

Living at the Edge: Informal Survival and the Reproduction of Urban Marginality

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ABSTRACT

Urban marginality research has explained informal work, household coping, and spatial insecurity, yet these debates remain fragmented and do not adequately show how short-term survival can reproduce long-term disadvantage. This study examines how informal survival is linked to the reproduction of urban marginality and identifies the conditions under which informality supports mobility rather than renewed dependence. The research uses a literature study with a conceptual approach. The findings show that informal workers are not excluded from the city but incorporated through economic and administrative arrangements that provide access to income while shifting substantial risks to workers and their households. Families respond by combining additional work, unpaid care, social support, debt, and housing resources, although these adjustments do not necessarily strengthen their ability to accumulate assets or refuse insecure work. The study develops the concept of *recursive marginality* to describe situations in which strategies that successfully stabilize present needs reduce the resources available to face later shocks. This process weakens when households can retain earnings, secure access to work and living space, and obtain protection that does not disappear when employment status changes. Informality therefore does not automatically produce stagnation; its consequences depend on how risks, rights, and the gains from work are distributed.



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INTRODUCTION

Urban marginality is often described in the language of exclusion. Informal workers are placed outside regulated employment, residents of precarious settlements outside secure tenure, and street traders outside authorised urban space. These descriptions capture insecurity, but obscure a more difficult relationship. Marginal groups are rarely detached from the urban economy (Roy, 2005). They transport passengers, deliver goods, sell food, provide domestic services, manage waste, construct buildings, and sustain forms of consumption on which formal firms and middle-class households routinely rely. Their labour remains economically useful even when their legal position is uncertain. The central problem is thus not simply that some residents are excluded from the city. Many are incorporated through arrangements that provide income while withholding the protection, bargaining power, and spatial security available to more privileged participants. Urban marginality is reproduced within this unequal participation.

Informal employment remains a major component of labour markets across the Global South. Its persistence in expanding cities cannot be understood as a temporary residue destined to disappear with economic development (Williams & Lansky, 2013). Firms, consumers, and public institutions benefit from labour that can be engaged without bearing the full costs of employment protection. Yet the

category encompasses sharply different positions. The owner of a growing enterprise, a home-based producer, a street vendor, and a casual construction worker may all be classified as informal despite having very different resources and prospects (Ablaza et al., 2021). Treating them as a single disadvantaged group is therefore equally misleading. A more useful question is when informal participation supports accumulation and when it leaves workers dependent on unstable earnings, uncertain space, and household resources.

Research on informal labour examines low and irregular earnings, weak social protection, and ambiguous employment status. Urban studies, meanwhile, explore contested public space, insecure settlements, relocation, and the selective enforcement of municipal rules. A related literature documents how poor households combine income, credit, care, kinship, and housing to remain afloat. Although these fields often concern the same population, their arguments are not always connected. Employment insecurity may be analysed apart from housing, while household coping is treated merely as a response to poverty rather than as part of the mechanism that keeps unequal urban arrangements viable. This fragmentation matters because risks generated in one domain are routinely absorbed in another: unstable income becomes a household problem, an uncertain trading site discourages investment, and housing disruption can remove access to work.

The concept of adverse incorporation offers a useful starting point by shifting attention from exclusion to the terms of participation. Poor households may enter markets, institutions, and social networks in ways that bring immediate benefits while preserving relationships that keep them in a weaker position. Access is real, but its conditions are unequal (Wood, 2003). The concept usefully challenges the assumption that inclusion is inherently beneficial, yet its breadth leaves an unresolved question in the study of urban informality. It does not always show how the costs of unequal participation travel among work, household life, social relations, and urban space. Nor does it explain why households that cope effectively with repeated disruptions may remain unable to improve their position. A fuller account must examine both how incorporation is organised and which resources are consumed to make it bearable.

