

REFERENCES

- Alshebami, S. A., & Aldhyani, T. H. (2022). The Interplay of Social Influence, Financial Literacy, and Saving Behaviour among Saudi Youth and the Moderating Effect of Self-Control. *Sustainability*.
- Ammer, M., & Scholtz, H. (2017). Financial literacy among working adults: Evidence from Germany. *Journal of Business and Technical Communication*, 219-234.
- Andre, L. (2024). *45 Single Parent Statistics You Can't Ignore: 2024 Gender, Race & Challenges*. Retrieved from FinancesOnline: <https://financesonline.com/single-parent-statistics/>
- Annamaria, L., & Olivia, M. (2007). Baby Boomer retirement security: The roles of planning, financial literacy, and housing wealth. *Journal of Monetary Economics, Elsevier, vol. 54(1)*, pages 205-224.
- Anuradha, P. S. (2021). The Financial Literacy of Women Owners of Small and Medium Scale Enterprises in Sri Lanka. *The Journal of Contemporary Issues in Business and Government*.
- Baihaqqy, M. R., Disman, Nugraha, & Sari, M. (2020). The Correlation between Education Level and Understanding of Financial Literacy and its Effect on Investment Decisions in Capital Markets. *Journal of Education and e-Learning Research Vol (7) (3)*.
- Bandy, G. (2015). *Financial Management and Accounting in the Public Sector*. Routledge.
- Barbić, D. (2017). Investigating the Role of Financial Knowledge, Financial Skills and Behavioral Control in Explaining Individuals' Successfulness in Managing Personal Finances. *4th International Conference on Humanities, Social Sciences and Education*.
- Blackstone, A. (2003). Gender Roles and Society. In *In Human Ecology: An Encyclopedia of Children, Families, Communities, and Environments* (pp. 335-338). DigitalCommons@UMaine.
- BUCHER-KOENEN, T., LUSARDI, A., ALESSIE, R., & VAN ROOIJ, M. (2017). How Financially Literate Are Women? An Overview and New Insights. *The Journal of Consumer Affairs*, Vol. 51, No. 2, pp. 255-283.
- Charmes, J. (2019). *The Unpaid Care Work and the Labour Market. An analysis of time use data based on the latest World Compilation of Time-use Surveys*. International Labour Organization.

- Chen, H., & Volpe, R. (1998). An Analysis of Personal Financial Literacy Among. *Financial Services Review*.
- Cole, S. A., & Paulson, A. L. (2016). Smart Money: The Effect of Education on Financial Behavior. *Harvard Business School Finance Working Paper No. 09-071*.
- Collins, M. (2010). Improving Financial Literacy: The Role of Nonprofit Providers. *Wharton Pension Research Council Working Papers*, 224.
- Cuesta, J., & Pico, J. (2020). The Gendered Poverty Effects of the COVID-19 Pandemic in Colombia. *The European Journal of Development Research*.
- Donohue, M. (2017). Financial Nutrition® for Young Women: How (and Why) to Teach Girls about Money. abc-clio.
- Dunuthilaka, K. (2022, June). *DailyFT*. Retrieved from Financial literacy: A closer look at Sri Lanka – Part 1: <https://www.ft.lk/columns/Financial-literacy-A-closer-look-at-Sri-Lanka-Part-1/4-736698>
- ELFENBEIN, R. (2019). *Engendering Revolution: Women, Unpaid Labor, and Maternalism in Bolivarian Venezuela*. University of Texas Press.
- Farrell, L., Fry, T., & Risse, L. (2016). The significance of financial self-efficacy in explaining women's personal finance behaviour. *Journal of Economic Psychology* V 54, 85-89.
- FERNANDO, J. (2023, March). *Investopedia*. Retrieved from Financial Literacy: What it is, and why it is so important: <https://www.investopedia.com/terms/f/financial-literacy.asp#:~:text=People%20who%20are%20financially%20literate,responsible%20and%20running%20a%20business.>
- Fisher, P. (2010). Gender differences in personal saving behaviors. *Journal of Financial Counseling and Planning* 21(1), 14–24.
- Fonseca, R., Mullen, K. J., Zamarro, G., & Zissimopoulos, J. (2012). What Explains the Gender Gap in Financial Literacy? The Role of Household Decision Making. *Journal of Consumer Affairs*.
- Garman, E. T. (1997). Personal finance education for employees: Evidence on the bottom-line benefits. *Journal of Financial Counseling and Planning*, 8(2).
- Gary, M. R. (2009). Investor Education & Financial. *Financial Industry Regulatory Authority Investor Education Foundation Research*.
- Ginter, E., & Simko, V. (2013). Women live longer than men. *Bratislavske lekarske listy*, 45-49.

