

Analysis of the Implementation of BPJS Employment Policy in Improving the Welfare of Informal Workers in Medan City

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ABSTRACT

Every worker has the right to occupational safety protection, both formal and informal workers. The absence of social security can weaken worker protection and impact their performance and welfare. In Medan City, the level of informal worker participation in the BPJS Ketenagakerjaan program remains low due to a lack of information, economic constraints, and less than optimal socialization. BPJS Ketenagakerjaan, as a public legal entity responsible to the president, has a mandate to administer the Work Accident Insurance (JKK), Death Insurance (JKM), Old Age Insurance (JHT), and Pension Insurance (JP) programs for all workers, including migrant workers who have worked for at least six months. The low participation of informal workers indicates that worker welfare in Indonesia has not been fully met. This study aims to analyze the factors causing low BPJS Ketenagakerjaan participation among informal workers in Medan City and assess BPJS Ketenagakerjaan's efforts to increase their participation. A descriptive qualitative approach was used through in-depth interviews, field observations, and document studies. The analysis was conducted using the George C. Edwards III policy implementation model, which emphasizes aspects of communication, resources, implementer disposition, and bureaucratic structure. Preliminary results show that despite efforts to increase socialization and expand participation, obstacles such as affordability of contributions, lack of understanding of benefits, and inconsistent implementation in the field remain major challenges.

Keywords: BPJS Employment; Informal Workers; Welfare; Medan

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1. Introduction

Employment social security is a form of basic protection provided by the state to ensure the security, safety, and welfare of workers in carrying out economic activities. In the employment context, employment security is divided into several schemes such as Work Accident Security (JKK), Death Security (JKM), Old Age Security (JHT), and Pension Security (JP), which are managed by BPJS Ketenagakerjaan as a public institution accountable to the government. The concept of social security not only provides protection against occupational



risks but also supports workers' long-term economic stability, thus becoming the foundation for achieving well-being (Sutoyo et al., 2016). Well-being itself includes the fulfillment of basic needs, a sense of security, adequate health conditions, and the sustainability of a decent livelihood (Asmoro et al., 2009). In the context of informal workers, the welfare aspect is a crucial issue considering that this group generally works without formal contracts, lacks income security, and lacks protection against work risks. They work in very diverse sectors such as street vendors, online motorcycle taxi drivers, daily laborers, domestic workers, and MSMEs, which are structurally vulnerable to economic shocks and workplace accidents.

Various literature indicates that informal workers generally lack adequate access to social protection programs. Their low participation is explained by several factors, including a lack of knowledge about the benefits of BPJS Ketenagakerjaan (the Social Security Agency for Employment), perceived unaffordable premiums, and minimal outreach from the government and relevant institutions (Sutoyo et al., 2015). Previous research also indicates that the implementation of social security programs for informal workers faces challenges in policy communication, limited field resources, and uneven service quality (Sutoyo et al., 2016). However, to date, studies specifically examining the dynamics of BPJS Ketenagakerjaan policy implementation in improving the welfare of informal workers in Medan are limited. This represents a significant research gap, given that Medan is the largest metropolitan city outside Java with a very high number of informal workers.

The scientific novelty of this paper lies in combining the analysis of social security concepts, welfare dimensions, and informal worker characteristics with a policy implementation approach that is studied in depth in the context of a large urban area such as Medan. This approach allows the identification of key factors that hinder and encourage BPJS Ketenagakerjaan participation, thus contributing to the literature that has so far focused more on national analysis without considering local variations. Based on this background, the research problem that arises is the low participation of informal workers in the BPJS Ketenagakerjaan program in Medan City and the ineffective implementation of policies to encourage improvements in their welfare. Therefore, the purpose of this study is to analyze the factors causing the low participation of informal workers in BPJS Ketenagakerjaan and assess efforts made to improve social protection for informal workers in Medan City.

2. Method

To increase the awareness of BPU workers in Medan about the BPJS Ketenagakerjaan program, this study used a descriptive research type with a qualitative approach. Qualitative research experiments are based on a comprehensive quality analysis through the collection of non-numerical data through observation, case studies, documentation, and interviews. This socialization activity was carried out using the observation method, this is an activity carried out by observing and studying the surroundings of the research object. This study applies a qualitative method with a descriptive approach. Descriptive research is a method that aims to describe and analyze data in depth based on the conditions and facts that occurred at the time of the research

