

## Exploring Informal Workers' Employment Experiences in Urban Indonesia: A Phenomenological Study of Survival, Adaptation, and Urban Transformation in Surabaya

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**ABSTRACT:** Informal employment remains a dominant livelihood source in developing countries, particularly in rapidly urbanizing cities where formal employment cannot absorb the growing labor force. Although informal workers contribute substantially to urban economies, they often face employment insecurity, unstable income, and limited social protection. This study explores the lived employment experiences of informal workers in Surabaya, Indonesia, focusing on their pathways into informal work, working conditions, responses to urbanization and digitalization, adaptation strategies, and perceptions of government support. Using a qualitative interpretive phenomenological approach, data were collected from ten informal workers across diverse occupations—street vending, transportation, construction, domestic work, waste collection, tailoring, and culinary microenterprise—selected through purposive maximum-variation sampling, and analyzed using interpretive phenomenological thematic analysis with reflexive interpretation to ensure credibility. Findings show entry into informal work is shaped by limited formal job access, economic necessity, job loss, and social networks. Workers experienced precarity marked by unstable income, irregular demand, rising costs, and weak legal protection. Urbanization expanded markets but intensified competition, while digitalization brought opportunities alongside new dependencies. Workers showed resilience through income diversification and household coping strategies. Labor Market Segmentation Theory, the Sustainable Livelihoods Framework, and resilience theory jointly explain these dynamics, informing policies for inclusive social protection and platform-worker regulation.

**Keywords:** Informal Employment, Informal Workers, Urbanization, Precarious Employment, Phenomenology, Surabaya, Indonesia



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## INTRODUCTION

Informal employment remains one of the most important sources of livelihood in developing countries and constitutes a substantial proportion of urban labor markets. Rapid urbanization,

demographic growth, labor-market restructuring, and limited formal employment opportunities have contributed to the expansion of informal economic activities across Asia, Africa, and Latin America. Although informal workers contribute significantly to urban economic development by providing affordable goods and services and generating employment opportunities, they frequently experience unstable income, limited legal protection, poor working conditions, and restricted access to social security and labor rights (Chigwenya & Simbanegavi, 2020; Rigon et al., 2020; Thwala et al., 2023). Consequently, informal employment should not simply be viewed as a residual component of the economy but rather as a structural feature of urban labor markets that reflects both economic necessity and institutional limitations.

Urbanization has further transformed the nature of informal employment. Expanding cities create new markets, stimulate demand for transportation, retail trade, household services, food provision, and repair services, while simultaneously intensifying competition, increasing operating costs, and exposing workers to spatial displacement through redevelopment and changing land-use policies. More recently, digitalization and platform-based labor have introduced additional employment opportunities by lowering market-entry barriers and connecting workers directly with customers. However, these developments have also generated new forms of employment precarity through algorithmic management, intensified competition, and uncertain income streams (Mallett et al., 2022; Mendonça et al., 2022; Pyo et al., 2023). Consequently, urban informal employment has become increasingly heterogeneous, encompassing both traditional occupations and digitally mediated forms of work.

The literature consistently demonstrates that entry into informal employment is driven by multiple and interconnected factors. For many individuals, informal work functions primarily as a survival strategy when formal-sector employment is unavailable or inaccessible. High unemployment, economic crises, labor-market exclusion, and poverty frequently compel workers to engage in street vending, casual labor, transportation services, waste collection, or other low-entry occupations that provide immediate income despite considerable insecurity (Ofori-Boateng et al., 2020). The COVID-19 pandemic further reinforced this function of the informal economy by forcing many workers who lost formal employment to seek alternative livelihoods through informal activities and platform-based work (Amoah et al., 2023; Lévy et al., 2022). These findings highlight the informal economy as an important labor-market buffer during periods of economic disruption.

Nevertheless, informal employment cannot be understood solely through the lens of economic necessity. Numerous studies have shown that informal work may also represent an opportunity-driven choice motivated by autonomy, flexible working hours, low start-up costs, entrepreneurial aspirations, and compatibility with household responsibilities. Small-scale trading, home-based enterprises, platform work, and family businesses often provide workers with greater flexibility than formal wage employment, even though they remain exposed to market risks and limited institutional protection (Blennerhassett et al., 2021; Coletto et al., 2021; Nguyen & Turner, 2023). Accordingly, contemporary research emphasizes that informal workers exhibit considerable agency in navigating constrained labor markets, suggesting that necessity- and opportunity-driven motives frequently coexist rather than forming mutually exclusive categories (Berner et al., 2022).

Previous studies further demonstrate that labor-market entry is strongly influenced by educational attainment, occupational skills, family businesses, and social networks. Limited educational credentials, insufficient work experience, and barriers to formal recruitment frequently restrict access to secure employment, while family enterprises, apprenticeship, vocational skills, and community networks facilitate entry into informal occupations by providing information, customers, financial support, and employment opportunities (Gullette et al., 2022; Montaser, 2020). At the same time, unequal access to social capital may reinforce differences in economic mobility because workers with stronger networks generally possess greater opportunities for business expansion and income diversification than those who remain socially marginalized (Mpanje et al., 2022).

