Beyond Income Instability: Hidden Work-Related Costs and Livelihood Coping Strategies among Informal and Digital Platform Workers in Indonesia – A Qualitative Documentary Analysis

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ABSTRACT

Gross receipts can conceal the expenses required to keep working. I examine how published accounts describe these costs, workers' responses, and the limits of social protection among Indonesian vendors and app-based drivers. The study compares twelve empirical publications issued between 2021 and 2026: seven on vendors and five on platform transport or delivery work. Four sources provide national and programme context. A structured documentary analysis codes costs, demand disruption, adjustments, and support; an appendix links representative extracts to coding decisions and interpretive limits. Negative cases and a media-exclusion check test the comparative interpretations. Both groups bear operating costs when earnings weaken, but control over adjustment differs. Vendors can alter products or negotiate payment timing, subject to customers, landlords, and urban authorities. Drivers can switch applications or seek peer support, while platform incentives and community obligations constrain their choices. One reported five-order day left 30,000 rupiah from receipts of 94,000 rupiah; this illustrates a cash remainder rather than typical hourly earnings. Evidence of operating costs in both groups survives media exclusion. The documents establish immediate coping responses but do not demonstrate sustained improvements in health, assets, or household consumption. I propose evaluating interventions through funded stock purchases, cash retained per working hour, arrears, and continuity of insurance participation. The contribution is a comparison of documented mechanisms in predominantly urban Java, with explicit limits on national transferability and long-term livelihood claims.

Keywords: informal employment, platform work, operating costs, livelihood strategies, Indonesia

INTRODUCTION

In November 2022, a Jakarta association of small food-stall operators described a rise in medium-grade rice prices of about IDR 500 per kilogram. Its members could continue selling lunches at a familiar price by putting a little less food on the plate (Rachman, 2022). Three years later, a motorcycle driver described a working day in which five orders brought in IDR 94,000. After platform deductions and fuel, he reported taking home IDR 30,000 (Sugandi et al., 2025). Both accounts concern workers who were still trading. Counting transactions alone would have missed the decisions they made to keep going.

The distinction matters in Indonesia. In August 2024, the national labour force survey counted 144.64 million employed people, of whom 57.95% worked in activities classified as informal (Badan Pusat Statistik, 2024). The classification follows employment status. It cannot identify every worker who receives orders through an application. A driver working on their own account may belong to both categories. I therefore compare two ways of organising work: selling goods directly and supplying transport or delivery labour through an application. The comparison concerns documented examples of each arrangement. It does not divide the national workforce into separate statistical populations.

Existing studies offer parts of the explanation. Gaffar et al. (2022) trace how a fall in customers exposed the rent obligations of food vendors. Fairwork (2023) tests platform pay after operating expenses. Fadillah (2025) examines barriers to social protection, while Agusalim et al. (2025) compare insurance participation across employment groups using national survey data. These studies use different units: the stall, the platform, the

insurance participant, or the survey respondent. An unresolved question across them is what a worker can still do with the money received today. Does it buy tomorrow's ingredients, maintain the vehicle, or cover a household expense? A single rupiah cannot cover all three.

Omar and Jamil's (2025) IJRISS review connects flexible gig careers with income volatility and missing employment benefits. Its focus on professional gig work provides a useful point of comparison, although it supplies no additional Indonesian vendor or driver observations for this study. The present analysis adds a narrower comparison of how recurring costs and the authority to change working terms interact. It asks whether similar pressure on cash produces different responses when access to customers is organised through a trading place or through an application.

I address three questions: which expenses and demand disruptions are documented; how control over assets, prices, space, and order allocation shapes coping choices; and what evidence would distinguish immediate cash relief from a sustainable livelihood outcome. Throughout, "hidden" means absent from a quoted gross receipt or a headline employment indicator, rather than unknown to workers. The study develops a mechanism-based comparison of published cases. It does not estimate the prevalence of these experiences or test a national causal relationship.

ANALYTICAL FRAMEWORK

Scoones (1998) relates livelihood strategies to access to resources and the institutions that govern their use. I apply that insight to access to a viable trading place, working capital, a functioning vehicle, and orders. A stall may retain a rent liability after customers disappear. A motorcycle permits paid work but requires fuel before the next trip. The analytical question is therefore whether a response protects the resources needed for another working period, or transfers a liability into the future. Natarajan et al. (2022) extend livelihood analysis by foregrounding structural relations, spatial differences, and change over time. Their framework concerns rural livelihoods; I use its attention to institutions and place as a conceptual guide, rather than treating its empirical scope as equivalent to urban platform work.

