

ASSESSING THE CONCEPT OF SOCIAL SECURITY IN REALITY: A QUALITATIVE STUDY OF TEA ESTATE WORKERS IN NUWARA-ELIYA, SRI LANKA

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Abstract

Despite the concept of social security being developed based on sufficient theoretical foundations mainly focusing on the formal sector workers, scholars have not validated the concept in the context of the informal sector of workers particularly tea estate workers who face many social and economic challenges due to limited access to proper social security systems. Therefore, this study aims to assess the concept of social security that is reflected in the lived experiences of the tea estate workers in Sri Lanka. A qualitative research approach was used, with data collected through in-depth interviews from purposively selected nine tea estate workers of one private sector estate at Nuwara-Eliya in Sri Lanka. The data were analyzed using thematic analysis to identify key patterns and meanings from their responses. The findings reveal that social security among tea estate workers is largely informal, fragmented, and uncertain. Workers mainly depend on family support, personal savings, and employment-based benefits such as Employment Provident Fund (EPF) and Employment Trust Fund (ETF). Income security is unstable, health and housing support are limited and often linked to employment, and care systems are inadequate, especially for elderly and disabled individuals. While education support for children is relatively better, other services remain weak. Informal networks and crisis support systems exist but are not reliable for long-term security. Additionally, workers face barriers such as language difficulties and social inequality, which limit access to services. The study concludes that there are considerable gaps between the concept of social security and its practical realization in the lived experiences of tea estate workers in Sri Lanka.

Keywords: *informal sector, social security, Sri Lanka, tea estate workers.*

1. INTRODUCTION

The informal sector plays an important role in the economies of developing countries, including Sri Lanka, where it provides more than 60% of total employment (Department of Census & Statistics, 2022). Jobs in this sector are usually low-paid, unstable, and not formally regulated. Workers often do not have job security, written contracts, or proper access to social protection systems (Chen, 2012; ILO, 2018). People working in this sector, such as agricultural workers, domestic workers, and tea estate workers, face many challenges, including unstable income, poor working conditions, and limited access to healthcare and education (Chen, 2012). Even though they contribute significantly to the country's economy, they are often excluded from formal social security systems, which makes them more vulnerable to economic and social risks (Gunasekara, 2021). Tea estate workers in Sri Lanka are one of the most vulnerable groups within this sector (Biyawila, 2010). They are part of a long-standing plantation system and usually live in isolated estate areas. Because of this, they face many disadvantages, such as poor housing, limited healthcare services, low-quality education, and reduced social inclusion (Biyawila, 2010; Gunasekara, 2021). Although some support is available through estate management and government programs like EPF, ETF, and Samurdhi, these supports are often not consistent or sufficient. Therefore, many tea estate workers depend on their families and personal savings to manage difficulties such as illness, job loss, and old age.

Social Security (SS) is a multi-dimensional concept, and various scholars and organizations have defined it differently based on the scope of their study, the socioeconomic contexts, and policy frameworks they emphasize. The International Labor Organization (ILO) defines SS as a set of public measures designed to protect individuals from economic and social distress caused by unemployment, illness, disability, old age, and other life risks (ILO, 2021). The United Nations (UN) takes a broader approach, defining social security as part of a wider social protection system, which includes not only social insurance, but also non-contributory schemes aimed at alleviating poverty and vulnerability (UN, 2015). This definition highlights the role of SS in promoting equitable access to resources and reducing income disparities. The concept of SS is understood through the application of multiple related theories that provide insights into its various aspects. Theories such as Social Protection Theory (Sen, 1999) offer foundational principles for understanding the role of social safety nets. Similarly, Social Justice Theory (Rawls, 1971) addresses the equitable distribution of resources and opportunities, and the Labor Market Segmentation Theory (Piore, 1979) highlights the structural inequalities that impact access to social security for marginalized workers as mentioned below. Life-Cycle theory (Modigliani & Brumberg, 1954), human capital theory (Becker, 1964) and marginalization and social exclusion theory (Sen, 1999) are also discussed and these theories, individually and collectively, contribute to a deeper understanding of SS by focusing on its specific dimensions, such as income security, health protection, family and child support, housing, and protection against economic and social distress.

Most previous studies on SS have mainly validated the concept of SS focusing on workers in the formal sector (Holzmann & Jørgensen, 2001; ILO, 2021). Research

shows that informal sector workers, especially in developing countries, do not have proper access to full social protection systems and often depend on limited and informal support, such as family or community help (Ginneken, 2003; De Silva, 2015). In many developing countries, informal workers do not have proper access to formal social protection systems because their jobs are unstable, incomes are low, and they are not legally recognized (ILO, 2021). Because of this, they often depend on family support, community help, and their own spending during difficult times such as illness or job loss (Ginneken, 2003). In South Asia, research shows that informal workers face many challenges, including income insecurity, poor housing, limited healthcare, and risky working conditions. In Sri Lanka, similar issues exist, where workers have limited and inconsistent access to welfare programs like Samurdhi and receive little institutional support during crises (De Silva, 2015). In the tea plantation sector, studies highlight that workers face low wages, poor living conditions, and weak support systems, even though some help is provided through estate services (Gunasekara, 2021; Senanayake & Wickramasinghe, 2023). However, most existing studies focus only on specific areas such as income or health, rather than looking at SS as a whole. Many measurement methods are also based on formal sector models, which do not match the real situation of informal workers (Bonilla García & Gruat, 2003). There is also a lack of research that looks at the experiences and views of tea estate workers themselves. Most studies use a top-down approach, focusing on policies rather than people's real-life situations. Because of this, there is a clear gap in understanding SS between the concept and the reality. Therefore, this study aims to assess the lived experiences of SS of tea estate workers in Sri Lanka in relation to the theoretical concept of SS.