These complex employment experiences can be interpreted through several complementary theoretical perspectives. Labor Market Segmentation Theory explains how institutional barriers, recruitment practices, credential requirements, and unequal employment conditions divide workers between protected formal employment and insecure informal labor markets, thereby limiting upward occupational mobility (Choonara, 2020; Ferre, 2020). The Sustainable Livelihoods Framework complements this perspective by emphasizing how households mobilize human, social, financial, and physical assets to construct diverse livelihood strategies under conditions of uncertainty (Kruseman et al., 2021; Neufeld et al., 2023). Meanwhile, resilience theory distinguishes between absorptive coping, adaptive responses, and transformative capacities, thereby providing a useful framework for understanding how informal workers respond to economic shocks, technological change, and urban transformation (Hatab et al., 2021; Munguti et al., 2022). Together, these theoretical perspectives explain why informal employment persists despite economic growth and why workers display highly differentiated livelihood trajectories.

Although a growing body of international literature has documented informal employment in diverse national contexts, several research gaps remain. First, many existing studies focus on specific occupational groups, such as street vendors, delivery workers, waste pickers, or platform workers, rather than examining multiple informal occupations simultaneously. Second, a considerable proportion of recent evidence is derived from the COVID-19 period, emphasizing immediate crisis responses while providing limited understanding of longer-term employment trajectories and livelihood adaptation (Daovisan et al., 2023; Seubert et al., 2022). Third, relatively few qualitative phenomenological studies have explored how different categories of informal workers experience urbanization, digitalization, employment precarity, and government policies within the Indonesian urban context. As a result, important differences in motivations, occupational pathways, adaptive strategies, and policy needs remain insufficiently understood.

Indonesia represents an important setting for addressing these gaps because informal employment continues to absorb a substantial share of the urban labor force. Surabaya, as one of Indonesia's largest metropolitan areas, has experienced rapid urban expansion, infrastructure development, technological transformation, and economic restructuring that have reshaped employment opportunities for informal workers. These developments create an appropriate context for examining how workers negotiate structural constraints while simultaneously pursuing livelihood opportunities within a changing urban economy.

Therefore, this study aims to explore the lived employment experiences of informal workers in Surabaya using an interpretive phenomenological approach. Specifically, the study investigates workers' pathways into informal employment, everyday employment experiences, the influence of urbanization and digitalization, livelihood adaptation strategies, and perceptions of government support. By integrating Labor Market Segmentation Theory, the Sustainable Livelihoods Framework, and resilience theory, this study contributes to the growing literature on urban informal employment by providing a comprehensive understanding of how structural labor-market conditions, household livelihood strategies, and adaptive capacities interact to shape the experiences of diverse informal workers in Indonesia. The findings are expected to contribute to the development of more inclusive labor-market policies, urban governance strategies, and social protection systems that better address the heterogeneous needs of informal workers.

## **METHOD**

### **Research Design**

This study employed a qualitative phenomenological design to investigate the lived employment experiences of informal workers in Surabaya, East Java, Indonesia. A qualitative approach was selected because the study sought to understand how workers interpreted their entry into informal employment, daily working conditions, livelihood risks, urban transformation, adaptation strategies, and interactions with government programs. These experiences involve personal meanings, contextual interpretations, and social processes that cannot be adequately captured through numerical measurement alone.

Phenomenology is particularly appropriate when a study aims to describe and interpret how individuals experience a shared phenomenon. Previous labor and occupational studies have used phenomenological approaches to examine precarious employment, delivery work, domestic work, waste collection, occupational risk, and heat-related workplace experiences (Hansen et al., 2020; Lissah et al., 2022). These studies demonstrate that phenomenology can reveal embodied, social, economic, and institutional dimensions of work that may remain obscured in conventional labor-market analyses.

The present study adopted an interpretive phenomenological orientation. This orientation was considered suitable because the research did not seek only to describe what participants experienced but also to interpret how their experiences were shaped by labor-market exclusion, urban development, digital platforms, household responsibilities, and institutional protection. Interpretive and critical phenomenological approaches have previously been used to connect workers' accounts with broader socioeconomic and organizational structures (Pyo et al., 2023; Hansen et al., 2020). The approach therefore enabled the study to preserve participants' perspectives while situating their experiences within the urban labor context of Surabaya.

## **Research Setting**

The study was conducted in Surabaya, one of Indonesia's largest metropolitan cities and an important economic center in East Java. Surabaya was selected because its urban economy accommodates diverse forms of informal employment, including street vending, transportation services, construction labor, domestic work, waste collection, traditional market trading, repair services, tailoring, and home-based culinary enterprises.

The city has also experienced extensive infrastructure development, commercial expansion, residential growth, and digital transformation. These developments have created new markets and employment opportunities while simultaneously affecting rental costs, work locations, competition, platform dependency, and access to customers. Surabaya therefore provided a relevant setting for examining the interaction between informal employment, urbanization, and livelihood adaptation.

## **Participants and Sampling Strategy**

The study involved ten informal workers representing ten occupational categories: a street vendor, beverage vendor, online motorcycle taxi driver, daily construction worker, waste picker, domestic worker, tailor, electronics repair technician, traditional market trader, and culinary micro-entrepreneur. Participants were identified using purposive criterion sampling combined with maximum-variation sampling.