(Sugiyono, 2018). This research was conducted at the Medan City BPJS Ketenagakerjaan Branch Office. Data collection techniques used included interviews, observation, documentation, and literature studies. The determination of informants was carried out using a purposive sampling technique, namely the selection of informants based on certain considerations according to characteristics that are considered relevant and able to provide the information needed in the research. Data analysis was carried out through the stages of data reduction, data presentation, and drawing conclusions or verification. To ensure the validity of the data, researchers applied triangulation techniques, namely by comparing interview data with data obtained from other sources to ensure the accuracy and consistency of information (Moleong, 2017). The interview process was used to determine the extent to which BPU workers were aware of the benefits of the BPJS Ketenagakerjaan health insurance program. Finally, discussions, according to Zein and Marisa (2023), are a way to enable communication between the people involved and the source. This is also useful for finding certain topics that require additional explanations to convey the expected material well to the socialization audience. The purpose of this discussion is to help researchers ensure and increase public awareness of the BPJS Ketenagakerjaan program

3. Result And Discussion

Overview of Informal Workers in Medan City

In general, the informal sector can be understood as a sector of economic activity that exists outside the formal or official system. This sector develops without a clear organizational structure and is not bound by administrative provisions or employment regulations set by the state. Activities in the informal sector are generally simple, small-scale, and are carried out as an effort by the community to maintain survival amidst limited access to formal employment. The main characteristics of the informal sector include: the businesses run do not have a regular organizational structure, are not equipped with official business permits, and their business activities are carried out uncertainly. In addition, this sector generally does not receive policy support or direct assistance from the government. Workers in the informal sector also have a high level of mobility, so they can easily leave and enter certain types of jobs. In terms of technology and capital, the informal sector tends to use simple technology with a relatively small business scale and capital. This economic activity does not require a specific formal educational background, and is often carried out independently or by involving family members as workers. Based on data from the National Labor Force Survey (Sakernas) in August 2024, the number of Informal Workers in Medan City was 465,203 people or 39.78 percent of the 1,169,324 working population. Informal workers are those who work outside the official structure without clear work contracts and social security, such as street vendors (PKL), motorcycle taxi drivers, casual daily laborers (porters, project workers), domestic helpers (PRT), parking attendants, home tailors, scavengers, and seasonal workers (flag sellers, takjil amadan sellers), who generally have irregular incomes and are vulnerable to working conditions. not safe.

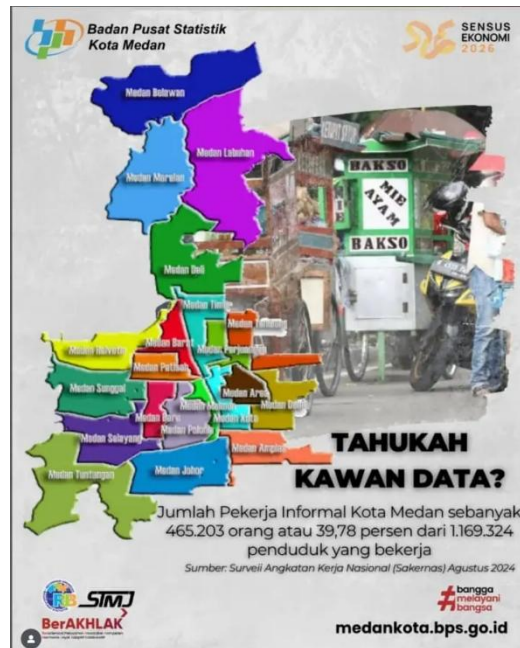


Figure 1.1 BPS Source

Informal workers are categorized as BPU (Not Wage Recipients). Not Wage Recipients is a term often used in the Workers' Welfare Guarantee Institution in Indonesia, namely BPJS Employment. The risks that occur do not only occur to Wage Recipients or those who are paid or paid by the Company, but also informal sector workers such as farmers, fishermen and those we often see in the city of Medan, namely Online Motorcycle Taxis and Parking Attendants. Online motorcycle taxis are independent workers, who often seek sustenance and are also an important aspect in the mobilization of life in the city of Medan. They are vulnerable to risks that may occur in their work. The number of online motorcycle taxi workers is currently very large working on the Gojek, Grab, Maxime, Indrive and other platforms. Not once or twice, but these motorcycle taxi groups often urge and hold demonstrations so that the Medan City Government hears their complaints and employment rights.



Figure 1.2 Source: Viva Medan

However, how do informal workers in Medan City get their protection rights? In 2024, the Medan City Manpower Office provided BPJS Employment protection to workers in the informal sector to more than 14,000 BPU workers. As for other things, BPJS Ketenagakerjaan, in collaboration with the Medan City Government and Shiloam Dhirga Surya Hospital, is providing social security to informal workers vulnerable to workplace accidents. One of the efforts being made is to conduct outreach to companies and employers to ensure their workers receive social security. Furthermore, companies and employers are also encouraged to assist vulnerable non-wage workers in obtaining social security.