- Gunawan, V., Dewi, V. I., Iskandarsyah, T., & Hasyi. (2021). Women's Financial Literacy: Perceived Financial Knowledge and Its Impact on Money Management. *Economics and Finance in Indonesia*.
- Gupta, R. (2018, 08 27). Why you need good financial advice to invest correctly. *The Economic Times/ Wealth*.
- Hasler, A., & Lusardi, A. (2017). *The Gender Gap in Financial Literacy: A Global Perspective*. Global Financial Literacy Excellence Center.
- Hemachandra, W. (2013). Competition and Financial Sector Development in Sri Lanka. *Sri Lanka Journal of Advanced Social Studies*.
- Hendriks, S. (2019). The role of financial inclusion in driving women's economic empowerment. *DEVELOPMENT IN PRACTICE Vol 29*.
- indeed Editorial Team. (2023, August 1). *indeed*. Retrieved from The Five Career Stages and How To Succeed in Each: <https://www.indeed.com/career-advice/career-development/career-stages>
- Jayachandran, S. (2015). The Roots of Gender Inequality in Developing Countries. *Annual Review of Economics*, Vol. 7:63-88. Retrieved from Facts and Figures: Economic Empowerment.
- Jordan, F. (2023). Why Do Doctors Need to Know About Personal Finance? *Money Matters in Medicine*.
- Khawar, S., & Sarwar, A. (2021). Financial literacy and financial behavior with the mediating effect of family financial socialization in the financial institutions of Lahore, Pakistan. *Future Business Journal volume 7*.
- Kim, J., & Chatterjee, S. (n.d.). Financial literacy and retirement planning: The case of Korean-American women. *Journal of Consumer Affairs*, 221-245.
- Kumari, T., & Ferdous, A. (2019). The Mediating Effect Of Financial Inclusion On Financial Literacy And Women's Economic Empowerment: A Study Among Rural Poor Women In Sri Lanka. *INTERNATIONAL JOURNAL OF SCIENTIFIC & TECHNOLOGY RESEARCH VOLUME 8, ISSUE 12*.
- Lin, C.-A., & Bates, T. (2022). Smart people know how the economy works: Cognitive ability, economic knowledge and financial literacy. *Intelligence - Vol 93*.
- Lisa, X., & Bilal, Z. (2016). Financial Literacy Around the World: An Overview of the Evidence with Practical Suggestions for the Way Forward. *World Bank Policy Research Working Paper No. 6107*, 58.
- Luigi, G., & Tullio, J. (2008). Financial literacy and portfolio diversification. *European University Institute, Economics Working Papers*.