Purposive sampling is widely used in phenomenological studies because it enables researchers to select individuals who have direct experience of the phenomenon under investigation. Studies involving street vendors, delivery workers, migrant workers, and other precarious labor groups have applied explicit inclusion criteria to ensure that participants can provide detailed and relevant accounts (Benites et al., 2021; Sifullah et al., 2023). In the present study, participants were required to be actively engaged in informal employment in Surabaya, possess sufficient occupational experience to discuss their working conditions, and voluntarily consent to participation.

Maximum-variation sampling was used to capture differences across occupations, work arrangements, levels of digital involvement, and livelihood strategies. This approach is recommended when researchers seek to identify both shared patterns and contrasting experiences within heterogeneous informal-worker populations (Nguyen & Turner, 2023; Chitaka et al., 2022; Blennerhassett et al., 2021). The diversity of participants allowed the study to compare platform-based and non-platform work, self-employment and dependent informal labor, home-based and public-space occupations, and service-oriented and manual work.

The sample size of ten participants was consistent with focused phenomenological studies that prioritize depth, richness, and detailed interpretation over statistical representativeness. Previous phenomenological investigations have used approximately 10–20 participants when the phenomenon is clearly defined and interviews produce sufficiently detailed narratives (Pyo et al., 2023; Daovisan et al., 2023). Sample adequacy was assessed through thematic sufficiency,

particularly whether the interviews generated recurring meanings across the principal analytical categories.

### **Participant Recruitment**

Participants were approached through occupational contacts, community networks, and referrals. Where direct recruitment was difficult, chain-referral procedures were used to identify eligible workers through trusted individuals. Snowball or chain-referral sampling is frequently applied to informal, precarious, migrant, and otherwise difficult-to-reach populations because workers may not be registered in formal databases and may be cautious about participation (Draissi et al., 2023).

To reduce the possibility that referral-based recruitment would produce a narrowly connected sample, participants were recruited from different occupations and social networks. Combining purposive criteria, maximum variation, and multiple recruitment channels helped reduce network-related sampling bias, as recommended in previous studies of informal and vulnerable workers (Moreno-Chaparro et al., 2024).

### **Data Collection**

Data were collected through semi-structured, in-depth interviews. This method enabled participants to describe their experiences in their own words while allowing the researcher to examine comparable themes across occupations. Semi-structured interviews are commonly used in phenomenological labor studies because they provide sufficient direction while retaining flexibility to explore unexpected experiences and meanings (Moreno-Chaparro et al., 2024; Lissah et al., 2022).

The interview guide covered five domains: pathways into informal employment, daily employment experiences, effects of urbanization and digitalization, adaptation strategies, and perceptions of government policy. Participants were asked why they selected their occupations, how they obtained work, how they experienced daily working conditions, what challenges they encountered, how urban development affected their livelihoods, how they used technology, how they responded to declining income, and what government support they expected.

Interviews were conducted in a setting that protected privacy and minimized disruption to participants' work. With informed consent, interviews were recorded and transcribed verbatim. Field notes were produced to document contextual observations, non-verbal information, emerging analytical ideas, and researcher reflections. Verbatim transcription and contextual field notes are standard procedures in phenomenological research because they preserve participants' language and support interpretation of the circumstances in which statements were made (Lissah et al., 2022; Pyo et al., 2023).

## **Data Analysis**

The data were analyzed through an interpretive phenomenological and thematic procedure. The analysis began with repeated reading of each transcript to develop familiarity with the participant's overall account. During this stage, the researcher recorded reflexive notes and attempted to identify prior assumptions that could influence interpretation.

The second stage involved line-by-line coding to identify significant statements and meaning units related to employment entry, income uncertainty, working time, market competition, urban transformation, digitalization, adaptation, and policy expectations. Similar codes were then grouped into broader categories. Phenomenological studies commonly move from significant statements and meaning units to clustered themes that capture the shared essence of participants' experiences (Pyo et al., 2023; Lissah et al., 2022).

The third stage involved comparing codes across occupations to identify convergent and divergent experiences. Categories were refined into five principal themes: entering informal employment as a survival and opportunity strategy, working under precarious employment conditions, experiencing urban transformation as both opportunity and pressure, developing adaptive livelihood strategies, and seeking inclusive government support.

The final stage involved constructing textural and structural interpretations. Textural interpretation addressed what participants experienced, while structural interpretation considered how and why these experiences emerged within particular labor-market, household, technological, and urban conditions. This procedure is consistent with phenomenological analytical traditions associated with Giorgi, Moustakas, and Van Manen, which have been applied in previous employment research (Hernandez & Abadiano, 2022).

## **Trustworthiness**

Trustworthiness was addressed through credibility, dependability, confirmability, and transferability. Credibility was strengthened by comparing accounts across occupations, maintaining close engagement with the transcripts, and grounding themes in participants' statements. Member checking could be conducted by presenting interview summaries or preliminary interpretations to selected participants for validation. Member checking, peer debriefing, and use of verbatim evidence are established practices in qualitative labor studies (Lissah et al., 2022; Pyo et al., 2023; Daovisan et al., 2023).