This distinction can be framed as one between survival capacity and mobility capacity. Survival capacity is the ability to maintain food, shelter, care, and income during instability. Mobility capacity is the ability to retain gains, build assets, reject harmful work, invest over time, or move toward a more secure position. Although they may overlap, the two are not identical. A household may become highly adept at combining several small earnings, reorganising care, borrowing at short notice, and drawing on social ties during a crisis (Moser, 1998). Such competence can prevent immediate collapse without producing savings, stronger rights, or safer employment. Indeed, the adjustments that make survival possible may consume the time, health, assets, and future income required for mobility.

Indonesian cities provide a particularly useful empirical setting for examining this tension. Informal work remains extensive, while the boundaries between authorised and unauthorised economic activity are frequently negotiated through registration, local tolerance, retribution payments, relocation, and selective enforcement (Kadir, 2024). Households also face uneven access to employment-linked protection, secure housing, and affordable services. Indonesia should not be treated as a model for every city in the Global South. Its institutional arrangements and decentralised urban governance have their own history. Even so, the Indonesian material makes visible a wider problem. Informal workers may be economically integrated and administratively recognised in limited ways while remaining unable to convert participation into durable security. Evidence from other settings is used only where it clarifies a mechanism that is not adequately developed in the Indonesian literature.

This study examines how informal survival becomes linked to the reproduction of urban marginality. It asks how workers are incorporated into urban economies on subordinated terms, how households absorb the insecurity those arrangements generate, and why successful short-term adjustment does not necessarily support longer-term mobility. Three connected concepts guide the analysis. Subordinated urban incorporation describes participation that provides work and access to space while shifting a large share of economic and regulatory risk downward. The architecture of getting by refers to the relationships through which households redistribute that risk across income, time, care, debt, social ties, and housing. Recursive marginality identifies the process by which adjustments that stabilise present needs reduce the resources available for future shocks. Taken together, these concepts treat urban marginality neither as simple exclusion nor as an inevitable consequence of informality, but as a relationship whose effects depend on the distribution of work, risk, rights, and gains.

RESEARCH METHODS

This study combines a literature review with a conceptual approach to examine the relationship between informal survival and the reproduction of urban marginality. The units of analysis are the theoretical arguments and empirical findings within those sources, rather than the publications treated as indivisible units. The literature search covered publications issued between 2000 and 2026. Earlier works were retained when they were necessary to explain adverse incorporation, social reproduction, urban informality, or cumulative disadvantage. Searches were conducted through Google Scholar and the Directory of Open Access Journals.

The material was collected through document study and analysed thematically. The first stage examined how informal workers entered markets and urban space, including the distribution of costs, legal recognition, and employment risk. The second traced how insecurity moved into household arrangements. The final stage considered reported consequences for assets, health protection, housing, debt, education, and occupational mobility. Aggregate statistics describe context and scale rather than establish causality. Where possible, claims about change over time draw on longitudinal studies or research that directly records shifts in employment, assets, or household conditions. The analysis is conceptual, not statistically representative, and does not assume that every form of informal employment produces the same outcome (Braun & Clarke, 2006).

RESULTS AND DISCUSSION

1. Informality as Subordinated Urban Incorporation

Informal work is too deeply embedded in urban economies to be treated as activity outside them. Street traders supply affordable food near workplaces, home-based producers contribute to commercial supply chains, and casual workers allow construction, transport, retail, and household services to respond quickly to demand (Bromley, 2000). None of these contributions depends on formal recognition. In many cases, the absence of full employment status or secure business rights is precisely what makes the arrangement inexpensive for purchasers of labour. Enterprises can adjust demand without paying for idle time, insurance, leave, or long-term security. Consumers receive flexible services, while local governments benefit from livelihoods that absorb workers not accommodated by formal employment. Informality is not merely tolerated at the economy's edge; it performs functions from which formal actors derive material advantage.

Digital labour platforms seem to alter this position because workers enter technologically organised markets rather than relying solely on street-based or personal transactions. The change is real, but organising the market formally does not necessarily formalise the worker. A platform may control access to customers, set prices, allocate orders, measure performance, and impose sanctions while classifying workers as independent contractors (Rani & Furrer, 2021). Workers gain access to a market, yet continue to bear the costs of vehicles, devices, fuel, maintenance, insurance, and unproductive time. This ambiguity is not incidental: it permits considerable control over labour without creating equivalent employer obligations. Participation becomes easy to enter but difficult to negotiate.

