



ECONOMIC INFORMALITY AND URBAN WORKER PRECARITY IN CITY GOVERNANCE

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Abstract

This article examines urban economic informality as a dual condition that sustains livelihoods while reproducing worker precarity. It offers a normative account of how rapid entry, flexible scheduling, and relational access enable households to secure income when formal employment is inaccessible or delayed. At the same time, informality often relocates market volatility, health risk, and spatial insecurity onto individuals with minimal buffers. The discussion highlights how oral work arrangements, unstable daily earnings, and uneven access to social protection constrain planning, asset building, and upward mobility across the life course. Urban space governance is treated as central, since public space regulation and selective enforcement can abruptly remove workplaces and destroy small capital. Informal value chains can further weaken bargaining power through thin margins, dependence on intermediaries, and hidden costs. The article argues that informality becomes unjust when cities benefit from low cost services while leaving workers to absorb systemic uncertainty. It concludes by outlining principles for fair urban livelihoods grounded in recognition of informal work, predictable rules for workspace access, and broader risk pooling through social protection and accountable public administration.

Keywords: economic informality, urban workers, precarity, livelihood security, public space governance, value chains, social protection.

Introduction

Cities are often understood as spaces of opportunity because they provide diverse labor markets, service networks, and mobility flows that offer hope for both newcomers and long-time residents. However, these opportunities do not always manifest through protected and stable employment. Many people enter urban life with skills that are not formally recognized, education that does not align with corporate needs, or family responsibilities that narrow their job options. In daily experience, the need for food, rent, and transport forces individuals to seek income as quickly as possible; thus, the most viable options often lie in economic activities that do not require lengthy recruitment processes. It is in this space that the informal sector becomes a place where people tie their lives to flexible, relationship-based work that often depends on public space (Chen, 2012). This condition shows that the way we connect and communicate in our surroundings is indeed undergoing very rapid changes (Darmawan, 2021). Informality then emerges as a tangible survival strategy, as it provides an entry point for those who find it difficult to penetrate formal employment. However, this flexibility can come at a high price through income uncertainty, a lack of labor protection, and persistent social risks. Thus, economic informality needs to be understood as an urban living experience that combines hope and vulnerability in a single breath.

Informal economic activities exist in many forms that blend with the rhythm of the city, such as small-scale trading, transport services, repair services, day labor, and home-based production marketed through local networks. These forms are often not strictly separated from household life, as the home can serve as a place of production, storage, and childcare simultaneously. Consequently, work and private life mingle, and work boundaries are often determined by customer needs, weather, or sudden opportunities (AlSayyad, 2004). This phenomenon proves that technology and big data have now brought many new things that affect almost all aspects of our social lives (Wahyudi et al., 2021). At the experiential level, informal workers often interpret work as the agility to read opportunities, the ability to negotiate, and the willingness to endure uncertainty. The city provides space for that agility, but it also tests resilience because high competition and public space regulations can change rapidly. When a trading spot is cleared by authorities, income can drop without warning.

When the cost of living rises, working hours may extend without guaranteed results. In these circumstances, informality becomes a safety valve because it allows income to keep flowing, yet it simultaneously becomes a breeding ground for recurring risks. It is important for us to see how society continues to strive to maintain family harmony amidst various social changes (Sulistyo, 2022). Discussions narrowing down to vulnerability need to assess how this uncertainty is shaped by the relationship between workers, urban space, and governance.

The vulnerability of urban workers is not only related to low wages but also to the absence of certainty, protection, and bargaining power. In the informal sector, many employment relationships take place without written contracts and clear labor standards, so the boundaries of obligations and rights are often determined by custom and personal relations (Meagher, 2013). This is closely related to the importance of upholding principles of ethics and integrity so that justice can still be felt by all parties (Saktiawan et al., 2021). Personal relations can provide access to work but can also create dependencies that are difficult to negotiate. Workers may feel obligated to accept harsh terms to maintain a relationship. In the realm of occupational health, informal activities often take place in unsafe spaces and over long hours. The risk of injury or illness can mean an immediate loss of income, as there is no replacement mechanism. In the social realm, informal workers often face stigma as disruptors of order or as groups considered to hinder urban aesthetics. This stigma affects how authorities and other citizens treat them, making job security fragile. Sometimes, bad perceptions or certain stigmas within the family and the surrounding environment can indeed hinder the legal protection that should be obtained (Zahid et al., 2022). When vulnerability is understood as a combination of economic risk, physical risk, and the risk of recognition, it becomes clear that informality is not merely a job choice, but a social position shaped by the structure of opportunity and how the city defines legitimate work.

The informal sector is often praised as evidence of community entrepreneurship and resilience, but such praise can mask the moral tensions inherent in how cities rely on informal labor. When the formal economy is unable to adequately absorb the workforce, informality becomes a buffer that holds back surges in unemployment. At the same

time, a dependence on informality can accustom the state and corporations to shifting the burden of protection onto individuals (Bremen & van der Linden, 2014). This is where a tension emerges between the freedom of each person to choose and the collective responsibility to maintain social care (Saputra & Darmawan, 2021). Workers then bear the cost of risks through thin savings, debt, or family assistance. In urban life, debt is often a tool to overcome income gaps, but it can also become a trap as interest and social obligations narrow one's room for maneuver. Furthermore, informality is often maintained through selective tolerance. There are times when small vendors are left alone, and times when they are cleared out, and such changes are often difficult to predict. Selective tolerance leaves workers living in legal and spatial uncertainty. In this state, the informal sector acts as a safety valve for the city, but for the worker, it can become a poverty trap because energy is exhausted on survival rather than asset accumulation and improving bargaining positions.