Dependability was supported through systematic documentation of recruitment, interview procedures, coding decisions, theme development, and revisions. An audit trail was maintained to enable the analytical process to be followed from the original interviews to the final themes.

Confirmability was strengthened through reflexive notes, explicit documentation of assumptions, and repeated comparison between interpretations and source data. Reflexivity is particularly important in interpretive phenomenology because the researcher participates in the construction of meaning rather than functioning as a completely detached observer (Pyo et al., 2023; Hansen et al., 2020).

Transferability was addressed through detailed descriptions of the research setting, participant occupations, employment conditions, and urban context. Phenomenological findings are not intended for statistical generalization; instead, thick contextual description enables readers to evaluate their relevance to other urban and informal-worker settings (Moreno-Chaparro et al., 2024; Nguyen & Turner, 2023).

### **Ethical Considerations**

Participation was voluntary and based on informed consent. Participants were informed about the research objectives, interview procedures, confidentiality safeguards, and their right to decline questions or withdraw without penalty. Personal names were replaced with participant codes from I1 to I10. Identifying information that could expose participants to legal, occupational, or economic risk was excluded from reporting.

These safeguards are particularly important when working with informal and precarious workers, who may have weak institutional protection or concerns about authorities, employers, or platform operators (Moreno-Chaparro et al., 2024). Interview arrangements were designed to respect participants' working schedules and minimize income-related opportunity costs.

### **Methodological Limitations**

The study prioritizes interpretive depth rather than statistical representativeness. Its findings are therefore context-specific and should not be generalized to all informal workers in Surabaya or Indonesia. The occupationally diverse sample strengthens comparative insight, but the small number of participants within each occupation limits occupation-specific conclusions.

Referral-based recruitment may also favor workers connected to accessible social networks. Furthermore, interview accounts depend on participants' memory, willingness to disclose information, and subjective interpretation. Researcher positionality may influence questioning and interpretation despite reflexive safeguards. These limitations were addressed through transparent reporting, occupational variation, systematic analysis, and careful distinction between participant accounts and analytical interpretation.

## **RESULT AND DISCUSSION**

### **Overview of the Findings**

The analysis generated five interconnected themes: entering informal employment as a survival and opportunity strategy; working under precarious employment conditions; experiencing urban transformation as both opportunity and pressure; developing adaptive livelihood strategies; and seeking more inclusive and sustainable government support. The first theme concerned the processes through which participants entered informal employment. The remaining themes

described their everyday working conditions, responses to urban and technological change, livelihood strategies, and expectations of public policy.

The ten participants represented different occupational settings: street vending, beverage selling, online motorcycle transportation, daily construction work, waste picking, domestic work, tailoring, electronics repair, traditional market trading, and culinary microenterprise. Despite occupational differences, their accounts showed several shared experiences. Informal employment generally offered immediate access to income and required fewer formal qualifications than standard employment. However, this accessibility was accompanied by unstable earnings, market uncertainty, weak employment protection, and the need for continuous adaptation.

### **Entering Informal Employment as a Survival and Opportunity Strategy**

The first theme revealed that entry into informal employment was not driven by a single factor. Participants entered through a combination of economic necessity, formal labor-market exclusion, occupational skills, family continuity, social networks, low-capital entrepreneurship, and digital platforms. Their experiences therefore reflected both necessity-driven and opportunity-oriented pathways.

### **Formal Labor-Market Exclusion and Economic Necessity**

Several participants entered informal employment because access to formal work was limited. The street vendor explained that difficulty obtaining formal employment made independent trading the most realistic livelihood option. Similarly, the daily construction worker associated his occupational choice with limited educational qualifications. Rather than passing through a formal recruitment process, he depended on calls from a construction supervisor whenever projects became available.

The waste picker described entry into informal work primarily as a response to immediate household needs. Collecting recyclable materials offered a direct, although highly uncertain, way to obtain daily income. These accounts indicate that the informal economy functioned as an accessible labor market for workers who lacked formal credentials, stable employment histories, capital, or institutional connections.

This pattern is consistent with studies showing that informal work frequently becomes the principal livelihood option when formal-sector employment is unavailable or unable to absorb urban labor (Thwala et al., 2023). Research in urban and peri-urban contexts similarly describes informal employment as a low-barrier income source for individuals facing unemployment, poverty, and limited occupational alternatives (Chigwenya & Simbanegavi, 2020; Rigon et al., 2020). In the present study, informal work was not necessarily selected because it was considered secure or desirable. Instead, its accessibility made it economically indispensable.

Educational limitations also influenced employment entry, but the findings suggest that education alone did not determine participation in informal work. The construction worker explicitly referred to insufficient formal qualifications, while other participants entered informal occupations despite

possessing practical skills and substantial work experience. This supports literature arguing that formal labor-market constraints, credential recognition, limited job creation, and information barriers may be as important as educational attainment itself (Montaser, 2020; Thwala et al., 2023).

### **Employment Loss and Crisis-Driven Entry**

The online motorcycle taxi driver entered platform work after losing factory employment during the pandemic. Registration through a digital application allowed him to obtain work relatively quickly without undergoing conventional recruitment. His experience illustrates the absorptive role of informal and platform employment during periods of labor-market disruption.

