

Social Security Obstacles for Workers in Indonesia: Indonesian Family Life Survey 2014 Study

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ARTICLE INFO**Article history:**

Received 18 October 2023

Revised 19 November 2023

Accepted 21 November 2023

Available online 29 November 2023

E-ISSN: 2830-5388

P-ISSN: -

How to cite:

Rahmaini, Sari. I (2023). Social Security Obstacles for Workers in Indonesia: Indonesian Family Life Survey 2014 Study. *Journal of Sumatera Sociological Indicators*. 2(2), 207-212.



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<http://doi.org/10.26594/register.v6i1.idarticle>

ABSTRACT

This article aims to look at the social security constraints for workers in Indonesia with the variable determinants of employment status, type of social security, and budget for social security. The study uses quantitative research methods with descriptive statistics. Based on 2014 IFLS data, the research results show that informal workers still have a weak social security budget plan with an average of IDR. 317,200 every month. Informal workers only have 4% of social security, namely 87 people. The majority of informal workers have not been touched by the social security employment program due to community access to the social security institution itself.

Keywords: Social Security; Informal Workers; IFLS

ABSTRAK

Artikel ini bertujuan untuk melihat kendala jaminan sosial tenaga kerja di Indonesia dengan determinan variabel status pekerjaan, jenis jaminan sosial, serta anggaran untuk jaminan sosial. Studi menggunakan metode penelitian kuantitatif dengan statistik deskriptif. Berdasarkan data IFLS 2014, hasil penelitian menunjukkan bahwa tenaga kerja informal masih memiliki rencana anggaran jaminan sosial yang lemah dengan rata-rata Rp. 317.200 setiap bulan. Pekerja informal hanya memiliki 4% jaminan sosial yakni 87 orang. mayoritas pekerja informal belum tersentuh dari program jaminan sosial ketenagakerjaan disebabkan oleh akses masyarakat kepada lembaga jaminan sosial itu sendiri.

Kata Kunci: Jaminan Sosial; Pekerja Informal; IFLS

1. Introduction

Social security is mandatory for all workers, both formal and informal, by a country. The National Social Security System is a social security system established in Indonesia in Law Number 40 of 2004. Furthermore, its implementation is realized in Law Number 24 of 2011 concerning the Social Security Administering Body (BPJS). This social security is a form of social protection organized by the Republic of Indonesia to guarantee that its citizens fulfill the basic needs of a decent life, as stated in the UN declaration on Human Rights in 1948 and ILO convention No. 102 of 1952.

The social security system can provide motivation and employee loyalty to the company will increase which in turn will have a positive impact on work productivity and from the company's side it will encourage the company to increase efficiency (Wiranta & Sukarna, 2000). However, the government's efforts to provide social security are still paying attention. Prawono (1993) stated that the obstacle faced by female workers is that there is no guarantee of equal treatment between male and female workers. Female workers require special time allocations to fulfill reproductive roles such as giving birth, breastfeeding and caring for children. Therefore, the effort to solve this problem is to provide short working hours to female workers. Triyono (2013) further stated that the majority of informal workers have not been touched by the employment social security program. This is due to internal and external aspects. The internal aspect is the knowledge and income level of the workforce. Meanwhile, the external aspect is the small number of workers who can be reached by labor social security. In line with Siti (2015), the obstacles to social security for workers are the lack of cooperation

between social security institutions and informal sector workers, lack of socialization, difficulty in contacting and tracing the whereabouts of workers.

Based on the research above, we see that there are several obstacles to social security for workers based on several factors both inside and outside the workforce itself. From this mapping, we can see that the novelty of the study lies in the fact that there is not a single study that explains access to social security for female workers in the informal sector. In discussing social security, it is important to look at the access that female workers in the informal sector have because there are many factors that underlie this, including income, income and education of female workers.

2. Method

This research uses quantitative methods with descriptive statistical tests. The data was processed using the 2014 Indonesian Family Life Survey data. IFLS is a longitudinal study conducted in Indonesia. The sample used in this research was labor respondents with productive age criteria (15 to 64 years) who were working. The sample from this research was 24,020 women who worked in the informal sector. The following is a graph of the flow of sample selection made from IFLS data. To explain the obstacles to access to social security for workers, the first stage that was carried out through group work was to clean samples that did not meet the requirements for analyzing the data. The next stage is data analysis using variables that have been shared by each group member, including categorical variables, continuous variables, and combining two data. Variables that can be used to answer obstacles to access to social security are employment status, type of social security, and budget for social security. The variables to be analyzed are categorical variables, continuous variables, categorical and categorical variables, categorical and continuous variables. The categorical variable that will be analyzed is employment status, the contingent variable is the age of the workforce, the categorical and categorical variables are employment status associated with the type of social security, and the categorical and continuous variables are employment status and the age of the workforce. A description of the data analysis to answer obstacles to accessing social security will be described as follows.