The poverty trap in informal work can be understood through the way uncertainty hinders life planning. When income fluctuates, households find it difficult to arrange stable budgets for education, health, and home improvements. Decisions made are often reactive, such as increasing working hours when prices rise or selling small assets when there is an urgent need. This reactive pattern maintains survival but often locks households into a cycle of exhaustion (Dercon, 2002). We need to ensure that existing regulations are truly effective in guaranteeing the rights to education and health for underprivileged citizens (Suwito et al., 2021). Exhaustion lowers the ability to learn, lowers the ability to seek work alternatives, and lowers the ability to build stronger networks. At the same time, informality often requires small working capital, such as carts, tools, or stock. This small capital can be an entry point, but it can also become a burden when it needs to be replaced or maintained. Without access to fair financing, workers rely on informal loans which can be expensive. In urban spaces, the cost of location and customer access also plays a role. Crowded locations often demand rent or fees, so workers who cannot afford them are pushed to less advantageous locations. From this, it is evident that the poverty trap can be formed through a combination of income uncertainty, hidden work costs, and limited access to social protection.

The main problem in this topic arises when the informal sector is treated as a residual category, as if it exists outside the actual economic system. Such treatment obscures the fact that informality is often closely connected to the supply chains, consumption, and services that sustain city life. Many formal activities depend on services and goods provided informally, yet this dependence is not followed by recognition and protection (Sassen, 1994). Therefore, the active involvement of citizens in maintaining the environment and supporting one another is highly needed in the practice of daily life (Zulkarnain et al., 2021). When informality is positioned as a deviance, policies tend to emphasize enforcement and elimination rather than an understanding of why people enter and why they stay. Consequently, workers are seen as an urban planning problem rather than as citizens trying to meet basic needs. At the same time, an understanding that over-glorifies informality as mere creativity is also problematic, as it can normalize uncertainty and ignore the burden of risk borne by workers. This tension creates a blurred conceptual space regarding whether informality is a solution, a symptom, or a form of economic arrangement that benefits certain parties. As long as this conceptual space is not clarified, discussions regarding the vulnerability of urban workers can easily turn into moral judgments of individuals rather than scientific assessments of the social mechanisms that shape informal work.

Another problem relates to the way vulnerability is formed through spatial rules, power relations, and access to services. Informal workers often depend on public space, but public space is an arena of regulation often influenced by political interests, aesthetics, and security (Roy, 2005). Moreover, in suburban areas, the daily movement of society greatly influences how a sense of togetherness is formed (Wisnujati & Mardikaningsih, 2021). When spatial rules change, workers can lose their workplace without compensation because their workplace is not recognized as a right. In relations with authorities, workers may experience uncertainty because enforcement often depends on interpretation and the situation. This uncertainty lowers bargaining positions and triggers additional costs that narrow net income. In market relations, informal workers face stiff competition and demand fluctuations, yet they rarely have reserves to withstand a downturn. In social relations, informal

workers are often within networks that help, but networks can also demand social contributions when there are community needs. These social demands are important for solidarity but can reinforce economic pressure if income is unstable. This issue shows that vulnerability is not a single layer, but a series of circumstances that make households vulnerable to small shocks. Without understanding the mechanisms that form this series, the informal sector will continue to be treated as a natural workspace to absorb risk, even though that risk results in the reproduction of poverty throughout a life trajectory.

This writing intends to organize a conceptual understanding of economic informality as a buffer for urban life and simultaneously as a condition that can lock workers into vulnerability. Public discussion often moves between two poles: praising informality as evidence of resilience or rejecting it as a disruption of order. Both poles are insufficient to explain how informal work produces an architecture of risk, how risks are distributed unequally, and how the city benefits from unprotected labor (Banks et al., 2020). Therefore, education that is open to everyone is very important for building a better future for society (Warin, 2022). Normative writing based on literature studies is necessary to formulate clear categories regarding the relationship between flexibility and uncertainty, between quick access to work and the absence of guarantees, as well as between the buffering function and the trapping function. With clear categories, readers can assess the fairness of urban governance and the fairness of the distribution of the social protection burden. This description is also important to broaden the perspective on urban poverty as a result of fragile work patterns, rather than merely a result of personal deficiencies. Because economic changes and urban planning are ongoing, an orderly conceptual understanding is required so that policies and social practices do not continuously rely on informality as a reservoir for vulnerability.

The objective of this writing is to formulate a conceptual framework that explains how economic informality in the city serves as a livelihood buffer while simultaneously shaping the vulnerability of urban workers across their life trajectories. This writing aims to organize the relationships between work flexibility, income uncertainty, public space regulation, power relations, and access to social protection. This objective also

emphasizes the normative implications regarding labor justice and urban justice, especially concerning the fairness of the risk burden borne by individuals and the obligation of institutions to recognize informal work as a part of economic life. Through an orderly description, this writing is expected to provide a theoretical foundation for academic readers and a practical foundation for policymakers so that discussions on informality do not stop at enforcement or romanticization, but rather lead to an accountable assessment.