Crisis-related studies have documented similar transitions, particularly during the coronavirus pandemic, when formal-sector job losses forced many workers to enter or return to informal employment (Lévy et al., 2022; Thành & Duong, 2022; Amoah et al., 2023). Informal work often becomes a fallback because it offers immediate entry and flexible income generation, although workers may face significant insecurity and limited protection. The driver's experience demonstrates that platform employment can operate as an emergency livelihood response while simultaneously creating dependence on application-based demand.

His pathway differed from traditional street-based informal work because digital infrastructure mediated access to customers, orders, payment systems, and performance evaluation. Nevertheless, the absence of a conventional employment relationship meant that he continued to bear most occupational and financial risks personally.

### **Low-Capital Entrepreneurship and the Search for Autonomy**

Not all participants entered informal employment exclusively because they lacked alternatives. The beverage vendor chose the occupation because it required relatively little capital and allowed independent work. She rented a small cart and established a business that could operate during periods of high customer demand. The culinary micro-entrepreneur also emphasized independence and the possibility of starting a home-based enterprise with limited financial resources.

These experiences show that informal employment may provide autonomy, flexibility, and an opportunity to build an enterprise. The low cost of entry allows workers to establish activities without extensive licensing, premises, or formal financial support. For some participants, informal work therefore represented a practical entrepreneurial decision rather than only a response to exclusion.

Existing research similarly identifies autonomy, flexible schedules, low entry costs, and compatibility with household responsibilities as important motivations for informal entrepreneurship (Blennerhassett et al., 2021; Coletto et al., 2021). Market trading and small-scale enterprise may offer workers a degree of control unavailable in low-paid or insecure wage employment. However, the findings also demonstrate that entrepreneurial motivation operated

within constrained economic circumstances. The beverage vendor and culinary entrepreneur pursued independence, but their businesses remained exposed to rising costs, competition, and fluctuating demand.

The distinction between necessity- and opportunity-driven entrepreneurship was therefore not absolute. The participants often combined survival needs with aspirations for autonomy and improvement. This supports the view that informal workers exercise agency within limited opportunity structures rather than fitting neatly into categories of either helpless survivalists or unconstrained entrepreneurs (Coletto et al., 2021; Blennerhassett et al., 2021).

### **Family Businesses and Intergenerational Continuity**

Family structures also facilitated entry into informal employment. The traditional market trader continued a family business by inheriting a kiosk. Unlike participants who independently searched for employment, this participant entered an existing commercial activity with an established location, customer base, and occupational identity.

Family enterprises can reduce entry barriers because productive assets, market knowledge, supplier relationships, and labor responsibilities are transmitted within households. The participant did not need to create a business entirely from the beginning, although he later faced declining consumer purchasing power and increasing operating costs.

The role of family enterprise in this case reflects research showing that household businesses frequently function as both survival mechanisms and potential platforms for gradual economic consolidation (Gullette et al., 2022; Thwala et al., 2023; Berner et al., 2022). Family labor and inherited assets may provide employment continuity when formal labor-market access is uncertain. At the same time, dependence on family businesses may reproduce occupational vulnerability when enterprises remain small, weakly capitalized, and exposed to market change.

The culinary micro-entrepreneur's home-based enterprise also depended indirectly on household resources. Operating from home reduced rental expenses and allowed the participant to begin with limited capital. Thus, the household functioned not only as a site of consumption but also as an economic asset supporting informal employment.

### **Occupational Skills and Informal Competence**

The tailor and electronics repair technician entered informal employment through skills accumulated outside formal recruitment systems. The tailor used sewing abilities learned from a young age and gradually obtained customers through word-of-mouth referrals. The repair technician transformed an interest in electronics into a service business and promoted the service through social media.

These experiences illustrate how informal competencies can generate employment opportunities even when workers do not hold formal certificates. Occupational skill provided the productive foundation of the business, while customer trust and reputation supported its continuity. The

tailor's pathway was strongly relational because recommendations from existing customers generated new orders. The repair technician combined technical skill with digital promotion, showing how traditional practical competence can be connected to contemporary communication technologies.

Studies of tailoring, repair activities, transport, and artisanal work similarly show that vocational skills acquired through family learning, apprenticeship, experimentation, or previous employment can facilitate entry into informal self-employment (Nguyen & Turner, 2023; Mallett et al., 2022; Jenberu & Kasse, 2021). Such skills can increase worker agency by creating a recognizable service that meets urban demand. Nevertheless, skill alone does not guarantee stable earnings, as participants remained affected by seasonal demand, material costs, and the purchasing power of customers.

### **Social Networks as Employment Infrastructure**

Social relationships were central to several employment pathways. The domestic worker obtained employment through a neighbor's recommendation after initially receiving information from a relative. The construction worker relied on a supervisor's informal contact system. The tailor depended on customer referrals, while the electronics repair technician used online social networks to attract clients.

These findings suggest that social networks operated as an informal employment infrastructure. They connected workers to jobs, customers, information, and opportunities without formal recruitment institutions. Family members, neighbors, supervisors, and previous customers effectively acted as intermediaries.