Implementation of BPJS Employment Policy for Non-Wage Recipients

Implementation is the process of implementing a planned policy in a structured manner so that it can be implemented effectively. Policy implementation also includes a series of systematic activities, starting with organizing resources, carrying out operational steps, and evaluating results to ensure they align with the planned policy. Therefore, policy implementation is a crucial part of the entire policy process and can be even more important than policy formulation. (Abdoellah, 2016) In analyzing the implementation of the Social Security Administration (BPJS) program policy, specifically for non-wage workers (BPU), researchers focused on how the social security protection policy is actually applied to independent or informal workers who do not receive a fixed wage in Medan. In the context of informal workers in Medan, the implementation of the BPJS Employment policy is aimed at ensuring that BPU workers receive basic protection through basic programs such as work accident insurance (JKK), death insurance (JKM), and old age insurance (JHT). The implementation of this program is crucial due to the high level of vulnerability of informal workers to the risk of work accidents, unstable incomes, and minimal social security for informal workers. Therefore, researchers will analyze the implementation of the policy through six indicators, namely policy standards and targets, resources, characteristics of implementing agents, attitudes and tendencies of implementers, communication between organizations, social, economic, and political environments. (Winarno, 2017). In terms of costs or contributions, the BPJS Employment program for BPU is relatively affordable. For the basic JKK and JKM packages, participants only need to pay contributions starting at around Rp16,800 per month. With these contributions, participants receive protection from work accidents from the time they leave to the time they return from work, unlimited medical expenses according to medical indications, temporary disability benefits, death benefits and scholarships for children in the event of the participant's death. Meanwhile, for the JHT program, contributions are set at 2% of the participant's reported income, so the contribution amount is flexible and can be adjusted to the income conditions of BPU workers.

The participation requirements for BPU workers are relatively simple. Prospective participants simply need to be Indonesian citizens, have a National Identification Number (NIK) listed on their ID card (KTP) or Family Card (KK), and register through a BPJS Ketenagakerjaan office, the official app, or through a community mobilization agent. No formal employment certificate is required, making this policy inclusive and able to reach a wide range of informal workers.

Overall, the implementation of the BPJS Ketenagakerjaan policy for BPU demonstrates the government's efforts to expand employment social security fairly and equitably. Although it still faces challenges such as low social security literacy and awareness of paying contributions regularly, this policy is an important instrument in improving the protection and welfare of informal sector workers in Indonesia, including in large cities like Medan.

1. Policy standards and objectives

The BPJS Employment policy standards for the informal worker segment have been clearly established through government regulations and internal BPJS Employment guidelines. The policy targets informal workers who are self-employed and lack a steady income. However, in Medan, its implementation remains hampered by low levels of social security literacy among informal workers. This results in uneven understanding of the benefits of JKK, JKM, and JHT, which impacts suboptimal coverage for informal workers.

2. Resource

Medan's human resources are sufficiently capable of implementing the policy, but the limited number of field officers means that education and outreach to informal workers has not yet reached all areas of the city. In terms of financial resources and infrastructure, program implementation is adequately supported through digital administration, namely Jamsostek Mobile (JMO), which provides online registration and service channels for participants. However, the need to strengthen field officers remains one of the biggest challenges in expanding BPJS Ketenagakerjaan's reach, particularly for informal workers.

3. Characteristics of implementing agents

BPJS Ketenagakerjaan, the primary implementing agency, has an organizational structure and working mechanisms that support program implementation. Implementing agents, including field officers and front office staff, have carried out their duties in accordance with standard operating procedures (SOPs). However, the reality is that informal workers tend to be highly mobile and not tied to fixed working hours, requiring a specialized approach for optimal program delivery.

4. Attitudes and tendencies of implementers

The implementation of the program demonstrates a positive commitment to implementing social protection policies for informal workers. BPJS Employment officers generally also have a good understanding of the importance of extending BPJS Employment program benefits to non-wage workers (BPU). However, time constraints, staff size, and administrative workload have prevented the socialization process from being carried out intensively or optimally.

5. Inter-organizational communication

Implementing the BPJS Employment program for non-wage workers (BPU) in Medan requires coordination with various parties, such as the Manpower Office, MSME organizations, online motorcycle taxi communities, and other independent worker groups. Analysis shows that inter-agency communication is ongoing, but it is not yet consistent and

integrated into a collaborative work system. The lack of a regular communication forum is a barrier to aligning information and strategies for expanding participation for informal workers.

6. Social, economic and political environmental conditions

The social environment in Medan shows that the majority of informal workers still rely on daily income, so paying monthly contributions is seen as an additional burden. Economically, income fluctuations deprive them of prioritizing social security. Furthermore, while the political and regulatory environment has supported the implementation of the BPJS Employment program, it still faces numerous challenges, such as the level of awareness and ability of informal workers to participate in BPJS Employment.



Figure 3.1 Taiso Craftsman Interview



Figure 4.1 Parking Attendant Interview

We have interviewed several non-wage workers around Medan City, and the results of our research are to answer how the Implementation of BPJS Employment Policy in Improving the Welfare of Informal Workers in Medan City. And the following are the results of our interviews and data recapitulation.