Method

This study employs a qualitative literature study to construct a normative argument regarding economic informality and the vulnerability of urban workers. Materials were selected from books and academic articles discussing the informal sector, urban labor markets, spatial governance, poverty, and social protection. The selection process emphasized clarity of definition, coherence of the conceptual framework, and relevance to the mechanisms explaining the dual position of informality as a livelihood buffer and a poverty trap. Singleton and Straits (2018) emphasize the importance of an orderly social research design so that research questions, source selection, and conclusions remain within a single line of reasoning. Kalof and Dan (2008) assert that social research requires conceptual clarity so that terms frequently used in daily life can be analytically distinguished. In this study, iterative reading was conducted to identify themes, build categories, and examine the relationships between categories such as flexibility, uncertainty, recognition, stigma, and risk distribution.

The processing of materials was carried out through thematic synthesis by organizing themes such as patterns of labor relations, access to public space, value chains, household resilience, and social protection design. Bailey (2008) stresses methodological discipline in separating descriptive statements from explanatory statements, enabling the description to show how a social process operates. Fowler Jr (2013) highlights the importance of precise definitions and the reliability of categories in social research, which in this study is applied to maintain consistent terminology usage despite sources originating from different traditions. Scheurich (2014) reminds us that research methods contain epistemic choices that influence how the author evaluates claims; thus,

the synthesis must be conscious of the assumptions attached to concepts such as work, legality, and normality. The validity of the argument is maintained through the traceability of the reasoning flow, cross-checking between sources, and logical consistency from premises toward normative implications.

Result and Discussion

Economic informality in the city can be understood as a way for society to fill the workspaces that are not fully provided by the formal labor market. It emerges as a social apparatus to maintain income flows when formal jobs are difficult to access, when recruitment processes are unfriendly to certain workers, or when household needs require immediate earnings. In this sense, informality functions as a safety valve, as it allows households to withstand the initial shocks of moving to the city, termination of employment, or changes in family needs (Hart, 1973). This is consistent with the reality that the way humans establish relationships in urban society today is indeed undergoing many changes (Irfan & Al Hakim, 2022). However, this safety function operates alongside a fragile work structure. Informal work tends to rely on long working hours, dependence on location, and dependence on daily demand. When demand drops, workers bear the decrease without protection (Portes & Schauffler, 1993). Moreover, every individual usually strives to build their self-identity and social image through the interactions that exist in today's digital world (Darmawan & de Jesus Isaac, 2022). Thus, the informal sector contains a moral paradox. It helps people survive, yet simultaneously makes their livelihood dependent on recurring uncertainty. The answer to the research problem needs to elaborate on the mechanisms that form this paradox, especially how labor relations, spatial planning, and the distribution of protection construct this dual position in the lives of urban workers.

The safety valve works through relatively quick entry access. Many informal jobs do not require certificates, formal work history, or complicated administrative assessments. This speed of entry provides space for newly arrived workers or those who have lost their jobs to obtain income immediately. This condition shows how great the challenges are in building togetherness in an urban environment full of differences (Mardikaningsih, 2021). However, this speed is often accompanied by

hidden costs that reduce accumulation. Hidden costs can include equipment costs, material costs, transport costs, or the cost of maintaining a location. Furthermore, informal work often requires workers to bear production and marketing risks personally. When goods do not sell or when customers decrease, these risks are not shared by institutions or companies. On a broader scale, we also need to realize the existence of structural inequalities that have occurred for a long time and affect the vulnerability of society (Gani, 2022). Informal work also frequently requires workers to bear social risks, such as conflicts with authorities or conflicts with other groups competing for space. Within a normative framework, the speed of entry access is not sufficient as a measure of merit if it is achieved through the shifting of risk onto individuals (Williams, 2008). Therefore, the safety valve should be read as a mechanism that saves the city from social shocks but imposes layered uncertainty on the workers who have the smallest reserves.

The poverty trap in informality can be explained through the limitations on social mobility produced by the structure of daily labor (Bromley & Wilson, 2018). When income is unstable, households struggle to set aside funds for training, certification, or investments that could open access to more protected jobs. Long working hours reduce time for learning and diminish opportunities to build wider networks. This problem is often exacerbated by fragmented settlement patterns and social gaps in large cities (Fauzi, 2021). Additionally, work that is highly dependent on physical labor makes workers vulnerable to declining health. When the body weakens, income falls, and households enter an expensive recovery cycle. Unhealthy environments surrounding the residences of lower-class communities also often become an additional burden on their health (Issalillah & Mardikaningsih, 2022). This cycle reinforces poverty because it depletes savings and increases debt. The trap is also formed through the way informal markets squeeze margins. Dense competition often drives prices down, so that an increase in working hours is not always directly proportional to an increase in net income. Within a normative framework, the poverty trap means that hard work does not automatically produce mobility, because the opportunity structure does not provide a reasonable path for upward movement. Informality can become a

workspace without a ladder a place where people keep moving but struggle to achieve any meaningful improvement in their position.

Informal labor relations are often based on oral arrangements and customs. Oral arrangements provide flexibility but also invite ambiguity regarding profit sharing, working hours, and safety standards (Sharma & Adhikari, 2020). Amidst this uncertain situation, the role of parents in providing strong life values to children at home becomes very important (Safira et al., 2022). Ambiguity strengthens the position of the more powerful parties, such as small capital owners, those with access to locations, or intermediaries. Workers who depend on such access tend to accept harsh terms to maintain work continuity. In many forms of daily labor, this dependency makes it difficult for workers to refuse when wages are cut or when the workload increases. We must also remain attentive to what is best for the interests of the child, especially when major changes occur in the family situation (Fajar et al., 2021). Because there are no contracts that can serve as a reference, negotiations take place in a moral space that is often unequal. Workers are expected to be loyal, but loyalty is not always reciprocated with protection. Within a normative framework, such labor relations demonstrate how informality can shift protection mechanisms from formal rules to the realm of personal relationships. Personal relationships can protect, but they can also subtly oppress. When protection depends on mercy rather than rights, vulnerability becomes an inherent condition. Thus, the expected social change cannot be realized through ethical appeals alone but requires a restructuring of rights that makes the bargaining position of workers more balanced.