Risk moves downward through these arrangements. Fluctuating demand affects workers' earnings rather than firm-level payroll costs. Without paid leave, illness reduces income immediately. Equipment failure becomes a household expense even when the equipment is essential to a service from which a company or intermediary profits (Graham et al., 2017). Similar transfers occur beyond platform work: casual labourers are paid only when called, home-based workers bear utility and workspace costs, and street traders absorb losses when weather, enforcement, or relocation interrupts business. These workers remain connected to commercial activity, but participate on terms that assign them a disproportionate share of uncertainty.

Algorithmic control makes availability part of the labour process. Platform workers may remain logged in, monitor incoming orders, and adjust their behaviour to incentive systems even when no transaction has yet produced income. Research on Indonesian delivery workers shows how gamified targets and unilateral platform rules encourage drivers to work harder while pay and social protection remain weak (Novianto, 2025). The time spent waiting or positioning oneself for an order is economically necessary but rarely compensated. This difference matters for household life. A person may remain committed to earning for long periods even though only part of that time appears as paid

activity. Unpaid availability narrows the time left for care, rest, training, or a search for more secure work.

Urban space is governed through similarly uneven forms of recognition. A street vendor may be registered by a local office, pay a daily levy, or be known to enforcement officers without acquiring a stable right to remain. Administrative visibility does not settle legal status (Yatmo, 2008). Authorities may tolerate trading when it serves local demand, then remove it when traffic, redevelopment, or political pressure changes. The boundary between legality and illegality is therefore produced through periodic enforcement and negotiation rather than fixed in advance. Traders gain access to valuable locations, but cannot readily convert that access into long-term investment when it may be withdrawn.

Relocation in Surakarta provides a useful limit to a purely coercive account. Research on the city's street-vendor programme describes a negotiated process in which vendors moved voluntarily to sites prepared by the municipal government (Permatasari et al., 2014). The experience demonstrates that regulation does not always require the destruction of informal livelihoods. Yet relocation does not remove every disadvantage. Traders in new locations may face weaker customer flows or a slower recovery of sales. A secure stall has limited value when it separates an enterprise from the market on which it depends. The case therefore qualifies both optimistic and pessimistic accounts. Negotiated recognition can reduce spatial insecurity, although its economic effect still depends on whether the new arrangement preserves access to customers and working capital.

Collective organisation complicates the picture further. Worker associations and informal groups can help people exchange information, coordinate demands, or negotiate with firms and public authorities. Research on gig-economy couriers shows that workplace solidarity may develop even where workers are spatially dispersed and formally classified as independent (Tassinari & Maccarrone, 2020). Such organisation can strengthen workers' claims, although it does not remove the economic pressure that makes participation necessary. Informal groups may also depend on leaders who control information or access to opportunities. Their effects therefore cannot be reduced to either exploitation or solidarity. What matters is whether collective organisation increases workers' capacity to bargain or merely shifts dependence toward another gatekeeper.

Subordinated urban incorporation names the relationship that emerges across these settings. Workers gain access to income, customers, and urban space, while key decisions remain elsewhere and much of the cost of instability falls on them. The concept is narrower than adverse incorporation, which describes unequal participation in markets and institutions more broadly. Subordinated urban incorporation focuses specifically on the urban organisation of labour, regulation, and space. It does not imply that informal work always prevents advancement; some workers accumulate assets, strengthen their enterprises, or move into more secure employment. Rather, it identifies conditions in which participation remains economically useful to the city while workers have limited power to retain its gains or control its risks.

