	0.226	0.034	0.000
Male	0.615	0.043	0.000
Ever-married	0.624	0.070	0.000
Household head	0.716	0.052	0.000
Relative	0.953	0.092	0.619
Illiterate and less than one being reference category			
Basic education	0.377	0.039	0.000
Secondary education	0.154	0.016	0.000
University education	0.147	0.018	0.000
Training	0.830	0.054	0.004
Household size	1.006	0.010	0.584
House ownership	0.773	0.050	0.000
Land ownership	1.466	0.084	0.000
Social security	0.158	0.010	0.000
Communication	0.337	0.081	0.000
Computer	0.502	0.034	0.000
Childcare	1.466	0.107	0.000
Cons.	752.207	219.442	0.000
Number of obs.	16,261		
Log likelihood	-5030.32		
LR chi2(22)	3515.02		
Prob > chi2	0.0000		
Pseudo R2	0.2589		

Source: *Author's calculation using STATA.*

Table 4 shows the odds ratio coefficient of the determinants of informal employment. Age is the controllable variables. The odds ratio of male is 0.615, it shows that each additional male decreases the odds by 38.5 percentage. The odds ratio of ever-married is 0.624 means that each additional ever-married decreases odds by 37.6 percentage. The odds ratio of household head is 0.716 shows that decreases odds by 28.4 percentage. The odds ratio of relative of the household head is 0.953 but not significant. The odds ratio of basic education, secondary education, university education, and training are 0.377, 0.154, 0.147, and 0.830 means that additional completed educational levels odds decrease by 62.3, 84.6, 85.3, and 17 respectively. Similarly, the odds ratio household size is 1.006 but not significant. The odds ratio of land ownership 1.466 shows odds increases by 46.6 percent with double increase in farmland. The odds ratio of childcare is also 1.466 implies odds increase by 46.6 percent with double increase in responsibility of childcare. The odds ratio of computer and communication are 0.502 and 0.377, means that additional unit of facilities odds ratio decrease by 49.8 and 62.3 percent respectively as compared to the reference category.

Table 5:

Marginal Effect of Estimated Co-efficient of the Determinants of Informal employment

Informal employed	dy/dx	Std. Err.	Sig.
Age Group (15-24) being reference category			
Age Group (25-34)	-0.084***	0.012	0.000
Age Group (35-44)	-0.145***	0.016	0.000
Age Group (45-54)	-0.180***	0.020	0.000
Age Group (55-64)	-0.192***	0.028	0.000
Male	-0.036***	0.005	0.000
Ever-married	-0.032***	0.007	0.000
Household head	-0.026***	0.006	0.000
Relative	-0.004	0.008	0.623
Illiterate and less than one being reference category			
Basic education	-0.088***	0.010	0.000
Secondary education	0.198***	0.013	0.000
University education	-0.277***	0.026	0.000
Training	-0.015***	0.006	0.006
Household size	0.000	0.001	0.584
House ownership	-0.020***	0.005	0.000
Land ownership	0.032***	0.005	0.000
Social security	0.257***	0.013	0.000
Communication	-0.058***	0.008	0.000
Childcare	0.027***	0.005	0.000

***, **, * denote that significance is established at 1% level, 5% level and 10% level respectively. (*) dy/dx is for discrete change of dummy variable from 0 to 1

Source: *Authors calculation using STATA.*

Table 5 shows that the marginal coefficient of male is -0.036 and significant shows that male has a 3.6 percentage points lower probability than that of female. The marginal coefficient of ever –married is -0.032 means that ever-married has a 3.2 percentage points lower probability of infomal employment than never married. The coefficient of household head is –0.026 and significant, means the responsibility of household head has a 2.6 percentage point's lower probability of informal employment than nevr-married. The coefficient of relatives of household head is -0.004 but not significant. The coefficient of basic education is -0.088 and -0.277.means that basic education and university education have 8.8 percentage points and 27.7 percentage points' lower probability than reference category. The coefficient of secondary education is 0.198 and significant means 19.8 percentage points higher probability of informal employment. The coefficient of training is -0.015 and significant means a 1.5 percentage point's lower probability of informal employment than reference category. The marginal coefficient of household size is 0.000 but not significant. The coefficient of house ownership is -0.020 means house ownership characteristic has a 2.0 percentage point's lower probability with reference category. Similary, the marginal coefficients of land ownership and social security are 0.032 and 0.257 and significant means these characteristics have 3.2 and 25.7 percentage points higher probability with additional units thanreference category. The marginal coefficients of communication is -0.058 and significant means a 5.8 percentage point's lower probability with additional units than reference category.