The regulation of urban space is a crucial component that shapes the vulnerability of informal workers (Timalsina, 2011). Many informal activities require space that is publicly accessible, close to human traffic, and near transport points. Such spaces are often the most contested. Unfortunately, urban development often leaves low-income communities feeling increasingly marginalized from their places of residence (Fauzi, 2022). When spatial planning emphasizes aesthetics and traffic flow, informal activities may be considered a nuisance; thus, enforcement is used as a tool of control. Enforcement can erase income sources in a short time. In addition to losing income, workers also lose capital in the form of goods and tools. This condition shows how important the active participation of

citizens is in every social movement to fight for their rights (Rojak et al., 2021). When this happens repeatedly, it is difficult for households to build stability. Within a normative framework, enforcement that severs livelihoods without recognition mechanisms places workers in a fragile status, as if their work were illegitimate. This fragile status lowers the courage to fight for rights because any protest can be interpreted as defiance. Consequently, workers choose to endure in silence and adapt to changes in rules they cannot predict. Spatial arrangements that provide no certainty turn informality into work that is always temporary, even if performed for years. This forced temporariness is the core of urban vulnerability.

The distribution of social protection determines whether informality remains a safety valve or turns into a trap (Garzón-Duque et al., 2017). When health protection, work accident protection, and old-age protection do not reach informal workers, every shock becomes an existential threat. This certainly adds a heavy burden for women, who often have to divide their time between working and managing the household (Khairi, 2021). Informal worker households often rely on family and neighbor networks, but social networks have limits. When many people within a network experience the same pressure, the ability to help one another declines. In such circumstances, households are driven to rely on debt. Debt can cover short-term needs but can be binding in the long term, especially if payment schemes are unfair. Therefore, it is very important to create a balance between work demands and personal life in accordance with existing societal norms (Eddine & Darmawan, 2022). Within a normative framework, social protection should be seen as a device for collective risk-sharing. If protection is limited only to formal employment, then the state indirectly regards the vulnerability of informal workers as a tolerable cost. This perspective is problematic because the city enjoys the benefits of informal work such as cheap services and rapid goods supply yet the cost of risk is borne by the individual. Therefore, the dual position of informality is rooted in the misalignment between public benefit and risk distribution. This misalignment explains why informality can save the present day but complicate the future.

The informal sector is also influenced by value chains that connect production, distribution, and consumption. Many informal workers are at the tail end of the chain, causing them to receive prices determined by

other parties (Banerjee & Bhattacharya, 2019). When workers sell goods from suppliers, margins are often thin and competition is high. When a worker acts as a service intermediary, they depend on volatile demand. This actually requires us to always have the right ways to face various economic uncertainties that arise suddenly (Arifin & Darmawan, 2022). This dependence on value chains creates a weak bargaining position because workers rarely have the capacity to store goods in large quantities, rarely have access to secure storage, and rarely have access to extensive marketing. Within a normative framework, a weak bargaining position means that workers bear market risks without the tools to control prices. When material prices rise, workers must either absorb the cost or pass it on to consumers, and passing it on is often difficult because consumers are also price-sensitive. Consequently, net income is eroded. Furthermore, informal value chains often give rise to a dependency on intermediaries who control access to locations or customers. This condition forces everyone to start looking at things from a broader perspective to understand what is happening in society (Darmawan et al., 2021). When costs increase, workers extend their working hours, but increased working hours add to health risks. From this, it is evident that value chains can lock workers into intensive labor with narrow margins, which is a hallmark of a poverty trap.

The vulnerability of urban workers in informality is also related to social recognition status. Many informal workers experience stigma as being disorderly, less modern, or not contributing fairly to taxes (Ghani & Kanbur, 2013). This kind of stigma is indeed often a major barrier for anyone trying to rise again (Aisyah & Issalillah, 2022). This stigma affects how society treats them in public spaces. Workers may experience eviction, inspections, or demeaning treatment that reduces their sense of security. A sense of security is important because informal work is often conducted in open spaces. When security decreases, workers change their working hours or locations, which can lower income. Therefore, every public policy made should be able to balance economic matters and environmental comfort (Mardikaningsih & Hariani, 2021). Within a normative framework, stigma is a form of symbolic violence that adds to the economic burden. Stigma also affects access to services, such as difficulties in obtaining recognized business addresses or difficulties in obtaining credit.

When recognition is low, institutions tend to view workers as objects of enforcement rather than subjects of policy. Consequently, program designs are often not in line with real needs or are not trusted by workers. This distrust widens the gap between institutions and workers, making protection difficult to reach. Thus, social recognition cannot be separated from vulnerability. Vulnerability is a matter of both money and dignity. Informality becomes a trap when workers lose both simultaneously: stable income and recognition as legitimate workers.