2. LITERATURE REVIEW

SS is generally understood as a system that provides protection against risks such as illness, unemployment, old age, and poverty (ILO, 2017). From the point of view of workers, it includes support such as income security, healthcare services, and social assistance that help them manage difficult situations in life (Barr, 1998). However, for informal sector workers, social security is not limited to government programs alone. It often includes support from family, community groups, and other informal networks (Kabeer, 2010). In Sri Lanka, tea estate workers represent a special group within the informal sector. They are often excluded from major social protection systems such as pensions, proper healthcare, and unemployment benefits (Biyawila, 2010). Because of this, social security for these workers needs to be understood in a broader way, including both formal support from institutions and informal support from family and community. The concept of SS is supported by several important theories.

Social Protection Theory explains how societies protect individuals from risks such as illness, unemployment, and old age through support from the state, community, and institutions (Holzmann & Jørgensen, 2001; ILO, 2017). It emphasizes that these risks cannot be managed by individuals alone and highlights the need for fair and inclusive systems. The theory identifies four key roles: protective (immediate support), preventive (reducing risks), promotive (improving skills and income), and

transformative (addressing inequality and social exclusion) (De Silva, 2021). This is especially relevant to tea estate workers in Sri Lanka, who face low wages, limited services, and social exclusion. Therefore, the theory helps to understand SS as a system that not only provides support but also improves long-term well-being and inclusion.

Life-Cycle Theory explains that people try to manage their income, savings, and spend their lifetime by savings during working years and using those savings in old age (Modigliani & Brumberg, 1954). However, this is difficult for tea estate workers because they earn low and unstable wages, which limits their ability to save. As a result, they struggle to manage their needs during different life stages, especially in old age. They often depend on welfare programs like Samurdhi, estate support, or family and community help when income is not enough. This shows that individual savings alone are not sufficient, and strong social security systems are needed to support people at all stages of life, including childhood, working age, and retirement. Therefore, Life-Cycle Theory highlights the importance of having stable income support, healthcare, and pension systems to ensure long-term well-being for tea estate workers.

Human Capital Theory explains that education, skills, training, and health are important investments that help people improve their productivity and earn better income over time (Becker, 1964). For tea estate workers, this is very important because many have limited access to quality education, training, and healthcare, which reduces their chances of improving their jobs and income. Their work is physically demanding, so good health is also necessary to maintain productivity (Grossman, 1972). However, due to poor health services and low wages, workers struggle to maintain both health and savings. The lack of training and skill development also keeps them in low-income jobs. SS measures such as education support, healthcare services, training programs, and income protection (like EPF/ETF) can help improve their situation. Therefore, this theory shows that without proper investment in education, health, and skills, tea estate workers remain in poverty and dependency, while improving these areas can lead to better living conditions and long-term security (ILO, 2018; Gunasekara, 2021).

Marginalization & Social Exclusion Theory explains that some groups are pushed out of full participation in society and do not have equal access to jobs, services, and opportunities (Silver, 1994). This is not only about low income, but also about being excluded from education, healthcare, social networks, and decision-making. Tea estate workers in Sri Lanka face this type of exclusion in many ways. They often work in low-paid and insecure jobs, face language and cultural barriers, and have limited access to social protection programs. They are also less represented in political decisions, which means their needs are not fully addressed. Because of this, they depend on weak or limited support systems and remain vulnerable to problems such as illness, unemployment, and poverty. This exclusion can continue across generations, keeping families in the same situation. Therefore, this theory helps explain why tea estate workers still lack proper SS and highlights the need for more inclusive and fair systems that provide equal access and opportunities for all.

Social Justice Theory explains that society should be fair and provide equal rights and opportunities for everyone, especially for those who are most disadvantaged (Rawls, 1971). It says that all people should have equal access to basic needs such as healthcare, education, housing, and income support. It also accepts that differences in income or living conditions can exist, but only if they help improve the lives of the poorest groups. In Sri Lanka, tea estate workers are one of the most vulnerable groups, often facing low wages, poor living conditions, and limited access to services. This theory supports the idea that policies should focus on improving their conditions through fair distribution of resources, such as welfare programs, housing support, and better healthcare. It also highlights the need for strong and fair institutions to ensure that these services are properly provided. Therefore, Social Justice Theory helps to show that SS systems should be fair, inclusive, and focused on supporting the most vulnerable groups.

The SS of informal workers, especially in labor-intensive sectors like the tea estate industry, is affected by many connected factors. These include income stability, type of employment, access to healthcare, housing conditions, education, and the support they receive from both formal systems and informal networks. In addition, larger factors such as laws, institutional support, and social and cultural conditions also influence how workers access and experience social protection (ILO, 2021). Because these factors are closely linked, social security cannot be understood by looking at only one aspect. Instead, it should be studied as a combination of several related dimensions. Therefore, this study looks at SS through different areas such as income security, health, housing, education, care systems, and support mechanisms, to better understand the real-life situation of tea estate workers.

Income security is a very important part of social security, especially for informal workers whose income is often low and unstable, depending on daily wages (ILO, 2021). In the tea plantation sector, many workers earn very little, sometimes not enough to meet their basic needs, which makes them vulnerable when problems like illness or job loss occur (Biyanwila, 2010; Gunasekara, 2021). Having a stable income through wages, savings schemes like EPF and ETF, and government welfare programs can help protect workers from poverty and improve their financial security over time. Research shows that income security helps workers manage their daily needs and supports them in investing in their children's education and health, leading to better future opportunities (Barrientos, 2010; Gunetilleke, Kuruppu, & Goonasekera, 2008).

Health security means that workers can get affordable and good-quality healthcare when they need it. For tea estate workers, healthcare is mainly provided by estate hospitals and government clinics, but there are still many problems such as lack of resources, difficulty in accessing services, and poor-quality care (Gunasekara, 2021; ILO, 2021). Since most informal workers do not have health insurance, they often must pay for treatment themselves, which can be very difficult. Services like maternal care, immunizations, and nutrition programs can help reduce health risks, but these are not always available to everyone (World Health Organization, 2010; United Nations Children's Fund, 2019). Organizations like the World Health Organization

and ILO highlight that good health is very important for workers, as it helps them stay productive and improves their overall well-being (ILO, 2020; Marmot, 2005).