The enabling role of social capital is widely documented in studies of migrants, urban informal workers, and small entrepreneurs. Networks can provide information, credit, accommodation, customer access, and risk-sharing support (Mpanje et al., 2022; Montaser, 2020; Ncube & Bahta, 2021; Urinboyev, 2022). In the present study, social connections were especially important for occupations in which trust was required, such as domestic service and tailoring.

However, dependence on networks may also create unequal access. Workers with stronger family, community, or digital connections may obtain more opportunities than newcomers or socially isolated individuals. This supports literature emphasizing that social capital is unevenly distributed and may reproduce differences in market access and occupational mobility (Blennerhassett et al., 2021; Mpanje et al., 2022; Chitaka et al., 2022).

### **Necessity and Opportunity as Overlapping Pathways**

The participant accounts did not reveal a rigid division between necessity-driven and opportunity-driven informal entrepreneurship. The street vendor, construction worker, waste picker, and platform driver primarily entered informal work because of exclusion, crisis, or urgent financial need. By contrast, the beverage vendor, tailor, repair technician, market trader, and culinary micro-

entrepreneur demonstrated stronger elements of autonomy, skill utilization, family continuity, or enterprise development.

Nevertheless, even the more opportunity-oriented participants operated under conditions of limited capital and market uncertainty. Their entrepreneurial choices were shaped by constraints. Conversely, necessity-driven participants also demonstrated initiative by establishing stalls, registering on digital platforms, expanding customer networks, or finding new work locations.

The findings therefore support a continuum rather than a binary classification. At one end were highly survival-oriented occupations focused on immediate subsistence. At the other were small enterprises with potential for incremental growth. Between them were hybrid pathways combining necessity, autonomy, family resources, practical skills, and market opportunity.

This interpretation corresponds with studies distinguishing survival entrepreneurs from growth-oriented entrepreneurs while warning that actual informal employment trajectories are often mixed (Berner et al., 2022; Thwala et al., 2023). Survival-oriented workers generally require income stabilization and social protection, whereas opportunity-oriented workers may benefit more directly from financing, market access, technology, and enterprise development. The diversity found in Surabaya therefore has important implications for policy because a uniform intervention is unlikely to meet the needs of all informal workers.

### **Precarious Employment Conditions**

Participants consistently described unstable and demanding working conditions. The street vendor worked approximately 12 hours per day without predictable income. The online driver's earnings depended on the number of orders, while the construction worker experienced periods without projects and sometimes received wages late. The tailor's income increased before major holidays, and the traditional market trader depended heavily on weekend demand.

Rising operating costs affected the beverage vendor, tailor, repair technician, and culinary entrepreneur. Competition was particularly important for the street vendor, online driver, and culinary business owner. The domestic worker experienced relatively stable employment but lacked formal employment security, while the waste picker faced declining recyclable-material prices.

These accounts demonstrate that precarity was multidimensional. It included income volatility, temporal insecurity, high work intensity, cost pressure, delayed payment, weak protection, and changing consumer demand.

### **Urbanization and Digitalization**

Urban transformation created both opportunities and pressures. Construction development created work for the daily laborer, while new residential areas increased customers for the domestic worker, tailor, and culinary entrepreneur. The online driver obtained more orders in the city center, and increasing electronic-device ownership benefited the repair technician.

However, urbanization also created spatial and financial insecurity. The street vendor faced the risk of clearance from selling locations, the beverage vendor experienced higher rental costs, and the waste picker had to adjust when collection sites moved.

Digitalization produced similarly uneven effects. Several participants adopted social media, digital payments, online orders, or delivery applications. The online driver, however, became highly dependent on the platform, while the construction worker and waste picker experienced little or no technological benefit.

### **Adaptation Strategies**

Participants responded to insecurity through diversification, work intensification, cost reduction, service innovation, and household coping. The street vendor expanded product variety, the beverage vendor created budget packages, and the tailor learned new clothing designs. The online driver worked longer during peak hours, while the construction worker accepted different types of work.

Other strategies included expanding collection areas, serving additional households, providing collection and delivery services, reducing inventory, borrowing from relatives, cutting household expenditure, offering discounts, and using social-media promotions. These responses helped maintain income but frequently transferred risk to workers and their families.

### **Perceptions of Government Support**

Participants recognized some benefits from training, social assistance, and market management, but they also identified important gaps. Assistance was perceived as uneven, social aid as temporary, business financing as limited, and platform-worker protection as inadequate.

Their expectations included secure vending spaces, stable prices, occupational accident insurance, accessible health insurance, affordable credit, business equipment, market revitalization, social protection for online drivers, and sustained mentoring. These findings indicate that informal workers required differentiated support corresponding to their occupations, resources, and livelihood pathways.