Labour market segmentation theory directs attention to institutions that sustain differences in opportunities and working conditions (Reich et al., 1973). Here it sensitises the comparison to decision-making authority: who can alter a price, renegotiate a payment, restrict a selling place, or determine access to orders? A vendor may change a recipe but have little influence over relocation. A driver may choose when to log on while remaining dependent on platform rules. I do not equate vending with a secondary segment and platform work with a primary segment. The documents neither identify statistically separate labour market segments nor establish movement between them.

I distinguish an immediate adjustment from a sustainable livelihood outcome. Smaller portions, longer hours, or a delayed payment can conserve cash within a day or week. Repeatedly meeting household needs while maintaining health, productive assets, and manageable liabilities would require observations across several periods. A response that keeps a business open can still reduce food consumption, accumulate arrears, or postpone maintenance. I therefore treat resilience language in a source as that source's interpretation unless it is supported by evidence of outcomes over time.

The frameworks work together through a specific sequence of questions. First, what resource is under pressure? Second, which institution or actor controls the available response? Third, who absorbs its immediate burden? Finally, what later outcome is actually observed? The descriptive codes identify the evidence used to address these questions; they are not direct measures of livelihood sustainability or labour market segmentation.

METHODOLOGY

Scope and Document Selection

This study uses comparative qualitative documentary analysis of publications available by 9 November 2026. The eligibility window begins in January 2020. The empirical unit is a publication; the coding unit is an identifiable passage describing an expense, disruption, response, or form of support. Secondary reporting of interviews is eligible, but it remains mediated evidence rather than a direct interview conducted for this study. Publication dates determine eligibility. Earlier fieldwork, pandemic events, and relocation episodes are recorded separately where reported. Source links, coding evidence, and bibliographic details were checked again for this revision on 18 November 2026.

Identification used purposive bilingual web retrieval and follow-up of cited studies, publisher records, repositories, and institutional reports. Search combinations included “pedagang warteg kenaikan harga beras”, “pedagang pasar stok pandemi”, “street vendors livelihoods coping strategies Indonesia”, “ojol bensin penghasilan bersih”, “Indonesia drivers mutual aid”, and “Fairwork Indonesia fair pay”. Indonesian terms were used to locate situated accounts; English terms retrieved research and comparative literature. Follow-up sought the original publication or a verifiable institutional copy. This is a purposive documentary comparison, not an exhaustive systematic review.

Screening proceeded through title and summary relevance, examination of accessible empirical content, and allocation to an evidence role. A case publication had to concern Indonesia; fall within the publication window; address market traders, street vendors, small food sellers, or app-based transport or delivery workers; contain a traceable observation relevant to at least one code; and identify its author or institutional publisher. Quantitative studies were eligible when their findings addressed a documented response. The rules exclude duplicate versions as separate records, unverifiable accounts, non-Indonesian cases, out-of-window publications, and commentary without relevant observations. A usable abstract was retained only for what it explicitly reported; inaccessible detail was not inferred.

The retained case corpus contains twelve publications: seven vendor documents and five platform-worker documents. They comprise seven research publications, one institutional assessment, and four media or research-magazine features. Four further sources supply context: the national employment release, the BPJS programme page, and two studies of social protection. Seven references provide conceptual, methodological, or comparative literature, including the IJRISS review; none enters the twelve-document counts. Alternate copies of a publication remain one record. The revised evidence register identifies every retained case and its locator, making the final corpus auditable.

The twelve cases were retained for their contribution to the bounded comparison, not because they exhaust Indonesian informal work. Food trading and location-based platform work expose different combinations of working capital, asset access, and rule-setting authority. Publication diversity permits a check on whether the interpretation depends on media examples. It does not make the sample geographically representative. A complete record of rejected search results and duplicates is unavailable, so numerical totals for initial retrieval and exclusions are not claimed. The inclusion rules and retained-source register support scrutiny of the final selection, but cannot reconstruct every earlier screening decision.

Coding and Checks

Drawing on Bowen (2009) and Braun and Clarke (2006), I organised the analysis in two stages: structured descriptive coding followed by theory-informed comparison. The four codes are C for a named operating expense or deduction; D for an explicit demand, order, or distribution disruption; A for a reported adjustment or livelihood strategy; and S for organised or interpersonal support, including a specific payment concession. A publication can support several codes. Appendix A provides assignment and withholding rules, representative published extracts, source locators, and the limits of each interpretation. Its short extracts illustrate decisions; the associated locators identify the wider passages needed to check every assigned code.