Family and child support is important to reduce risks faced by children and mothers at different stages of life. In tea estate communities, support such as maternity benefits, nutrition programs, and early childhood education can help improve children's future and reduce poverty across generations (ILO, 2017; Gunasekara, 2021; United Nations Children's Fund, 2019). Studies show that access to preschool, childcare, and early learning helps children develop better and increases their chances of getting better opportunities in life (Blau & Currie, 2006). However, in the informal sector, these services are often limited or not well organized, so families depend on support from the community or NGOs (ILO, 2018; Barrientos, 2013). Improving these services is important to support children's well-being now and to build a better future for them.

Housing and education are basic needs and important parts of social security. Many tea estate workers live in small and crowded houses, often called "line rooms," which may not have proper sanitation, water, or safe living conditions. Improving housing and giving workers the chance to own homes can improve their living standards and dignity. Education is also very important, especially for children, but access is sometimes difficult due to distance, cost, and language barriers (De Silva, 2015). Providing equal access to good-quality education can help children build better futures and reduce long-term inequalities in estate communities.

When formal systems are weak or not available, informal networks become very important for support. For tea estate workers, family members, neighbors, trade unions, women's groups, and religious organizations often provide financial help, emotional support, and social care. These networks act as a safety net during difficult times, helping workers manage emergencies and challenges. Studies show that community-based support is especially important in developing countries where formal social protection is limited (Lund & Srinivas, 2000). In Sri Lanka, trade unions and NGOs have also played an important role by providing welfare services, supporting workers' rights, and helping communities with resources.

Tea estate workers are highly vulnerable to difficult situations such as job loss, illness, disasters, and family problems like widowhood (Gunasekara, 2021; ILO, 2021). Social support programs such as cash assistance, disaster relief, and livelihood support are meant to help workers during these times. These programs can reduce hardship and help families recover from shocks (Barrientos, 2010). However, in the informal sector, these supports are not always available or consistent. As a result, workers often depend on temporary help or support from family and the community. Therefore, it is important to strengthen these support systems so that workers can better cope with risks and become more stable during difficult times.

Social security is not only about financial support, but also about fairness, equality, and inclusion. Tea estate workers have been marginalized for a long time due to factors such as ethnicity, caste, and type of work, which has limited their access to rights and services. It is important to ensure that they are treated equally, have a voice

in decision-making, and can access opportunities without discrimination. Rawls (1971) explains that policies should give more support to the most disadvantaged groups, while Kabeer (2010) highlights the importance of empowering people through inclusion. By focusing on justice and inclusion, social security systems can improve not only the living conditions of tea estate workers but also their dignity and social recognition.

3. Materials & Methods

This study is grounded in an interpretivist research philosophy, which assumes that social reality is constructed through individual experiences and subjective meanings. Ontologically, the study adopts relativism, recognizing that tea estate workers interpret and experience SS differently based on their socio-economic and cultural contexts. An inductive and exploratory approach was employed to allow themes and patterns to emerge from the data rather than imposing pre-existing theoretical assumptions. Given the study's objective to explore perceptions and lived experiences of the concept of SS, a qualitative method was considered most appropriate (Saunders et al., 2019). The study was conducted in a high-grown estate belonging to a Regional Plantation Company in Hatton in Nuwara-Eliya district, Sri Lanka, with nine workers of South Indian Tamil origin (Malayalam Community) selected purposively considering age, gender, education level, and work experiences in the estate as shown in table 1.

Table 1
Participant Characteristics

Respondents	1	2	3	4	5	6	7	8	9
Age (Years)	40	42	53	43	37	42	44	42	33
Gender	Male	Male	Male	Female	Female	Female	Female	Female	Male
Education	O/L	A/L	8th grade	O/L	O/L	10 th grade	10 th grade	10 th grade	A/L
Years of work	02	27	35	20	09	19	15	25	09

Source: Developed by the author, 2026.

To achieve the objective of this study, which is to explore the understanding of social security among tea estate workers, a set of ten open-ended questions was carefully developed. These questions were designed based on key dimensions of SS such as income, health, housing, education, support systems, and challenges. The purpose of using these questions was to capture the participants' personal experiences, perceptions, and expectations related to social security in a comprehensive manner.

The questions including, a) In your own words, what does “social security” mean to you? b) What are the social security benefits you will receive in the case of loss of job or old? c) What is the income security you will receive/eligible to get in the case of loss of job or old? Will they be sufficient? d) What is the health security you will receive/eligible to get in case of loss of job due to illness or old? Will they be sufficient? e) Do you have a house with sufficient facilities to live in the case of loss of job or old? f) Are schools accessible, affordable, and culturally inclusive for

children?, g) Do you receive sufficient supports (schooling, nutrition, day-care) for your children, disables, and elders? h) Do you feel estate workers are treated fairly compared to other workers in Sri Lanka?, i) How does the estate/government/NGOs support you during crises (illness, disasters, widowhood)? Are they sufficient? and j) Do you believe whether the informal networks (community, unions, NGOs, or family) provide sufficient support in the case of loss of job due to illness or old?

The study protocol involved conducting in-depth interviews with selected tea estate workers in a comfortable and familiar environment. Before starting each interview, the purpose of the study was clearly explained, and participants were assured of confidentiality and voluntary participation. Interviews were conducted in a conversational manner to encourage openness, and responses were recorded with consent. Thematic analysis entailed coding each narrative first, then the codes were grouped under themes, followed by the identification of themes. Trustworthiness of the process were maintained ensuring credibility, transferability, dependability and confirmability.

The study conducted member checks by sharing interview transcripts with the respondents for verification to ensure the credibility of information. Transformability was established selecting purposive sample. Participants were chosen based on their experience, willingness to participate, and ability to provide rich insights into social security conditions. The sample included individuals with varying household responsibilities, employment histories, and socio-economic backgrounds. All the participants lived in estate-provided housing with limited infrastructure and belonged to low-income households. Many had dependents, including children and elderly family members, highlighting the socio-economic pressures faced by estate workers. The unique structural and cultural context makes this setting highly relevant for exploring SS.