2. The Architecture of Getting By

Household needs do not wait for income to arrive. Food, rent, transport, and school expenses remain due when orders decline or daily work disappears. Families dependent on irregular earnings must cover the gap between present needs and available income with whatever resources remain in the household or its immediate social environment. Research on informal social protection in Indonesia shows that family- and community-based assistance can reach people who struggle to access formal programmes because existing relationships permit help without lengthy administrative procedures (Surtiari et al., 2024). Yet this capacity weakens when members of the same network lose income simultaneously. Getting by is not recovery. It is the continuing adjustment required to maintain daily life under insecure livelihoods.

A survey of 150 informal-worker households in Jambi provides a local account of adjustment during the pandemic. Its findings cannot represent Indonesia as a whole. Even so, the study found that households more often sought additional income than continued cutting expenditure that was already limited (Junaidi et al., 2023). A new activity sometimes brought new customers or expanded a small enterprise. In other cases, the added income merely replaced earnings lost from the main job, leaving no surplus. A household may therefore appear economically active without improving its economic position. The number of jobs or income sources says little unless the quality, stability, and future value of those earnings are also considered.

In the same Jambi sample, reduced income was often met by extending working hours. This response required no new capital and was easier than opening another business or obtaining a loan. Rest declined, while the additional hours did not necessarily yield proportional returns. The burden accumulated gradually within the family's daily routine, especially when the pattern continued for weeks without any certainty of income. Workers found it harder to decide when to stop because the daily income target had not been reached. Additional working time became a resource used to cover a shortage of money, although its cost rarely appeared in household calculations.

A worker who returns home later still relies on someone else to make paid work possible the next day. Unfinished tasks must be taken over, and that transfer is not always negotiated equally. Income insecurity thus becomes a problem of time allocation within the family. Children's ages shape who must adjust, while access to childcare affects what can be shared. A household is not a neutral unit that simply receives and spends income. Responsibilities are negotiated—sometimes without explicit discussion—so that one member can remain in paid work. These arrangements enable endurance, but distribute its costs unevenly (Rai et al., 2014). A single household-income figure can conceal substantial differences in whose time is lost.

The literature on social reproduction examines the work that enables family members to meet their daily needs and return to paid employment. Much of this labour is excluded from production costs even though economic activity would be difficult to sustain without it. Izzati's research on social-media-based online shops in six Indonesian cities found a persistent overlap between home and workplace (Izzati, 2020). Some women chose online business because it could be run from home. That flexibility helped maintain income, yet communication with customers often extended work into the evening. Domestic responsibilities did not stop when the shop opened. Women's experiences were not uniform. Support from partners altered the division of labour, and household resources affected the space available for business. Even so, the benefits of home-based flexibility are often assessed without counting the additional work required to sustain it. Part of the cost of keeping workers productive is absorbed within the family, and women frequently carry a larger share. The architecture of survival thus depends on labour that is economically decisive but seldom recognised as a cost.

Social relations become more important when adjustments within the household are no longer enough. During the COVID-19 pandemic, Indonesian motorcycle-taxi drivers and domestic workers used social media and trusted personal networks to find work when ordinary platform channels were disrupted (Octavia, 2022). These ties allowed opportunities to circulate without formal recruitment procedures. Access, however, remained uneven because success depended on existing relationships and on the design of the digital platforms through which information travelled. Networks can convey work quickly and help workers avoid complete income loss, but they cannot create demand where little exists. Their protective value therefore depends on both the material position of network members and the technological conditions under which opportunities are shared.

Debt is used when current needs cannot wait for the next payment. Research on low-income households in Indonesia shows that heavy repayment burdens are more likely among families with larger numbers of dependants (Arsyianti & Beik, 2015). Borrowing does not always arise from excessive consumption. A loan may keep a business operating or prevent an essential expense from being abandoned. Repayment, however, takes part of the next income before it can be used. Housing can absorb pressure in another way. Secure tenure can reduce recurrent rental costs, although low-income households in Greater Jakarta face limited pathways to ownership (Hartono et al., 2020). Its protective value also depends on proximity to livelihoods. Fragile ownership or uncertain tenure does not provide the same protection.