The gender dimension enriches the understanding of informality and vulnerability. Many urban women enter informal work due to the need for time flexibility that allows for childcare and household chores (Chen et al., 2016). Flexibility provides access to work but often directs them toward types of work with low income and high risk. Additionally, women often face a double burden because, after working to earn money, they still shoulder domestic responsibilities. This situation reminds us of the importance of having a strong legal foundation so that social welfare can truly be realized for all (Rizky & Udjari, 2021). The double burden adds to exhaustion and reduces recovery time. Within a normative framework, the double burden is a form of inequality that makes vulnerability heavier for certain groups. Besides the time burden, female informal workers may face risks of harassment in public spaces, especially during certain working hours. This risk causes them to choose locations perceived as safe, even if those locations are less profitable. This choice for safety is a rational choice but has implications for income. We also need to realize that legal rules must be strictly enforced to maintain environmental sustainability and mutual comfort (Nuraini et al., 2021). Thus, informality as a safety valve for women can simultaneously reinforce the poverty trap if work structures and social norms keep them in low-margin jobs. Normative discussion needs to assess how family norms, public space norms, and social protection designs affect the ability of female informal workers to obtain proper recognition and security.

Age and life stages also influence the experience of informality. Young workers may enter the informal sector as an initial step, as quick access provides room to learn and build networks. However, if mobility paths are not open, young workers can become trapped in labor that exhausts their energy without an increase in recognized skills (Unni, 2018).

Another challenge is how to maintain old values amidst the currents of modern life that are very dense (Amri & Khayru, 2022). Older workers face different risks. When physical strength declines, informal work that relies on the body becomes difficult. If there is no old-age protection, workers bear the risk of poverty at a vulnerable age. Within a normative framework, this shows that informality contains life-trajectory risks, not just daily risks. Cities may seem to provide many jobs, but those jobs do not always provide a future. Furthermore, informal workers often lack clear career progression paths because promotion is not institutionalized. Advancement often depends on capital, and capital is difficult to accumulate within unstable incomes. It is also important for the community to play an active role in preserving nature through simple yet beneficial ways (Nurmalasari & Nuraini, 2021). Thus, informality can become a space that absorbs labor at all times but fails to provide reasonable mechanisms to escape vulnerability. Vulnerability here means vulnerability toward the future the difficulty of building guarantees for a child's education, for decent housing, and for old age. If a city wants to be fair, then the work that keeps the city running must be followed by recognition of the workers' future needs.

The link between informality and urban migration is also significant. Many newcomers enter the city with limited networks and limited job information. Informality provides an entry point through relatives, friends, or fellow migrants from the same region. This entry point helps newcomers survive but can also tie them to narrow labor networks (Wilson, 1998). Such social networks are indeed often formed naturally due to shared hobbies or interests (Rejeki, 2021). Narrow labor networks often create dependency on certain figures, such as stall coordinators or goods suppliers. This dependency can reduce the freedom to choose, as leaving the network means losing a source of livelihood. Within a normative framework, networks can be both protective and a structure of control. Additionally, newcomers often live in crowded housing near their workplace to cut costs. This choice reduces expenses but can increase health risks and the risk of fire or minor disasters. When a disaster occurs, informal workers lose both their home and their workplace simultaneously. This double loss demonstrates how vulnerability is concentrated in specific groups. Informality becomes a

safety valve upon entering the city, but if there are no protection mechanisms that mitigate housing and labor risks, newcomers can experience the reproduction of poverty within the urban space. Ultimately, good cooperation among residents is highly necessary to face all the changes that lie ahead (Rejeki, 2021; Amri & Khayru, 2022). Thus, informality must be read alongside housing and spatial planning, as work and residence are mutually determining.

Technology and digital intermediaries are also changing the form of informality. Many jobs based on orders, deliveries, or daily services are now managed through rapid rating and assignment systems. The speed of assignment can increase job opportunities but may introduce new forms of uncertainty, especially when rating rules are not transparent (Sanchez-Villagomez, 2020). Workers can lose access to work due to customer ratings or rule changes without an adequate grievance process. Within a normative framework, this shows that informality can emerge in new forms that appear modern yet continue to shift risk to the worker. We must realize that certain views or stereotypes in society often determine how much opportunity someone can obtain (Sajjapong et al., 2022). Furthermore, work costs can increase through the need for devices, internet data, and vehicle maintenance. These costs reduce net income and force workers to work longer hours. Longer hours increase exhaustion and the risk of accidents. Thus, technology does not automatically reduce vulnerability. It can change the way vulnerability is distributed. Workers remain in a receiving position, while the system determines access and the rhythm of work. When the rhythm of work is determined by the system, workers lose the autonomy to manage their time and health. Digital informality can thus be a safety valve for income, but it can also become a trap when rating and financing structures make it difficult for workers to escape the cycle of intensive labor.

One of the mechanisms of the poverty trap is the inability to convert income into assets. Many informal workers earn a daily income, but that income is exhausted by the ever-rising cost of living. When there is nothing left to save, workers have no cushion to face unexpected events (Recio, 2015). In certain situations, small assets like work equipment can be the sole support. However, small assets are vulnerable to being damaged, stolen, or confiscated during enforcement actions. This condition

becomes even more difficult if we observe that there are still large disparities in terms of access to proper education in developing countries (Rojak & Khayru, 2022). This asset vulnerability causes workers to lose both their means of production and their income. Within a normative framework, the inability to build assets is not a moral failing but the result of a fragile income structure and a harsh cost structure. Furthermore, many informal workers face social costs, such as the need to support family in their home villages or help relatives in the city. These social costs are part of solidarity, yet they can reduce the capacity for accumulation. When accumulation does not occur, households find it difficult to escape risky work. Thus, the poverty trap can be explained as a state where work consumes energy and time but does not produce an increase in economic security. Informality becomes a safety valve because it provides a cash flow, but that flow does not transform into long-term protection.