The findings demonstrate that informal employment in Surabaya is shaped by a combination of structural exclusion, economic necessity, individual agency, household resources, occupational skills, and changing urban opportunities. Participants did not enter informal work through a single pathway. Some, including the street vendor, construction worker, waste picker, and online motorcycle taxi driver, were pushed toward informal employment by limited formal job opportunities, insufficient qualifications, employment loss, or immediate household needs. Others, such as the beverage vendor, tailor, electronics repair technician, market trader, and culinary micro-entrepreneur, also perceived informal work as a means of exercising autonomy, using practical skills, continuing a family enterprise, or developing a small business. This coexistence of survival and opportunity motives corresponds with qualitative findings from developing-country contexts,

where informal employment frequently functions both as a livelihood of last resort and as a constrained form of entrepreneurship (Thwala et al., 2023; Coletto et al., 2021; Blennerhassett et al., 2021; Berner et al., 2022). The Surabaya evidence therefore challenges interpretations that portray informal workers either exclusively as passive victims or as unrestricted entrepreneurs. Their choices were active but made within unequal opportunity structures.

Labor Market Segmentation Theory helps explain why these workers remained concentrated in insecure occupational positions despite their initiative and productive contribution. Formal and informal labor markets provide unequal levels of remuneration, protection, stability, and mobility, while credential requirements, recruitment systems, limited formal job creation, and weak regulatory enforcement restrict movement between them (Ferre, 2020; Smedsvik, 2023). The construction worker's reliance on temporary project calls, the domestic worker's informal recruitment through personal networks, and the online driver's dependence on platform registration illustrate forms of labor-market access that operate outside conventional employment pathways. These findings suggest that education and skills alone may not be sufficient to facilitate formal employment when institutional demand remains segmented and secure jobs are limited. Practical competencies helped the tailor and repair technician generate livelihoods, but did not necessarily provide access to stable formal-sector employment or social protection.

The findings also reveal that social networks, family resources, and occupational skills act as essential livelihood assets. Family business continuity supported the traditional market trader, household space reduced costs for the culinary entrepreneur, and personal recommendations connected the domestic worker and tailor to employment and customers. Similar mechanisms have been documented across informal economies, where kinship, apprenticeship, social capital, and family labor facilitate occupational entry, access to credit, customer recruitment, and risk sharing (Gullette et al., 2022; Mpanje et al., 2022). However, these resources were unevenly distributed. Participants with stronger customer networks, digital access, inherited business assets, or specialized skills possessed greater adaptive possibilities than workers such as the waste picker and daily construction laborer. Social networks therefore provided protection but could also reproduce inequality when marginalized workers lacked connections to finance, secure markets, or institutional support.

The Sustainable Livelihoods Framework further clarifies how participants combined human, social, financial, physical, and household assets to sustain their income. Informal employment was rarely experienced as a stable occupational trajectory independent of the household. Instead, workers relied on family assistance, reduced consumption, borrowing, home-based production, multiple income sources, and flexible allocation of labor. The street vendor diversified products, the tailor developed new designs, the repair technician added collection and delivery services, and several participants used household resources to absorb declining earnings. Such practices align with evidence that informal livelihoods are constructed through diversified asset portfolios rather than through a single secure occupation (Neufeld et al., 2023; Kruseman et al., 2021). Nevertheless, livelihood diversification should not automatically be interpreted as economic progress. In several cases, diversification reflected the transfer of market risk to workers and households rather than sustainable accumulation.

Urbanization produced similarly contradictory effects. Expanding residential areas, infrastructure construction, growing consumer markets, and increased device ownership created demand for domestic work, construction labor, transport, food services, tailoring, and electronics repair. At the same time, urban redevelopment, rising rents, relocation, competition, and changing consumer behavior intensified insecurity. This dual effect resembles findings from other developing cities, where urban growth expands informal market opportunities while exposing workers to spatial displacement and regulatory uncertainty (Blennerhassett et al., 2021; Meagher, 2021). For the street vendor and beverage seller, the city represented both a customer base and a source of spatial vulnerability. This indicates that urban policy cannot treat informal workers merely as obstacles to modernization; they are economic actors whose livelihoods are directly shaped by planning decisions.

Digitalization also generated uneven consequences. The online motorcycle taxi driver gained rapid access to work but became dependent on algorithmically mediated orders, ratings, and platform rules. The repair technician and culinary entrepreneur used social media and delivery services to expand their markets, whereas the construction worker and waste picker received little benefit from technological change. These differentiated experiences are consistent with research showing that digital platforms can create flexibility and visibility while introducing algorithmic control, intensified competition, and informalized employment relations (Mallett et al., 2022; Nguyen & Turner, 2023; Pyo et al., 2023; Mendonça et al., 2022). Digital inclusion therefore requires more than access to applications. It also involves skills, bargaining power, transparent platform governance, and protection from income volatility.

Resilience theory provides a useful distinction between coping, adaptation, and transformation. Many participant strategies were absorptive: reducing household expenditure, borrowing from relatives, extending working hours, or accepting additional tasks. Others were adaptive, including product diversification, digital marketing, service innovation, and movement to more profitable locations. However, few strategies were genuinely transformative because the structural sources of vulnerability remained unchanged. This pattern reflects resilience literature showing that savings, social networks, mobility, and digital skills may help workers absorb or adapt to shocks, while durable transformation generally requires institutional support and structural reform (Hatab et al., 2021; Munguti et al., 2022; Neufeld et al., 2023). The Surabaya workers displayed substantial agency, but resilience often meant enduring insecurity rather than escaping it.