I compared passages within each group, then examined the cross-group propositions against contrary cases. A stock decline without a stated decision was coded D rather than A. In contrast, the association's account of weak purchasing power and unstable turnover in V2 warrants D alongside C and A. The support code includes negotiated concessions and collective organisation; it does not imply that assistance succeeded. A missing code means that the selected evidence does not establish it. Counts are document-level indicators of evidential support, not the percentage of workers experiencing a condition. Different publications may also draw on overlapping settings or networks, so their observations are not assumed statistically independent.

Reflexivity and Credibility Checks

This is a single-coder analysis with an interpretive focus on cash and control over working conditions. That focus may understate preferences, benefits, or accounts that foreground other aspects of work. To make those choices inspectable, the matrix separates published observation, coding decision, theoretical interpretation, and unobserved outcome. Negative cases include unchanged portions in V3, exceptions to the pay threshold in P1, and drivers outside regular community participation in P3 and P5. Braun and Clarke (2019) help situate this reflexive role of the analyst; the structured code register is an audit device and does not substitute for interpretation.

I also recalculated the source counts after excluding V2, V3, P2, and P3, the four media or magazine features. The remaining set contains five vendor publications and three platform-worker publications. The check assesses dependence on publication type, not sensitivity to every possible coding decision. No second-coder agreement, worker member checking, or new primary interview validation was conducted. These checks improve traceability within the corpus while leaving the single-coder and secondary-evidence limitations in place.

RESULTS

What Each Document Contributes

Tables 1 and 2 identify the contribution of each retained publication. Appendix A adds source type, setting, representative extracts, and coding boundaries. Published survey numbers retain their original scope. I do not pool workers, costs, or percentages across studies. The geographical concentration is explicit: the vendor cases concern Bandung, Jakarta and Bekasi, Bantul and Yogyakarta, and Jember. Driver accounts also centre on Java. A national platform report does not turn these local experiences into a representative national sample.

Table 1. Evidence register for vendors and small food sellers

ID	Source and locator	Evidence used	Codes
V1	Gaffar et al. (2022), §4.1; Bandung interviews	Weak sales coexisted with rent obligations; some vendors narrowed menus or obtained extra time to pay.	C, D, A, S
V2	Rachman (2022), association interview; Jakarta	Rice prices rose amid weak purchasing power and unstable turnover; an association described smaller portions.	C, D, A
V3	CNN Indonesia (2026), vendor accounts; Bekasi	One operator reduced portions and sometimes raised prices. Another changed ingredients while retaining portions.	C, A
V4	Anisah (2023), abstract; Bantul	The source reports weak demand, disrupted distribution, and lower stocks; it does not establish a deliberate stock cut.	D
V5	Suharyanto et al. (2025), abstract, introduction and p. 632; Malioboro	A seller changed products under spatial rules; vendors also organised against relocation.	A, S

V6	Pitoyo et al. (2021), abstract; Yogyakarta	A survey of 83 vendors classified reported strategies as survival or consolidation.	A
V7	Suwarso (2023), abstract; Jember	Dearer cooking oil and fewer buyers accompanied reported pauses in trading or occupational changes.	C, D, A

Table 2. Evidence register for app-based drivers and riders

ID	Source and locator	Evidence used	Codes
P1	Fairwork (2023), English edition, pp. 17, 19–20	The pay test accounts for work costs. Fewer orders accompanied longer availability and multi-platform work.	C, D, A
P2	Sugandi et al. (2025), five-order and meal accounts; Jakarta	A reported cash remainder follows application deductions and fuel; fewer orders accompanied meal economising.	C, D, A
P3	Gibbings et al. (2025), opening accounts; Java fieldwork, 2021–2024	Groups provide assistance; some drivers reduce participation because of obligations or competing commitments.	A, S
P4	Qadri (2023), abstract, p. 3899; Jakarta	Driver collectivisation is linked to mutual aid and spatially organised networks.	S
P5	Permana (2026), §§4, 5.1, 5.3–5.4; Jakarta	Declining demand prompted multi-apping; community support and obstacles to collective participation coexist.	D, A, S

How Costs Change What a Working Day Yields

Food vendors face a cash commitment before a customer arrives. In the interviews analysed by Gaffar et al. (2022), vendors still owed rent after foot traffic fell, and scarce ingredients narrowed the menus they could offer. Some landlords allowed payment delays. A delay eased the immediate cash requirement, although the liability could still fall due later. Interviews from Jember also associate dearer cooking oil with smaller profits and interruptions to trading (Suwarso, 2023). I use the direction of that finding. Its abstract leaves the baseline of one reported percentage unclear, so I have excluded the percentage.