Test Statistics

This study has conducted different tests for model specification, and the detection of multicollinearity, autocorrelation and heteroscedasticity.

Goodness of Fit Test

The goodness of fit test is performed to test the model specification.

No.of observation = 16261

No.of covariate patterns = 7219

Pearson chi2 (7199) = 723074

Prob > chi2 = 0.3937 > 0.05. The model is correct.

Normality Test

The Jarque-Bera test is performed to test the normality test.

Jarque-Bear normality test: 9598 chi (2)

JB test for H0: normality: (resid.)

Multicollinearity Test

The Variance Inflation Factor (VIF) test is performed to test the multicollinearity

Table 6:

Variance Influence Factor of the Determinants of Unemployment

Variables	VIF	1/VIF
Age Group (15-24) being reference category		
Age Group (25-34)	2.99	0.334
Age Group (35-44)	2.74	0.365
Age Group (45-54)	2.54	0.393
Age Group (55-64)	2.23	0.447
Male	2.08	0.482
Ever-married	2.03	0.492
Household head	1.98	0.505
Relative	1.93	0.519
Illiterate and less than one being reference category		
Basic education	1.84	0.543
Secondary education	1.77	0.564
University education	1.44	0.693
Training	1.20	0.831
Household size	1.19	0.838
House ownership	1.17	0.853
Land ownership	1.15	0.870
Social security	1.13	0.887
Communication	1.05	0.948
Computer	1.04	0.957
Childcare	1.02	0.977
Mean VIF	1.71	

Source: *Author's calculation using STATA.*

Heteroskedasticity Test

Breusch-Pagan/Cook-Weisberg test for heteroskedasticity

Variables: fitted values of informal employment

chi2 (1) = 4337.62

Prob > chi2 = 0.0000 < 0.05

Where,

H_0: Constant variance

The problem of heteroskedasticity is addressed by using robust standard errors estimation.

Table 7:

Robust Standard Error Estimator of the Determinants of Unemployment

Informal emp.	Coef.	Robust Std. Err.	Sig.
Age Group (15-24) being reference category			
Age Group (25-34)	-0.905	0.115	0.000
Age Group (35-44)	-1.382	0.123	0.000
Age Group (45-54)	-1.399	0.130	0.000
Age Group (55-64)	-1.492	0.151	0.000

Male	-0.483	0.070	0.000
Ever-married	-0.468	0.115	0.000
Household head	-0.339	0.074	0.000
Relative	-0.053	0.098	0.588
Illiterate and less than one being reference category			
Basic education	-0.979	0.103	0.000
Secondary education	1.876	0.103	0.000
University education	-1.922	0.127	0.000
Training	-0.187	0.067	0.006
Household size	-0.009	0.010	0.382
House ownership	-0.263	0.066	0.000
Land ownership	0.386	0.068	0.000
Social security	-1.847	0.236	0.000
Communication	-1.091	0.071	0.000
Computer	-0.692	0.073	0.000
Childcare	0.383	0.287	0.000
Cons	6.710	0.067	0.000

Source: *Author's calculation using STATA.*

Conclusion

The main objective of the study is to assess the determinants of informal employment and to show relation of informal employment with socisl security in Nepal, using secondary data. The finding results show that the major characteristics like male, ever-married, household head, education, training, house ownership, land ownership, social security, communication, computer and childcare are determining factors of informal employment. But, Relative of the household head and household size have minor determinants of informal employment. This study concludes that informal employment and socisl security have the positive and significant relationship. The finding results satisfy the major aspects of human capital theory.

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