To ensure dependability, the coding of interview transcripts was performed twice manually (Code-Recode Strategy), with a two-week gap in between, to check for consistency. Regular meetings with a research advisory group were held where preliminary findings and coding decisions were discussed and critiqued. This code-recode strategy helped to ensure the findings were reliable. The study ensured confirmability by keeping all the records of all stages of data collection, coding, analysis, and interpretation, including any changes made and the reasons for those CHANGES

4. RESULTS AND DISCUSSION

The qualitative data collected from the in-depth interviews were systematically analyzed using thematic analysis to identify recurring patterns and meanings. Each of the 10 interview questions generated specific themes that reflect the perceptions and experiences of tea estate workers regarding SS. These themes capture key aspects of the concept of SS such as income, health, housing, education, support systems, and challenges.

4.1 Results

Understanding of Social Security Concept: Table 2 shows that tea estate workers understand social security mainly through family, safety, work, and basic needs. Under the category of *Family-Centered Social Security*, many participants explained that taking care of family members and children is the most important part of security. For example, some workers said that “children will take care of us in the future” and emphasized protecting and supporting their children. In the category of *Perceived Safety* and Institutional Support, workers mentioned feeling safe within the estate and relying on institutions such as the police or estate offices when problems arise. However, this safety is often linked to their current employment. The category of *Self-Reliance and Employment-Based Security* shows that workers depend heavily on their own efforts, jobs, and savings such as EPF/ETF for security, but they also expressed uncertainty about job continuity. Finally, under *Basic Needs and Living Conditions*, workers highlighted the importance of housing, food, and other basic facilities, while also expressing concerns about housing insecurity. Overall, these findings confirm that social security is viewed as family-oriented, self-dependent, and closely linked to employment and basic needs.

Table 2
Social Security Understanding among Tea Estate Workers

Respond No	Answers of respondents (Narrative)	Code	Category	Theme
1	<i>Care and responsibility towards family members</i>	Family responsibility	Family-Centered Social Security	Estate workers have family-oriented, self-security understanding about the Social Security
3	<i>Raising children with expectation of future support</i>	Children as future security		
3	<i>Need to protect children and self</i>	Protection responsibility		
5	<i>Availability of security for children</i>	Child security		
9	<i>Access to healthcare and education for children</i>	Child welfare access		
1	<i>Ensuring safety and protection</i>	Safety and protection	Perceived Safety and Institutional Support	
6	<i>Feeling secure within estate environment</i>	Estate-based safety		
7	<i>Perceived safety due to current employment</i>	Conditional safety		
8	<i>Reliance on police for protection</i>	Institutional protection (police)		
8	<i>Seeking support from estate/government offices</i>	Institutional support access	Self-Reliance and Employment-	
2	<i>Belief in self-earned security through work</i>	Self-reliance		
3	<i>Dependence on own effort for protection</i>	Self-protection		

4	<i>Desire for stable life and well-being</i>	Life stability	Based Security
4	<i>Importance of having a secure job</i>	Job security	
9	<i>EPF/ETF and salary as forms of security</i>	Formal savings security	Basic Needs and Living Conditions
9	<i>Uncertainty about job continuity</i>	Job insecurity	
8	<i>Need for basic living necessities</i>	Basic needs security	
8	<i>Housing as the most important need</i>	Housing security	
8	<i>Risk of losing housing in future</i>	Housing insecurity	

Source: Developed by the author, 2026.

Income Security and Survival Strategies: Table 3 shows that tea estate workers face uncertain income security and depend on different survival strategies. Under the category of *Limited Saving Ability*, many workers said that estate income is not enough, and they struggle to meet daily expenses. For example, some mentioned “low estate salary,” “high expenses,” and being the “single earner in the family,” which creates financial pressure. In the category of *Dependence on Personal Savings*, workers explained that they try to save money in banks or through EPF/ETF, but these savings are often small and not sufficient for long-term security. Some clearly stated that “savings are not enough” and that they depend only on what they can save. The category of *Absence of Income Protection* shows that workers have no stable income during old age, with many saying “no income when old” or “no income security.” Even pensions are seen as inadequate. Finally, under *Alternative Livelihood Strategies*, some workers engage in extra jobs or depend on children’s future income to survive. Overall, the findings confirm that income security is uncertain, savings-dependent, and supported by informal survival strategies.

Table 3
Income security in the case of loss of job or old age

Respond No	Answers of respondents (Narrative)	Code	Categories	Theme
1	<i>Estate income not enough</i>	Income insufficiency	Limited saving ability	
2	<i>Only income from work</i>	No alternative income		
4	<i>No income without work</i>	Lack of income protection		
8	<i>Single earner burden</i>	Household income vulnerability		
9	<i>Low estate salary</i>	Low wages		

9	<i>High expenses</i>	Financial pressure		
1	<i>Saving in bank</i>	Personal savings		
3	<i>Must save from earnings</i>	Self-savings for security		
4	<i>It depends on savings</i>	Savings-dependent security		
6	<i>Savings not enough</i>	Insufficient savings	Dependance on personal savings	Uncertain Income Security and Adaptive Survival Strategies
7	<i>Savings only support</i>	Reliance on savings		
9	<i>Small savings</i>	Limited savings capacity		
9	<i>EPF/ETF lump sum</i>	Lump sum retirement fund		
2	<i>Struggle in old age</i>	Income insufficiency	Absence of income protection	
6	<i>No income when old</i>	No retirement income		
7	<i>No income security</i>	Absence of income protection		
8	<i>Pension not enough</i>	Inadequate pension	Inadequate retirement benefits	
9	<i>Inflation concern</i>	Future income uncertainty		
5	<i>Children income future</i>	Dependence on children	Dependence on family support	
9	<i>Education of children as investment</i>	Children to look after		
9	<i>Extra jobs</i>	Supplementary income	Alternative livelihood strategies	
9	<i>Multiple income sources</i>	Additional income		

Source: Developed by the author, 2026.