The rice-price account allows a limited arithmetic check. The association described one class of stalls using about 15 kg of rice daily. At the reported IDR 500 increase per kg, buying the same quantity would require roughly IDR 7,500 extra for that day (Rachman, 2022). This is a conditional calculation from two reported quantities. The article does not provide the stall's net margin, the number of meals sold or a matched receipt before and after the price change. It therefore cannot establish a percentage loss of profit. Its value lies in showing that preparing the same quantity tomorrow can require more cash even if the menu price has stayed the same.

For drivers, costs fall at different points. Fuel requires cash during a shift, application charges reduce receipts, and maintenance or rental commitments can remain after the shift. Fairwork (2023, p. 17) assessed pay after fuel, maintenance, rental, insurance, and data costs. None of the ten assessed platforms earned its fair-pay point. Some individual car-based workers nevertheless exceeded the report's threshold. A platform's score records whether evidence met an assessment standard; it does not specify the earnings of every driver or supply an estimate for all Indonesian platform workers.

In the five-order account, the difference between IDR 94,000 received and IDR 30,000 taken home is IDR 64,000. The reported remainder equals 31.9% of receipts on that occasion (Sugandi et al., 2025). The article attributes the difference to application deductions and fuel without itemising each component. I cannot calculate a commission rate from the difference. Nor can I treat the remainder as hourly earnings: the account gives no verified shift length for that particular day, no repair allowance and no evidence about other household income. Table 3 keeps the denominator visible in both illustrations.

Table 3. Two case calculations with different denominators

Case	Calculation	What the result measures
Rice purchase (V2)	15 kg × IDR 500/kg = IDR 7,500	Additional outlay at unchanged quantity. No observed change in net profit.
Five orders (P2)	IDR 94,000 − IDR 30,000 = IDR 64,000; 30,000 ÷ 94,000 = 31.9%	Reported deductions and fuel combined; share of receipts taken home on one day.

Which Adaptations Preserve Options?

CNN Indonesia (2026) records contrasting responses in Bekasi. One operator reduced portions or chilli and increased the price of chicken when necessary. Another used less chilli while retaining the portion. These are adjustments to a product, its price, or both, rather than a uniform ability to pass on higher input costs. In Malioboro, a seller switched from meatballs to souvenirs as the street's rules and physical form changed. The published study describes a 2014 product change and later relocation in 2022 (Suharyanto et al., 2025). The case demonstrates a response to spatial constraints; it supplies no matched profit series establishing the financial payoff.

In Permana's (2026) Jakarta study, 26% of 997 surveyed drivers worked across multiple platforms. The survey took place in March–April 2021 and the thirty follow-up interviews in February–March 2022; its 2026 issue date is not the observation date. Interview accounts describe perceived incentive penalties for rejecting tasks. Qadri (2023) documents the spatial organisation of driver support, while Gibbings et al. (2025) show that community obligations or family commitments can limit participation. Multi-apping and mutual aid are available responses for some drivers, but neither establishes an unconditional freedom to adjust.

The starkest adjustment in the media material concerned food. A driver described postponing lunch to leave money for his household (Sugandi et al., 2025). I code this as coping because it changed expenditure that day. I find no basis in that testimony for a claim of stronger household resilience. Similarly, the decline of stock in Bantul followed disrupted distribution and falling demand (Anisah, 2023). The decline itself says little about whether a trader chose smaller purchases or could no longer obtain goods.

Testing the Interpretations

Table 4 removes all four media or magazine features, including the research-based magazine account P3. Each publication is counted once per code. The test asks whether each group retains evidence for a proposition. It gives no estimate of how common an experience is among workers. V2 contributes D through its account of weak purchasing power and unstable turnover; the vendor demand count is therefore 4/7 before exclusion and 3/5 afterwards.