Interview Questionnaire Table

Table 1.1 Interview Results

No	Question	Respondents' Answers
1	Are you already a BPJS participant? Why?	Not yet, because my income is not fixed every day.
2	Are BPJS benefits important for your work?	It's important, because working in the field is prone to accidents.
3	What is the reason you haven't/want to register for BPJS?	I want to register, but I'm still thinking about the monthly fees.

4	Do you think BPJS contributions are affordable?	It's quite affordable, but when it's quiet, work feels hard.
5	Is the BPJS registration process easy?	They say it's easy, but I'm still confused about how to register.
6	What obstacles did you face in joining BPJS?	The problem is the cost and not understanding the procedure.
7	How is the attitude and service of BPJS officers?	The staff are friendly, but sometimes the queues are long.
8	Is the service procedure simple or complicated?	It was a bit complicated at first, but after a while it became understandable.
9	What risks do you often face in your work?	Risk of accidents, illness, and uncertain income.
10	Can BPJS improve your security and well-being?	Yes, so you'll be calmer if anything happens.
11	What are your hopes for BPJS to be more useful?	The fees were reduced and outreach was increased.

Based on the table of interview responses from workers in the non-wage sector (BPU), it can be described that the level of BPJS Employment participation among informal workers is still relatively low. Most respondents stated that they were not registered as BPJS participants, citing their unstable income and concerns about their ability to pay contributions regularly. Nevertheless, respondents generally had a positive perception of the benefits of BPJS Employment and considered the program important in providing protection against the work risks they face daily. In terms of accessibility, respondents considered the amount of BPJS Employment contributions to be relatively affordable. However, under certain conditions, especially when income decreases, these contributions are still felt to be quite burdensome. The BPJS Employment registration process is perceived as easy in concept, especially with the availability of online-based services, but in practice it still causes confusion for informal workers due to limited understanding and information. The main obstacles faced by respondents include economic factors, lack of socialization, and concerns about the obligation to pay contributions continuously.

In terms of service experience, respondents assessed that the attitude of BPJS Ketenagakerjaan officers was quite good and friendly in providing services. However, respondents also stated that long queue times and administrative procedures that are not yet completely simple are still obstacles, especially for informal workers who have limited time and administrative understanding. Furthermore, in terms of welfare and expectations, respondents revealed that the work they do has a fairly high level of risk such as work accidents, health problems, and income uncertainty. In this context, BPJS Ketenagakerjaan is seen as being able to provide a sense of security and increase peace of mind for informal workers. Respondents hope that in the future BPJS Ketenagakerjaan can be more beneficial through more flexible contribution adjustments, increased socialization, and a more direct approach to informal workers in the field.

Table 2.1 BPU Worker Data Results

No	Informal Worker Sector	Estimated Proportion (%)	Occupational Risk Level	Main Forms of Risk
1	Street vendors	30%	Currently	Minor accidents, illness due to weather, eviction
2	Online/base motorcycle taxis	25%	Tall	Traffic accidents, crime
3	Casual daily laborer (building, transportation)	20%	Tall	Falling, being hit by falling material, physical injury
4	Informal service workers (parking attendants, vehicle washers)	15%	Currently	Work accidents, fatigue
5	Scavenger/manual worker	10%	Very high	Infection, injury, exposure to hazardous waste

The informal labor sector in Medan City is dominated by street vendors and informal transportation workers, such as online motorcycle taxis and motorcycle taxis. Although street vendors constitute the largest proportion, casual daily laborers and informal transportation workers experience the highest levels of occupational risk, who are vulnerable to workplace accidents and income uncertainty. This situation highlights the importance of implementing the BPJS Employment policy for non-wage workers

CONCLUSION

The implementation of the BPJS Ketenagakerjaan policy for informal workers in Medan City still faces various challenges despite ongoing efforts to socialize and provide services. The low level of participation of informal workers is primarily due to a lack of understanding of social security benefits, economic constraints that make contributions considered burdensome, and the uneven quality of socialization in the field. Through analysis using the George C. Edwards III policy implementation model, it was found that obstacles arise from aspects of policy communication, limited human resources in the field, and the characteristics of informal workers who are highly mobile and do not have a fixed income. Nevertheless, BPJS Ketenagakerjaan remains strong committed to expanding protection through the provision of digital services such as JMO and improved coordination with various parties. However, the effectiveness of policy implementation still requires strengthening collaboration between agencies, increasing social security literacy, and a socialization approach that is more tailored to the economic and social conditions of informal workers. By overcoming these obstacles, it is hoped that informal worker participation can increase and the overall goal of promoting welfare and work protection for all workers in Medan City can be achieved more optimally.

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