Employment-Dependent Health Security: Findings of Table 4 show that health security for tea estate workers is mainly provided by the estate but remains limited and uncertain. Under the category of *Estate Medical Officer*, many participants said that there is an estate health officer who provides basic treatment and emergency support. For example, workers mentioned “estate provides treatment” and “immediate help in emergencies,” showing that a basic system exists. However, under *Distance and Access Barriers*, workers highlighted challenges such as health services being far away, transport difficulties, and delays due to poor infrastructure. In the category of *Affordability Issues*, many said they do not have enough money for

transport or medicine, which limits access to proper healthcare. The category of *Inadequate Healthcare* shows mixed views, where some said services are enough, while others reported limited options and no reliable support system. Under *Employment-Linked Care*, workers explained that health benefits are reduced or lost when they stop working. Finally, *Uncertainty and Informal Care* shows that workers are unsure about future healthcare and may depend on children. Overall, health security is basic, employment-dependent, and uncertain.

Table 4
Uncertainty in Health Security

Respond No	Answers of respondents (Narrative)	Code	Categories	Theme
1	<i>Estate health officer support</i>	Estate-based healthcare		
1	<i>Immediate help in emergency</i>	Basic emergency response		
3	<i>Estate provides treatment</i>	Employer-provided care	Estate medical officer	
9	<i>Estate medical officer available</i>	Basic healthcare provision		
9	<i>Emergency support exists</i>	Minimal safety net		
2	<i>Health services far away</i>	Access barriers (distance)		
6	<i>Transport difficulties</i>	Mobility barriers	Distance	
9	<i>Delays due to infrastructure</i>	Infrastructure barriers		Unstable and Employment-Dependent Health Security among Estate Workers
2	<i>No money for transport</i>	Financial barriers to healthcare	Affordability issues	
6	<i>Cannot afford medicine</i>	Financial constraints		
2	<i>Health support insufficient</i>	Inadequate healthcare		
5	<i>Enough healthcare</i>	Perceived adequacy		
6	<i>Limited to estate medicine</i>	Limited healthcare options		
7	<i>No reliable support system</i>	Lack of dependable care	Enough vs not enough	
8	<i>Current benefits exist</i>	Existing healthcare access		
9	<i>Referral to hospitals</i>	Limited but structured system		
3	<i>No support without job</i>	Loss of benefits after job loss	Employment linked care	
4	<i>Reduced benefits when not working</i>	Conditional healthcare access		

7	<i>Uncertainty about future healthcare</i>	Uncertainty/insecurity	No guaranteed support
8	<i>Future uncertainty</i>	Uncertain sufficiency	support
3	<i>Children support</i>	Family expectations	Informal care

Source: Developed by the author, 2026.

Inadequate Care Systems for Vulnerable Groups: Table 5 indicates that care systems in tea estate communities are uneven and mainly focused on children, while other vulnerable groups receive limited support. Under the category of *Schooling and Child Services*, many respondents mentioned that children receive support such as schooling, tuition, Montessori education, and transport facilities. Some also highlighted organized services and support for disabled children, including special education, wheelchairs, and nutritional assistance. This shows that child-related services are relatively available. However, under *Lack of Adult and Elderly Support*, most respondents clearly stated that there is no proper support for adults and elderly people, with comments such as “no support” and “no elderly care.” The category of *Service Limitations* further shows that even for disabled individuals, services are limited due to transport issues and irregular assistance. In addition, *External Organizational Support* indicates that NGOs provide some temporary help, while *Family Support* shows that care responsibilities are mainly handled by family members. Overall, the findings confirm that care systems are inadequate, unstructured, and highly dependent on informal support.

Table 5
Family and Child Care

Respond No	Answers of respondents (Narrative)	Code	Categories	Theme
1	Support for children only	Child services	Schooling	Inadequate and Uncertain Care System with Dependence on Informal Support
5	Support for children only	Child services		
7	Tuition/Montessori available	Early childhood education		
8	Support for disabled children	Child disability services	Special education	
2	School transport available	Transport support		
2	Organized services	Structured child services		
4	Support for disabled (wheelchair, care)	Disability support		
4	Help for nutrition	Nutritional assistance		
4	Transport and medical care	Multi-dimensional support		

6	Special education for disabled	Inclusive education	
1	No support for adults	Lack of adult support	
3	No support	Absence of services	Adult support
5	No support for elderly	Lack of elderly care	
8	No elderly support	Elderly exclusion	
9	No structured care for elderly	Lack of formal care system	
6	No transport for disabled	Accessibility barriers	Service limitations
7	Limited disability care	Basic disability support	
9	Temporary/limited support	Irregular assistance	
1	NGO involvement	External organizational support	Lack of structure
9	NGO support (Sunera)	NGO-based services	
9	Family responsibility	Family-based care	Family support

Source: Developed by the author, 2026.

Dependent and Inadequate Housing Security: Table 6 shows that housing for tea estate workers is basic, crowded, and uncertain. Under the category of Estate Quarters, most workers live in houses provided by the estate, such as “estate quarters” or “small estate houses.” This shows that housing is mainly employer dependent. In the category of Congested Living Conditions, many respondents mentioned “overcrowding,” “less space,” and “large families living in small houses,” which creates discomfort and affects daily life. The category of Poor Housing Quality shows that houses are often temporary, old, and have problems such as “leaking roofs” and weak structures. Under Inadequate Amenities, workers highlighted lack of facilities and poor environments, especially for children’s education. The category of Housing Insecurity shows that some workers do not own houses and are uncertain about future ownership, creating fear about long-term security. Finally, under Perceived Adequacy, a few workers said housing is “sufficient,” but others expressed doubt about its quality and future. Overall, the findings confirm that housing security is unstable, dependent on employment, and not adequate for long-term living.