Table 4. Documents with each code before and after excluding media features

Theme	Vendors, all	Vendors, no media	Drivers, all	Drivers, no media
Named expense	4/7	2/5	2/5	1/3
Demand disruption	4/7	3/5	3/5	2/3
Worker adjustment	6/7	4/5	4/5	2/3
Support or collective organisation	2/7	2/5	3/5	2/3

Note. Excluded publications are V2, V3, P2, and P3. Each fraction counts publications with a code over eligible publications in that column. C = named expense; D = demand or distribution disruption; A = adjustment; S = support or collective organisation. The same publication can support several themes. The proportions describe this selected evidence set, not population prevalence.

The proposition that both groups bear identifiable work expenses survives media exclusion. The stronger proposition that both can freely pass costs to customers does not: vendor responses include product or price changes, while driver accounts describe deductions and incentive rules controlled elsewhere. Universal protection through informal networks is also unsupported. P3 supplies a counterexample, and P5 identifies obstacles to collective action. Removing media eliminates the exact five-order cash remainder and the contrast between the two portion decisions. These remain attributed examples rather than the basis of the comparative conclusion. The check cannot validate workers' original testimony or show that any adjustment produced durable recovery.

DISCUSSION

What Different Sources Make Visible

The sources make different parts of vulnerability visible. National statistics establish the scale of informality, and a programme page identifies administrative access. A feature can describe an individual shift without showing how often it occurs. Research can explain institutional processes while leaving household cash unmeasured. Reading across these sources identifies a shared exposure to work costs and differences in the authority to respond. The two rupiah examples consequently remain separate: the vendor calculation is an additional outlay for one input, whereas the driver calculation is a reported remainder after fuel and deductions.

The livelihoods framework explains why possession of an asset is insufficient when cash to use it is scarce. In V1, delayed rent preserves immediate liquidity but leaves a possible future liability. In P1, fuel and other work expenses enter the pay assessment before earnings can be judged adequate. These observations support attention to the timing of resources and obligations. They do not demonstrate that a deferral, longer shift, or extra application protects assets and consumption over time. Natarajan et al.'s (2022) emphasis on structural relations strengthens this reading: the value of working capital or a vehicle depends on access conditions, geography, and obligations rather than on the asset alone.

Decision-Making Authority and the Distribution of Risk

Segmentation theory adds an institutional explanation for the contrasting adjustments (Reich et al., 1973). Within the vendor cases, a seller can change ingredients, but a landlord controls a rent concession and urban authorities shape access to the selling place. Among drivers, entry and exit from an application do not confer equivalent control over its payment or incentive rules. The comparison therefore locates authority at particular decisions rather than assigning entire occupations to fixed labour market segments. Table 5 connects these theoretical questions to the evidence and to the boundary of each inference.

Table 5. How the analytical frameworks explain the comparison

Analytical question	Vendor evidence	Driver evidence	Interpretive boundary
Access to resources and liquidity	V1: a rent concession changes when cash is required.	P1: fuel and vehicle costs condition earnings after expenses.	Continued access to an asset does not establish cash adequacy or later recovery.
Authority over working terms	V3 and V5: product decisions are possible within customer and spatial constraints.	P5: switching applications remains conditioned by incentive rules.	Different control over particular decisions; no measured transition between labour market segments.
Conditional access to support	V1 and V5: concessions and collective organisation depend on other actors.	P3–P5: mutual aid coexists with obligations and limits to participation.	An observed support arrangement is neither universal protection nor proof of sustained welfare.

This also qualifies broad descriptions of gig flexibility. Omar and Jamil (2025) emphasise career uncertainty and missing benefits, but professional gig careers and locally delivered transport services do not present identical adjustment options. In these Indonesian cases, flexibility operates within rules governing prices, orders, selling space, and peer obligations. Coping choices can protect the next day's activity while leaving the distribution of risk unchanged. This is an interpretation of the documented mechanisms, not evidence that every worker prefers the same arrangement or experiences the same constraint.

Where Social Protection Reaches Workers

The official BPJS Ketenagakerjaan page for non-wage earners describes work accident and death protection and several registration routes. Its Gojek route includes verification and deduction from a partner's balance (BPJS Ketenagakerjaan, n.d., checked 18 November 2026). The page establishes administrative access, not actual enrolment, uninterrupted coverage, or a successful claim. The same distinction applies to traders using a general registration route. Coverage for an accident addresses a specified contingency. Routine input-price increases, weak order flow, or an ordinary repair bill require separate examination; they cannot be assumed covered simply because a worker is registered.