3. Results and Discussion

1. Job Status (Variabel Kategorikal)

Tabel 1. Job Status

NO	JOB STATUS	TOTAL	%
1	Self employed	4.176	17,06
2	Own business with the help of othe household members	4.521	18,47%
3	Own business with permanent employees	4.97	2,03%
4	Laborer/ goverment employees	1.616	6,60%
5	Laborer/ private sector employee	8.364	78,31%
6	Free labor farmers	2.589	10,57%
7	Free workers in non agriculture	8.30	3,39%
8	Family workers are not paid	1.888	7.71%
		24.484	

In the table above, it can be seen that there is heterogeneity in employment status, where the majority are private employees, namely around 78.31%. Meanwhile, the lowest was for self-employed businesses with permanent employees, namely 2.03%. If grouped by sector type, the majority of people are in the informal sector, namely 59.23%, as explained in the following table.

Tabel 2. Labor Workers Sector

No	Sector	Score	%
1	Norm workers	9,980	40,77%
2	Informal workers	14,501	59,23%
	Total	24,481	

From this table it can be concluded that the majority of Indonesian people are in the informal sector. The high number of workers in the informal sector gives an alarm to the government to provide policy responses and interventions that accommodate all aspects of labor needs. If this condition is not paid attention

to, it will worsen the situation of the informal sector workforce itself (Pitoyo, 2007). According to El Shaks (1984), the informal sector of economic activity provides important services to urban communities, functioning to complement the formal sector, such as entrepreneurs, transportation, and so on. The division of informal labor is as follows.

Tabel 3. Informal Labor Sector

NO	JOB STATUS	FREKUENSI	%
1	Self employed	3.807	28,33
2	Own business with the help of othe household members	4.091	30.44
3	Own business with permanent employees	474	3.53
4	Free labor farmers	2.453	18,25
5	Free workers in non agriculture	766	5,70
6	Family workers are not paid	1.847	13,74
TOTAL		13.440	

Based on the table above, it can be seen that self-employed workers with the help of household members make up the majority of workers in the informal sector, namely 30.44%. According to Sukesi (2003), the high presence of workers in the informal sector is due to the emergence of the concept of people's economics in third world countries and increasing economic sluggishness as a result of the principles of economic growth. Furthermore, casual workers in the agricultural sector are also quite high at 18.25%. This is because Indonesia is an agricultural country and the majority of its population earns their livelihood in agriculture (Warsani, 2013). Agriculture is one of the real sectors that has a very real role in helping the country's foreign exchange earnings.

2. Employment Status is associated with Type of Social Security

Tabel 4. Employment Sector is associated with Type of Social Security

NO	SEKTOR PEKERJAN	TASPEN	ASABRI	JAMSOST	OTHER	SCORE	DO NOT HAVE
1	Formal	764	100	761	264	1,889 (96%)	8,089
2	Informal	47	10	9	21	87 (4%)	8,606
	Total	811	110	770	285	1976	16,695

In the table above, we will analyze social security data specifically for working in the informal sector. The data above shows that the majority of social security is owned by workers who have self-employed employment status with the help of other household members, namely 48 people. Even though the status of this job is higher than other jobs, there are also more people without social security, namely 4,244 people. Based on this data, what is interesting is that the status of doing business with the help of ART is the most prominent with a large number of social security participants, but it also has a much greater non-participation than the others.

Currently, social security programs are increasingly being promoted to support aspects of the lives of workers, especially workers. Unfortunately, informal workers have not received special attention in social security programs. Triyono (2013) stated that the majority of informal workers have not been touched by the employment social security program due to community access to the social security institution itself.

Tabel 5. Employment Status is Associated with the Type of Social Security Held

N O	JOB STATUS	TASPEN	ASABRI	JAMSOST	OTHER	SCORE	DO NOT HAVE
1	Self employed	14	6	5	8	33	3,903
2	Own business with the help of othe household members	29	4	4	11	48	4,244

3	Own business with permanent employees	4	0	0	2	6	459
	Total	47	10	9	21	87	8,606

Based on the table above, it can be seen that the majority of social security is owned by formal workers. The social security system can provide motivation and employee loyalty to the company will increase which in turn will have a positive impact on work productivity and from the company's side it will encourage the company to increase efficiency (Wiranta & Sukarna, 2000). However, the government's efforts to provide social security are still uneven. The government focuses more on formal workers, but informal workers still do not have access to good social security. It can be seen from the table that 8,606 workers do not have social security. Only 87 people have social security in the informal sector. In fact, the International Labor Organization (ILO) Convention has regulated special rights that workers must have (ILO, 2017).