Table 6
Housing Security

Respond No	Answers of respondents (Narrative)	Code	Categories	Theme
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1	House is currently livable	Adequate current housing			
2	Estate house with limited rooms	Estate-provided housing	Estate quarters		
7	Small estate housing	Basic housing provision			
9	Estate quarters	Employer-provided housing			
2	Overcrowding	Congested living conditions	Large families		
3	Less space	Limited space			
4	Large family in small space	Overcrowding			
6	No study facilities	Lack of educational space			
4	Temporary small house	Poor housing quality			
1	Future depends on children leaving	Changing household structure	Old structures	Unstable and Dependent Housing Security among Estate Workers	
6	Temporary house	Poor housing structure			
9	Small rooms and old structure	Poor housing condition			
9	Leaking roof	Infrastructure issues			
4	Lack of facilities	Inadequate amenities	Space		
6	Inadequate environment for children	Poor living conditions			
8	No house	Housing insecurity	Security		
9	Uncertainty of ownership	Tenure insecurity			
5	Sufficient housing	Perceived adequacy			
7	Uncertainty about adequacy	Doubt about sufficiency	Enough vs not enough		
9	Basic shelter available	Minimal adequacy			

Source: Developed by the author, 2026.

Relatively Adequate Educational Access: Table 7 implies that education for tea estate workers’ children is generally accessible and improving, but some limitations still exist. Under the category of *Nearby Schools*, many respondents said that schools are located close to their homes, with comments such as “school near” and “walking distance,” showing good physical access. Some also mentioned that earlier, schools were far away, but access has improved over time. In the category of *Quality*

Education, workers expressed positive views about schools, highlighting “good teachers,” “strong academics,” and overall satisfaction. The category of *Cultural Inclusiveness* shows that schools support cultural and social development through activities such as Navaratri, Deepavali, sports, and other events, helping children build confidence and maintain their culture. However, under *Infrastructure Limitations*, some respondents pointed out issues such as lack of facilities and inadequate resources. While a few workers felt that “everything is available,” others expressed concerns about school infrastructure. Overall, the findings suggest that educational support is accessible, culturally inclusive, and relatively adequate, but still has some facility-related challenges.

Table 7
Educational Access

Respond No	Answers of respondents (Narrative)	Code	Categories	Theme
1	School nearby	Physical accessibility		
1	Previously long distance	Improved access over time		
3	School near	Easy access	Nearby schools	
7	School accessible	Physical accessibility		
9	Walking distance	Easy accessibility		
9	Past access difficulties	Improvement over time		
1	Good school ranking	Quality education	Good teaching	
4	Good teachers	Quality teaching		
4	Strong academics	Academic quality		
8	School is good	Positive perception		
6	No issues with school	Satisfaction with access		
1	Cultural activities (Navaratri, sports)	Cultural inclusiveness	Sports and festivals	Perceived Adequacy of Accessible and Inclusive Educational Support for Children
2	Cultural events (Saraswati Puja, Christmas)	Religious/cultural inclusion		
2	Sports activities	Extracurricular availability		
3	Inclusive school	Inclusiveness		
9	Cultural events (Deepavali, Tamil arts)	Cultural preservation		
9	Builds confidence	Social development		
4	Lack of facilities	Infrastructure limitations	Perceived adequacy	
5	Everything available	Perceived adequacy		
7	Lack of facilities	Infrastructure issues		

Source: Developed by the author, 2026.

Unreliable Informal Support Networks: The results in table 8 show that support from informal networks such as family, unions, NGOs, and the community is uncertain and not fully reliable. Under the category of *Unpredictable Support*, many respondents said they are unsure about future help, with statements like “cannot say about future” and “future unknown.” This shows a lack of trust in long-term support. In the category of *Short-Term Help*, workers mentioned that support is often temporary, such as “one-time assistance” and “limited union support,” indicating weak and irregular help. However, under *Perceived Support*, some respondents expressed trust and confidence in local networks, including estate management and community committees, showing that some support systems do exist. The category of *Family-Based Support* shows mixed views, where some depend on family, while others feel that family may not be able to help. In *NGO Assistance*, some workers reported continued help from NGOs, but this support is selective. Finally, *Self-Reliance* shows that many workers depend on their own efforts. Overall, the findings confirm that support systems are fragmented, inconsistent, and not reliable for long-term security.

Table 8
Network Assistance

Respond No	Answers of respondents (Narrative)	Code	Categories	Theme
1	Uncertainty about support	Uncertainty of informal support	Unpredictable support	Fragmented and Unreliable Social Security Support Ecosystem
1	Future unknown	Lack of predictability		
2	Cannot say about future	Uncertainty		
9	No long-term support	Lack of continuity	Short term help	
9	One-time assistance	Temporary support		
9	Limited union support	Weak union effectiveness		
3	Trust in networks	Trust in informal support	Perceived support	
4	Estate management support	Employer-based support		
4	Community protection	Local support structures		
4	Functioning committees	Institutionalized informal support		
5	Belief in support	Positive perception		
6	Expect support	Anticipated support		
7	Confidence in support	Perceived reliability		

8	Family will not support	Weak family support	Reduced reliance
9	Family as main support	Family-based support	
8	NGO support exists	NGO assistance	Selective support
8	Continued help	Sustained external support	
9	Self-reliance	Dependence on self	Own efforts

Source: Developed by the author, 2026.

Fragmented Crisis Support Systems: Table 9 show that support during crises is mixed, limited, and not consistent. Under the category of *Employer Assistance*, many respondents said that the estate provides some support, such as “partial financial help,” “food,” and “work opportunities.” This shows a strong dependence on the estate. In the category of *Adequacy of Support*, responses were mixed some workers felt support was “sufficient” or “enough,” while others clearly stated that it was “not enough for survival,” showing differences in experience. The category of *State and NGO Support* shows that government and NGOs provide help such as “food rations,” “medical aid,” and “COVID-related support,” but this support is usually temporary and situation-based. Under *Multiple Support Sources*, workers receive help from different sources, but it is not well-coordinated. Finally, *Self-Reliance* shows that workers depend on their own savings and manage their household burden, especially when support is not enough. Overall, the findings confirm that crisis support is fragmented, partly helpful, but not reliable for long-term security, leading workers to depend on themselves.