Fadillah (2025) identifies irregular earnings and individual enrolment requirements as barriers. Agusalim et al. (2025) find lower coverage among gig workers than formal employees in their analysis of service-sector workers in three Sakernas waves. Their "local gig" category is broader than the food sellers examined here. I use the result to corroborate the difference between availability and participation, without assigning its estimated gap to the vendors in this corpus. The documents do not establish whether comparable vendors or drivers maintain coverage for longer, or whose families recover more quickly after a shock.

Policy Implications That Can Be Evaluated

For local market managers, V1 suggests testing a time-limited rent deferral during a documented disruption. Eligibility, the repayment date, and treatment of arrears should be explicit. The primary question is whether traders can fund planned stock purchases through the deferral and its expiry. Weekly records should cover receipts, paid work expenses, stock purchases, outstanding rent, and days traded. Traders who pause or exit must remain in follow-up. Relief that merely moves a cash shortage to the repayment date would be a different outcome from sustained trading capacity.

For platforms, I propose a pilot statement that separates customer payments, worker payouts, application deductions, and incentives. Drivers would add fuel, vehicle rental, data, and maintenance payments. Cash retained should be calculated from worker payouts including incentives, less paid work expenses; a deduction already taken from the payout must not be subtracted again. Household withdrawals, loans, asset purchases, unpaid liabilities, and any estimated depreciation or maintenance provision should be reported separately. Cash retained is a cash-flow measure rather than full economic profit or disposable household income. Time logged on and time completing orders should both be recorded, with overlapping time across applications counted once.

For BPJS and worker organisations, a separate pilot could compare registration assistance at markets with assistance through communities or applications. The initial outcome is successful activation among eligible workers offered help; the subsequent outcome is active coverage over six months. Records of failed deductions and reasons for stopping contributions would distinguish processing difficulties from unaffordable payments. Community membership should not determine eligibility for assistance. Where a claim occurs, completion and processing time should be reported with the number of claims, rather than assuming that registration guarantees access to benefits.

Table 6 specifies measurable endpoints for these proposals. Observation windows are illustrative design choices, not completed interventions or established success thresholds. A staggered rollout or a comparable group observed during the same period would help separate programme effects from seasonality, inflation, or changing demand. Without such a design, before-and-after differences remain descriptive. Disaggregating

outcomes by location, gender, vehicle tenure, and community participation would show whose apparent gains conceal continuing exclusion.

Table 6. Proposed indicators for evaluating the policy pilots

Pilot and responsible actor	Primary indicator and denominator	Records and observation window	Additional outcome or safeguard
Rent deferral Market manager	Fully funded planned stock purchases ÷ all observed planned stock purchases, by trader and week.	Consenting trader cash diaries and rent ledgers; four baseline weeks, the deferral period, and twelve weeks after arrears fall due.	Median rent arrears; days traded; exit and non-response rates. Track closure rather than treating it as missing success data.
Itemised payouts Platform with drivers	Median weekly cash retained per unique hour logged on; also report each worker's weekly cash retained.	Payout records, expense diaries, and time logs; four weeks before and eight weeks after statement introduction.	Share able to reconcile payout components; disputed deductions resolved ÷ disputes filed; repair deferral and hours worked.
Enrolment assistance BPJS and worker organisations	Active covered person-months ÷ possible person-months among those enrolled, over six months. Also report activation ÷ eligible workers offered help.	Programme status and contribution records with consent; monthly follow-up and reasons for lapse.	Failed deductions; lapse rate; claim completion ÷ claims submitted and median processing days, where claims occur.

These measures separate three horizons: immediate liquidity during the pilot, continued operation and contribution payments over subsequent months, and longer-term household and asset outcomes. The last horizon would require repeated evidence on food consumption, health, debt, and productive asset condition beyond the pilot windows. None of the present documentary counts provides that evidence. A favourable short-term indicator should therefore prompt follow-up rather than be labelled a sustainable livelihood effect.

Limits of the Comparison

The sample of twelve publications is small and purposively selected. It supports comparison of mechanisms within the retained cases, not a national ranking of occupational vulnerability. Urban Java dominates, particularly food trading and transport or delivery work. Differences in infrastructure, customer density, transport distances, seasonal demand, and administrative capacity may alter the same mechanism elsewhere. These are conditions to examine before transferring an interpretation to Sumatra, Kalimantan, Sulawesi, eastern Indonesia, or rural settings; their direction and magnitude are not established here.

Occupational coverage is also uneven. Home-based producers, agricultural labourers, construction workers, and remote online freelancers are not represented by the comparison. The corpus provides insufficient comparable evidence on unpaid care, women's household obligations, disability, debt, spoilage, or long-term recovery. Gendered constraints appear in some sources, but the published cases cannot estimate group differences. The livelihoods and segmentation lenses may travel to other occupations; the specific adjustment options require new evidence.