There are several factors that cause low levels of social security programs in the informal sector, especially for workers. First, there is no seriousness in the form of political will from the government to improve the lives of workers and fulfill the interests of women. Two, the existing laws, if examined further, do not fully defend the interests of workers. Concerning social security participants, for example. There is nothing explicitly stated that workers (laborers) who have daily casual and outsourced status are also social security participants. In reality, BPJS Health and Employment participants are dominated by workers with permanent status (SPN Press Release, 2019).

3. Budget Plan for Social Security

Tabel 6. Budget plans for Social Security

No	income (Rp)	Frequency	%
1	0	8	22,85
2	10.000-200.000	12	34,28
3	210.000-600.000	9	4,28
4	>600.000	6	17,14
Total		35	
Average		317.200	
Standard deviation		396769.5	

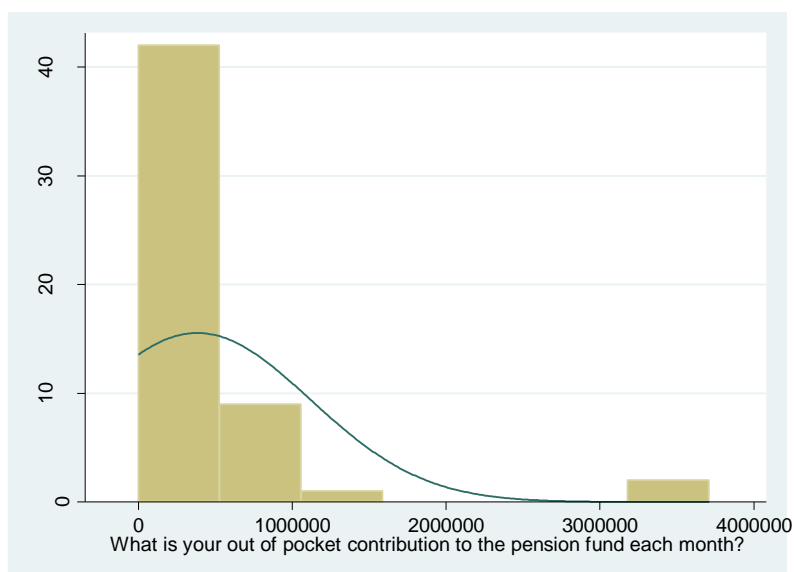


Image 1. Social Security Budget Plan Graph

4. Employment status is Associated with the Budget for Social Security

Based on the table above, it can be seen that the workforce still has weak planning for social security. The average workforce only provides IDR 317,200; Every month. In fact, there are still many workers who do not provide a planning budget for social security every month. Financial planning for social security is very important. Many disputes that occur within the family even escalate to divorce and even murder, one of the factors being the absence of family financial planning (Yohnson, 2004). Correct financial planning includes fund management, risk management, taxes, investment, retirement planning, inheritance, education planning and other planning. So correct financial planning includes several of the elements above in accordance with the financial goals the family wants to achieve (Madjid, 2004). Therefore, planning costs for social security is very necessary, especially for informal sector workers.

Tabel 7. Employment Status is Associated with Estimated Costs for Social Security

<i>No</i>	<i>Job Status</i>	<i>Average (Rp)</i>	<i>Standard Deviation</i>	<i>Frequency</i>
1	Self employed	282.000	429965,96	12
2	Own business with the help of othe household members	334.650	373,161,21	30
3	Own business with permanent employees	341.666,67	570,270,4	3
	Total	317.200	396769,51	35

Based on the table above, it can be seen that the status of self-employed work with the help of other household members has a larger budget for social security than other jobs, namely IDR 334,650; Meanwhile, working alone has a lower budget for social security, namely only IDR 282,000; Businesses that do not have employees usually still have the status of micro or household scale businesses. Lack of planning for social security costs is also caused by the lack of separation between family finances and business finances, irregular income, and lack of investment (Indriyatni, 2013). Workers in all sectors cannot access social security. According to Siti (2015), the obstacles that arise for workers are a lack of cooperation between social security institutions and informal sector workers, lack of socialization, difficulty in contacting and tracing the whereabouts of workers. The availability of budget for social security for individuals is also constrained due to the lack of socialization provided by institutions and the government.

4. Conclusion

Based on the research results above, as many as 59% of the workforce in Indonesia work in the informal sector, it appears that the social security of informal workers is very low, namely only 4% of the total workforce in Indonesia. Workers only have plans for social security, namely Rp. 100-000; up to Rp. 200,000;. The average workforce only provides IDR 317,200; Every month. In fact, there are still many workers who do not provide a planning budget for social security every month. The informal sector which has the largest budget is owned by the self-employed work sector and has permanent employees, namely Rp. 341,666.67 with a standard deviation of 570,270.4.

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