Table 9
Protection Against Distress

Respond No	Answers of respondents (Narrative)	Code	Categories	Theme
1	Partial financial support	Reduced income support	Employer assistance	Fragmented and Mixed Welfare Support Systems Leading to Partial Institutional
1	Past employment support	Employer-based aid		
3	Only estate support	Employer dependency		
4	Estate provided essentials	Estate welfare support		
5	No external support	Limited support sources		
5	Estate support sufficient	Employer adequacy		
6	Estate provided work & food	Employment-linked support		
7	Limited estate help	Minimal support		
8	Repeated support	Frequency of aid		

1	Currently support	no	Lack of ongoing support		Assistance and Increased Self-Reliance among Estate Workers
2	Support sufficient	not	Inadequate crisis support		
3	No NGO support		Lack of external aid		
4	Partially sufficient		Moderate adequacy	Enough vs not enough	
6	Support sufficient		Adequacy perception		
7	Support enough		Conditional adequacy		
8	Sufficient support		Positive perception		
9	Not enough for survival		Insufficiency		
2	Government response		State intervention	Welfare support	
4	Government food & medical aid		State assistance		
9	Government rations		Welfare assistance		
2	Early warning systems		Disaster preparedness support	Multiple sources	
6	COVID assistance		Crisis-specific support		
8	Distribution of goods		Material assistance		
9	NGO support (masks, food)		NGO intervention		
9	Multiple sources		Mixed support system		
7	Use of personal savings		Self-reliance	Use of savings	
9	Half salary		Partial income protection		
9	Self-burden		Household coping		

Source: Developed by the author, 2026.

Social Inequality and Access Barriers: The results in table 9 show that tea estate workers experience both fairness and inequality in access to social security. Under the category of Government Efforts, some respondents said that policies aim to ensure equality, with comments like “government ensuring equality” and “positive policy changes.” In the category of Equality Perception, many workers felt they are treated fairly, stating “equal treatment” and “fair treatment now.” However, under Communication and Access Barriers, several respondents highlighted challenges such as “language barriers,” “difficulty accessing services,” and the need to depend on others to complete administrative tasks. This shows that even if policies exist, access is not always easy. The category of Bureaucratic Difficulty also reflects problems with administrative processes. In addition, under Social Inequality and Discrimination, some workers reported “lack of respect” and “occupational stigma,”

indicating that they feel socially excluded despite policy-level equality. Overall, the findings show that while equality exists at the policy level, there are practical barriers and social inequalities that limit true access and inclusion.

Table 10
Justice and Inclusion

Respond No	Answers of respondents (Narrative)	Code	Categories	Theme
1	Government ensuring equality	Policy-level equality	Government efforts	Perceived Equity Gaps in Policy Implementation and Social Access among Estate Workers
9	Positive policy changes	Gradual improvement		
9	Equality in policy	Formal equality		
1	Agreement with fairness	Positive perception	Equal treatment	
2	Equal treatment	Equality perception		
3	Fair treatment	Positive perception		
6	Fair treatment now	Positive perception		
7	Fair treatment	Positive perception		
4	Communication	Language barrier	Communication & other	
4	Communication issues	Language barrier		
4	Difficulty accessing services	Institutional access barrier		
4	Dependence on others	Intermediary dependence		
5	Administrative challenges	Bureaucratic difficulty	Reality	
9	Unequal social treatment	Social inequality		
8	Fairness being considered	Emerging equality		
9	Lack of respect	Social discrimination	Lack of respect	
9	Occupational stigma	Low social status		

Source: Developed by the author, 2026.

4.2 Discussion

Table 2 indicates that social security among tea estate workers is largely informal and self-reliant, which is consistent with both social protection theory and human capital

theory (Barrientos, 2013; Padmakanthi, 2023). Although formal mechanisms such as EPF and ETF are available, tea estate workers mainly depend on family support, personal savings, and their own efforts, highlighting a clear gap between concept of SS and actual practice. The strong emphasis on children's education, tea estate workers view investing in children as a form of future security. At the same time, the close link between employment and access to benefits shows that social protection is not stable across different stages of life, which aligns with the limitations identified in life-cycle theory (ILO, 2021). These results also point to elements of social exclusion, as workers are not fully integrated into formal systems.

The results indicated in the table 3 show that tea estate workers, do not have stable income protection and mainly depend on their own savings and family support, which agrees with social protection theory (Padmakanthi, 2023). Many workers rely on savings and expect their children to support them in the future, which shows that formal systems like pensions and unemployment benefits are not strong or widely available. According to human capital theory (Becker, 1964; OECD, 2024), investing in children's education is seen to secure future income and stability, and this is clearly seen among estate workers. However, because their income is low and unstable, and their savings are limited, they face many financial difficulties (ILO, 2021). To manage these challenges, tea estate workers often take extra jobs and depend on different income sources.

Health security for tea estate workers is limited and not stable as shown in table 4, and it depends a lot on whether they are employed. This explains that tea estate workers often do not receive reliable healthcare support (ILO, 2021). Health benefits are mostly available only when tea estate workers are employed, which creates a problem in the long term. This is also explained by life-cycle theory, as tea estate workers do not get enough support during old age or illness when they cannot work (Modigliani & Brumberg, 1954; World Bank, 2023a). Good health is important for maintaining income and productivity, but limited and expensive healthcare makes it difficult for tea estate workers to stay healthy. Tea estate workers also face challenges such as long distances, high costs, and poor facilities, which show social exclusion and limited access to services (ILO, 2024). This also raises issues of fairness, as equal healthcare is not available to everyone (Hartlev, 2013).

The results in table 5 show that care services in tea estate workers are not equally distributed. Most support is given to children, while adults, elderly people, and people with disabilities receive very little help. Social protection theory explains that support should cover all vulnerable groups, but in this case, it is not fully provided. Life-cycle theory also shows that people need support at every stage of life, especially in old age, but this is clearly missing in these communities (World Bank, 2023a). The strong attention given to children's education reflects human capital theory, where families invest in children to improve their future (Becker, 1964; OECD, 2024). However, the lack of care for elderly and disabled groups shows social exclusion, as some people are left out of proper support systems (ILO, 2024; Sen, 1999). This also creates a fairness issue, because not everyone has equal access to care (Hartlev, 2013; Rawls, 1971).