All accounts are secondary to this study and may reflect the priorities of their authors, interview sampling, publication decisions, or institutional scoring procedures. Abstract-level records restrict access to context and contrary testimony. Different publications may describe overlapping networks, and publication years do not

form a national time series. Although some sources include workers who stopped trading or reduced participation, no common longitudinal design follows exits across the full corpus. The missing initial rejection log, single-coder interpretation, and absence of direct worker validation further limit reproducibility and confirmability. A follow-up study should sample across islands and occupations, combine consented cash diaries with interviews and asset or arrears records, and retain workers who stop working during observation.

CONCLUSION

Across the published cases, vendors and platform drivers face expenses that receipts alone conceal. Their coping options differ because different actors govern access to working capital, assets, customers, and support. Livelihood analysis identifies the resources at risk; the segmentation lens directs attention to authority over adjustment. The operating-cost interpretation survives media exclusion, while particular cash and portion examples remain source-specific. These checks do not demonstrate sustainable livelihood recovery. For the predominantly urban Java cases examined, policy evaluation should measure liquidity, continued operation, insurance continuity, and later household and asset outcomes alongside receipts.

Data Availability and Ethics

Tables 1 and 2 identify all twelve coded publications, and Appendix A supplies the codebook, source locators, representative extracts, and interpretive boundaries. References link to publishers, institutional repositories, or source reports. Tables 3 and 4 show the arithmetic, denominators, and sensitivity exclusions. Table 6 contains proposed evaluation indicators, not newly collected observations. No individual-level raw dataset is produced, and the complete original rejected-record search log is unavailable. The analysis uses publicly published material without recruitment, direct contact, private conversations, or private worker records. Worker accounts are paraphrased or reproduced in brief attributed extracts, and personal identifiers are not repeated in the analysis.

Author Declarations

Generative AI was used solely for language editing, proofreading, and improving clarity of the text. The authors independently performed all data collection, coding, arithmetic checks, and manuscript drafting, and take full responsibility for the content of the paper.

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APPENDIX A

Coding Rules and Representative Published Evidence

This appendix documents the retained-source analysis. Table A1 states the coding rules. Tables A2 and A3 identify source type, setting, and locators, followed by brief extracts as published and the associated code decision. Indonesian extracts retain their original wording; the coding explanation supplies an English paraphrase. English quotations from research publications are those publications' wording, rather than new translations or transcripts prepared for this study. An extract is representative and need not establish every code alone; the specified companion passages supply the remaining evidence. A source's reported strategy or support arrangement is not treated as a verified long-term outcome.

Table A1. Code assignment and withholding rules

Code	Assign when the passage establishes	Withhold when	Decision example
C	A named work expense, input price, deduction, or recurring operating commitment.	It reports only low income without identifying a work cost.	V1 rent and P1 fuel qualify. Household meals alone do not establish C.
D	An explicit demand, customer, order, or supply/distribution disruption.	It reports income variation without identifying such a disruption.	V2 weak purchasing power and V4 disrupted distribution qualify.
A	A reported change in work or spending, or a stated livelihood strategy classification.	An adverse outcome is reported without a deliberate response or classified strategy.	V3 recipe changes and V6 strategy categories qualify; V4 stock decline alone does not.
S	Interpersonal assistance, a specific concession, mutual aid, or collective organisation.	A social network is merely named with no support or organisational function.	V1 payment leeway and P4 mutual aid qualify; neither establishes universal access or success.

The register codes the evidence selected for this comparison, not every possible theme in each publication. The cross-group interpretation rests on the form of expense, constraint, and response. Document counts in Table 4 show which selected publications support a code; they are not estimates of worker prevalence, effect sizes, or levels of evidence quality.