Vulnerability is also shaped by access to healthcare services. Informal workers often delay seeking medical treatment due to the cost and the fear of losing workdays (Mpofu et al., 2020). Delays worsen health conditions and prolong recovery time. When recovery is lengthy, income drops, and households face double pressure. Within the smallest environment, such as the family, education that cares for the environment is also very important to be taught from an early age (Safira et al., 2022). Within a normative framework, this shows that health is not merely a private matter but a prerequisite for productivity that must be protected collectively. If health protection is not easily accessible to informal workers, the city receives the benefits of their labor but does not bear the cost of their health maintenance. In addition to physical health, mental health is also relevant. Income uncertainty, conflicts with authorities, and family pressures can generate recurring anxiety. Anxiety lowers the ability to make clear decisions and can drive harmful choices, such as taking out expensive loans. Consequently, health vulnerability reinforces the poverty trap. Healthy workers can work more stably, while sick workers experience a continuous decline. If informality is not accompanied by access to proper health protection, then the safety valve function only works in the short term, while health damage accumulates in the long term. Normative discussion demands the recognition that health protection is part of labor justice, including for work that is not recorded in the formal system.

Informal workers also face legal vulnerability, especially regarding business status and space usage status. When rules are unclear or change rapidly, workers find it difficult to plan (Charmes, 2019). Legal vulnerability increases costs because workers must anticipate enforcement actions or pay levies to survive. Levies reduce net income and reinforce dependency on those who control access. Within a normative framework, legal ambiguity is a form of uncertainty created by governance, not by the market alone. Sometimes we need to find appropriate solutions so that this issue of inequality does not continue in the future (Rojak & Khayru, 2022). This ambiguity places workers in a position vulnerable to the abuse of authority. Furthermore, legal uncertainty lowers workers' trust in institutions, making them reluctant to engage with formal programs. When they are reluctant, access to assistance, training, or official financing becomes low. This low access reinforces the trap. Thus, the dual function of informality is rooted in a situation where rules make it easy for the city to conduct enforcement at any time, yet fail to provide a path of certainty for workers. Certainty does not mean being free of rules, but rather having rules that are predictable and negotiable through fair procedures. If fair procedures are unavailable, workers live in a sense of temporariness. This sense of temporariness reduces investment in business quality because investment feels risky. Consequently, productivity and income struggle to rise.

Dependence on public space makes informal workers very sensitive to changes in urban aesthetic policies. When a city pursues a clean and tidy image, street vendors can be positioned as a nuisance (Garzón-Duque et al., 2017). This assessment often ignores the social function of vendors as providers of affordable food, quick services, and employment access for poor families (Halizah & Nuraini, 2021; Mahmuda, 2021). It is important for us to understand that everyone has the right to the same opportunities without being hindered by the negative views of other groups (Sajjapong et al., 2022). Within a normative framework, urban aesthetics must not override the right to a livelihood. If aesthetics are used as a reason to erase livelihoods, then the city chooses visual comfort for some at the expense of the survival of others. Furthermore, aesthetic changes are often linked to the commercialization of space. When space is privatized through high rents, small-scale workers are sidelined. The displacement of small workers

lowers economic diversity and increases inequality of access. Informality as a safety valve then weakens because the space to work shrinks. Workers who lose their space face the risk of disguised unemployment the desire to work without a place to sell or provide services. In this state, informality is no longer a buffer but becomes an arena of intense spatial conflict. Spatial conflict generates social and psychological costs because workers live in fear of losing their stalls. Therefore, good learning habits within the family can be the key to facing the life challenges that exist (Safira et al., 2022). Thus, urban planning and informality cannot be separated.

Informal worker households often practice business diversification to withstand uncertainty. Diversification can take the form of having two jobs, trading while providing services, or changing business types according to the season and demand (Recio, 2015). Diversification helps with survival but also carries coordination and energy costs. When energy is divided, work quality can decline. Additionally, diversification often means more fragile work, as each small job carries its own risks. Within a normative framework, diversification demonstrates adaptive capacity, but it also shows the absence of protection that forces individuals to spread risks themselves. In a fairer system, risks are shared through social security and reasonable labor rules, so households do not have to bear all shocks. Diversification can also hinder specialization. When workers must do many things, it is difficult to build skills that can increase the value of their labor. Consequently, income remains low. Thus, diversification can become a form of pseudo-stability stability from day to day but without long-term improvement. This clarifies the trap function. Workers keep moving to keep the kitchen fire burning, but that movement does not produce a clear way out. In normative discussions, this demands an assessment of urban opportunity structures that place individual adaptation as the primary mechanism while collective protection is minimal.

The vulnerability of urban workers is also influenced by the interaction between informality and education. Formal education is often viewed as a way out, but informal workers and their families often face educational costs and opportunity costs (Sanchez-Villagomez, 2020). Opportunity cost means that the time for a child or adult to learn must compete with the need to help with family income. When life's needs are

urgent, education may be delayed. Such delays cause the reproduction of fragile work to recur in the next generation. Within a normative framework, this reproduction is not a moral failure of the family, but rather the result of economic pressure that leaves no room for social investment. Furthermore, the skills needed to exit informal work are not always available through formal education. Many formal jobs demand specific certificates, particular experiences, and certain administrative abilities. If the bridge between education and formal work is unavailable, education does not automatically reduce vulnerability. Therefore, normative discussion needs to assess how the system of skill recognition operates. Informal workers often possess real skills, yet those skills are not recognized within the formal system. When recognition is absent, mobility is stalled. Consequently, vulnerability persists. This indicates that informality as a trap is not just a matter of wages, but a matter of skill recognition and access to reasonable transition paths. Without transition paths, informality becomes a permanent place for many, even if it was initially intended as a temporary step.