The architecture of getting by lies in the interaction among these adjustments, not in the number of strategies a family possesses. Longer working hours may compensate for reduced earnings because someone else takes on domestic work; social networks or debt enter when household resources begin to run out. A deficit in one domain moves into another, and the cost is not necessarily shared equally. Such arrangements reflect genuine skill, but they do not guarantee greater mobility capacity. A household may remain economically active and even protect its current income while lacking the resources needed to move into safer work. For some families, successful survival merely slows deterioration while the room for making a different choice continues to narrow.

3. Recursive Marginality: When Survival Narrows the Future

A family may get through a difficult month without becoming more secure. Basic needs are met, but savings have fallen and working hours have increased. Survival must therefore be judged not only by whether consumption or employment continues, but also by what has been used and what remains after the immediate pressure eases. Panel evidence on Indonesian workers shows that movement from informal to formal employment occurs, although the likelihood of transition varies with education, age, training, and urban location (Sugiharti et al., 2022). This does not prove that survival strategies cause stagnation. It does show that continuous earnings need not create a path to safer work. Recursive marginality describes a situation in which an adjustment that contains one crisis also diminishes the resources available for the next. The recursion arises not from a single poor decision, but from the repeated necessity of the same adjustments while other options remain limited. Daily life continues even as the household's room for improving its position contracts, leaving thinner protection when new pressure arrives.

Savings and assets are often the first resources used when income suddenly falls. Research on Indonesian families during the COVID-19 pandemic shows that households adopted economic coping strategies as financial pressure intensified, including drawing on available resources and reducing expenditure (Simanjuntak et al., 2024). These decisions are reasonable when food or rent cannot be postponed. Their cost appears later. A sold asset can no longer generate income or absorb another disruption, while business capital used for consumption makes restarting economic activity harder. Expenditure cuts also have limits once non-essential items have already been removed. The family survives, but recovery must begin from a weaker base.

Repayments reduce the part of future income that remains available. Indonesian time-series evidence shows that household debt can support consumption in the short run while becoming associated with weaker consumption growth over a longer period (Buhaerah, 2025). The distinction matters for families with unstable earnings. Borrowing may keep a business running or cover needs that cannot be delayed, but part of the next income must then be paid out before new expenses arise. When earnings remain uncertain, savings are difficult to rebuild and assets already sold are hard to replace. Debt continues to help the family through a difficult period, yet the room to absorb what comes next becomes smaller. Immediate repayment needs may also encourage workers to accept whatever work is available, even when the pay is low or the hours uncertain.

Street vendors without secure rights to their business locations face another obstacle. Registration or levy payments do not always create a durable entitlement to remain. Comparative research on street vending shows that ambiguous rules and discretionary enforcement can leave access to space persistently uncertain (Devlin, 2011). The mechanism is also relevant to Indonesian cities, where a sudden change in spatial policy can erase returns on recent investment. Unsure whether they can continue in the same location, vendors may postpone purchasing equipment or improving stalls. Administrative recognition permits work in the present without necessarily providing the certainty needed to restore capital over time. Businesses remain at a scale considered safe, and opportunities for expansion are declined because another forced move would be too costly.

Housing can slow recovery in ways that are difficult to separate from employment. Research on coastal neighbourhoods in Tegal shows that exposure to climate-related hazards intersects with limited livelihood resources, leaving low-income urban households especially vulnerable when disruptions occur (Rudiarto & Pamungkas, 2020). Affordable locations are often chosen because they are close to work, even when housing quality or environmental protection is weak (Kadir, 2025). The advantage can disappear when flooding damages the home and interrupts income at the same time. Repairs are needed before earnings have recovered, working days are lost, and transport costs may rise if a family has to relocate. Savings that have already declined are used again, so the recovery of housing and livelihood has to occur simultaneously with fewer resources.

Irregular income can also weaken health protection. Research on informal workers who stopped paying National Health Insurance contributions found fluctuating income to be one of the main reasons for arrears (Muttaqien et al., 2021). A fixed payment schedule is difficult to maintain when earnings arrive unpredictably. Once coverage lapses, illness creates two pressures. Income declines because working hours are reduced, while a larger share of treatment costs must be met directly. This does not happen to every informal worker. The evidence nevertheless shows how illness can delay economic recovery and force families to draw once more on resources already reduced by earlier disruptions.