Table A2. Vendor extracts and coding decisions

ID and setting	Source type and locator	Published extract and code basis	Boundary of interpretation
V1 Bandung Pandemic	Research article Gaffar et al. (2022), §4.1, financial impacts	"we still have to pay the rent, but the landlord gave us some time to pay" C/S: rent persists and a concession changes its timing. Companion passages report fewer sales (D) and narrower menus (A).	The concession demonstrates immediate payment flexibility. Later repayment, profit recovery, and household welfare are unobserved.
V2 Jakarta November 2022	News agency account Rachman (2022), association statements on rice, portions, and	"Untuk omzet masih belum stabil, pekan ini bagus, besok tidak." D: unstable turnover accompanies weak purchasing power in the account. A rice-	An association account does not establish prevalence. The 15 kg input is a

	turnover	price increase (C) and portion reduction (A) are also reported.	stall-class illustration, not a measured daily mean for all vendors.
V3 Bekasi January 2026	News interviews CNN Indonesia (2026), contrasting portion and ingredient accounts	“Kalau dari segi porsi kita gak kurangin” A: one operator retains portions while reducing chilli. Other passages identify input-price pressure (C), smaller portions, and selective price increases.	This is a contrary case to uniform portion reduction. No matched sales, nutrition, or profit outcomes are supplied.
V4 Bantul Pandemic	Research article Anisah (2023), abstract, results item 1	“distribusi terhambat, stok dagangan yang berkurang” D: distribution is disrupted and stocks fall. The selected text does not identify a deliberate stock-cutting decision.	No A is inferred from the stock outcome. The abstract does not permit verification of interview context or the duration of recovery.
V5 Malioboro Earlier revitalisation; relocation in 2022	Research article Suharyanto et al. (2025), abstract; introduction, p. 621; collective action, p. 632	“Some street vendors organised themselves to resist relocation in Yogyakarta.” S: collective organisation. The introduction’s 2014 product switch establishes A.	Adaptation does not establish secure tenure or higher profit. The abstract records eventual relocation despite the strategies.
V6 Yogyakarta Pandemic	Conference research paper Pitoyo et al. (2021), abstract, final findings	“survival strategy (73.49) and consolidation strategy (26.51)” A: the authors classify reported livelihood strategies among 83 surveyed vendors.	The study’s categories are retained without converting them into a new resilience score or pooling respondents with other studies.
V7 Jember Cooking-oil price shock	Research article Suwarso (2023), abstract, final sentences	“some even stop trading” A: a reported pause in trading. The abstract separately identifies dearer oil (C) and fewer customers (D).	Ambiguous percentage baselines are not used. The abstract does not establish the duration or financial outcome of the response.

Table A3. Platform-worker extracts and coding decisions

ID and setting	Source type and locator	Published extract and code basis	Boundary of interpretation
P1 Indonesia report Assessment published 2023	Institutional assessment Fairwork (2023), English edition, p. 17; demand, p. 19; responses, p. 20	“vehicle fuel and maintenance, rent and lease fees, insurance costs, and mobile data” C: named work costs. The demand discussion supports D; longer availability and multi-homing support A.	A failed scoring threshold does not mean every driver earned below it. The report identifies some above-threshold car-based workers.

P2 Jakarta May 2025 feature	News feature Sugandi et al. (2025), paragraphs on five orders, cash retained, and meals	"ia hanya membawa pulang Rp 30 ribu" C: surrounding text attributes the reduction from IDR 94,000 to application deductions and fuel. Few orders support D; meal economising supports A.	The account does not itemise IDR 64,000 or establish a matched shift duration. It cannot yield a commission rate, typical net profit, or hourly earnings.
P3 Yogyakarta, Bandung, Surabaya Fieldwork 2021–2024	Research-based magazine feature Gibbings et al. (2025), opening discussion of membership and obligations	"left after feeling the obligations were too much" A: some drivers leave or limit participation. The opening accounts also describe mutual aid (S).	Non-membership is a contrary case to universal community protection. It does not establish that the worker lacks every other support network.
P4 Jakarta Article published 2023	Research article Qadri (2023), abstract, p. 3899	"preexisting cultures of mutual aid" S: the abstract links local collectivisation to mutual aid and spatial organisation.	The selected passage establishes the form of solidarity, not its coverage, financial value, or long-term household effects.
P5 Jakarta Survey 2021; interviews 2022	Research article Permana (2026), §4; multi-apping, §5.1; collective practices, §§5.3–5.4	"26% of drivers worked across more than one platform" A: a response discussed alongside declining demand (D). Mutual-aid communities establish S; later passages identify barriers to collective participation.	The percentage describes 997 survey respondents. Perceived incentive consequences are interview accounts, not an independent audit of the algorithm.

Note. V1–V7 and P1–P5 correspond to Tables 1 and 2. The media-exclusion check removes V2, V3, P2, and P3. Remaining totals are five vendor publications and three platform-worker publications. This appendix records selected published evidence, not new worker interviews. Publication and event dates remain distinct.