Informal work often involves the family as a production unit. Children, spouses, or relatives help with trading, delivering, or guarding the stall. Family labor can increase business capacity and reduce labor costs (Garzón-Duque et al., 2017). However, family labor can also expand vulnerability because the workload spreads to members who should have space for learning and recovery. Within a normative framework, family labor reveals how households bear economic risks without protection. When a family works together, business failure means collective failure. Additionally, family labor can reinforce dependence on a single type of livelihood. When one stall is cleared by authorities, the entire family loses its income. Family labor can also reinforce inequality within the household, especially if the division of tasks and sharing of results are unfair. Domestic work and business work often pile up on women, making women's vulnerability manifold. Thus, informality cannot be seen merely as a relationship between a worker and the market, but also as a relationship between the household and survival. The household becomes the last fortress, but this fortress can crack if the pressure is too heavy. When it cracks, the social consequences spread, including family conflict and a decline in the quality of childcare. This shows that the

vulnerability of urban workers in informality is a social issue that touches the family structure.

Perceptions of legality often simplify informality into activities outside the rules (Rodin et al., 2012). Yet, in practice, many informal jobs exist within a gray area. There are forms that are tolerated and forms that are penalized, and that distinction is often determined by policy priorities and social pressure. The gray area causes workers to conduct their labor in uncertainty. They can be considered legitimate today and deemed in violation tomorrow. Within a normative framework, the gray area creates injustice because norms are not applied consistently. Inconsistency provides room for selective treatment that disadvantages small-scale workers. Moreover, the gray area makes it difficult for workers to build an identity as respected workers. When work identity is fragile, workers tend to avoid interaction with institutions, resulting in decreased access to formal programs. When access decreases, the ability to escape vulnerability decreases. Thus, legality is not just a status, but a source of certainty that influences investment, learning, and the sense of security. Informality as a safety valve often persists due to the tolerance of the gray area, yet this tolerance does not grant rights. Without rights, workers remain vulnerable. The answer to the research problem demands an affirmation that recognition and certainty are part of the social design that determines whether informality becomes a bridge or a prison.

Informal workers often build their own protection mechanisms through local associations, rotating savings, or shift arrangements. These mechanisms demonstrate an important collective capacity, as workers help one another during illness, during enforcement actions, or when there is a need for small capital (Woolcock & Narayan, 2000). However, these collective mechanisms have limitations because they depend on the capabilities of members who are also fragile. When large shocks occur, collective mechanisms are insufficient. Within a normative framework, this shows that social solidarity should not be used as a reason to reduce institutional responsibility. Solidarity is a strength, but it should not replace the need for formal protection (Moser, 1998). Furthermore, collective mechanisms often require routine contributions. If income drops, contributions become difficult to pay, and workers lose access to the assistance network. Losing access reinforces vulnerability. Thus,

collective mechanisms can serve as a buffer, but not as a substitute for social protection designed to distribute risk broadly. The informal sector as a safety valve works because there are networks, but the poverty trap works when networks are not strong enough to withstand structural pressures. Normative discussion must place networks as part of the city's social system, yet still assess their limitations. If policy relies on networks without strengthening protection, then policy allows workers to bear risks that exceed their capacity.

Informal workers also face demand uncertainty influenced by seasons, policies, and changes in taste (Garzón-Duque et al., 2017). Demand uncertainty causes income to fluctuate without easily predictable patterns. In this situation, households must maintain stock, maintain tools, and maintain basic costs, yet they have no certainty of income. Uncertainty forces households to develop habits of tightening expenditures, which can sacrifice nutritional quality and health. Within a normative framework, the habit of tightening expenditures is an indicator that work does not provide adequacy, even if it provides an income. Adequacy means the ability to meet basic needs without continuous anxiety. When continuous anxiety is present, work becomes a burden that erodes dignity. Additionally, demand uncertainty makes workers more dependent on rapid information, such as crowded locations or city activities. Dependence on rapid information can create mobile behavior that is physically exhausting. Movement reduces customer stability, forcing workers to constantly start from scratch. This cycle of starting over reinforces the trap, as energy is spent on searching rather than improving quality. Thus, fluctuating demand is not merely an economic variable, but a social factor that regulates the rhythm of a worker's life. An unstable life rhythm affects family relationships, children's education, and social participation. This reaffirms that the vulnerability of urban workers is a vulnerability of life, not just a vulnerability of work.

Within the framework of governance, the informal sector is often positioned as an object of short-term programs, such as brief training or temporary organization. Short-term programs can provide benefits, but they often do not touch the most decisive risk structures, such as spatial certainty, access to protection, and bargaining power within the value chain. If programs only emphasize individual skills without organizing the

structure, then the burden of change is shifted to the worker. Within a normative framework, this shifting of burden is problematic because workers are already at the limit of their adaptive capacity. Programs that demand workers change without granting rights often result in pseudo-compliance. Workers follow rules when supervised but return to old practices when life's needs become urgent. This is not a moral problem of the worker, but a policy design problem that is not aligned with the reality of the cost of living. Furthermore, programs that emphasize administrative formality can exclude workers who lack documents or lack the time to process them. Thus, policy design can reinforce social selection. The most vulnerable workers are precisely the ones who find it most difficult to access programs. Consequently, vulnerability is maintained (Bunnell & Harris, 2012). The answer to the research problem needs to emphasize that informality as a poverty trap is not merely a result of choice, but a result of governance that allows risk structures to persist. If the city wants to reduce vulnerability, governance must be assessed by its ability to share risk fairly, not by its ability to enforce the city's appearance.