These findings in table 6 show that housing support for tea estate workers is limited and not secure, and it often depends on their job. Social protection theory explains that basic needs like housing should be properly provided, but here the support is not strong or stable (ILO, 2021; Padmakanthi, 2023). Life-cycle theory also shows that people need safe housing throughout their lives, but estate workers face uncertainty, especially in old age when they may lose their homes (World Bank, 2023a). Poor housing conditions, such as overcrowding and lack of space for children to study, also affect health and future opportunities, which relates to human capital theory (United Nations Human Settlements Programme, 2022). These conditions show social exclusion, as estate workers have fewer chances of improving their housing compared to others (ILO, 2024). This also raises fairness issues, because everyone does not have equal access to proper housing (Hartlev, 2013).

Table 7 shows that education plays an important role in supporting tea estate workers' families. Social protection theory explains that access to education is a key form of support, but it needs to be strong and consistent (ILO, 2021; Padmakanthi, 2023). The fact that schools are now closer to homes reflects life-cycle theory, as education is especially important during early life and helps build a better future (World Bank, 2023a). According to human capital theory (United Nations Human Settlements Programme, 2022), good schools, quality teaching, and activities like sports help children develop skills and improve their future income opportunities. Cultural activities also help children feel included, but problems like poor tea estate workers show that estate children still face disadvantages compared to others, which relates to social exclusion (ILO, 2024). This also raises fairness issues, as not all children have equal access to good-quality education (Hartlev, 2013).

The results in table 8 show that support from informal sources like family, unions, and NGOs is not strong or dependable. Social protection theory explains that these types of support alone are not enough, and formal systems are needed to provide proper security (Barrientos, 2013; ILO, 2021). The support tea estate workers receive is often temporary and uncertain, which means they do not have steady protection over time. This also connects to life-cycle theory, as workers do not receive continuous support at different stages of life (Perera & Rodrigo, 2021). Because of this uncertainty, workers find it difficult to plan for their future or improve their living conditions, which relates to human capital theory (World Bank, 2023a). The situation also shows social exclusion, as estate workers have limited access to strong and reliable support systems. This creates fairness issues, since all workers do not receive equal support (Udayanga, 2023).

Table 9 confirms that support during crises is limited, irregular, and not well organized. Social protection theory explains that informal workers often receive only partial help, which is not enough during difficult times (ILO, 2021). Tea estate workers mainly depend on the estate or temporary help from the government and NGOs, but this support does not continue for long periods. Life-cycle theory also shows that workers do not receive steady support at different stages of life, especially during long-term problems (ILO, 2024). Because of this, tea estate workers mainly depend on the estate or temporary help from the government and NGOs, but this

support does not continue for long periods. Life-cycle theory also shows that workers do not receive steady support at different stages of life, especially during long-term problems struggle to maintain stable income and well-being, which relates to human capital theory (De Silva & Withana, 2023). The situation also shows social exclusion, as estate workers do not have access to strong and well-connected support systems. This creates fairness issues, since all workers do not receive equal help during crises (World Bank, 2023b).

Results in table 10 confirm that having policies alone is not enough if people cannot easily use them. Social Protection Theory explains that support must be accessible in practice, not just on paper (Barrientos, 2013; ILO, 2021). Many estate workers face problems like language barriers and complicated procedures, which make it hard to get services. Life-cycle theory also shows that these barriers can affect people at different stages of life when they need support the most (ILO, 2024). Because access is limited, workers miss opportunities to improve their education, income, and well-being, which relates to human capital theory (Becker, 1964). These challenges also show social exclusion, as workers depend on others and face stigma when trying to access services. This creates fairness issues, because equal policies do not always give equal results (World Bank, 2023b).

5. CONCLUSION

The study attempted to assess the concept of social security that is reflected in the lived experiences of nine tea estate workers in Hatton in Nuwara Eliya district, Sri Lanka. The study aimed to explore their real situations by looking at different areas such as income, health, housing, education, care systems, support networks, and access to services. The findings show that social security for tea estate workers is not strong, not stable, and often incomplete. Most workers depend on their jobs, personal savings, and family support rather than formal systems. Income is low and unstable, health services are limited and mostly linked to employment, and housing conditions are often poor and uncertain. Education access for children has improved, but there are still issues with facilities. Care systems mainly support children, while elderly and disabled people receive very little help. Support from networks such as family, unions, and NGOs is available but not reliable or long-term. During crises, workers receive some help, but it is usually temporary and not enough. In addition, workers face barriers such as language difficulties and social discrimination, which limit their access to services. Thus, the study revealed that there are considerable gaps between the concept of SS and its practical realization in the lived experiences of tea estate workers in Sri Lanka. The findings show that the main ideas of SS theories are relevant, because workers do face risks like low income, illness, and insecurity, just as the theories explain. However, in real life, these protections are not fully provided. Instead of strong and formal systems, tea estate workers mostly depend on family support, personal savings, and temporary help. This means the theories are correct in explaining what workers need, but the actual systems in place are weak, incomplete, and not properly worked. So, in simple terms, the theory matches reality in understanding the problems, but not in providing proper solutions. This shows that social security systems need to be improved to match what the theories suggest and

to better support workers in real life. The findings reflect that tea estate workers have many challenges in accessing proper social security, and current systems are not enough to support them fully.

This study helps to fill an important empirical gap by exploring the real-life understanding and experiences of social security among tea estate workers, rather than only focusing on policies or formal systems. Most previous studies have discussed social security from a theoretical or institutional perspective, with limited attention given to the actual ground-level realities faced by workers. Also, this addresses a significant contextual gap because there is very little research specifically focused on tea estate workers in Sri Lanka, who represent a unique and vulnerable informal worker group. Their social, economic, and cultural conditions are different from other worker groups, making it important to study their specific experiences and challenges related to social security. There is a strong need for policymakers to introduce stable, inclusive, and well-organized social security systems for tea estate workers in Sri Lanka. These systems should provide continuous support in areas such as income security, healthcare, housing, education, and old-age protection. In addition, social security policies should follow a life-cycle-based approach that supports workers at different stages of life, from childhood to old age. Such policies can help improve the living conditions, well-being, and long-term security of tea estate workers.

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