These findings have important policy implications. Participants required different forms of support according to their livelihood positions. Highly vulnerable survival-oriented workers may benefit most from accessible health insurance, accident protection, cash assistance, secure operating spaces, and basic services. Growth-oriented micro-entrepreneurs may require affordable finance, digital training, market access, equipment, and sustained mentoring. This differentiation is consistent with evidence that generic entrepreneurship programs or credit schemes may be inappropriate for workers with unstable income and limited repayment capacity (Berner et al., 2022; Dhawan et al., 2022). Social protection should therefore be combined with productive support through carefully designed “cash plus” approaches, training, and market linkages (Correa et al., 2023; Neufeld et al., 2023).

Platform workers additionally require clearer employment protections, transparent algorithmic management, minimum earning safeguards, accident insurance, and mechanisms for collective voice (Kahancová et al., 2020; Rahman et al., 2022; Mendonça et al., 2022). Street vendors and market workers require place-sensitive urban policies that secure legitimate working locations and integrate informal livelihoods into planning processes rather than relying on eviction or relocation. Cooperative and social and solidarity economy models may also strengthen bargaining power, shared services, and pathways toward formal protection without eliminating worker autonomy (Filippi et al., 2023; Barba et al., 2023).

The study remains context-specific and should not be generalized to all informal workers. Nevertheless, it identifies patterns that strongly correspond with international evidence while revealing how they are expressed within Surabaya's occupational and urban context. Future studies should use longitudinal interviews to examine employment transitions, investigate gender and migration differences, assess occupational health consequences, and conduct ethnographic research on platform governance. Evaluations of integrated social protection, cooperative, and enterprise-support programs would also help determine which interventions move workers beyond short-term coping toward more secure and sustainable livelihoods.

## **CONCLUSION**

This study examined the employment experiences of informal workers in Surabaya and showed that informal employment emerges through multiple, overlapping pathways. For some participants, entry was primarily driven by limited formal job opportunities, employment loss, insufficient educational credentials, and urgent household needs. For others, informal work also provided autonomy, flexibility, the opportunity to use occupational skills, continuity of family businesses, or the possibility of developing a small enterprise. Informal employment should therefore be understood neither solely as forced survival nor entirely as voluntary entrepreneurship. It represents a continuum of constrained choices shaped by labor-market conditions, household resources, social networks, practical competencies, and urban economic opportunities.

The findings also demonstrate that informal workers experience multidimensional precarity. Income instability, irregular demand, long working hours, delayed payments, rising operating costs, market competition, weak social protection, and limited occupational security were common across occupations. Although the forms of vulnerability differed, participants generally carried most economic and employment risks themselves. Urbanization intensified this dual condition. Infrastructure growth, residential expansion, digital markets, and increased consumer demand created new livelihood opportunities, but redevelopment, rising rents, relocation, platform dependency, and changing market structures generated additional pressures.

Informal workers responded actively through product diversification, longer working hours, digital promotion, service innovation, cost reduction, customer-network expansion, and household coping. These strategies reflected substantial agency and adaptive capacity. However, many responses were primarily absorptive or short-term rather than transformative. Reducing household

expenditure, borrowing from relatives, and extending working hours helped workers survive periods of declining income, but they did not remove the structural sources of insecurity. Sustainable improvement therefore requires institutional interventions that strengthen workers' capacity to move beyond continuous coping.

The study contributes to existing knowledge in three main ways. First, it provides a comparative qualitative account across ten informal occupations, extending research beyond studies focused on a single sector or platform-based work. Second, it demonstrates the analytical value of integrating Labor Market Segmentation Theory, the Sustainable Livelihoods Framework, and resilience theory. Together, these perspectives explain how structural barriers shape employment entry, how households mobilize different livelihood assets, and how workers absorb, adapt to, or remain constrained by economic and urban change. Third, the study shows that workers' needs vary according to their position on the continuum between survival-oriented labor and opportunity-oriented enterprise.

These findings have direct policy implications. Survival-oriented workers require accessible social protection, health and accident insurance, income support, secure workplaces, and basic urban services. Small entrepreneurs with greater growth potential require affordable finance, equipment, market access, digital skills, and sustained business mentoring. Platform workers need transparent employment rules, fairer earnings mechanisms, occupational protection, and channels for collective representation. Street vendors and market workers should be incorporated into urban planning through secure, serviced, and strategically located working spaces rather than exclusionary relocation. Cooperative and social and solidarity economy arrangements may also improve bargaining power and provide practical pathways toward greater protection without eliminating livelihood autonomy.

Future research should examine informal employment longitudinally to determine whether workers remain in survivalist activities, develop more sustainable enterprises, or move between formal and informal work. Greater attention should be given to gender, migration status, care responsibilities, occupational health, and differences in access to digital technology. Ethnographic research on platform governance and mixed-method evaluations of social protection, cooperative, and enterprise-support programs would provide further evidence on how informal workers can achieve more secure and resilient livelihoods.

Overall, informal workers are central contributors to Surabaya's urban economy, yet their contributions remain insufficiently matched by institutional protection. Inclusive labor policy, participatory urban governance, differentiated social protection, and targeted livelihood support are necessary to transform informal employment from a condition of persistent vulnerability into a more secure and sustainable form of urban economic participation.

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