The dimension of economic ethics is also relevant in understanding informality. Many informal jobs fill service gaps at affordable prices, which means workers provide social value. However, this social value is often not reciprocated with protection. Within a normative framework, there is a moral imbalance when society enjoys cheap services but ignores the working conditions of the service providers. This imbalance can be seen in how consumers bargain hard or demand fast service without considering worker exhaustion. When consumption norms pressure workers, net income drops and working hours rise. Increased working hours add to health risks. Thus, the morality of consumption is directly related to vulnerability (Humphries, 1990). Furthermore, economic ethics are also related to how institutions assess decent work. If decent work is narrowed to formal employment, then informal workers fall outside the circle of concern. Yet, their work is real and sustains the city. Therefore, normative discussion needs to expand the definition of decent work to include labor performed outside formal contracts. This expansion of definition is important to change the way society distributes recognition and shares responsibility. Informality as a safety valve can become a path toward

decency if informal work is recognized and protected. If not, it remains a trap because the city harvests the benefits without bearing the costs.

The vulnerability of urban workers can also be understood as an inability to face small shocks. Small shocks such as heavy rain, equipment damage, minor illness, or brief enforcement actions can erase daily income. Because daily income is the foundation of life, small shocks trigger a series of emergency decisions, such as borrowing money, selling goods, or delaying rent payments. Emergency decisions may resolve the present day but create a burden for tomorrow. Within a normative framework, vulnerability means that the economic system allows many people to live too close to the edge. Living close to the edge causes the freedom of choice to shrink (Wood, 2003). People work not to grow, but to prevent falling. When life is governed by the prevention of falling, the space to improve skills and enhance quality of life disappears. This reinforces the trap. Informality becomes a safety valve because it prevents an immediate fall, but it becomes a trap because it does not provide a safe distance from the edge. Therefore, normative discussion must assess the structures that keep workers constantly near the edge, including housing costs, transport costs, and basic service costs. If basic costs are high and income is fragile, then vulnerability becomes normalized. Normalizing vulnerability is a matter of social justice because it turns work into an endless obligation to survive.

The informal sector serves as a livelihood buffer because it provides quick access to work, time flexibility, and social networks that allow households to earn income despite limited formal opportunities. However, at the same time, the informal sector can become a mechanism for the reproduction of vulnerability and poverty because it shifts market risks, spatial risks, and health risks onto individuals without adequate protection (Lindell, 2010). Uncertain labor relations, spatial arrangements that provide no certainty, and the narrow distribution of social protection form a recurring risk structure. This risk structure makes it difficult for workers to convert labor into assets, difficult to transform income into future security, and difficult to build a stable bargaining position. Thus, the dual position of informality is not a pseudo-contradiction, but rather the result of how the city regulates work deemed legitimate and how institutions distribute the responsibility of protection. Normatively, this discussion demands a reassessment of urban labor justice specifically, whether the

benefits of informal work are enjoyed collectively while the risks are shared fairly, or whether the city relies on informality as a reservoir for vulnerability. At this point, informality is a mirror of social choices regarding how value and risk are distributed in urban life.

Conclusion

Economic informality in urban areas forms a dual position that is conceptually explained through social mechanisms rather than through moral judgments of individuals. The informal sector functions as a livelihood buffer because of its quick access, flexible work patterns, and networks that often provide a way for workers to obtain income when formal paths are closed or too slow. However, this buffering function operates alongside a fragile work structure namely income uncertainty, workplace uncertainty, unclear labor relations, and the absence of adequate protection for health and the future. The vulnerability of urban workers is formed when market risks and governance risks are shifted onto individuals with the smallest reserves, so that small shocks trigger emergency decisions that reinforce the cycle of poverty. Thus, informality can become a poverty trap when daily labor exhausts energy and time without providing a reasonable path toward stability, recognition, and asset accumulation. Normatively, these conceptual findings place labor justice and urban justice as the primary measures for assessing the fairness of opportunity structures and risk distribution in urban life.

Implications and suggestions emphasize that the discussion of informality needs to shift from an approach of enforcement or romanticization toward an approach that assesses risk distribution and work recognition. Urban governance needs to position spatial certainty and fair procedures as prerequisites for dignity, because informal work depends on public space and is highly vulnerable to selective enforcement. The expansion of social protection must be understood as a collective risk-sharing apparatus that should not be limited by formal employment status, as uncertainty is the core of informal workers' vulnerability. Furthermore, the design of capacity-building programs needs to avoid shifting the burden of change onto the workers and must assess whether skill recognition paths and mobility paths are truly available. Conceptual suggestions for further research include clarifying categories of informal

labor relations, hidden cost structures, and risk-shifting mechanisms through spatial planning and value chains, so that academic discussion can explain why work that appears to survive can simultaneously produce the reproduction of poverty. Practical suggestions point toward strengthening worker participation mechanisms in spatial and service decisions, so that the labor that sustains the city receives equal recognition.

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