The longer-term consequences become most visible when a family struggles to maintain a child's education. Indonesian research shows that household expenditure and parental education are associated with the likelihood that children remain in school (Muttaqin et al., 2017). This does not mean that parents' informal employment directly causes school withdrawal. Pressure develops when educational costs compete with debt repayments or health expenditure after savings have fallen. Evaluation of scholarship support during the 1997–1998 crisis showed why educational protection was needed to prevent economic pressure from pushing poor children out of school (Sparrow, 2007). Cumulative disadvantage explains how losses build across later stages of life. Recursive marginality draws attention to the process that precedes that accumulation. Resources used to preserve family life today may no longer be available when the next educational cost arises. Children's choices narrow not because families lack aspiration, but because educational investment is difficult to maintain under repeated shocks. The process usually unfolds gradually. Supplementary expenditure is cut first, attendance becomes less regular, and more serious decisions follow when income does not recover. The economic insecurity of parents can then shape the options available to the next generation without anyone intending that result.

This pattern does not describe every informal worker. The panel evidence discussed earlier also records movement into formal employment accompanied by improved labour-market prospects. During the pandemic, cash and food assistance reduced food insecurity among households with informal workers and limited the immediate need for damaging coping responses (Umaroh et al., 2025). These findings establish an important boundary for recursive marginality. The process weakens when households do not bear the full cost of a shock from their own resources and can retain earnings long enough to rebuild reserves. Informality is not a single cause of stagnation. Outcomes depend more directly on the quality of protection, security over places of work and residence, and the realistic possibility of keeping the gains generated by labour. Recursive marginality therefore describes a specific condition, not a fate attached to every form of informal employment.

The analytical sequence is summarised in Table 1.

Table 1. Analytical Sequence Linking Informal Survival to Urban Marginality

Analytical stage	Core institutional relation	Immediate adjustment	Longer-term implication
Subordinated urban incorporation	Access to work and urban space is granted without equivalent control, security, or institutional obligations.	Workers absorb volatile demand, unpaid waiting, equipment costs, and spatial uncertainty.	Participation generates income but limits the ability to retain gains or control risk.
The architecture of getting by	Risks created through work and regulation are transferred into household time, care, debt, social relations, and housing.	Families extend working hours, redistribute unpaid care, borrow, and mobilise support from kin or neighbours.	Daily needs are stabilised, although costs are unevenly distributed and reserves may not grow.
Recursive marginality	Repeated adjustments consume savings, assets, future income, health protection, or educational expenditure.	The next disruption is faced with fewer resources and narrower occupational choices.	Survival capacity remains, while mobility capacity contracts.

Source: Authors' synthesis based on the literature reviewed, 2026.

CONCLUSION

Urban marginal groups do not stand outside the city's economy. They participate through labour and spatial arrangements that provide income without equivalent security or control. The resulting uncertainty enters household life. Families extend working hours, draw on savings when earnings fall short, and seek support from those closest to them. These adjustments keep daily life going, but do not automatically expand the possibility of safer work or asset building. Uncertain access to working space also makes returns on small investments difficult to retain. Recursive marginality describes the

condition in which an adjustment that contains a present crisis diminishes the resources available for the next. Urban marginality persists not only because earnings are low, but because households with the smallest reserves continue to bear the costs of uncertainty.

The findings distinguish survival capacity from mobility capacity. A household may manage repeated crises with considerable skill while gaining little room to improve its social position. Informality, however, does not invariably end in stagnation. Mobility becomes more likely when workers can retain the gains from their labour, access to business space cannot be easily withdrawn, and protection continues across changes in employment status. Formalisation should not be the sole measure of successful policy. A more meaningful standard is whether workers bear less risk alone and have greater opportunity to convert earnings into assets, security, and future choice. Urban marginality is reproduced not because households fail to adapt, but because their capacity to survive is repeatedly used without the protection required for mobility.

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