- Lusardi, A. (2019). Financial literacy and the need for financial education: evidence and implications. *Swiss Journal of Economics and Statistics*.
- Lusardi, A., & Klapper, L. (2014). *S&P GLOBAL FINLIT SURVEY*. Global Financial Literacy Excellence Center.
- Lusardi, A., & Mitchell, O. (2007). Financial literacy and retirement planning: New evidence from the Rand American Life Panel. *CFS Working Paper No. 2007/33*. Goethe University Frankfurt, Center for Financial Studies (CFS), Frankfurt a. M.
- Lusardi, A., & Mitchell, O. (2009). How Ordinary Consumers Make Complex Economic Decisions: Financial Literacy and Retirement Readiness. *National Bureau of Economic Research*.
- Lusardi, A., & Mitchell, O. S. (2008). Planning and Financial Literacy: How Do Women Fare? *AMERICAN ECONOMIC REVIEW VOL. 98, NO. 2* , (pp. 413-17).
- Lusardi, A., & Olivia, M. (n.d.). *Global Financial Literacy Excellence Centre*. Retrieved from The Big Three and Big Five: <https://gflec.org/about/>
- Lusardi, A., & Scheresberg, d. B. (2013). Financial literacy and high-cost borrowing in the United States. *NBER Working Paper No. 18969*.
- Lusardi, A., & Tufano, P. (2009). Debt Literacy, Financial Experiences, and Overindebtedness. *National Bureau of Economic Research*.
- Lussardi, A., & Mitchell, O. (2011b). Financial Literacy and Retirement planning in the United States. *Journal of Pension Economics & Finance*.
- MacKenzie, C. (2019). Feminization of Poverty: Causes and Implications. In *Encyclopedia of the UN Sustainable Development Goals*.
- Messy, F., & Atkinson, A. (2012). *Measuring Financial Literacy: Results of the OECD / International Network on Financial Education (INFE) Pilot Study*. Paris: OECD Working Papers on Finance, Insurance and Private Pensions, No. 15.
- MORSY, H. (2020, March). *International Monetary Fund*. Retrieved from ACCESS TO FINANCE: WHY AREN'T WOMEN LEANING IN?: <https://www.imf.org/en/Publications/fandd/issues/2020/03/africa-gender-gap-access-to-finance-morsy>
- Muller, R. (2019, 09 30). *Women more likely to take career break for caring responsibilities*. Retrieved from HR Magazine: Women more likely to take career break for caring responsibilities
- Murugesan, R., & Manohar, V. (2022). Association Between Demographics and Financial Literacy of Women. *Comfin Research*.

- Nazihah, N., Rusdijati, R., & Murniningsih, R. (2023). Level of Financial Literacy of Women Informal Sector Workers on Welfare and Professionalisme. *Jurnal Analisis Bisnis Ekonomi*.
- O'Brien, J. (2009). United Nations Commission on the Status of Women. In *Encyclopedia of Gender and Society*. SAGE.
- OECD. (2012). *PISA 2012 Results: The Assessment of Financial Literacy*. OECD Publishing.
- OECD. (2013). *OECD*. Retrieved from Addressing women's needs for financial education: https://www.oecd.org/daf/fin/financial-education/OECD_INFE_women_FinEd2013.pdf
- OECD. (2013). *Organisation for Economic Co-operation and Development (OECD)*. Retrieved from Measuring Financial Literacy: <https://www.oecd.org/finance/financial-education/measuringfinancialliteracy.htm>
- OECD. (2014). Professional development in financial education. *PISA 2012 Results: Students and Money (Volume VI)*.
- OECD. (2016). *GUIDE TO CREATING FINANCIAL LITERACY SCORES AND FINANCIAL INCLUSION INDICATORS USING DATA FROM THE OECD/INFE 2015 FINANCIAL LITERACY SURVEY*. International Network on Financial Education.
- Ongena, S., Popov, A., & Udell, G. F. (2017). Gender and the business environment for new firm creation. *Review of Economics and Statistics*, 80-93.
- Owoh, N. P., & Ozougwu. (2022). FINANCIAL LITERACY OF RURAL WOMEN ENTREPRENEURS IN OBIOMA, UDI LGA ENUGU STATE. *Nigeria Journal of Home Economics*.
- Pankow, D. (2003). Financial Values, Attitudes and Goals. *NDSu Extension Circular*.
- Prawitz, A., & Cohart, J. (2014). Workplace Financial Education Facilitates Improvement in Personal Financial Behaviors. *Journal of Financial Counseling and Planning Volume 25, Issue 1, 5-26*.
- Preston, A. C., & Wright, R. E. (2019). Understanding the Gender Gap in Financial Literacy: Evidence from Australia. *Macroeconomics: Production & Investment eJournal*.
- Preston, A., & Wright, R. (2019). Understanding the Gender Gap in Financial Literacy: Evidence from Australia. *The Economic Record*.

- Rahahleh, N. (2022). Financial Literacy Levels among Saudi Citizens across Budgeting, Saving, Investment, Debt, and Insurance Dimensions. *Risk and Financial Management*.
- Rai, K., Dua, S., & Yadav, M. (2019). Association of Financial Attitude, Financial Behaviour and Financial Knowledge Towards Financial Literacy: A Structural Equation Modeling Approach. *FIIB Business Review* 8(1), 51-60.
- Remund, D. L. (2010). Financial Literacy Explicated: The Case for a Clearer Definition in an Increasingly Complex Economy. *The Journal of Consumer Affairs*.
- RobB, C. A., & Woodyard, A. (2011). Financial knowledge and best practice behavior. *Journal of Financial Counseling and Planning*, 60-70.
- Rooij, M. v., Lusardi, A., & Alessie, R. (2011). Financial literacy and stock market participation. *Journal of Financial Economics*, Volume 101, Issue 2, Pages 449-472.
- Sarpong-Kumankoma, E., Ab-Bakar, S., & Akplehey, F. N. (2023). Gender and financial literacy in Ghana. *African Journal of Economics and Management Studies*.
- Setyawan, R., Ramli, I., & Listyarti, I. (2023). Categorical Modeling of Determinants of Financial Inclusion and Financial Literacy of Women MSMEs in Pacitan. *Journal of Economics, Finance And Management Studies*.
- Sholevar, M., & Harris, L. (2019). Mind the Gap: A Discussion Paper on Financial Literacy and Financial Behaviour: Is There Any Gender Gap? *SSRN Electronic Journal*.
- Sholevar, M., & Harris, L. (2020). Women are invisible?! A literature survey on gender gap and financial training. *Citizenship, Social and Economics Education*, 19(2), .
- Solotaroff, J., Joseph, G., & Kuriakos, A. (2017). *Getting to work : unlocking women's potential in Sri Lanka's labor force - overview*. World Bank.
- Statistics, D. o. (2022). *Sri Lanka Labour Force Statistics*. Ministry of Economic Policies and Plan Implementation.
- Sundarasan, S., Rajagopalan, U., Kanapathy, M., & Kamaludin, K. (2023). Women's financial literacy: A bibliometric study on current research and future directions. *Heliyon* Vol 9.
- Tinghög, G., & Ahmed, A. (2021). Gender differences in financial literacy: The role of stereotype threat. *Journal of Economic Behavior and Organization*.
- Wagner, J. (2019). Financial Education and Financial Literacy by Income and Education Groups. *Journal of Financial Counseling and Planning*, Volume 30.

- Women, U. (2023, 02). *Commission on the status of women (CSW 67)*. Retrieved from INNOVATION AND TECHNOLOGICAL CHANGE, AND EDUCATION IN THE DIGITAL AGE FOR ACHIEVING GENDER EQUALITY AND THE EMPOWERMENT OF ALL WOMEN AND GIRLS: <https://www.unwomen.org/sites/default/files/2023-02/CSW67-Expert-Group-Meeting-report-en.pdf>
- World Bank. (2013). *Low Female Labor Force Participation in Sri Lanka : Contributory Factors, Challenges and Policy Implications*. Washigton DC: World Bank.
- Xiao, J., & Kumar, S. (2023). *A Research Agenda for Consumer Financial Behavior*. Elgar Research Agendas.
- Yao, M., Rehr, T. I., & Regan, E. P. (2022). Gender Differences in Financial Knowledge among College Students: Evidence from a Recent Multi-institutional Survey. *Journal of Family and Economic Issues*, 44.
- Zahid, R. M., Rafique, S., Khurshid, M., & Khan, W. (2023). Do Women's Financial Literacy Accelerate Financial Inclusion? Evidence from Pakistan. *Journal of the Knowledge Economy*.